



# SSP INTELLIGENT QUOTES HUB

## WHAT IS SSP INTELLIGENT QUOTES HUB?

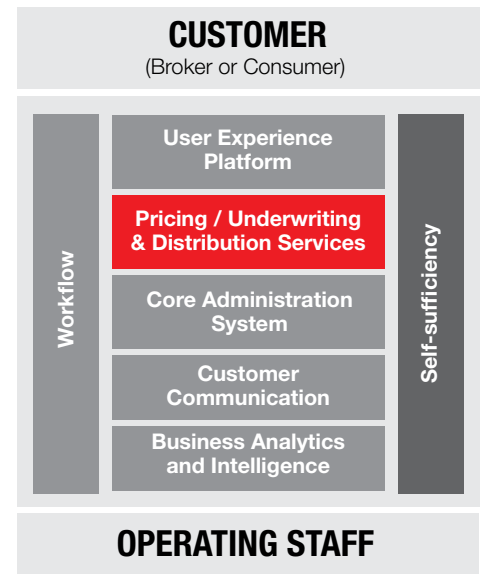
SSP Intelligent Quotes Hub is a centralised product rating, pricing and quotation solution that delivers accurate quotes in real-time, making use of data from a variety of sources to optimise your prices. It gives you the ability to apply your underwriting criteria how you choose, and distribute rates instantly across all market channels.

As a cloud-based solution, changes are immediate so you'll be able to make the most of a range of sophisticated functionality that will significantly enhance your business agility from day one.

## WHY CHOOSE SSP INTELLIGENT QUOTES HUB?

Whichever products you choose to sell, and however you choose to reach customers irrespective of channel, you will have improved rating and pricing precision capability from quotation right through to renewal. You can also rest assured that in getting started there are no constraints. We offer a high degree of flexibility as to how you connect with your existing technology. You can be confident that as the industry and your capabilities develop, SSP Intelligent Quotes Hub will be fit for purpose in the future too.

- **Risk insight:** Third party data enrichment together with unique SSP data and even your own data available in real time delivers unparalleled levels of sophistication to make informed business decisions.
- **Precision pricing:** Quality risk selection in real time with sophisticated rules and rating application to enable you to price competitively and quickly. Additional performance tracking and market insight gives you total pricing control.
- **Customer value:** Greater insight afforded by a single view of the customer enables you to improve your assessment of customer value and segmentation. This in turn enhances user experience whilst targeting the business you want to acquire and retain.
- **Business model flexibility:** Whatever your business model SSP Intelligent Quotes Hub can be configured to your business choice.
- **Single rating and pricing solution:** Build product rating and rules once and deploy across all channels to market. Reducing cost and effort of maintaining products across multiple channels and ensuring consistency of pricing across each.
- **Real-time business intelligence:** Analysis of quote data and conversion rates by channel and distribution partner to support optimised pricing for market conditions, i.e. rapid price adjustment to increase/decrease margin or market share.



## HOW IT WORKS - CORE FEATURES

Through a comprehensive set of core features, SSP Intelligent Quotes Hub provides maximised efficiency, pricing control and speed to market giving an immediate return on your investment. It has a number of built-in technical features that gives it a unique capability and high performance. Here's a summary:

Core Feature	Modules & Functionality	What it does
<b>DATA ENRICHMENT</b>	Third party data enrichment – market data*	Obtains market data from third parties including LexisNexis, DVLA and Wunelli for enrichment purposes.
	Customised data enrichment – insurer data	Obtains private data from exclusive insurer or broker sources for enrichment purposes.
<b>SINGLE CUSTOMER VIEW AND TRACKING</b>	SSP Person Identification Engine	Achieves real-time single-customer view and returns a customer identifier.
<b>RATING</b>	A:B Selector*	Directs quotations at “A” and “B” versions of a product in “ratio” or “stealth” modes.
	Polaris Rating Engine	Executes the Polaris rating engine (run-time environment) for quoting personal lines (private motor car, motorcycle, commercial vehicle and household) products.
	SSP Rates Builder	Executes a run-time environment that uses familiar spreadsheet-based technologies to define a product.
	Underwriting	A specialised instance of the SSP Precision Engine Module designed to apply underwriting rules (e.g. to apply acceptance criteria prior to core rating taking place).
<b>PRICING</b>	Tactical pricing*	A specialised instance of SSP Precision Engine Module designed to apply sophisticated pricing rules (e.g. to perform price optimisation after core rating has concluded).
	Third party price optimisation	Integration to third party optimisation technology such as Towers Watson Radar Live Price Optimiser, or another of your choice.
<b>RULES</b>	SSP Precision Engine*	Sophisticated, high-performing Rules Engine to provide ultimate flexibility and business agility.
	Capping and Collaring	The application of value thresholds to premiums generated by quotation engines.
	Eligibility rules	Validate against eligibility criteria to deliver the right products to the right market segment.
	Post underwriting rules	The technical rate is divorced from the post underwriting rules providing the ability to react, flex and change quickly without the need to change technical rating.
<b>FRAUD PREVENTION</b>	SSP Verify*	A specialised instance of the SSP Precision Engine Module designed to apply fraud rules (i.e. express business appetite to the device activity, device velocity and customer behaviour insight made available by SSP Verify).
	Watch Lists*	Proven and suspected fraudsters, ghost brokers, fraud rings and suspect computing devices.
	SSP Device Identification Engine*	Identifies real-time “device fingerprint” and returns a Device Identifier.
	Single customer view	Greater insight afforded by a single view of the customer enables you to improve your assessment of customer value and segmentation.
<b>GOVERNANCE &amp; PERFORMANCE MANAGEMENT</b>	Analytics and MI Dashboards*	Real-time management information, key performance indicators and other business intelligence relating to the operation and performance of SSP Intelligent Rating Hub including: <ul style="list-style-type: none"> <li>• Performance KPIs</li> <li>• Enrichment performance KPIs</li> <li>• Product KPIs</li> <li>• Channel KPIs</li> <li>• Dashboard configuration</li> </ul>

\*denotes all modules included as standard – others are optional extras

For further information on SSP Intelligent Quotes Hub, call us on **0800 590 705** or visit [www.ssp-worldwide.com](http://www.ssp-worldwide.com)

