



Ratio Content & Rating Engine

Keep bureau content up to date and power fast, flexible rating for complex commercial policies at scale.

Ratio Content & Rating Engine is an API-first regulatory content and externalized rating engine for admitted commercial P&C carriers. It turns machine-readable bureau content and carrier-specific deviations into production-ready rating, forms, and stat-code logic that works across your existing policy systems.

\$3M+

Annual savings on regulatory management

2-4X

Faster implementation of regulatory changes

3,000+

Regulatory changes tracked annually

30,000

Vehicles on commercial auto policy rated in seconds

35+

Years of built-in regulatory content expertise

Why carriers choose Ratio Content & Rating Engine:



Connect bureau content to any policy admin system

- Ratio Content & Rating Engine turns licensed machine-readable bureau content into rates, rules, forms, and stat-code logic your existing Guidewire, Duck Creek, Majesco, or custom policy systems can consume through APIs.



Maintain carrier-specific deviations and their history

- Layer your own coverages, factors, rules, and other deviations onto bureau content while preserving historical references across all policy systems.



Rate small commercial policies in milliseconds

- Ratio Content & Rating Engine rates small-commercial GL and BOP policies in as little as 30 milliseconds, supporting fast comparative rating and quote-and-bind workflows.



Rate large, complex commercial policies in seconds

- Ratio Content & Rating Engine handles policies with thousands of scheduled items, including commercial auto policies with 30,000+ vehicles, in seconds.



Implement change once across all policy systems

- Manage bureau content and carrier-specific logic once, then reuse it across multiple policy systems without duplicating regulatory implementation and maintenance work.

