# IMPROVED UNDERWRITING AND LEVELING UP LENDING WITH DECISIONRULES

First Response Finance (FRF) is a leading UK-based vehicle finance provider, specializing in hire purchase agreements for cars, motorbikes, and vans. With over two decades of experience, FRF blends innovative underwriting practices with a customer-first approach, continually adapting to meet evolving market demands.

## The Challenge
FRF faced several hurdles with its legacy underwriting platform:

### Lack of Agility
Rule updates in C# code required 2+ weeks, creating inefficiencies.

### Limited Transparency
Non-technical teams couldn't read or suggest changes to underwriting logic.

### Scalability Issues
Expanding into personal loans and collections was constrained by rigid rules.

### High Costs
Maintaining custom-coded logic diverted resources from strategic projects.

## The Solution
FRF chose DecisionRules to modernize its underwriting workflows. The platform's intuitive, no-code/low-code architecture provided:

### Cloud Flexibility
Seamless integration with Azure-based APIs.

### Cost-Effectiveness
A robust yet affordable alternative to other rule engines.

### Ease of Use
Empowered business teams to manage rules directly without developer involvement.

### Rapid Deployment
Swift setup enabled real-time decision-making and scalability.

# REAL-WORLD IMPACT OF DECISIONRULES WITH FIRST RESPONSE FINANCE

## Key Use Cases

**Auto Finance Underwriting**
Automates accept/decline decisions based on applicant and vehicle data.

**Risk Mitigation by Vehicle Type**
Flags high-risk vehicles (e.g., older models with elevated maintenance costs).

**Champion-Challenger Analysis**
Compares legacy underwriting logic to new rules for continuous improvement.

**Transparency and Collaboration**
Business teams directly manage and refine rules, reducing dependency on IT.

## Success Metrics

**Rule Update Time**
Reduced from 2+ weeks to 2 days or less.

**Efficiency**
Developers redirected to strategic projects, increasing productivity.

**Transparency**
Audit logs and intuitive UI foster trust and collaboration across teams.

## Looking Ahead

FRF plans to expand DecisionRules' usage to:

**Personal Loans:**
- Applying consistent underwriting logic to new product offerings.

**Collections & Recoveries:**
- Tailoring repayment plans based on borrower profiles.

**Advanced Rule Flows:**
- Implementing split testing and multi-hit rule flows for more granular strategies.

By implementing DecisionRules, First Response Finance has transformed its underwriting process, achieving faster decision-making, improved transparency, and enhanced scalability. This partnership positions FRF as a leader in auto finance and beyond, enabling innovative solutions for customers across the UK.