CASE STUDY

Residential Earthquake Insurance Company Leverages InRule® for Data Validation, Documentation, and More

"By utilizing the InRule rule authoring tools across our development and business departments we have been able to eliminate a lot of ambiguity between what the business users want and what the developers deliver. We no longer rely on spreadsheets of valid values and Word documents with rules that are open to interpretation."

—Technical Lead

A leading residential earthquake insurance company provides stand-alone residential earthquake policies in California, Oregon, and Washington as well as residential windstorm-hurricane policies in Hawaii. The company consistently earns high marks from A.M. Best Company. With advanced technology, superior products, innovative people, and exceptional service, it is able to react aggressively to provide unique insurance solutions in both admitted and surplus lines markets throughout the nation.

CHALLENGE

Hard coded logic made it difficult and time consuming to update business logic. Business users relied on developers to author and maintain business logic and to explain business rules and how they were executed. Ambiguous requirements documents often resulted in misinterpretation.

PROJECT OVERVIEW

The company utilizes InRule in two distinct ways. The first is as a traditional rule engine to validate data integrity and eligibility of data in their production quoting and rating systems. The second is to use it as a documentation tool that the company's underwriting and analytics departments can use to express requirements for new products or enhancements to existing products for their production systems.

"Support has always been outstanding…It is very refreshing to work with a company that is focused on solving problems and not obsessed with payments and licenses."

—VP of Information Systems

InRule's authoring language and data value tables provide clear-cut rules for all parties. InRule also increases transparency by allowing the business users to see the actual rules being executed. Previously they would need to ask the developers what the rules were and when and how they are executed, a very time consuming job.

BENEFITS

The company gained many benefits from their deployment of InRule. By using the InRule rule authoring tools across their development and business departments, it has been able to eliminate ambiguity between what the business users want and what the developers deliver. In addition to increased transparency for business users, the organization has experienced a reduction in developer workloads.

INRULE

EASY INTEGRATION

The company was able to easily integrate InRule out of the box with their quoting and rating systems. They were able to utilize the irSOA web services to execute rule applications and irCatalog to store and version them. Their quoting and rating systems already utilize the Microsoft .NET Framework and C# language.

InRule's authoring language and data value tables provide clear-cut rules for all parties. InRule also increases transparency by allowing the business users to see the actual rules being executed. Previously they would need to ask the developers what the rules were and when and how they are executed, a very time consuming job.

INCREASING USE OF INRULE

Over the past couple of years, this insurance organization has continually increased use of InRule. Their first project involved validating data integrity, crosschecking data fields and checking eligibility at time of rating for one product. As the organization adds new products or migrates existing products from their legacy systems, they continually increase the use of InRule. Their latest product migration now uses InRule to do validation and eligibility checking in real time directly from their web server as the user completes each page on their quoting web site. This builds on all of the advantages of increasing transparency and reducing developer workloads. It also removes a lot of business logic that "gums up" the user interface code and helps maintain separation of duties in their code.

This organization is one of hundreds of successful InRule User Community Members. Learn more about how InRule saves its customers an average of $1,485,150 and why 95% would recommend us to a colleague. Visit https://www.inrule.com/resource/value-of-inrule.