



From Risk Modeling in siloes to Real-Time access within Underwriting:

Operationalizing Moody's IRP for
the Modern Insurer

Insurance firms are investing in advanced platforms like Moody's Intelligent Risk Platform (IRP)—yet many struggle to translate modeling insights into real-time underwriting, portfolio, and reporting decisions. The challenge is not the model. It is integrating risk intelligence into how the business actually operates.

The Challenge: Insights Exist, But Decisions Lag

- **Stranded Intelligence:** High-fidelity risk insights trapped in silos, never reaching the desk of the underwriter in a timely manner.
- **The Velocity Trap:** Legacy manual workflows causing quote lag and missed market opportunities
- **Spreadsheet Fragility:** Critical decisions hindered by manual reconciliation and version-control risks
- **The result:** Slow decision-making, inconsistent risk application, and underutilized IRP investments.

The Birlasoft Advantage

- **Frictionless Integration:** Deeply embed Moody's IRP directly into the underwriting DNA of your firm.
- **API-First Orchestration:** Eliminate manual hand-offs with robust, automated end-to-end pipelines
- **Enterprise-Grade Scalability:** Shift from localized pilots to global production-ready ecosystems.

What This Enables

- **Underwriting Speed:** "Achieve 30–50% faster quote turnarounds, reclaiming your competitive edge.
- **Efficiency:** "Realize a 40–60% reduction in manual effort, freeing talent for high-value risk analysis."
- **Governance:** "Drive consistent, auditable decisions that satisfy both regulators and stakeholders.

Execution & Delivery Approach

Phased Approach

Phase 1

The Wedge:

Accelerate Value - Targeted integrations for immediate ROI.

Phase 2

API-Led Core:

Operationalize - Infuse risk intelligence into every core workflow.

Phase 3

Enterprise Scale:

Optimize - Expand, refine, and lead the market with a unified risk ecosystem

Key Integration Layers

- **Core systems:** Guidewire, Origami, underwriting systems
- **Data ecosystem:** AWS, Snowflake, Data Lakes, BI tools
- **Finance & reporting:** actuarial and regulatory systems

Key Integration Layers

- **The Engine:** From standalone models to Embedded Decisioning
- **The Workflow:** From manual entry to Automated Orchestration
- **The Stack:** From fragmented systems to Unified Ecosystem
- **The Speed:** From "When we know" to "In the Moment" Decisions

Why Birlasoft

- **Insurance Specialists, Not Generalists:** Deep technical expertise tailored specifically to the nuances of risk assessment, underwriting, policy and claims.
- **Breaking Silos:** Proven capability in unifying Guidewire, Snowflake, and Moody's IRP into a single source of truth.
- **Execution at Speed:** A "Wedge-first" methodology designed to deliver production-ready value in weeks, not years.
- **Architectural Precision:** Cloud-native strategies that eliminate technical debt and maximize your IRP investment.

Scale Your Risk Intelligence with Birlasoft

Powering Progress

Birlasoft combines the power of domain, enterprise, and digital technologies to reimagine business processes for customers and their ecosystem. Its consultative and design-thinking approach makes societies more productive by helping customers run businesses. As part of the multibillion-dollar diversified CKA Birla Group, Birlasoft with its 12,000+ professionals, is committed to continuing the Group's 170-year heritage of building sustainable communities.

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