

Combined Ratio Solutions Introduces Open-Source, License-Free Policy Administration Platform for P&C Insurance Industry

CRS has announced the release of CRS OSPolicy, an open-source, license-free policy administration platform designed specifically for the P&C insurance sector.

HARTFORD , CT, UNITED STATES, June 3, 2025 /EINPresswire.com/ -- Combined Ratio Solutions (CRS) has announced the release of [CRS OSPolicy](#), an open-source, license-free policy administration platform designed specifically for the property and casualty (P&C) insurance sector. The platform offers an alternative to traditional proprietary systems by eliminating recurring licensing fees and vendor lock-in.



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CRS OSPolicy delivers a modern, deployable solution built for change, growth, and real control.”

Michael Jones, CEO, Combined Ratio Solutions

“Insurers face real limitations with legacy policy admin systems. CRS OSPolicy delivers a modern, deployable solution built for change, growth, and real control” said [Michael Jones](#), Combined Ratio Solutions, Co-Owner and CEO.

[CRS OSPolicy is designed](#) for rapid deployment—typically within 90 days—and supports full customization to meet insurers' operational needs. The system is intended for

insurers seeking to modernize legacy infrastructure, launch new products, or improve operational agility without the long-term constraints associated with closed platforms.

Built on modern cloud-native architecture, CRS OSPolicy features an Angular frontend and .NET backend hosted on Azure Kubernetes Service (AKS). This setup offers scalability, resilience, and adaptability across various deployment environments. The platform also integrates with third-party tools and services such as rating engines, billing systems, claims management tools, business intelligence dashboards, and reinsurance systems.

CRS offers implementation services, managed hosting, and end-to-end support options to help insurers leverage the platform with minimal disruption. The system's modular design focuses on core functionality without extraneous features, enabling organizations to tailor the platform to specific commercial insurance use cases.

CRS OSPolicy is positioned to address ongoing industry challenges related to high system costs, limited flexibility, and dependency on legacy technology providers. By offering Open-Source and removing Licensing Fees, CRS aims to give insurers greater control over their technology stack and operating models.

For more information about CRS OSPolicy, visit www.combinedratio.com or call 866-658-9099.

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About Combined Ratio Solutions

Combined Ratio Solutions (CRS) is a global insurance technology company delivering scalable, adaptable platforms for modern insurers. With teams in Hartford, Montevideo, Belgrade, and Tbilisi, CRS develops solutions that integrate real-world insurance expertise with modern software engineering. The company focuses on reducing complexity, accelerating deployment, and enabling innovation across the insurance value chain. For more information visit www.combinedratio.com.

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