



MIRApply Insured – Digitalises and improves client interaction

In life insurance, follow-up questions for the applicant usually involve a lot of time and effort for client and underwriter alike. But not any more. The web-based solution MIRApply Insured helps on both counts. The result is quick and easy interaction with potential clients.

In the past, if follow-up questions were necessary to complete the risk-assessment process, for example due to pre-existing conditions or leisure-time risks, a pages-long standard questionnaire would be sent to the applicant. The potential client would then fill it out and mail it back to the underwriting department – a very tedious process.

The underwriters would then have to examine this hand-written information, record it digitally and evaluate it in terms of the overall risk. With MIRApply Insured, the process has been speeded up considerably, making it more customer-friendly and efficient in every respect. Your client receives a tailored, easy-to-complete online questionnaire that produces an instant rating recommendation for your underwriters.



Traditional process

- Applicants fill out a standard questionnaire, posted to them by the insurer.
- They frequently fail to disclose all risk-relevant information and the process has to be repeated.
- The underwriter has to decipher and assess hand-written entries.
- The underwriting process requires manual entries and a time-consuming comparison against the risk assessment manual.



Process with MIRApply Insured

- Relevant information is gathered from the applicant in a rule-based online dialogue.
- The information is processed automatically and prepared for a decision.
- The system prompts the applicant if disclosures are missing or a new assessment is possible with additional information.
- The underwriter receives a MIRA-based rating proposal.

Long-term advantage: opportunity for comprehensive analysis

MIRApply Insured closes a major gap in the digital life insurance application process. The module also opens up new opportunities for future product innovation. All of the applicants' data is documented. This is how MIRApply

Insured paves the way for comprehensive analyses and individualised product offers. Life insurers that rigorously pursue a digitalisation strategy enjoy a considerable competitive advantage.

MIRApply Insured – The benefits at a glance

