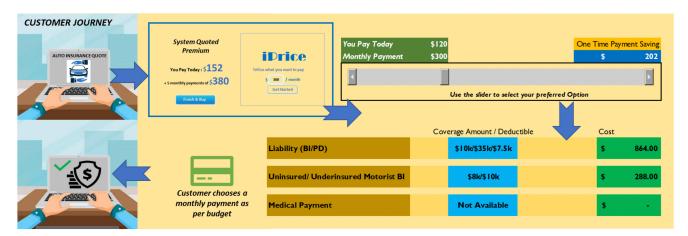


Unique **partnership** inspired by innovation

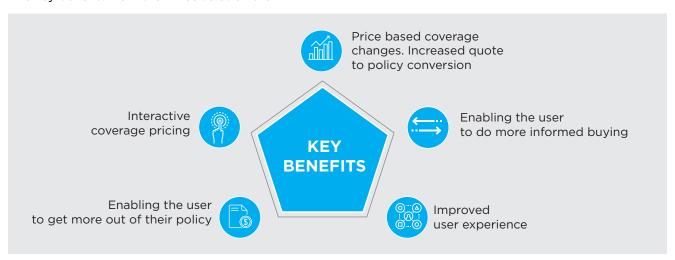


HCL's iPrice extends the rating process beyond the traditional input, process and output construct that is typical of any rating engine.



iPrice extends the quoting process, making the premium dollar amount generated the first step in the overall quoting process. The solution then inverts the quoting process, putting the power into the hands of the customer to define the dollar amount that the customer can pay. Based on the dollar amount provided by the customer, the iPrice solution recalculates the coverage limits to align with the premium dollar amount, subject to the state mandated minimum insurance coverage limits. The customer can slide through the minimum and maximum premium dollar amounts and see the coverages and limits available. The solution dynamically reworks the coverages and limits based on the premium amount selected. The iPrice solution thus enables the customer to choose an optimal mix of coverage limits at an affordable price point.

The key benefits from the iPrice solution are:



The solution integrates with the existing rating and quoting system and provides an extra layer of personalization in terms of interactive coverage process'



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