



Auto Underwriting as-a-Service

Underwrite a case at the point of sale for improved customer experience and quick sales closure, with continuous learning and refinement to improve STP rate



Reinventing Insurance Distribution.
Transformation Assured.

QUICK FACTS

24

Delighted Insurers

> 80%

STP Rate

08M+

Policies Underwritten

300+

Concurrent User Support

100K+

Peak volume of applications underwritten in a month

BUSINESS CHALLENGES

- Ability to underwrite case at source using digital tools
- Quick sales closure
- Differentiated underwriting rules based on customer / producer profile
- Inconsistent underwriting decisions

BUSINESS DRIVERS

- Improved STP rate
- Quick policy issuance
- Reduced new business acquisition cost
- Improved underwriting quality



HIGHLY CONFIGURABLE
SERVICE



PROVEN
EXPERIENCE

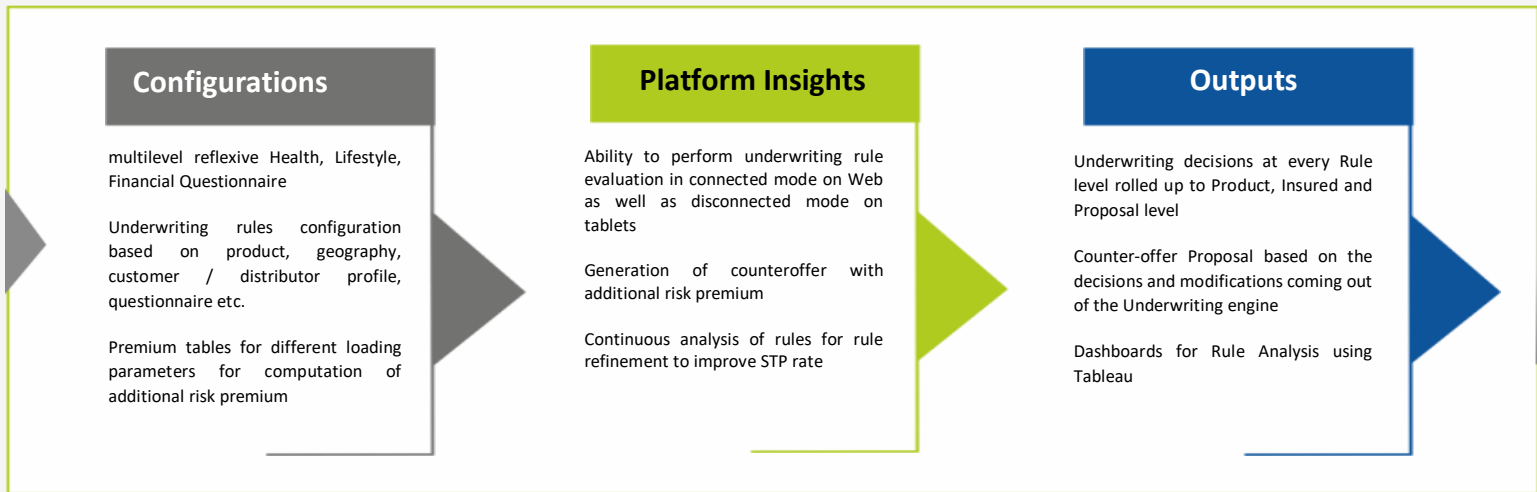


CLOUD READY
ARCHITECTURE



PAY-AS-YOU-GO
ENGAGEMENT

FUNCTIONAL OVERVIEW



KEY FEATURES

- Ability to define rules based on product, geography, customer/distributor profile, medical/lifestyle questionnaire etc.
- Ability to rollup lower level decisions to Insured and Application level
- Ability to compute total sum at risk at each benefit level for limit checks
- Supports Field Underwriting on mobile devices in disconnected mode
- Underwriting decision analytics to improve underwriting quality and STP rate

SERVICE BENEFITS

- Improved STP rate
- Quick Policy issuance
- Reduced Underwriting and New Business acquisition cost
- Improve distributor and customer experience
- Analytics based rules refinement to improve underwriting quality

OTHER COMPLEMENTARY SYMBIOSYS SERVICES

- Product Configurator**
as-a-Service
- In-force Illustration**
as-a-Service
- e-Application**
as-a-Service
- Underwriting**
as-a-Service
- Sales Illustration**
as-a-Service
- Sales Tool**
as-a-Service

4 Multi-Country Implementations
 10 Solutions
 30% CAGR Over Past 5 Years
 300+ Professionals
 400+ Years of Core Team Experience
 40+ Clients
 9 of 30 Global Top Insurers
 100+ Implementations
 12+ Years
 12 Countries

