ALLFINANZ Offline
Giving insurers increased control over the customer journey offline

www.munichre.com/automation-solutions

Highlights

Enables the use of reflexive questions offline

Suitable for any mobile operating platforms: iOS, Android or Windows

Underwriting rules are maintained centrally using the **ALLFINANZ** Rules Designer

No internet connection is required for performing the customer interview

Users only require a brief internet connection to get an underwriting decision

For an enhanced user experience via mobile device applications and/or for markets where internet connectivity is limited or bandwidth not sufficient, **ALLFINANZ** Offline gives life insurance companies the ability to develop their own offline risk assessment application.

ALLFINANZ Offline allows mobile application developers to embed the risk assessment questions from their **ALLFINANZ** production system in their iOS, Android or Windows-built offline application design. **ALLFINANZ** Offline gives insurers and intermediaries the ability to use reflexive questioning offline, bringing the power of automated underwriting to their offline point of sale application.

Controling the customer journey

ALLFINANZ gives insurers three alternative methods to perform the customer interview and capture the information needed to underwrite an application:
- Using the out-of-the-box **ALLFINANZ** Interview Server UI screens which utilise responsive design techniques to deliver a consistent user experience across a range of mobile devices
- Using **ALLFINANZ** API to develop your own online risk assessment screens and have maximum control over the user experience for online channels
- Using **ALLFINANZ** Offline to develop your own offline risk assessment application and bring the power of automated underwriting to your offline point of sale application

These omni-channel and omni-platform approaches are designed to suit many different needs, technologies and distribution channels. They're all working with the same underlying **ALLFINANZ** underwriting rules engine and rules designer, enabling insurers and underwriters to retain the same control over the customer journey across all the different channels.

How it works

ALLFINANZ Offline uses a standard XML based approach, meaning it is designed to work on any platform that can store and access XML. This gives insurers the power and flexibility to use the technology in the way that's appropriate and relevant to their organisation.

- Underwriters use the **ALLFINANZ** Rules Designer tool to create rules as they would normally do in their production system
- These underwriting rules are published to **ALLFINANZ** Interview Server
- **ALLFINANZ** Interview Server generates an "offline" version of the rulebook, in XML format
- The insurers point of sale application uses this XML as a database of questions, it can then ask the correct risk assessment questions even while offline
- The POS solution stores the offline answers until all questions are complete
- It then goes online, either via 3G or back at the office, and sends the answers to the **ALLFINANZ** Interview Server to get the underwriting result
- Underwriting decisions are not stored locally in the offline application; rules intellectual property is therefore protected and users cannot "game the system"

When to implement

- In markets where connectivity is limited or if bandwidth is at times compromised due to network congestion
- If insurers want distributors to have a seamless point of sale application user experience and offer them the option to work in both online and offline modes
- If your in-house developers are planning to implement your ePOS system as a mobile application rather than a HTML application
- To reinforce underwriting data security for insurers who are concerned about the data being "stolen" during an online session from a mobile device outside of the company network

Key benefits

- The agent can gather all information needed to underwrite an applicant while offline or an a slow mobile connection
- Underwriters only maintain one set of rules (i.e. one rulebook) for a distribution channel, which is used in both online and offline modes
- **ALLFINANZ** Offline can support any mobile platform that can store and access XML
- The questions are stored locally so the applicants' user experience is not dependant on the network speed
- An online connection is only required while calling the underwriting result
- Underwriting rules requiring back-office data (such as total sum assured rules, sub standard decisions, claims history) can still be utilised
- The application provides complete flexibility in user interface design for offline point of sale application
- It ensures a seamless customer experience between your point of sale application and the automated risk assessment

How do I learn more?

Please contact us at **automatedunderwriting@munichre.com** or call +353 1 293 2888

ALLFINANZ | Software Solutions for New Business and Automated Underwriting
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