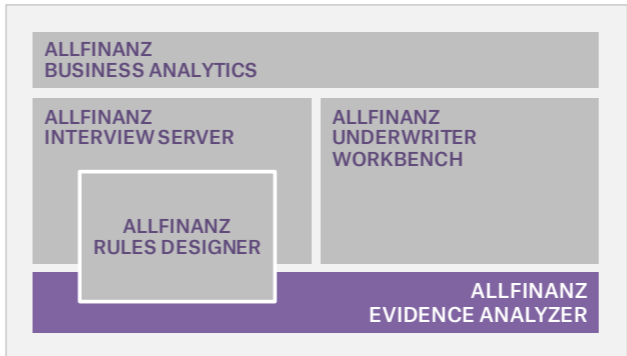




## **Allfinanz Evidence Analyzer** Collect and process electronic requirements instantaneously

Automation Solutions

**Allfinanz Evidence Analyzer** automates the collection and processing of third party electronic evidence in the underwriting process. Allfinanz Evidence Analyzer provides instant access to multiple data sources to help underwriters improve the speed and reduce the cost of underwriting.



**Highlight**

- Collect multiple electronic evidence instantly
- Automatically generate requirements/evidence requests
- Create powerful underwriting rules based on the collected evidence
- Automate the processing of traditional evidence such as electronic lab results
- Enable automated multi-stage underwriting
- Connect to any alternative electronic data provider
- Reduce the cost of evidence administration
- Increase the speed of decision making

**Faster, easier and more profitable underwriting**

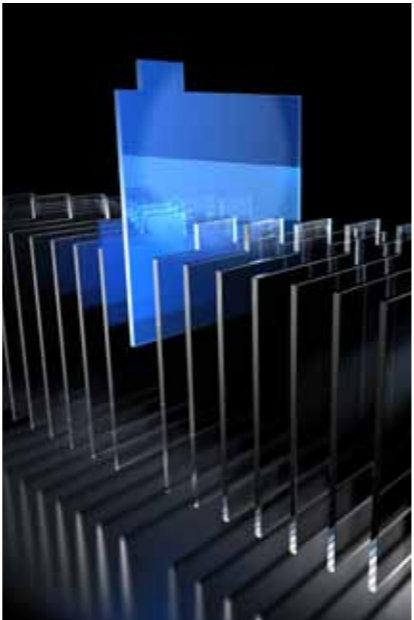
Most of the information life insurers need to underwrite an application is becoming available electronically.

Pressure for speed and operational efficiency means that companies are increasingly using electronic data sources to assess the applicant risk.

Allfinanz Evidence Analyzer automates the collection and processing of electronic requirements from third party data sources such as electronic medical reports, physician reports and laboratory reports, credit bureaus, bankruptcy records and criminal records.

Using flexible plug-ins, Allfinanz Evidence Analyzer provides an extensible environment that gives life insurers the ability to easily connect to the electronic data sources of their choice.

By automatically requesting and processing requirements, Allfinanz Evidence Analyzer helps reduce the cost of evidence administration and processing, while increase the speed of decision making, leading to higher policy take up rates and profitability.



**Streamline the traditional underwriting processes**

Allfinanz Evidence Analyzer can also be used to remove some of the manual processes associated with full underwriting by automating the processing of more traditional evidence, such as electronic lab test results.

Used in conjunction with the Allfinanz Underwriter Workbench, the system gives underwriters all the data they need to underwrite an applicant in one central location.

**Create powerful rules for multi-stage underwriting**

As the power of automated underwriting extends to incorporate multiple data sources, automated underwriting is no longer a single step in the new business process. Rather it's an activity that happens at different points

in time as data from different sources becomes available and is applied to a case.

Allfinanz Evidence Analyzer extends the power of the Allfinanz Rules Designer by enabling underwriters to create powerful rules for each stage of the underwriting process.

The underwriter is able to create either interactive rules that will be executed as part of a customer interview or non-interactive rules to execute based on electronic data provided by a third-party provider. The rules incorporate Munich Re's deep underwriting expertise ensuring that underwriters make the right decision fast.

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