



# 24hassistance Enhances Insurance Pricing and Quotation with DecisionRules

DecisionRules has revolutionized 24hassistance's approach to pricing and quotations, enabling faster rule changes, reducing IT dependency, and cutting costs while ensuring compliance with industry regulations. The platform's seamless scalability supports business growth, providing the agility and technology needed to thrive in the competitive insurance market.

With DecisionRules, 24hassistance is setting new standards for efficiency, automation, and customer-focused insurance solutions.

## **CHALLENGES**

Manual and Resource-Intensive Rule Management

Complexity in Dynamic Pricing and Tariff Management

**Scalability Limitations** 

To sustain business growth and meet evolving customer expectations, 24hassistance needed a more agile, scalable, and automated decision-making solution.





### **KEY USECASES**



#### **Dynamic Pricing for Motorcycle** Insurance

Every customer receives a tailored and competitive price, instantly calculated without manual effort.



#### **Smart Quotation Management**

Higher retention rates and proactive customer engagement through automated, data-driven quotations.



#### **Tariff Management for Insurance Partners**

Improved accuracy, consistency, and operational efficiency in partner pricing workflows.

#### IMPLEMENTATION: A FAST AND SEAMLESS TRANSITION



#### **Initial Testing Setup**

The initial testing environment was set up within 24 hours.

#### **Full Rule Development** in Three Weeks

Over 30 complex pricing rules were developed in three weeks.

#### **Business Autonomy**

6-7 team members independently managed rule updates, shifting IT's role to advisory and quality assurance.

#### **Scalability Achieved**

The system processes monthly.

#### 100% Uptime

The system has up to 9 million API calls operated flawlessly for over 1.5 years.





# **KEY RESULTS**



#### **Time & Cost Efficiency**

Rule Changes in Seconds: Updates that once took weeks are now executed instantly. IT Cost Savings: 1.5-2 FTE annually saved (~€150,000), enabling IT teams to focus on strategic projects.



#### Scalable & High-Performance Processing

6-7 million API calls processed monthly, peaking at 9 million—ensuring real-time decision-making at scale.



#### **Operational Efficiency & Accuracy**

Faster Turnaround: Pricing and quotation workflows are now fully automated, reducing manual workload.

Error Reduction: Automated rule execution ensures consistent, regulatory-compliant pricing decisions.



#### **Regulatory Compliance**

The system ensures full adherence to stringent insurance regulations, reducing compliance risks and enhancing transparency.

# FUTURE EXPANSION: SCALING INNOVATION BEYOND MOTORCYCLE INSURANCE



Car Insurance



Service Desk Automation



Internal IT Optimization

By expanding DecisionRules across its operations, 24hassistance is ensuring future-proof efficiency and innovation.