



# VIZURI

## STREAMLINE YOUR UNDERWRITING WITH VIZURI

### ABOUT VIZURI

Vizuri is the commercial business unit of AEM Corporation, one of America's fastest-growing private companies. Our industry experts help our insurance customers to solve challenging business problems with the creative use of technology. We design solutions that pay for themselves by focusing on four core areas: business rules and process management, cloud enablement, enterprise integration, and microservices and containers.

Learn more at:  
[www.vizuri.com/insurance](http://www.vizuri.com/insurance)

### AUTOMATE YOUR POLICY DECISIONS WITH A MORE INTELLIGENT SOLUTION

Even the most experienced insurance underwriters must process immense amounts of information to effectively assess risk. The legacy actuarial systems that inform policy decisions are rigid, difficult to maintain, and lack the agility to turn around policies quickly and accurately. They increase the potential for adverse selection and hold you back from making confident, competitive decisions.

Furthermore, the manual tasks involved prolong the policy issuance process, keeping valued customers waiting and preventing you from expanding your business.

We centralize relevant customer data and apply your underwriting guidelines for confident, consistent, and competitive policy decisions. Don't get left behind. Maintain your risk and stand out from the competition with the quick service your customers will keep coming back for.

Insurance companies across America engage Vizuri because we address the priorities of executive change agents: speed of implementation, measurable return on investment, and a foundation for long-term business agility. We use our proven design approaches and innovative technologies to offer true solutions.



#### YOU, FASTER

Your actuarial analysis and resulting underwriting guidelines play a big part in your success. Reach beyond the limits of commercial proprietary platforms and build decisions AI that emulates your most experienced underwriters. Get a solution that actually thinks like you.



#### LOWER RISK

Improve the actuarial process to help calculate and mitigate risk. Leverage additional data sources and service bureaus for a more holistic view. Your solution also forecasts results using existing information to simulate the effects of rules changes.



#### GET FUTURE-PROOFED

Get a vendor-agnostic solution that leverages leading-edge open source technologies. Give your current applications and infrastructure agility and flexibility, all while remaining highly cost-effective.

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Vizuri's customizable, cloud-based AI solution, built on a proven framework, automates your decisions to reduce the load on your underwriters and provide the fast turnaround your customers want—all while controlling risk throughout the underwriting lifecycle. We centralize relevant customer data and apply your underwriting guidelines for confident, consistent, and competitive policy decisions. Those decisions that require the greatest level of nuance and insight are still escalated to experienced underwriters.

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## A Fortune 100 insurance company leveraged our solution...



...to reduce their average underwriting cycle time from **45 days** to **less than 15**.

To remain a market leader, they also began to test variations of underwriting rules so they could **model tradeoffs between risk and revenue**.



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# VIZURI'S AUTOMATED UNDERWRITING SOLUTION COSTS LESS THAN TRADITIONAL PLATFORMS

We believe that our solutions should pay for themselves, and we work to efficiently utilize your resources and optimize your return on investment.

To get started, we offer a fixed price with no hidden costs. By utilizing open source technologies, we provide leading-edge solutions complete with the customizations that keep you competitive—all at a cost that beats major boxed platforms and software.



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## HERE'S WHAT YOU GET WITH VIZURI'S AUTOMATED UNDERWRITING SOLUTION

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### AUTOMATED DECISION MAKER

Our Automated Decision Maker applies your unique underwriting guidelines to an unlimited number of customer dimensions for consistent policy decisions every time. Choose the level of automation you feel comfortable with. We make manual intervention easy for the times you want to take the wheel.

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### UNDERWRITING RULES AUTHORSHIP

Easily author new rules and change existing rules with structured, intuitive UI interfaces available via any browser. The interface enhances both speed and functionality by enabling an iterative approach to your rules implementation.

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### RULES SIMULATION ARENA

Make sure you author the best rules for your business by testing them out in your powerful simulation arena. It takes the guesswork out of applying underwriting thresholds so you can feel confident in your decisions.

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### MODERNIZATION FRAMEWORK

We deploy all of the components of your solution as microservices instead of tying them up in large and sluggish applications. This makes you agile, flexible, and always ready for the next big thing.

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### TRAINING AND ADOPTION ROADMAP

Your solution will open you up to a whole new world of possibilities. We help you map out adoption of your new technology so it benefits every corner of your organization. We also provide proactive training and attention to give you and your staff the knowledge they need to take full advantage of your solution.

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# HERE'S HOW WE DO IT

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## WEEK 1

**We create a foundation based on your strengths.**

**Bespoke, not boxed.** We recognize that your underwriting guidelines are the secret to your success. Our engagement kicks off with a collaborative effort to define the requirements and rule sets for your use cases, so we can create AI that thinks like your seasoned underwriters.

**Define your domain model.** The domain model forms the foundation for rules, process development, and the vocabulary that bridges the gap between the business and IT sides of your organization. It decouples your business rules and processes from their underlying IT infrastructure.

**Design an integrated solution.** Our architects design a flexible and scalable solution that will grow and modernize alongside your business.

## WEEKS 3-5

**We design simple interfaces and a powerful rules testing tool.**

**Enhance your experience.** We give your solution a nice face to look at and a user-friendly interface to make every interaction with the rules environment fast and easy.

**Simulate rules to reduce risk.** We give you the ability to test rules before applying them to predict and visualize outcomes, helping you to manage and mitigate risk.

## WEEK 2

**We engineer a flexible rules environment that puts you in the driver's seat.**

**Keep your competitive edge.** We create the environment that your team will use to author new rules and change existing ones, placing you in full control of every aspect of the policy decisions process.

**Standardize policy decisions.** We establish rules to govern the application of each rule set for consistent, objective decision-making.

**Reduce manual tasks.** You will be able to automatically query and receive decisions, greatly accelerating and simplifying your underwriting processes.

## WEEK 6

**We teach you and guide you through full adoption of your solution.**

**Realize your full potential.** We hand you the keys to your new underwriting solution and give you a guided walkthrough so you can confidently occupy the driver's seat.

**Empower reliance.** We provide thorough training for your end users, empowering reliance on the solution's decision automation and authorship of new rules.

**Extend benefits.** We draft a roadmap to extend adoption and usage benefits to your entire organization.

4  
steps in  
6  
weeks



## ABOUT RED HAT AND AWS



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Red Hat is the world's leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers develop cloud-native applications, integrate existing and new IT applications, and automate and manage complex environments. A trusted adviser to the Fortune 500, Red Hat provides award-winning support, training, and consulting services that bring the benefits of open innovation to any industry. Red Hat is a connective hub in a global network of enterprises, partners, and communities, helping organizations grow, transform, and prepare for the digital future.

Since 2008, Red Hat and AWS have collaborated to simplify running Red Hat solutions on AWS. Tens of thousands of customers across many industries run a tremendous amount of mission-critical enterprise applications with Red Hat Enterprise Linux on AWS.