



# Rulebook

## Smarter pricing and underwriting for complex specialty lines

Deliver superior underwriting performance with intelligent risk selection, governed pricing models, and seamless distribution, all in one platform.

[Explore Rulebook](#)



Overview

Features

Capabilities

Python

Integration

Insight

Governance

Delivery



# Rulebook at a glance

## Your complete platform for pricing, underwriting & distribution

Rulebook provides an end to end environment where pricing logic, workflow controls, documentation and data all operate in a single governed structure. It supports the entire policy lifecycle from initial submission through to quoting, negotiation, binding, endorsements and renewals.

By centralising pricing rules, underwriting guidance and operational controls, Rulebook helps organisations improve underwriting discipline and reduce variability while giving teams a faster route to market.

### Key advantages for pricing and underwriting teams:



**Governed pricing rules** with full version control and clear rule documentation suitable for audit and validation



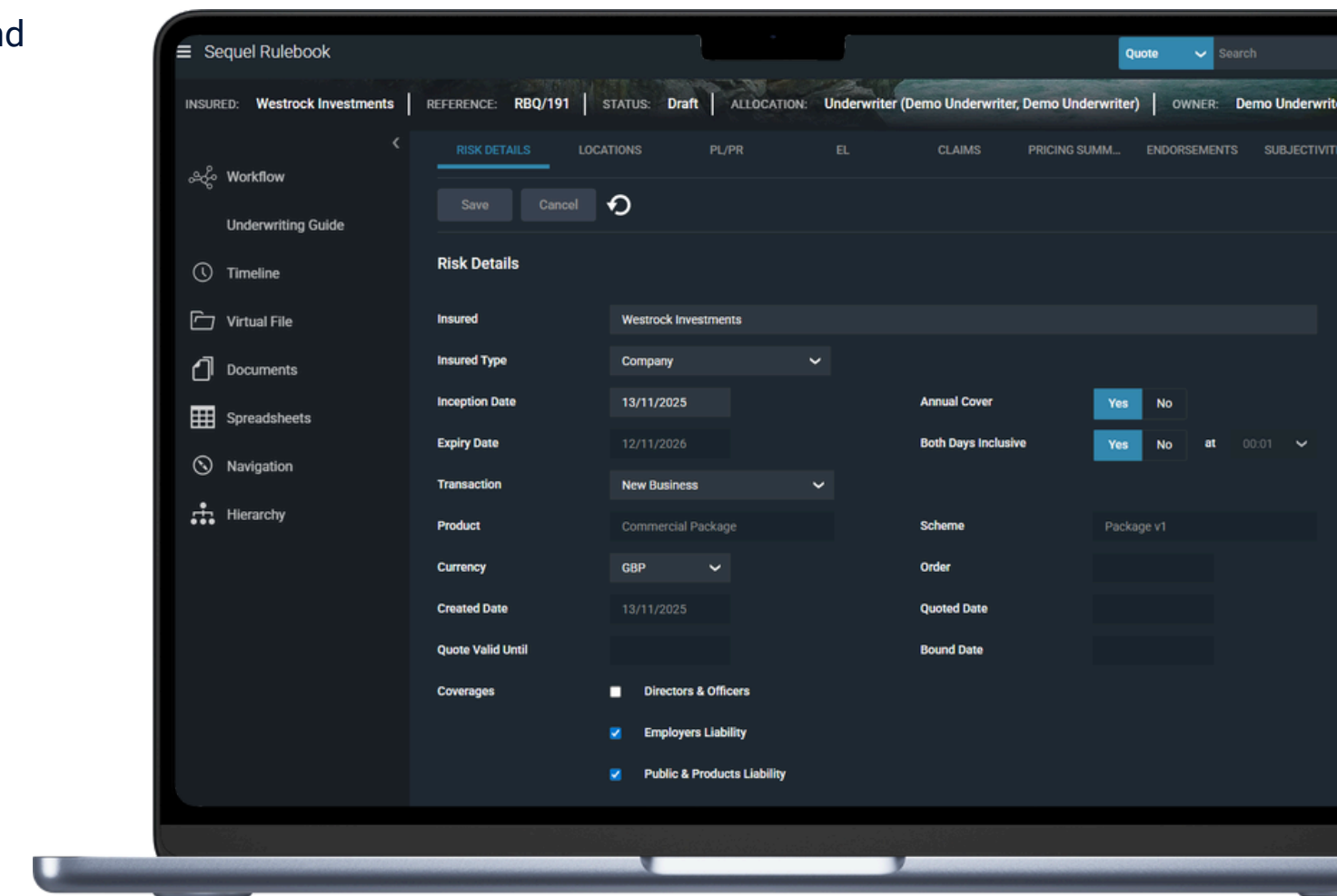
**Consistent model execution** across UI, APIs, broker portals and delegated channels



**Embedded business rules** that strengthen underwriting governance and reduce operational risk



**Faster model and workflow deployment** using prebuilt methodologies and reusable components



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**Features**

Capabilities

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Integration

Insight

Governance

Delivery



# Features

## Configurable solutions for pricing, underwriting, and distribution

Rulebook provides a flexible environment for building and deploying pricing and rating models, from simple to complex. Models can be shared via APIs or accessed through the Rulebook platform, enabling faster distribution and consistency across business lines.

The intuitive interface and prebuilt methodologies help underwriters systemise bespoke pricing, eliminate spreadsheet risk, and accelerate setup with governance built in. Underwriters can also reflect underwriting judgments in pricing methodologies, ensuring expert input is captured and controlled.

### What Rulebook enables:

Configurable pricing models



**Build and deploy models quickly**

API and UI access



**Share models or quote via Rulebook**

Governance with version control



**Maintain auditability and compliance**

Automated document production



**Generate quotes and policy docs fast**

Scenario analysis and comparisons



**Test As-If and compare prices easily**

# Core capabilities

## Three pillars supporting a connected pricing ecosystem

Rulebook unifies pricing, underwriting and distribution in a way that ensures teams operate from a single, validated understanding of model logic and workflows. Each area is tightly governed so that pricing integrity is preserved across every channel and user group.

### Price

Rulebook unifies pricing, underwriting and distribution in a way that ensures teams operate from a single.

- ✓ Self-service authoring for actuaries
- ✓ Single platform for all pricing models
- ✓ Governance and control over pricing process
- ✓ Build experience and rating models in Python

### Underwrite

Rulebook unifies pricing, underwriting and distribution in a way that ensures teams operate from a single.

- ✓ Full workflow for new business, MTAs, and renewals
- ✓ Referral and declination rules based on authority levels
- ✓ Document production engine for quotes and policies
- ✓ MI and reporting for performance insights

### Distribute

Rulebook unifies pricing, underwriting and distribution in a way that ensures teams operate from a single.

- ✓ Broker and Coverholder portals for seamless access
- ✓ Full policy lifecycle with delegated authority
- ✓ Rating as a Service via Sequel Hub for distribution
- ✓ Point-of-sale documentation and API integration

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Capabilities

Python

Integration

Insight

Governance

Delivery

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Capabilities

**Python**

Integration

Insight

Governance

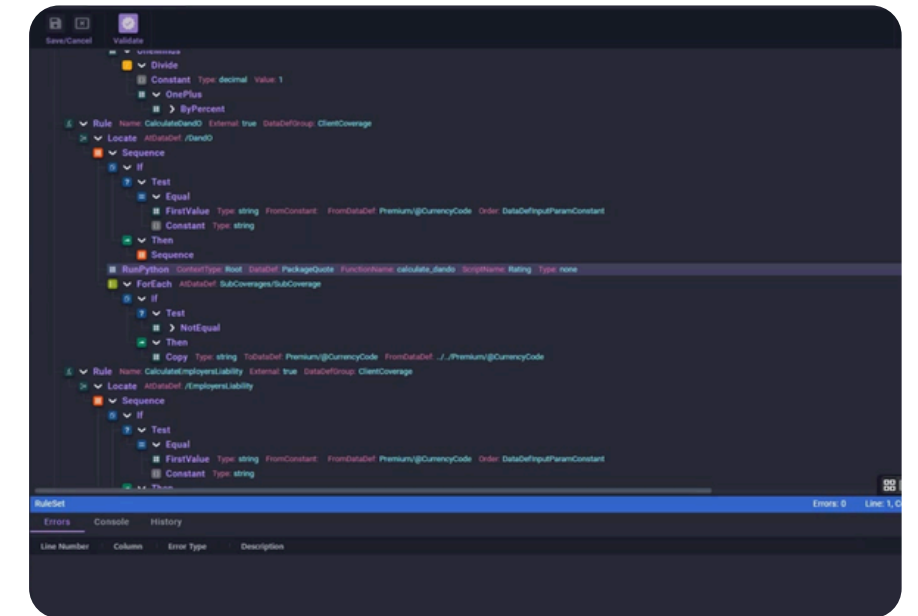
Delivery

# Python

## Extend your pricing models with Python

Rulebook takes Python from a modelling language to a fully operational part of your underwriting ecosystem. Actuaries can build, refine, and validate pricing and risk models in Python and run them securely within Rulebook, ensuring consistent execution across pricing, underwriting, and operations.

Python models are no longer isolated in separate tools, they become part of a governed environment designed for enterprise insurance teams, enabling faster pricing updates, stronger control, and seamless collaboration.



### Full pricing lifecycle support

Your Python models stay connected from submission and quote through to bind and renewal, ensuring that pricing logic remains consistent throughout the entire policy lifecycle.

### Enterprise-ready governance

Built-in version control, audit trails, approval workflows, and rollback capability provide transparency, control, and confidence for actuarial and risk teams.

### Flexible deployment options

Run Python models directly within Rulebook, connect them to broker portals, or expose them through Ratings-as-a-Service for real-time integration with your wider distribution ecosystem.

### Operational efficiency

Automate documentation, embed compliance checkpoints, and streamline underwriting workflows - reducing manual effort and accelerating pricing change.



# Cyber Risk. Integrated.

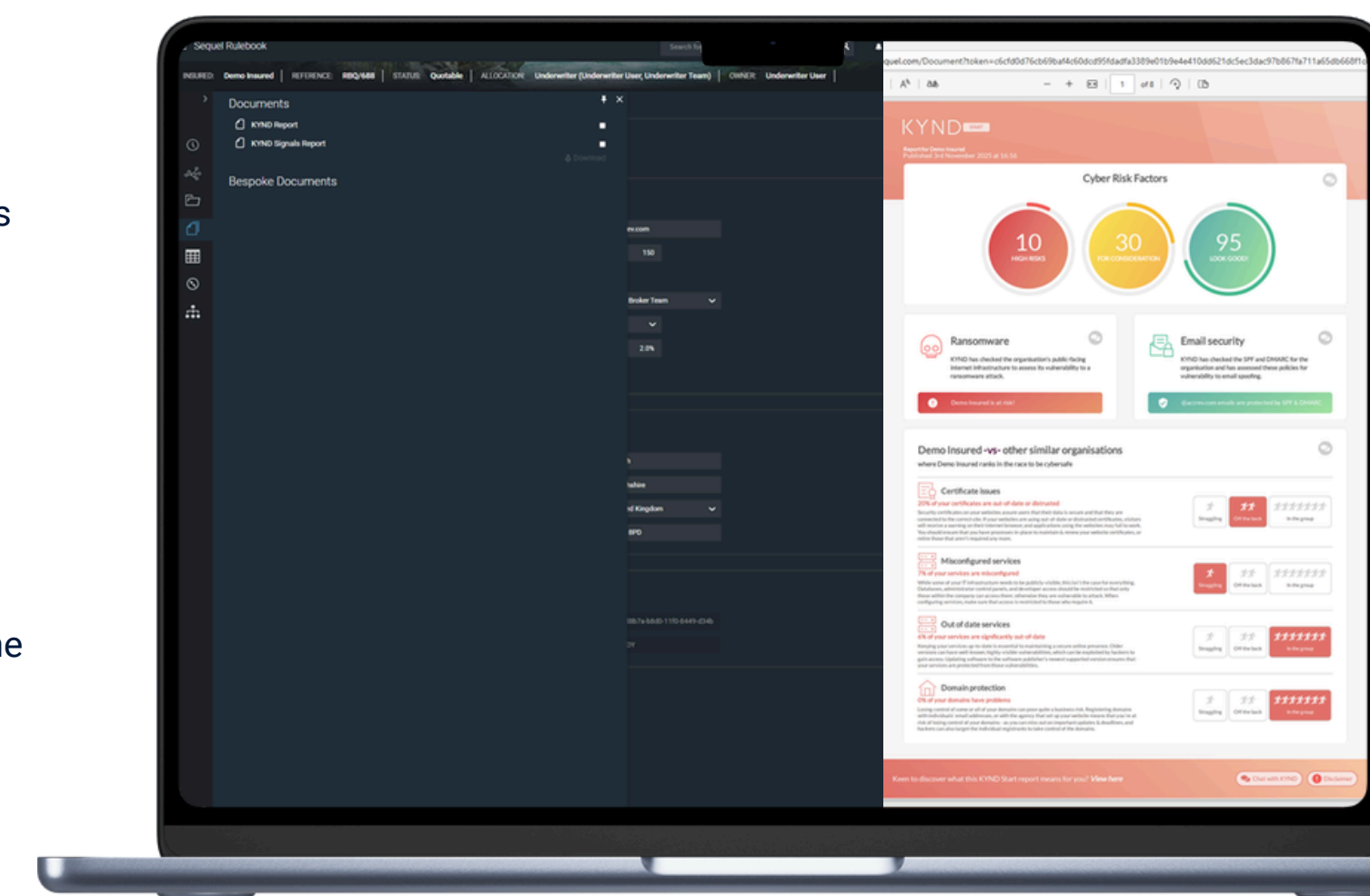
## Cyber intelligence integrated directly into pricing through KYND

Cyber underwriting demands current and reliable insights. Rulebook's integration with KYND brings real time cyber intelligence straight into rating models, allowing underwriters and actuaries to make informed decisions without manual data gathering. This creates a more consistent, responsive and accurate approach to cyber pricing.

KYND

### The Rulebook + KYND advantage:

- ✓ Real-time KYND risk data embedded directly into pricing models
- ✓ Faster, more accurate underwriting decisions at point of quote
- ✓ Improved consistency across cyber portfolios and segments
- ✓ No rekeying: KYND insight delivered seamlessly via API
- ✓ Supports both technical pricing and underwriting judgment inline



Overview

Features

Capabilities

Python

Integration

Insight

Governance

Delivery



Overview

Features

Capabilities

Python

Integration

**Insight**

Governance

Delivery



# Insight

## Portfolio-aware decision support at the point of pricing

Rulebook brings together pricing, underwriting logic, and real-time operational insight so teams can make confident decisions with the full picture in view.

### Portfolio-aware pricing

Access portfolio context while pricing through dashboards and MI, helping teams make informed decisions based on benchmark, accumulation, and concentration indicators.

### Inline scenario testing

Use As-If and comparison analyses to test pricing approaches before quoting, giving teams confidence in assumptions and technical rates.

### Automated workflow actions

Automate enrichment, document creation, and underwriting rule checks to reduce manual effort and maintain momentum throughout the pricing journey.

### Consistent multi-channel pricing

Distribute pricing logic across broker portals and Ratings-as-a-Service APIs to eliminate rekeying and maintain accuracy across all channels.

### Transparent decision history

Built-in governance, auditability, and change histories ensure every pricing decision is traceable, supporting compliance and operational oversight.

### Operational performance visibility

Integrated dashboards offer visibility of activity, throughput, and pricing workflows, supporting continuous improvement and faster response times.

Overview

Features

Capabilities

Python

Integration

Insight

Governance

Delivery



# Governance

## Enterprise-grade control, transparency, and auditability

Rulebook embeds governance into every step of pricing and underwriting, helping insurers maintain compliance, reduce operational risk, and deliver consistent decisions at scale.



### Model Governance Controls

Full governance with version control, approvals, rollback, and human-readable rule documentation, ensuring pricing logic is transparent and traceable.



### Lifecycle Audit Trails

Comprehensive audit trails capture changes, rationale, and outputs across the pricing lifecycle, supporting regulatory and internal review.



### Security-First Architecture

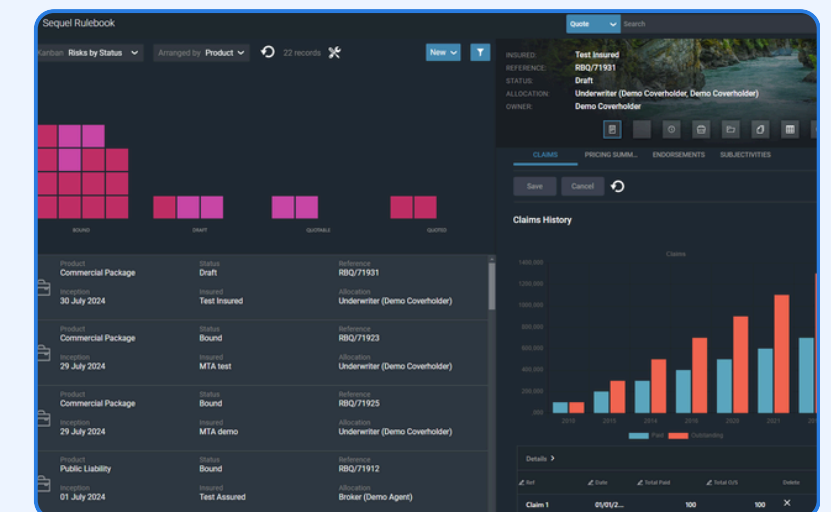
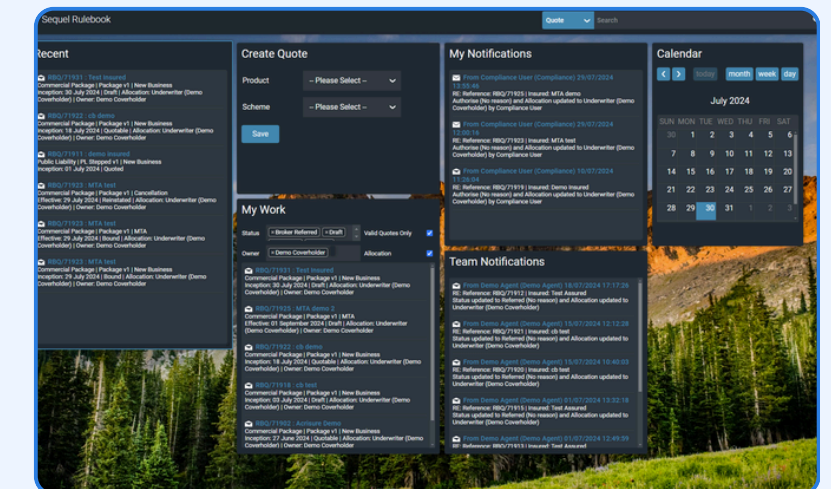
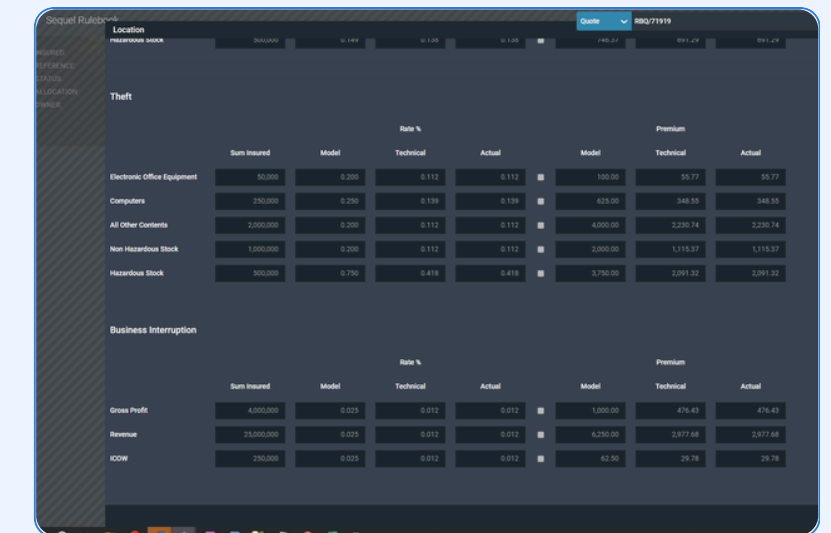
Enterprise-grade security protects sensitive underwriting data and supports insurers' broader compliance and risk frameworks.



### Open Data & Integration

Structured access to data, configuration, and pricing logic through APIs ensures clear oversight, interoperability, and long-term continuity.

## Rulebook snapshots



Overview

Features

Capabilities

Python

Integration

Insight

Governance

Delivery



# Delivery

## Implementation designed for momentum and measurable progress

Effective pricing transformation needs disciplined delivery. Rulebook projects follow a proven framework that reduces risk, maintains clarity, and enables steady progress. Reusable accelerators, integration patterns, and structured release cycles help organisations achieve value quickly and confidently.

- ✓ **Extensive delivery track record**  
More than 200 models delivered across Property, Casualty, Financial Lines, Specialty and other complex classes.
- ✓ **Scalable for all organisations**  
Implementations delivered for insurers ranging from mid-market MGAs to £10bn+ GWP global carriers.
- ✓ **Accelerators that speed time to value**  
Reusable components, integration patterns, and iterative release approaches reduce delivery risk and accelerate progression to live use.
- ✓ **Expertise built over years**  
A seasoned delivery team with extensive Rulebook experience ensures predictable execution and long-term operational confidence.



# Ready to see Rulebook in action?

Discover how Rulebook can enhance your pricing and underwriting workflows with flexible, data-driven capabilities designed for insurers, reinsurers, brokers, MGAs, and coverholders.

Built for the specialty market, Rulebook streamlines complex processes, connects teams, and helps deliver more accurate, efficient decisions across the pricing journey.

Backed by Verisk's vast datasets, advanced technology, and deep industry expertise, Verisk Specialty Business Solutions is part of Verisk (NASDAQ: VRSK), a trusted data analytics and technology partner for more than 1,800 global insurance clients, including the top 100 global property/casualty providers and the top ten global reinsurers.

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