



Clowser

Appetite & Underwriting Rules Engine
Streamline your online interface for carrier appetite & underwriting rules

Clowser is a database interface used to maintain the appetite, underwriting rules and pre-underwriting rules provided to InsureZone by Carriers, MGAs, and others.

There are nine functions that can be performed with Clowser:

The screenshot shows the Clowser web interface with the following sections and buttons:

- Clowser** (Title)
- User Name: jpergande
- Carrier: Select... (Dropdown)
- To map carrier codes for a carrier, select the carrier from the list and click the Map Carrier Codes button.
- Map Carrier Codes** (Button)
- To add new carrier codes for a carrier, or edit or delete existing carrier codes, select the carrier from the list and click the Edit Carrier Codes button.
- Edit Carrier Codes** (Button)
- To see the appetite for a carrier for class mapping and optionally export it to Excel, select the carrier from the list and click the Carrier Appetite button.
- Carrier Appetite** (Button)
- To browse the currently defined IZGroups/IZClasses and optionally export them to Excel, click the View IZClasses button.
- View IZClasses** (Button)
- Edit** (Section Header)
- To add a new IZGroup, or change an existing IZGroup or IZClass, click the Edit IZ Groups and Classes button.
- Edit IZ Groups and Classes** (Button)
- Offline Exclusion State (OES)** (Section Header)
- To see the appetite for a carrier when OES rules are applied, and optionally export it to Excel, select the carrier from the list and click the Carrier Appetite OES button. On the page, you can choose specific lines of business, states, and regions.
- Carrier Appetite OES** (Button)
- To add new OES rules, click the Add OES Rules button.
- Add OES Rules** (Button)
- To browse and optionally delete the current OES rules, click the OES Rules button.
- OES Rules** (Button)
- PreUnderwriting Rules** (Section Header)
- To see the preunderwriting rules for a carrier, select the carrier from the list and click the View PreUnderwriting Rules button.
- View PreUnderwriting Rules** (Button)
- Export** (Section Header)
- oeb Data .csv
- IZClass Data .csv
- IZGroup Data .csv
- IZCategory Data .csv

- 1- Map Carrier Codes
- 2- Edit Carrier Codes
- 3- Carrier Appetite
- 4- View IZ Classes
- 5- Edit IZ Group and Classes
- 6- Carrier Appetite and OES
- 7- Add OES Rules
- 8- OES Rules
- 9-View Pre-Underwriting Rules

*Clowser also allows for the export of various data, as shown in the Export section, to allow for easy analysis of Appetite and Rule Data.