



## MIRApply Physician: Digitalising the dialogue of follow-up enquiries from the physician

Does your handling of queries to doctors take up too long? You can address this problem with MIRApply Physician. The web-based tool reduces the time and effort involved by 90%. It also closes the last digitalisation gap in the application process – thereby establishing the conditions for data-based optimisation of pricing, sales and risk assessment.

Using MIRApply Physician speeds up the application process: It is easy to obtain missing information in digital form using the web-based tool. A MIRA-based online question dialogue is generated. This reduces the average time taken to process a follow-up question for the attending physician from 45 minutes to five minutes.

The underwriter no longer needs to evaluate handwritten reports from the doctor. Instead, they have the answers to queries in digital form right from the start. In addition to the time saving, the user also has a sound basis for decisions in the form of the permanently up-to-date Munich Re online underwriting manual.



### Traditional proposal process: 45 minutes

- Responses from doctors are unstructured and incomplete.
- Often, the information that is important for making decisions is missing.
- The underwriter needs to extract the relevant information from various documents, some of which are handwritten.
- They need to laboriously compare the information with guidelines from the underwriting manual.



### Process with MIRApply Physician: Five minutes

- Doctors are specifically asked for relevant information.
- Which is processed in a transparent and structured manner so that decisions can be made.
- The system generates a query if information is missing, or if additional information would make an assessment possible.
- The underwriter receives a MIRA-based rating proposal.

### Long-term advantage: Comprehensive analysis options

MIRApply Physician is the final link in the application process which has already been digitalised. Its use also opens up new possibilities for product design: The proposal data can now be more consistently documented, establishing a basis for

comprehensive analysis and customised product offerings. Life insurers who follow a consistent digitalisation strategy use MIRApply Physician to secure a competitive advantage.

## MIRApply Physician – fast, secure and always up to date

