

## ***United Guaranty's Automated Mortgage Insurance Recommendation***

*United Guaranty, a technology leader in the Mortgage Insurance (MI) industry, needed a tool to compare various options for its lenders to quickly determine the most cost effective MI options for its customers.*



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### **HELPING THE HOMEBUYER**

United Guaranty works especially hard to help young families and first time homebuyers purchase their new home. Very often, these buyers cannot afford the 20 percent down payment that many lenders require. United Guaranty helps them by providing private mortgage insurance. With this assistance, buyers can purchase their home with as little as five percent down, and even less in some cases. Mortgage insurance allows buyers to make better use of the funds that they would have otherwise had to dedicate to the home purchase.

However, determining the best mortgage loan and insurance option for a homebuyer can be a complex and time-consuming process. To provide the best service possible, United Guaranty needed a tool that its lenders could use to quickly determine the most cost effective option for the borrower. Such a tool did not exist anywhere in the insurance industry.

### **A POWERFUL BUSINESS TOOL**

Trifolium reviewed United Guaranty's business goals, and subsequently designed a software tool that would automatically compare various mortgage loan and insurance options, and then recommend the best option for the borrower.

Since mortgage lenders often work outside the office, both a web and standalone version of the application was developed. As a bonus, the standalone version can be downloaded and used offline without an Internet connection.

The standalone and web versions of the application share the same business logic so that United Guaranty only needs to implement changes in one, secure location.

### **A COMPETITIVE ADVANTAGE**

Since no other mortgage insurance company has a comparable product for their lenders, United Guaranty now enjoys a competitive advantage. With this new tool, the company can provide exceptional recommendations to its customers with less time and effort than before.

The application was rapidly deployed across the country with minimal effort. This powerful application is so simple to use that loan officers require no training.

### **THE TECHNOLOGY**

The application was built with IBM WebSphere and runs on IBM AIX RS6000 servers at United Guaranty's computer facility in Greensboro, North Carolina. All communications across the Internet are secured to protect the privacy of the buyer.