



Underwriting as-a-Service

Improve Underwriting efficiency with informed decision making, supported by effective case management for quick policy issuance



Reinventing Insurance Distribution.
Transformation Assured.

QUICK FACTS

24

Delighted Insurers

> 80%

STP Rate

08M+

Policies Underwritten

80+

Concurrent User Support

100K+

Peak volume of applications underwritten in a month

BUSINESS CHALLENGES

- Ineffective case management
- Manual case allocation and tracking
- Single view of customer for timely and quality underwriting decision
- Inconsistent underwriting decisions

BUSINESS DRIVERS

- Improved underwriting efficiency
- Differentiated service to key customers and distributors
- Reduced time for policy issuance
- Reduced new business acquisition cost



HIGHLY CONFIGURABLE
SERVICE



PROVEN
EXPERIENCE

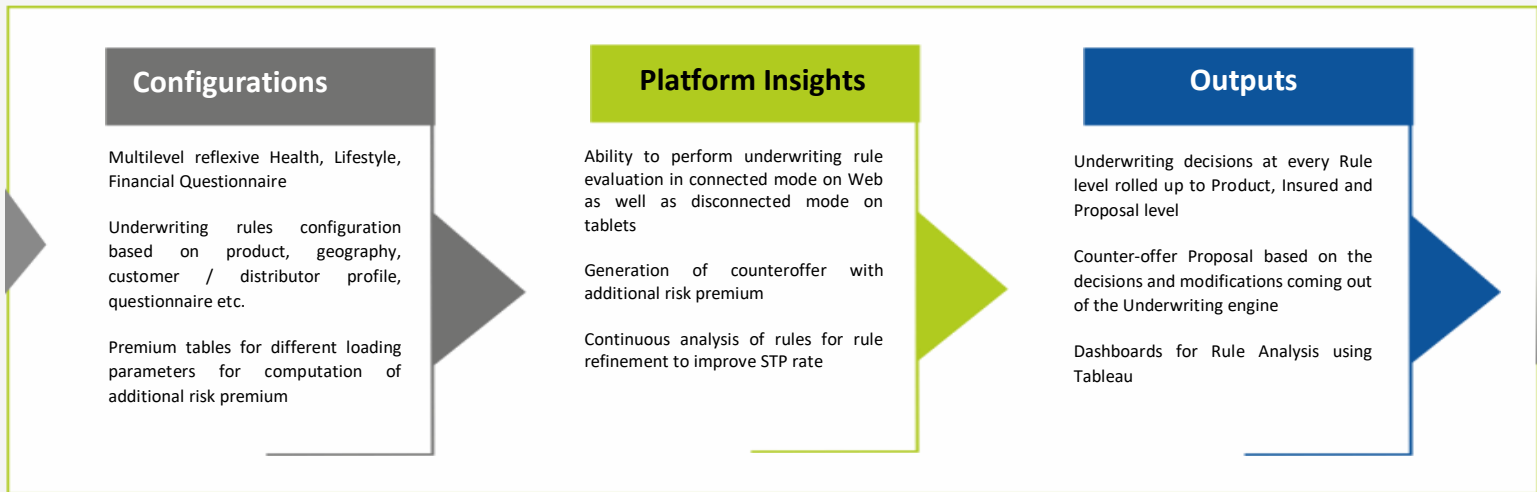


CLOUD READY
ARCHITECTURE



PAY-AS-YOU-GO
ENGAGEMENT

FUNCTIONAL OVERVIEW



KEY FEATURES

- Ease of setting up Underwriting division uniquely to improve Underwriting efficiency
- Automated case routing based on the competence
- Comprehensive underwriting workbench for 360° view of Customer profile, Application data, Historical Policy information etc.
- Ability to provide counteroffer like Increase/Decrease Sum Assured, Add/Remove Riders, Modified Policy/Payment terms, Plan Options etc.
- Ability to do case sampling for Quality control

SERVICE BENEFITS

- Efficient and effective case management
- Consistent decision making
- Reduced Underwriting and New Business acquisition cost
- Improve distributor and customer experience
- Analytical information for improving underwriting quality

OTHER COMPLEMENTARY SYMBIOSYS SERVICES

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