



Let's Solve



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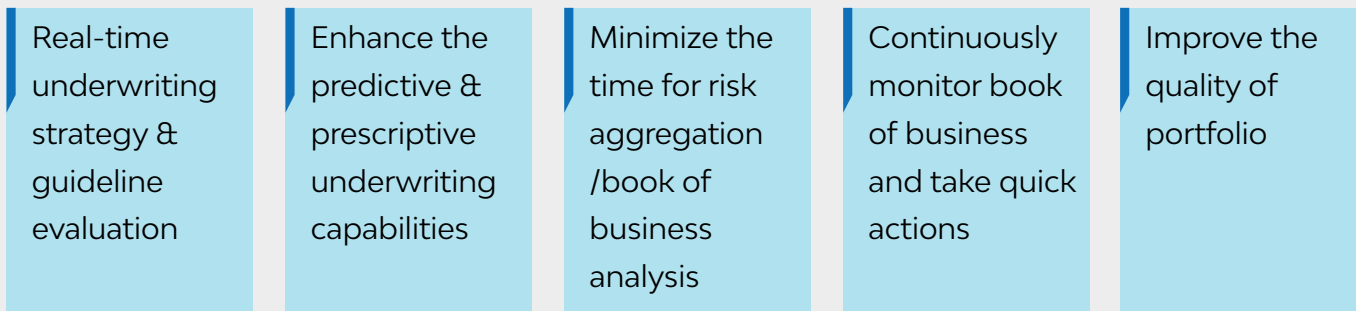


LTI Risk Insight Solutions **Empowering the Underwriter of Future**

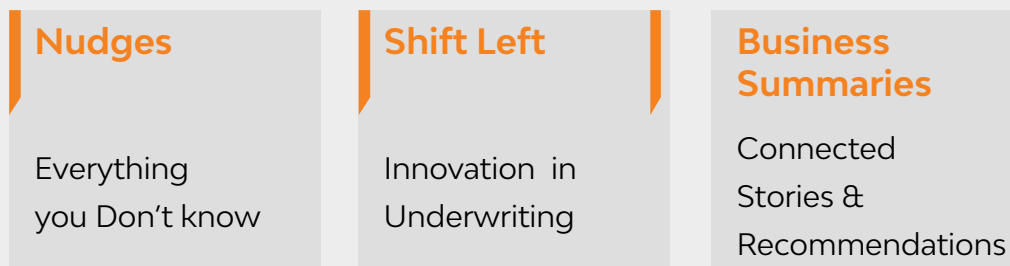
Autonomous Insights for Smart Underwriting



Solving For



Solving By



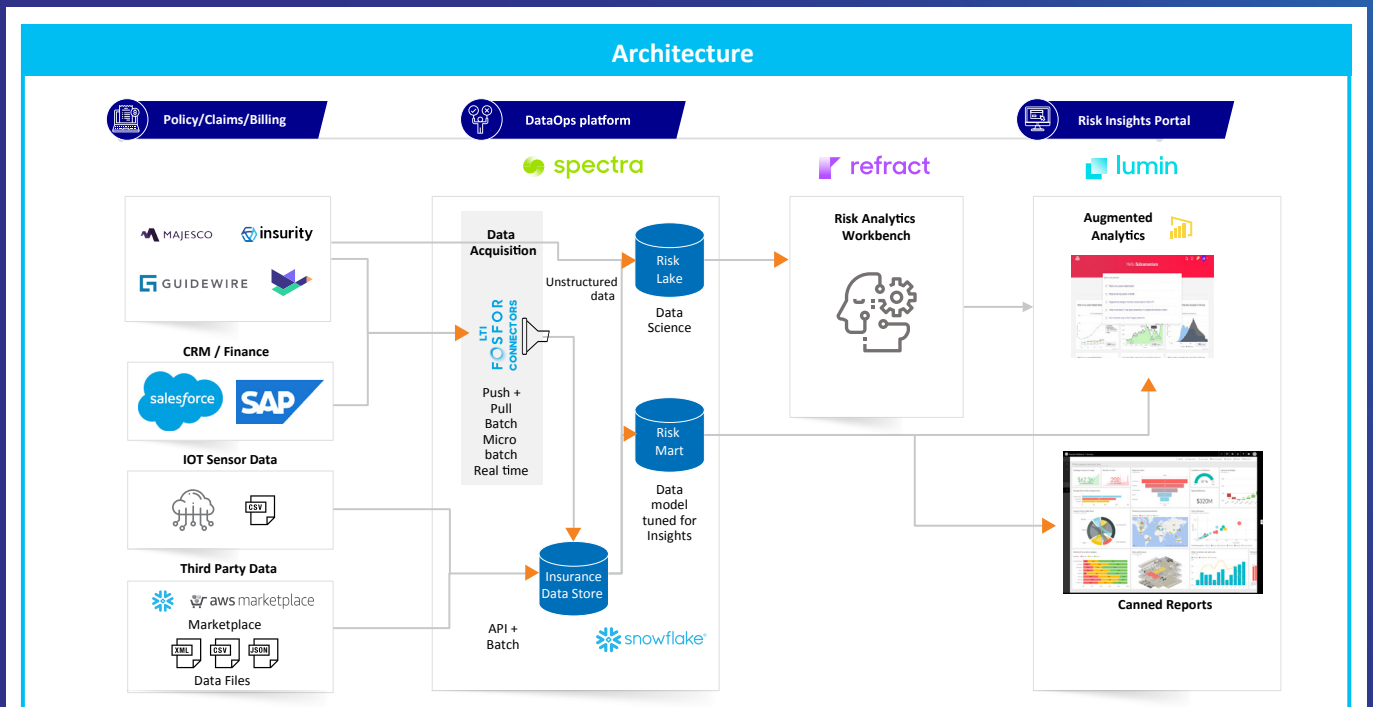
Risk Insight

- Solution Overview

Solution Highlights

- AI / ML-enabled Pre-configured nudges and insights from enterprise and third-party data within few clicks
- NLP experience to derive ad-hoc portfolio and strategy insights
- Pre-built connectors for industry-leading ISV solutions
- Key Personas Served :
Business Leads, Actuaries, CFO, Sales Leaders
- Powered by Snowflake Data Cloud

Solution Blocks



Risk Insight

– Features and Key Outcomes Delivered for Insurer

Comprehensive Portfolio analysis at:

- > Loss Performance: Loss analysis by peril with **complex correlated third-party data**
- > Growth Performance: Profitability analysis using proprietary **9x9 opportunity matrix**
- > Risk Performance: Overlaying proprietary **WE risk models** on existing Risk profile

Coverage gap analysis at portfolio and policy level

- > **TwinJet**: In-house policies and industry coverage data to establish gap
- > Portfolio/ Policy **RADark** depicting coverage depth and effectiveness
- > Internal account farming opportunities i.e., **Cross-sell and Up-sell avenues**

Wholesome Underwriting strategy reactor to generate

- > **Conversion**: Automated UW guidelines adherence level
- > **Concentration**: Real-time UW appetite tracking
- > **Profitability**: What-If analysis view of selected strategies

Dynamic pre-scored leads generator using plethora of third-party data

- > **Business, Location, Risk and Weather Score** to qualify leads
- > **Pre-underwriting** to enable quick quote and straight through processing
- > **API based plug-n-play connectors** to auto-route of leads to channel partners

Value Proposition

Improves combined ratio upto 2%
by prescriptive underwriting strategy recommendation

Improving risk assessment accuracy by 30%
with What-if scenario analysis at portfolio and policy level

5% premium growth with precise cross-sell and upsell opportunities

20% saving in marketing spend with 3X time reduction in leads-to-conversion timelines



LTI (NSE: LTI) is a global technology consulting and digital solutions Company helping more than 485 clients succeed in a converging world. With operations in 33 countries, we go the extra mile for our clients and accelerate their digital transformation journeys. Founded in 1997 as a subsidiary of Larsen & Toubro Limited, our unique heritage gives us unrivalled real-world expertise to solve the most complex challenges of enterprises across all industries. Each day, our team of more than 45,000 LTItes enable our clients to improve the effectiveness of their business and technology operations and deliver value to their customers, employees and shareholders. Find more at <http://www.Ltinfotech.com> or follow us at **@LTI_Global**.

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