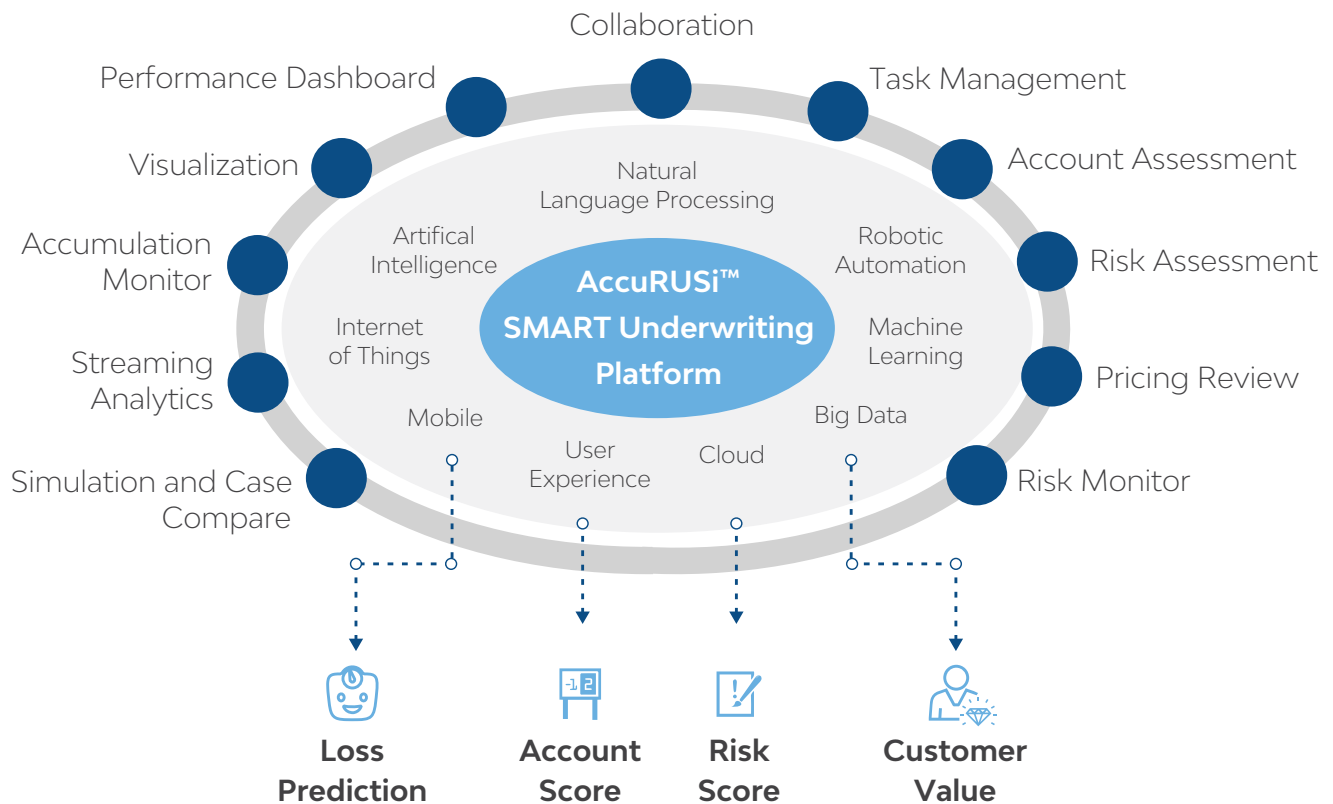
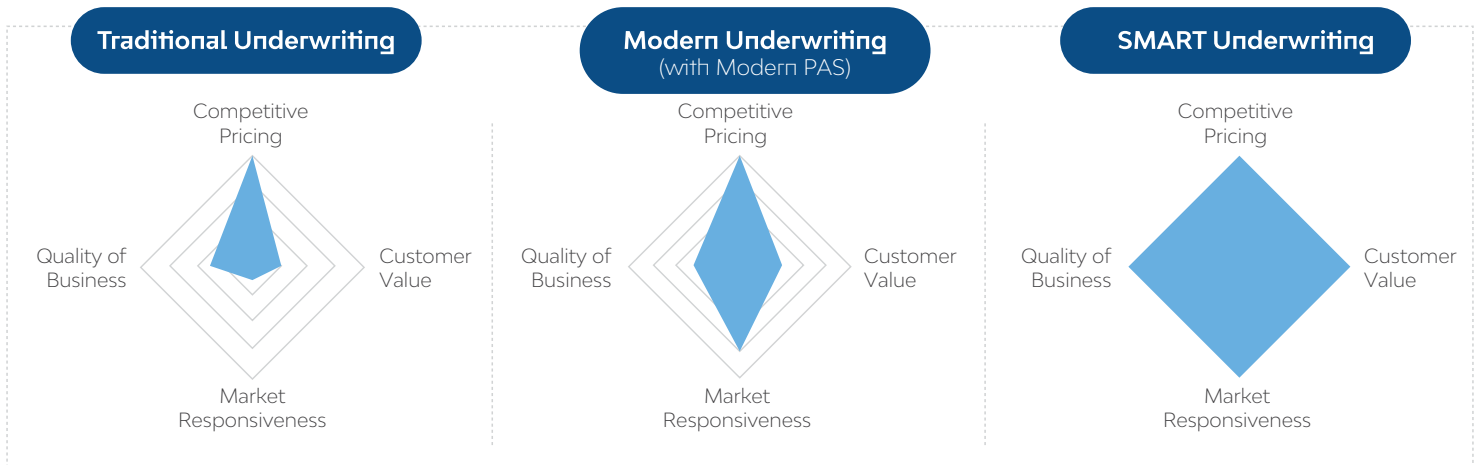


# Smart Underwriting

In the new competitive digital world, the underwriters are struggling to balance underwriting profitability and growth. They are continuously looking for ways to innovate products and sharpen the competitive edge. LTIMindtree's SMART Underwriting solution, AccuRUSi™, helps underwriters be more efficient and innovative by leveraging the power of emerging technologies such as Advanced Analytics, Machine Learning, IoT, and Robotics Process Automation. AccuRUSi™ is powered by LTIMindtree's 'Analytics As A Service' platform, called Mosaic Decisions.



# Business Benefits

30% Improvement in Underwriter's efficiency through Single Integrated System and consolidated access to external and enterprise data.



Combined Ratio Improvement in a peer group by Leveraging the Power of data and advance analytics.

45% Improvement in Turnaround time using automation.

# Solution Features



## Underwriter's Workstation

Workflow engine, configurable user access controls  
  
Pre- defined data sets, templates, business rules.



## Integration Adapters

Ready to use Integration Adapters for leading Policy Administration systems  
  
Pre-configured leading Third Party data sources.



## Digital Accelerator Services

Micro-services for Risk Intelligence, Account Assessment, Book of business analysis, Pricing, IoT Sensor analysis, etc.  
  
Data Services for Cognitive data intake, Data quality enhancements.



## Advanced Analytical Models

Adaptive/Predictive models - Account Score, Risk Score  
  
Accumulation and Aggregation Analytics.

**LTIMindtree** is a global technology consulting and digital solutions company that enables enterprises across industries to reimagine business models, accelerate innovation, and maximize growth by harnessing digital technologies. As a digital transformation partner to more than 700 clients, LTIMindtree brings extensive domain and technology expertise to help drive superior competitive differentiation, customer experiences, and business outcomes in a converging world. Powered by 84,000+ talented and entrepreneurial professionals across more than 30 countries, LTIMindtree – a Larsen & Toubro Group company – combines the industry-acclaimed strengths of erstwhile Larsen and Toubro Infotech and Mindtree in solving the most complex business challenges and delivering transformation at scale. For more information, please visit <https://www.ltimindtree.com/>