

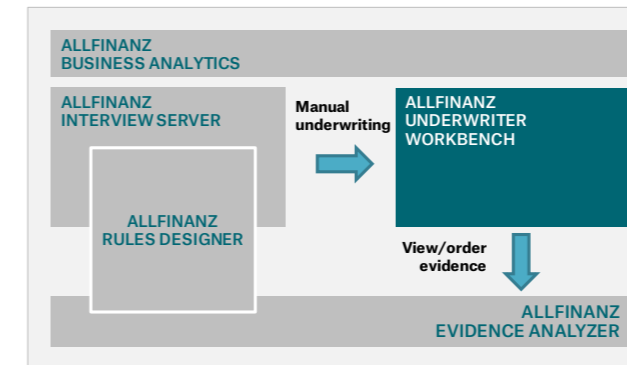


Allfinanz Underwriter Workbench

Improve manual underwriting
efficiency and collaboration

Automation Solutions

Allfinanz Underwriter Workbench is designed to accelerate and simplify the manual underwriting of life insurance applications submitted by Allfinanz Interview Server. It provides in one central location all the tools and information an underwriter needs to evaluate and underwrite an application. Allfinanz Underwriter Workbench enables faster processing of manual cases with fewer errors.



Allfinanz New Business and Automated Underwriting Suite

Highlights

Get instant access to underwriting information and documents

Enable faster processing of manual cases

Define personalised role-based access to underwriting information and cases

Support good underwriting decision making

Enhance risk assessment with multiple information sources

Improve service levels



Instant access to underwriting information and documents

To provide a high level of customer service and make the correct risk assessment decisions, underwriters need to access information from a variety of sources.

Allfinanz Underwriter Workbench pulls together all of the relevant information and documents needed to underwrite an application into one single screen tailored to the needs of the underwriter.

Allfinanz Underwriter Workbench displays the important adverse information and serves as a central source to review case information, order specific requirements, apply exclusions, add ratings and approve or decline applications.

Know your cases

View case information

Allfinanz Underwriter Workbench creates an integrated view of the case details, proposed insured details, outstanding evidence and a list of all the risks that exist for the selected life. Data visible in the workbench include interview data, laboratory test results, financial

details and third party evidence. Documents and attachments are also available to view via hyperlinks.

View risk assessment

Underwriters can view the details of the disclosures made by the applicant, along with the interview questions and answers in one screen.

View and order requirements

Underwriters can see electronic evidence, electronically order additional requirements and track the progress of these requests from third party providers. Where possible, requirements are automatically underwritten by the Allfinanz Interview Server, and the results presented to the underwriter for review.

Perform manual underwriting

Underwriters can modify or decline risks, change the underwriting decision and finalise cases. Allfinanz Underwriter Workbench maintains a full audit trail of all changes made.

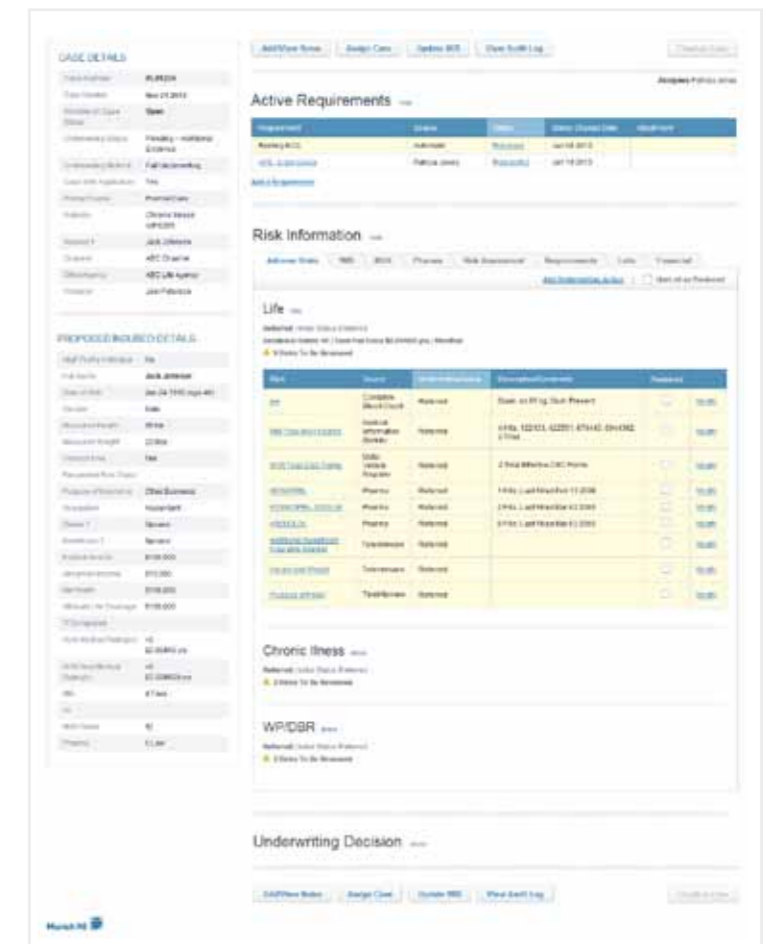
Define personalised role-based access to information

Administrators can define underwriter limits and privileges separately for each underwriter, which controls the cases that the underwriter can handle. Limits can be set by risk type, face amount and loadings.

Helping underwriters do their job more effectively

Allfinanz Underwriter Workbench helps to complete manual underwriting faster and with less effort from underwriters. It reduces the amount of manual processes traditionally associated with full underwriting.

By creating an integrated view of each case, there is no need to manually login to multiple systems as all the information is seamlessly available in one place. The workbench allows underwriters to perform their job more effectively in a collaborative manner.



Underwriting outcomes supported

- Decline a policy or benefit
- Apply positive premium percentage and per mille loadings
- Order additional requirements or tests
- Apply exclusions
- Trigger disclosure letters
- Add notes
- Change sum assured
- Define the type of reinsurance offered
- Assign the application to another underwriter
- Finalise the application subject to appropriate privileges

- Easy to see calls to actions
- Colour-coded warnings
- Dual screen view
- Collapsible information display
- Clean interface drill-down

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