

Customer Stories





Better decisioning, everywhere.



Every stage of the credit risk lifecycle benefits from better decisions. Combine powerful, simplified rules with advanced analytics to ensure every decision is smart, context-aware, and informed. Improve conversion rates, reduce friction, and deliver better customer experiences at every stage of the credit risk lifecycle.

Read on to learn how decision engines are unlocking new opportunities and reducing risk in mission-critical areas like originations, pricing, and more.

C&R Software

Credit Risk Management

For over forty years, C&R Software has been a trusted partner for industry leaders across the globe. Our solutions empower credit issuers and agencies with dynamic technology. To date, we serve over 450 clients in more than 60 countries.

[Find out more >](#)

Challenge

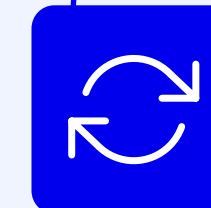
A Hong Kong-based investment services company was expanding fast. Their cash loan business closed over 38 million lending transactions in a single year, generating an annual revenue of over \$550M USD. Simplifying originations was essential to meet growing demand.

Solution

FitLogic decision engine

Results

- 90% reduction in development cycle
- 80% saved in maintenance costs
- Loan volumes and related revenues increased, while process costs decreased



Shorten development cycle by 90%



Reduce maintenance costs by 80%



Challenge

Accessing and analyzing diverse data sources is essential for accurately determining risk, but inefficiencies abound. Long wait times, frustrations, and delays held back this company's analysts and customers alike.

Solution

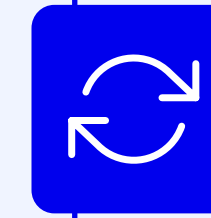
FitLogic decision engine

Results

- 80% reduction in development cycle
- 70% reduction in maintenance costs
- 95% reduction in average processing time, while increasing insurance applications and income



Reduce processing time by 95%



Shorten development cycle by 80%



Lower maintenance costs by 70%

Challenge

Administering over 1.3 million policies and more than 90,000 claims per month, leadership at this company sought to minimize the time and expense associated with claims processing.

Solution

FitLogic decision engine

Results

- Claims are processed in a consistent and timely fashion resulting in higher levels of customer satisfaction and increased profitability
- 80% of recommendations don't require any changes before moving to the next stage in processing, freeing adjudicators to focus on complex cases



“We can’t get enough of this high-tech, high-touch approach for effectively managing long term care policies.”

Challenge

A leading title insurance company faced significant challenges. To effectively rate customers, they needed to access information stored across multiple systems and more than 10,000 spreadsheets. Teams struggled to navigate the inflexible and inefficient process, especially when dealing with more complex cases.

Solution

FitLogic decision engine

Results

- More than 1.5 million rules underpin a custom UI, which is capable of efficiently configuring rates through just a few inputs from business users
- The configurable system is designed to adapt to ongoing changes and developments in local tax codes, so it's always up to date



“FitLogic’s all-in-one approach to authoring, testing and deploying business rules into a sophisticated yet simple product appealed to us from the start. We’re very satisfied.”

Challenge

This iconic apparel brand wanted to expand the reach of team-savvy teams throughout their organization. They needed a solution capable of delivering intelligent insights in an accessible way for more general business users.

Solution

FitLogic decision engine

Results

- Deployed in less than six weeks, this company was able to get smart fast
- Their pricing team implemented a dynamic solution for older models
- Prices automatically adjust based on market conditions, demand, and other relevant factors, so they stay competitive while maximizing profits

**“Changes that would
take weeks to implement
are now employed on
real business cases
within hours.”**





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C&R Software's mission is to operationalize, simplify, and humanize the credit risk lifecycle for our clients.

We aim to simplify the complex through highly intuitive, AI-native solutions. We're deploying technology with a human touch, helping you enhance operational efficiency while optimizing customer care.

To learn more,

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