

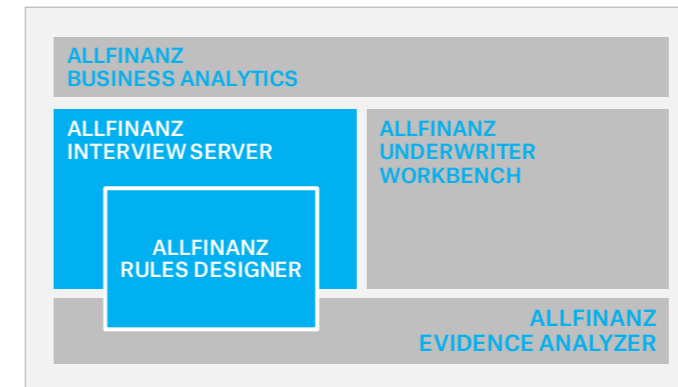


# Allfinanz Interview Server

## Simplify the life insurance sales process

Automation Solutions

**Allfinanz Interview Server** is an underwriting rules engine that gives insurers the ability to automatically underwrite life insurance policies at the point of sale and to issue them instantly. The system can process all possible underwriting outcomes in line with your underwriting philosophy and can be used across a wide range of distribution channels. Allfinanz Interview Server is controlled by a set of underwriting rules; rules that are consistently applied and that your underwriters can quickly change and improve.



Allfinanz New Business & Automated Underwriting Suite

### Highlights

No vendor or IT assistance required to change underwriting rules

Accessible through any customer touch-points and operating systems

Flexible configuration and integration controlled by business users

Supports multiple products and sales channels

Underwrite multiple risks at once

Apply underwriting excellence

### Empower your underwriters

Allfinanz Interview Server can automate simple or complex underwriting rules with easy to understand graphical representations of rules.

It gives underwriters full control over the underwriting questions, rules and decisions applied during the application process. At its core is the Allfinanz Rules Designer, a graphical rules design tool that is widely recognised as the most intuitive, powerful and flexible rules designer available in the market.

Allfinanz Rules Designer allows underwriters to quickly and easily write and update underwriting rules to be used in the application process without IT or specialist knowledge. Underwriters become self-sufficient, empowered and have complete autonomy.

The output of Allfinanz Rules Designer is a rulebook, which incorporates base questions, reflexive decision trees, underwriting outcomes and configuration.

It supports all underwriting outcomes, from issuing at standard rates to decline, ratings to termed ratings, medical requirements to

exclusions, preferred lives and many others.

### Underwrite multiple risks at once

The engine can underwrite multiple risk types at the same time, meaning an applicant does not have to answer multiple cycles of questions if they apply for a single product with multiple benefits, or apply for multiple products at the same time.

Underwriters across the globe have used the tool to create rules for many benefits including Life, Critical Illness, Total and Permanent Disability, Income Protection, Waiver of Premium and many other benefits specific to their regions.

### Apply underwriting excellence

Allfinanz Interview Server comes with a base rule set for life underwriting that allows insurers to get started quickly and easily.

Using the power, flexibility and ease-of-use of the Allfinanz Rules Designer, underwriters can customise the rules, questions and procedures to match their underwriting philosophy.

The underwriting rules have been written in multiple languages and for multiple sales channels such as agent, broker, tele-underwriting, partners, and direct to consumer.

Customers who use the Munich Re rule set benefit from the unparalleled knowledge of risk within the Munich Re group that underpins the mortality assessment in the Munich Re rules.

### Improve your processes as you learn

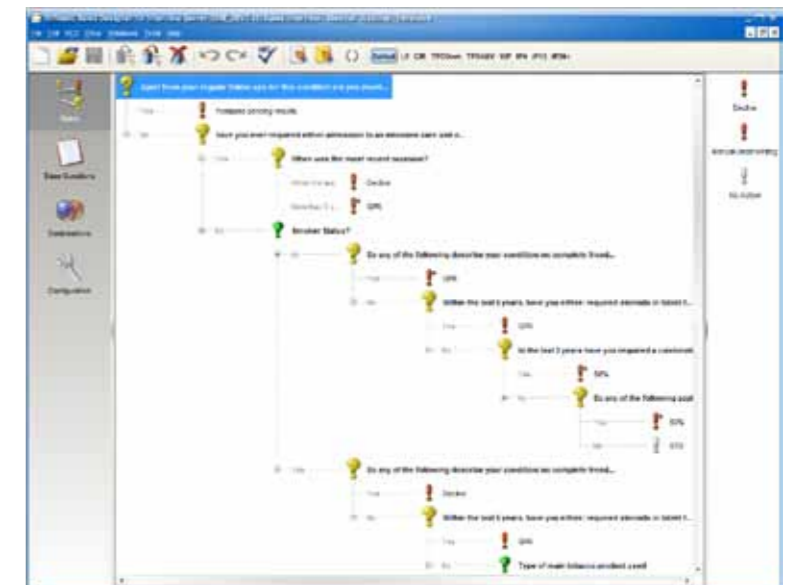
Allfinanz Interview Server is extremely flexible and easily configurable. It lets you tweak and flex rules and procedures as you learn and markets evolve.

When used in conjunction with Allfinanz Business Analytics, your underwriters can create a cycle of continuous process improvement to boost underwriting and sales performance.

Underwriters can use Allfinanz Business Analytics to pinpoint inefficiencies and then use Allfinanz Rules Designer to immediately correct them. They can then confirm that the changes made have had the desired effect, thus driving continuous improvements in your processes.

### An agile and future-proof platform

Performance can be scaled rapidly and new sales channels and products can be deployed quickly with no assistance from Munich Re. Using industry-proven technology, the system provides a future-proof platform that grows with your business and helps harness opportunities provided by major technology trends such as Mobile, Big Data and Social Media.



Allfinanz Rules Designer Workspace

## Improve the customer experience with the flexible and responsive Allfinanz User Interface.

- Optimal customer experience
- Across any touchpoints - Tablets, laptops and mobile phones
- And any platforms - Android, iOS, Blackberry and Windows



Customers interact with the Allfinanz Interview Server using intuitive and easy to understand browser screens, which interactively lead them through a series of questions uniquely tailored to their personal circumstances and the relevant life insurance product. Allfinanz Interview Server integrates seamlessly into your Point of Sale (POS) application and helps provide an improved customer experience.

### Flexible and responsive

The Allfinanz applicant user interface is device and platform agnostic meaning it works on all desktop, mobile devices and operating systems. The interface combines the power of HTML5 and responsive design to deliver a solution that works to your customer's preferences.

Responsive design delivers beautiful designs that anticipate and respond to your customer's needs and provide an optimal viewing experience across a wide range of devices (from desktop computer monitors to mobile phones).

This approach allows our clients to provide an optimal user-centric customer experience regardless of the device that their customers are using.

### Key Features

- HTML5 based interface
- Device and browser independent
- User configurable styles
- Channel-specific screen versions
- Platform agnostic
- Responsive design



### Key Benefits

- One single interface that works across all platforms such as Android, iOS or Blackberry
- The interface responds to the device it is being viewed on. There is no need to create specific designs for specific devices.
- Applicants can interact with Allfinanz using their preferred devices including notebooks, tablets or smart phones.
- All updates of both design and content are automatically propagated to all devices. There is no need to rely on users to upgrade an application to get the latest version.
- Multiple designs to suit the various channels such as direct-to-consumer, tele-interviewers and agent/brokers.
- Customisable styles to suit your look and feel.



### Allfinanz Interview Server Add-on Modules

#### Allfinanz Business Analytics

A reporting and analytics module that provides visibility into the effectiveness of the electronic new business processes and valuable strategic insight to key stakeholders.

#### Allfinanz Underwriter Workbench

An application to help underwriters quickly and accurately process cases referred for manual underwriting by the Allfinanz Interview Server.

#### Allfinanz Evidence Analyzer

An application to allow the automated collection and processing of third party electronic data and multi-stage rules.

#### Allfinanz Interview Server API

An application that enables customers to develop their own risk assessment user interface

*Please visit [automation.munichre.com](http://automation.munichre.com) for more information about these products.*

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