Intelligent Cyber Solution

The OWIT Intelligent Cyber Solution delivers a powerful, significant advancement for today's cyber risk insurer. Using the OWIT Intelligent Cyber Solution, carriers can create a unique user journey and access more cyber risk-related data than ever before. Insureds can choose how much (or little) data is consumed within tailor-made cyber rating algorithms – which are easily created by carriers using geographical, industry, and type of business datasets. The OWIT Intelligent Cyber Solution can be deployed as a full Point of Sale (POS) or as a rating only solution.

- Real-time insights
- Prediction of frequency and severity of attacks

Intelligent Cyber Solution

At the Heart of the Solution

- User Experience for screen and workflow design
- Cyber analytics data
- Rating Service for definition and calculation of cyber rates
- Rules Service for workflow logic and business rule applications
- Integration to an analytics provider for historic data to evaluate risk and modify premium

MICROSERVICES USED	
User Experience Service	• Allows drag-and-drop configurations • Add links, maps, and payments • Existing legacy integration • Interacts with distribution channels
Analytics Service	• Conduct policy, risk or coverage level incurred vs. earned analysis • Identify patterns or trends in claims and risk portfolio • Track data thresholds • Customize and share dashboards or real-time reports
Rating Service	• Supports any insurance line of business • Provides rate/rule configuration • Integrates easily and rapidly • Increases new product speed to market
Rules Service	• Ensures regulatory compliance • Sophisticated decision logic • Fully customizable • Continuous integration and delivery process

MICROSERVICES USED

Integration Service	• Better system communication • Ensures software sync and processing • Connects legacy to other systems • Pre-built integrations to existing third-party provider database
Login Service	• Enables single sign-on • Secures data access • Provides two-factor authentication • Supports integration (SSO) to any platform
Party Management Service	• Centralizes entities and relationships management • Manages entity data information from entry into a realized product • Parties available for use by realized product • Associates users of OWIT microservices with single party entity

OWIT Global (OWIT) is an insurance technology company specializing in solutions built on a unique suite of reusable insurance-specific microservices. OWIT's solutions include Bordereaux and Binder Management, Business to Business/Consumer Portals, User and Point of Sale Portals, Rating, Document-lite Generation, Insurance Data Transformation, and Policy Lifecycle. Each OWIT solution is built on a collection of microservices that allow for unprecedented reusability to deliver an array of additional solutions to solve pressing pain points for both immediate and longer-term business benefits. OWIT's solutions can be deployed standalone or integrated with a Broker's, Carrier's, or MGA's existing environment to maximize investments.

OWIT Global's offering is configured and managed through a "no-code" environment. All user experiences, workflows, rating calculations, and rules are configured through a no-code tool. The tools come with embedded data fields, insurance workflows, and in the case of integration, connectors that can all be configurable and changed to meet individual insurer needs.

We have an experienced technical team with years of insurance technology experience. Whether you need an experienced resource to help with requirements gathering or a software team to develop long-term or one-off technology projects, our team is available to assist. Our resources will design and configure efficient software solutions for a variety of business needs.

For more information on our specialized solutions, visit OWIT Global at

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