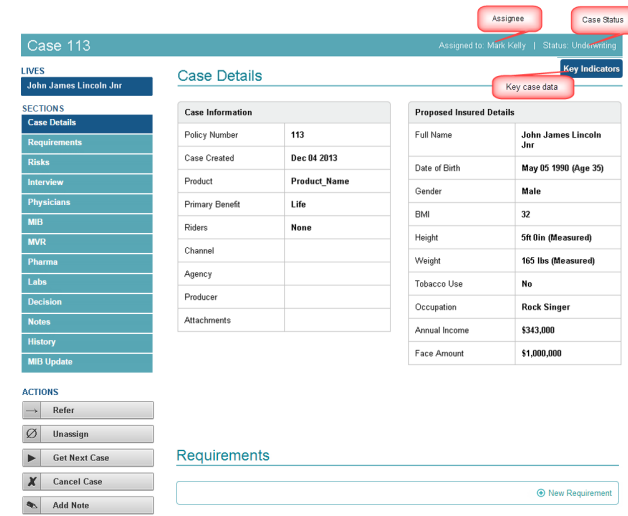




ALLFINANZ Underwriter Workbench Improve manual underwriting efficiency and collaboration

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ALLFINANZ Underwriter Workbench is designed to accelerate the manual underwriting of life insurance applications referred by the **ALLFINANZ Interview Server**. It gives underwriters in one central location all the tools and information they need to evaluate and underwrite an application. **ALLFINANZ Underwriter Workbench** enables faster processing of manual cases with fewer errors and can be easily adapted to meet the different needs of customers.

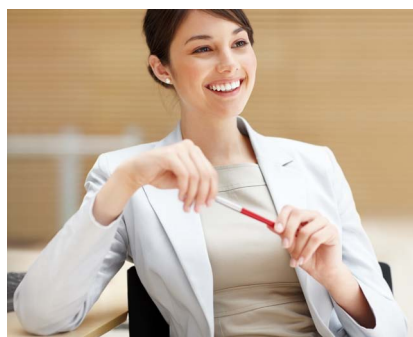


Key features

- Role-based access to underwriting information and cases
- Underwriter workflow to ensure cases are progressed and finalized
- Allocate or re-allocate underwriting work
- Instant access to underwriting information and documents
- Record of all manual underwriting decisions

Highlights

- Increase the efficiency of your underwriting department
- Reduce application to decision time
- Better underwriting governance
- Greater visibility in your underwriting process
- Support faster and better underwriting decision making
- Improve service levels



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 serves as a central source:

- To review case information
- To view disclosures made during the interview
- To order additional requirements
- To approve or decline applications

Increase the efficiency of your underwriting department

Underwriters can make faster decisions because they can view and navigate through risks and evidence in one place.

Using the Underwriter Inbox, underwriters can self-allocate work within their underwriting limits and in line with business priorities.

Underwriting managers have increased visibility of underwriting work queues and the ability to quickly allocate or re-allocate work when necessary.

Non-underwriting functions such as Claims and Customer Service can be set-up as read-only users of the workbench reducing their dependency on underwriters to access case information.

Reduce decision time

The workbench helps eliminate delays in the manual underwriting process. This leads to faster decisions and improved placement rates.

An underwriting workflow capability ensures that cases that have completed automated underwriting are immediately available for manual underwriting and processed with no delay. Cases can be referred for second opinion or finalization.

When used in conjunction with **ALLFINANZ Evidence Analyzer**, additional electronic evidence can be ordered directly from the workbench and processed automatically by the **ALLFINANZ Interview Server**.

Implement better management and governance processes

The workbench improves governance of the underwriting process, reducing the potential for costly underwriting mistakes.

Underwriting limits are strictly enforced, ensuring that high value or high risk cases are always seen by senior underwriters.

The underwriting process is enforced, reducing the potential for mistakes. A full audit trail of the underwriter decision process for each case is provided, leading to a more effective audit process.

Improve business intelligence

A unique feature of the **ALLFINANZ** software suite is that automated and manual underwriting decisions are captured in one system and that both data sets are available for use in **ALLFINANZ Business Analytics**.

This means that **ALLFINANZ Business Analytics** can be used to analyze the entire underwriting process and to optimize the referral policy.

Better staff retention

Our user-centered design approach to the development of the workbench provides a user-friendly working environment for the underwriting department. The modern and elegant user interface design uses the latest HTML5 technologies to deliver a better user experience.

The Underwriter Inbox separates out actionable cases from cases with pending evidence. It provides summary data on underwriting risks to enable underwriters to gauge case complexity and select tasks to match their current available time and energy.

Key integrations

- Order additional electronic requirements with **ALLFINANZ Evidence Analyzer**
- Manual underwriting decision data available for use in **ALLFINANZ Business Analytics**

The Case Details screen enables the user to navigate through risk and detailed evidence while having access to key underwriting data such as BMI and Smoker status available at all times.



- The Underwriter Inbox -

Munich Re Automation Solutions Ltd has offices in:

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ALLFINANZ Software Solutions for New Business and Automated Underwriting

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