LexiPoint vs Legacy Rules Engines

Drools · IBM ODM · FICO Blaze Advisor — built for banking, not benefits.

THE BOTTOM LINE

Legacy rules engines execute if/then logic at scale — that's 2005 valuable. They can't explain decisions in human terms, model what happens when policy changes, or adapt without dev cycles. LexiPoint is AI-native policy intelligence, not just rule execution.

DIFFERENT ERA, DIFFERENT ARCHITECTURE

Legacy Rules Engines Rule execution platforms	LexiPoint Policy intelligence infrastructure
Enterprise systems from financial services. Rules coded by devs in proprietary languages. Changes require dev cycles. Decisions are binary outputs — no reasoning trail for humans.	**Purpose-built for gov regulatory programs. Rules as structured ontology, editable by policy staff. Every decision includes human-readable explanation. Impact modeling tests changes before they take effect.**

HEAD-TO-HEAD COMPARISON

	Legacy Engines	LexiPoint
Core purpose	Execute business rules at scale	**Reason over regulatory policy and explain decisions**
Rule authoring	Developers write DRL/ILOG/proprietary code	**Policy staff manage via admin UI — no code**
Explainability	Returns pass/fail. "Why" requires custom work.	**Every decision explains which rules fired and why.**
Impact modeling	Not available	**Core feature — what-if scenario modeling built in**
AI integration	Bolted on (if at all)	**AI-native: reasoning, generation, explainability**
Rule changes	Dev cycle: code, test, deploy	**Admin UI update, immediate re-evaluation**

HOW TO POSITION IN CONVERSATION

- *"Drools and ODM execute rules. LexiPoint explains, audits, and models the impact of change. Different layers."*
- *"Your engine says 'denied.' LexiPoint says 'denied because income of $3,100 exceeded the $2,900 threshold in CAP-009, a blocking rule.' That's what caseworkers and auditors need."*
- *"If you already have a rules engine, LexiPoint adds the intelligence and explainability layer legacy engines were never designed to provide."*

Legacy engines execute rules. *LexiPoint reasons over policy.*