



RaaS Plus

Offering a unified approach

RaaS Plus empowers insurers to seamlessly integrate their own proprietary underwriting rules with ISO's Electronic Rating Content (ERC).

[Explore](#)



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RaaS Plus

A smarter way to work with ISO rating

RaaS Plus provides carriers with a private, always-current environment built on ISO's rating content, allowing them to work directly with ISO's data, rules, and forms at issuance. It also enables insurers to apply their own logic and deviations on top of the ISO base through a unified, low-code rules platform.

The advantage:

- ✔ Combine your proprietary rules with ISO
- ✔ Perform large scale simulations
- ✔ Ability to generate ratings worksheets
- ✔ Handling multi-state, rate capping scenarios
- ✔ Can be extended to admitted lines, E&S, and specialty in one platform
- ✔ Clients can self manage rules in a no/low-code user interface and access results via API

ISO
Rating
Content

Rating &
Rules
Engine

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Seamless ISO Content supplemented by your proprietary rules

RaaS Plus merges underwriting rules with ISO's Electronic Rating Content in one rating engine. ISO's full rating data, allowing insurers to add custom rules using a no-code Authoring Tool with version control and audit tracking.

The advantage:

- ✓ Private rating environment to manage persistent deviations on an always available current ISO base
- ✓ Access ISO's full rating data, rules, and forms logic within the platform
- ✓ Layer in your proprietary rules, custom logic, and deviations with a low-code authoring tool
- ✓ Maintain full version control, transparency, and audit tracking
- ✓ Reduce update cycles while ensuring compliance and competitive flexibility
- ✓ Deliver consistent, accurate rating across all channels with a unified rules platform

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Perform large scale simulations

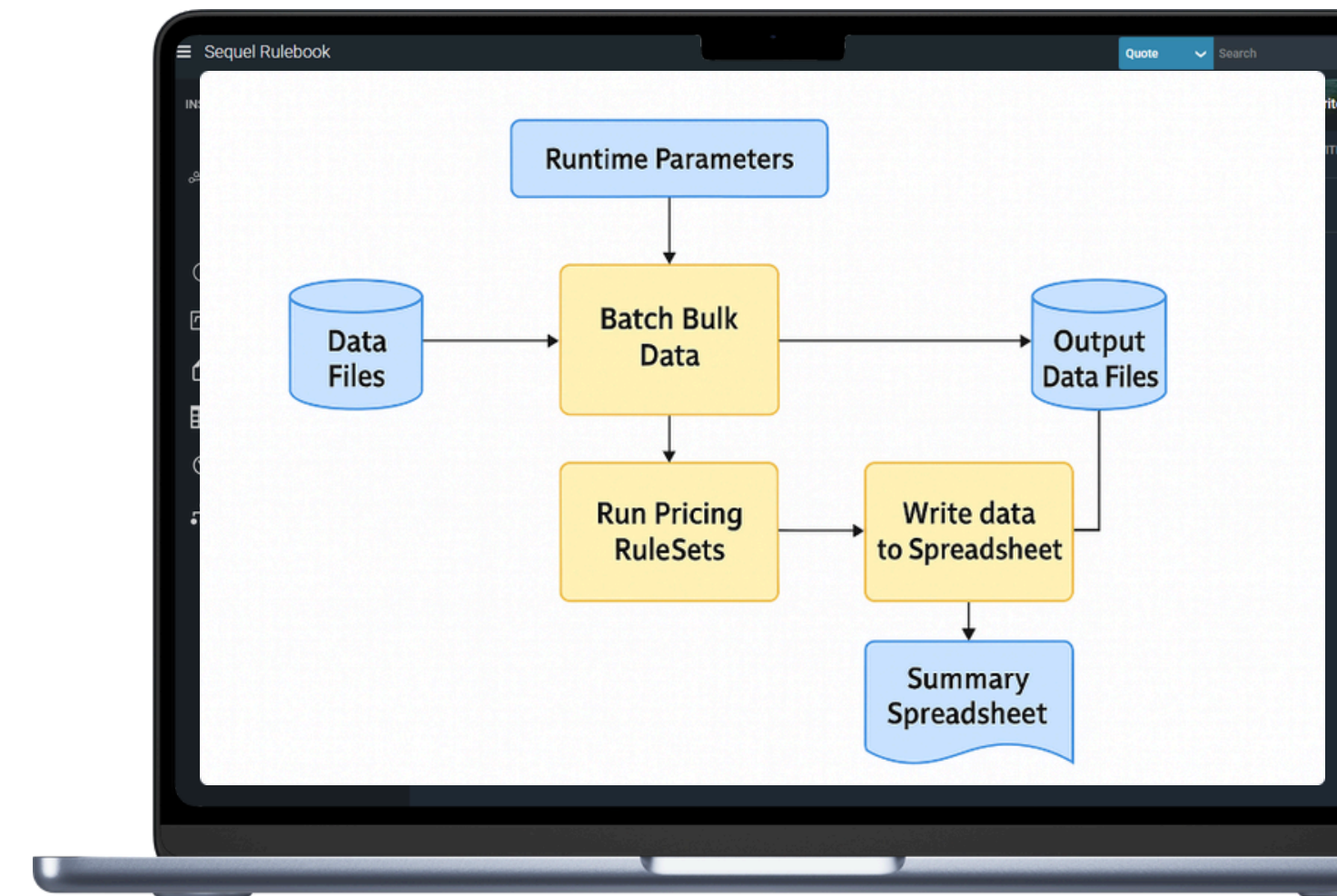
Rulebook enables insurers to run large-scale bulk rating simulations. Automating what-if analyses and portfolio re-rating of policies, improving efficiency beyond manual spreadsheet methods.

What it delivers:

- ✓ Single platform for perform large scale simulations
- ✓ Portfolio re-rating, run what-if scenarios and replace comparative quotes
- ✓ Robust validation and stress-testing to detect issues early

Why it matters:

- ✓ Delivers rapid insight into pricing impacts
- ✓ Simulation placed directly in the hands of non-technical users at design time



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Rating Worksheets

Unlocking insight with precision

RaaS Plus generates an automatic Rating Worksheet that outlines each step of premium calculation.

Generated at Run time, these worksheets are part of a much deeper audit capability within Rulebook than can be enabled for your teams to use in their analysis and testing workflows.

Benefits:

- ✔ Generate a rating worksheet at run time, including the current ISO rating data alongside your layered proprietary rules and custom logic
- ✔ Details each calculation applied during runtime to show exactly how the rate is produced
- ✔ Can be generated in multiple standard output formats

RatingApplies	RideSharingEndorsementIndicator	UninsuredMotoristsCoverageSplitLimit
	"Not Applicable"	"Not Applicable"
	GrossReceiptsBasisOrMileageBasis	ScheduleRatingApplies
	"No"	"No"
Auto Coverage Form	UninsuredMotoristsCoverageCombinedSingleLimit	CPPIRPMFactor
	"200,000"	0
MotoristsPropertyDamageCoverageLimit	TotalLiabilityPremium	RateWithRACA
	2784	"No"
MotoristsCoverageType	OptionalClassPlan	AcceptCertifiedActsOfTerrorismCoverage
Single Limit With Property Damage	"No"	"No"
NamedInsuredOnThePolicy	HighestLiabilityLimit	TotalUninsuredMotoristsPremium
	1000000	144
EffectiveDate	LastUpdatedUserTeamId	LastUpdated
	0	"0001-01-01T00:00:00"

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Extended rating logic scenarios

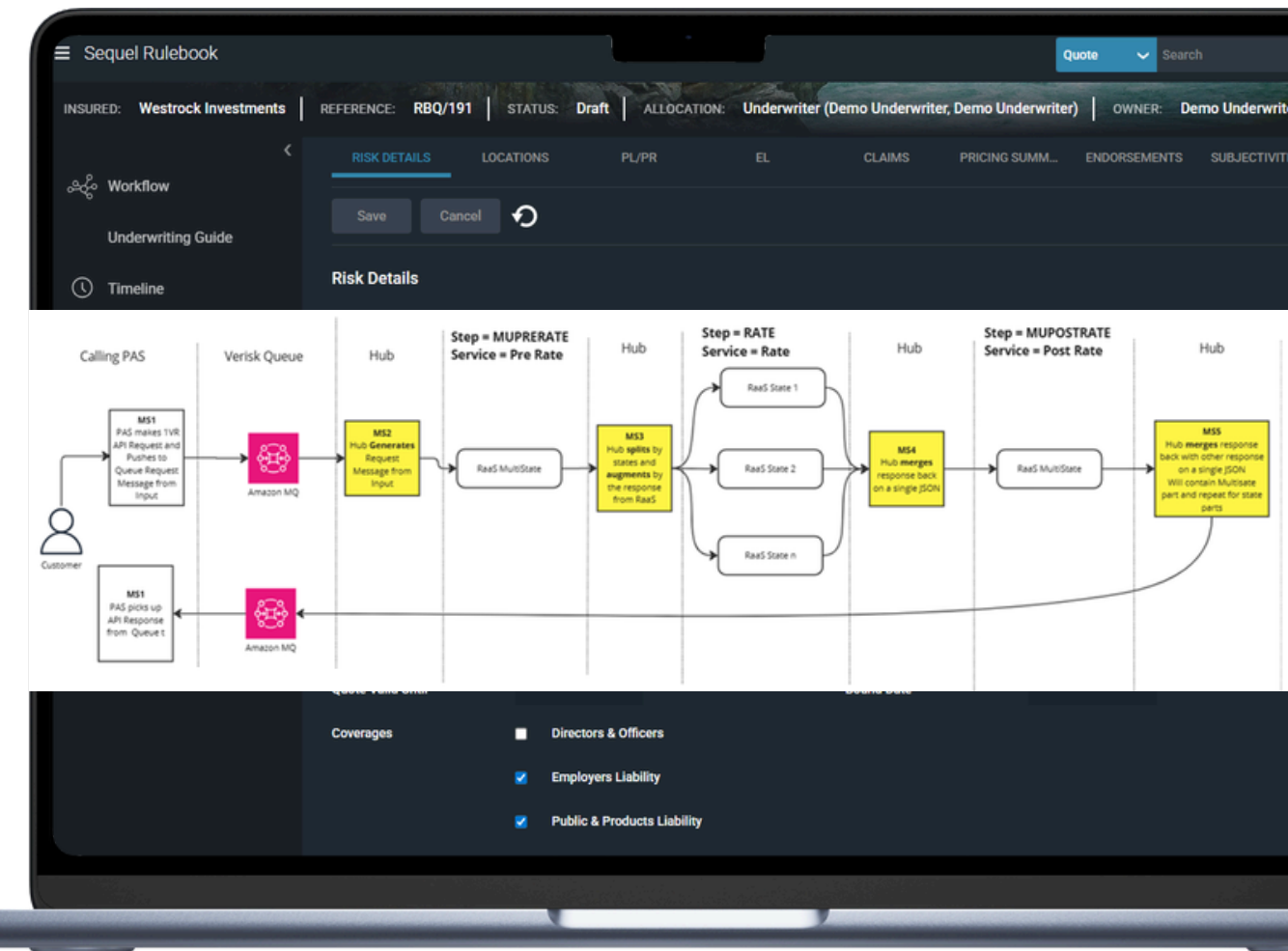
Modern insurance often covers multiple states with different rules. Raas Plus helps by encoding the ERC rules for applying state-specific ratings in complex and high-volume scenarios and allowing them to be inserted in rating logic as part of the same API calls

Multi-state rating

- ✓ Follows countrywide and state-specific exceptions per ISO standard
- ✓ Apply rates and rules per state in one rating call
- ✓ Calculates state premiums individually and then combine to total premium

Rate capping and transitional rules

- ✓ Compares new and expiring premiums, applies cap and adjustments
- ✓ System applies rate-capping rules, limit large premium changes per ISO standards



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Client managed rules and API access

RaaS Plus enables underwriters, actuaries, and product managers to manage insurance products directly via our low-code tool Rulebook, allowing quick updates to ratings and guidelines without lengthy IT involvement, while ensuring compliance and traceability through robust version control and auditing.

Benefits:

- ✓ Improved time-to-market: reduce friction in applying rating and rule updates
- ✓ Ability to update factors, coverages, or mid-term changes
- ✓ React to market or regulatory changes at your preference
- ✓ Reduce risk through centralized rules, validation, and controlled testing
- ✓ Shifts routine rate updates from coding to analysts, reducing friction
- ✓ Complete visibility and full change tracking improve audibility and maintain strong control



Ready to see more?

Contact us