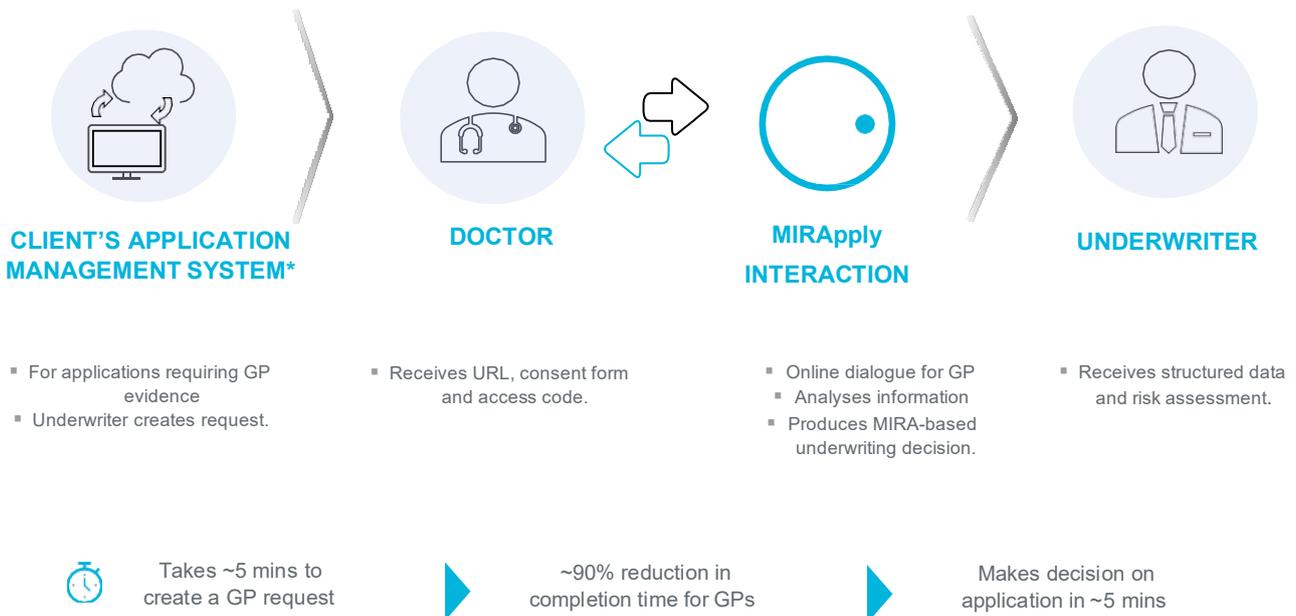


Improve the efficiency of your underwriting by replacing traditional GP Reports (GPRs) with Munich Re’s MIRApply. Our cloud-based solution reduces the time and effort needed to underwrite reports by up to 90% by collecting medical evidence in a structured and digitalised format.

MIRApply closes the remaining gap in the digitalisation of the underwriting process. The cloud-based application speeds up the GPR process by introducing a direct dialogue with GPs using Munich Re’s underwriting philosophy (MIRA). An online report is generated for the GP to complete, capturing risk-relevant information, significantly reducing the time it takes for the GP to complete the report. The structured and digitalised format means GPs no longer need to take time redacting their report to ensure it meets data protection requirements. In addition, the underwriter doesn’t have to evaluate handwritten or unstructured medical reports. Instead, the risk-relevant information is received in a structured format with a MIRA-based instant underwriting decision. MIRApply also allows possibilities for product design through analytics and learning.

How MIRApply Physician works



*This step can be completed manually by an underwriter.

MIRApply Physician reports

There are three reports to suit all underwriting requirements:

Generic GP Report: Used for cases where there are no disclosures that would trigger a GPR request. For example, for Non-Medical Limit (NML) purposes. The Report includes a customised wrap-up question for the GP, who can then add any necessary conditions.

Targeted GP Report: Used for cases where a GPR is required when there is a single or multiple medical conditions. The report will include risk-relevant questions for the medical conditions added and also includes a customised wrap-up question.

Post Issue Report: Used for cases where a GPR is requested after the policy has gone live, this report includes pre-selected medical conditions. Using MIRApply could enable you to reduce your acquisition costs by introducing second stage automation and reducing the manual underwriting assessment.

Why choose MIRApply Physician?



Accuracy: MIRApply increases the consistency of your risk assessment by capturing risk-relevant and structured data. The time taken to obtain and process information from GPs is therefore reduced by up to 90%.



Certainty: MIRA is one of the leading underwriting manuals in the market and is regularly updated based on the latest medical studies leading to greater certainty in the accuracy of your decision.



Customer fulfilment: With an accurate and slick assessment of their health and a greater certainty in the outcome, consumers will have more trust in the industry. This certainty means fewer customers will leave the application journey due to delays and cumbersome practices.

Contact us

Speak with our experts to find out more.



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