



## Case Study

*Beazley Manages Complexity with InRule®*

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*Jeff Colandrea  
 Technical Architect,  
 Beazley Pro*  
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## BEAZLEY

Beazley plc (BEZ.L), is the parent company of specialist insurance businesses with operations in Europe, the US, Asia, and Australia. Beazley manages five Lloyd's syndicates and, in 2013, underwrote gross premiums worldwide of \$1,970.2 million. All Lloyd's syndicates are rated A by A.M. Best. Beazley's underwriters in the United States focus on writing a range of specialist insurance products. In the admitted market, coverage is provided by Beazley Insurance Company, Inc., an A.M. Best A rated carrier licensed in all 50 states. In the surplus lines market, coverage is provided by the Beazley syndicates at Lloyd's. Beazley is a market leader in many of its chosen lines, which include professional indemnity, property, marine, reinsurance, accident and life, and political risks and contingency business.

## PROJECT OVERVIEW

To enable the efficient expansion of business in the complex U.S. market, Beazley began work in July 2008 on BeazleyPro, a major new application for managing and underwriting specialty lines risks in the United States. A comprehensive system, capturing all the nuances of regulations in 50 states, the target was to replace the multiple legacy platforms with a single system to record and manage the record of risk within an 18-month timeframe, a very ambitious undertaking. Beazley needed to be able to rapidly deploy system change, supplement hard-coded logic with changeable business logic, enable business user change, create

sophisticated rules without programming, control and configure system workflow. As a specialty insurer, Beazley's products are unique and highly configurable.

The system is component-based and incorporates best-of-breed, third-party software to deliver specific areas, including rating, document generation, human workflow and business rules. For business rules, Beazley chose InRule®, a business rule authoring and execution solution from InRule Technology, the choice being based on support for .NET and ease of use.

"InRule measured up to our high selection standards and have proved themselves a reliable and knowledgeable delivery partner," says Jeff Colandrea, Technical Architect for BeazleyPro. "With an agile development approach we needed a rules engine that was easy to use, flexible and adaptable and it's a testament to InRule engineering that we hit very few bumps in the road."

Developed in collaboration between Beazley's UK IT team and the U.S. business, BeazleyPro is designed to be flexible and able to cover any insurance market, but the requirements of the U.S.—with the complex interaction of state and local regulation—make the use of a rules engine such as InRule vital to its success.

## INCREASING RELIANCE ON INRULE

Five years since the initial deployment, Beazley has expanded the use of BeazleyPro beyond specialty lines. BeazleyPro, with its robust InRule business rule engine, is now used within the political and contingency group (PCG). In addition, in 2013 BeazleyPro was deployed within the property group which is known for having significant quantities of complex business rules.

Each day, more than 250 users leverage BeazleyPro, and each user relies on InRule to manage complex logic, streamline workflows and promote consistency and compliance. The BeazleyPro underwriting platform, powered by InRule, now handles 100% of U.S. admitted business and processes more than 7,500 business rules daily.

BeazleyPro now hosts over 50 products, with planned expansion of another ten products in the coming 12 to 18 months. The organization continues to leverage business rules more heavily and users continue to look for new opportunities to deliver value through the business rule engine.

*93% of InRule customers would recommend InRule to a colleague.*

This organization is one of hundreds of successful InRule User Community Members. Learn more about how InRule saves its customers an average of \$869,696 and why 93% would recommend us to a colleague. Visit <http://www.inrule.com/resource/value-of-inrule>.