



## **ALLFINANZ Evidence Analyzer**

Collect and process third party electronic evidence instantaneously

[www.munichre.com/automation-solutions](http://www.munichre.com/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.

### Highlights

Collect Rx profiles, MIB and motor vehicles records instantly

Create powerful underwriting rules based on the collected evidence

Automate the processing of traditional evidence, such as lab results

Enable automated multi-stage underwriting

Automatically generate requirements/evidence requests

Retrieve data from any alternative electronic data provider

Reduce the cost of evidence administration

Increase the speed of decision making

Incorporate the technical expertise of Munich Re's EDGE underwriting manual

### Faster, easier and more profitable underwriting

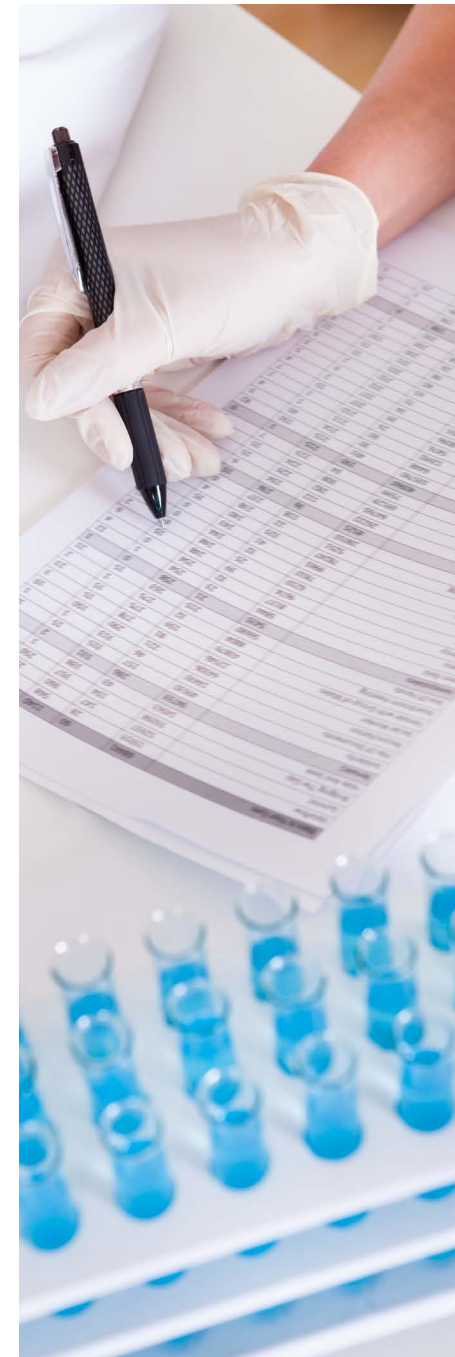
Most of the information life insurers need to underwrite an application is becoming available electronically.

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 established data sources such as pharmacy data (Rx profiles), Medical Information Bureau (MIB) records and motor vehicle records (MVR).

Using flexible plug-ins, ALLFINANZ Evidence Analyzer provides an extensible environment that gives life insurers the ability to easily connect to alternative electronic data sources, such as credit bureaus, bankruptcy records or criminal records.

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 traditional underwriting by automating the processing of more traditional evidence, such as electronic lab test results and paramedical exams.

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 the deep underwriting expertise of Munich Re's EDGE underwriting manual, ensuring that underwriters make the right decision fast.



Munich Re Automation Solutions Ltd has offices in:

**Dublin | Chicago | Singapore | Tokyo | Sydney**

**ALLFINANZ** Software Solutions for New Business and Automated Underwriting

[www.munichre.com/automation-solutions](http://www.munichre.com/automation-solutions) | [automatedunderwriting@munichre.com](mailto:automatedunderwriting@munichre.com)