

Quick and easy software as a service automated underwriting

# Magnum Go Essential Guide





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## Purpose of the Document

This document is provided to parties interested in the Magnum Go automated underwriting solution, provided by Swiss Re as a Software as a Service solution.

The intention of this document is to provide you with sufficient details to decide whether the Magnum Go solution is suited to your requirements.

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# What is Magnum Go?



**The process of automated underwriting can be divided into two main steps. Step 1 is to gather and capture risk related information from an insurance customer into a system. This information gathering is facilitated by an interview process where the system asks the customer questions and based on the response either asks more questions or continues to a different question.**

**Step 2 is the assessment of the captured information. Various rules are executed in order to assess the relevant areas of risk i.e. impairments, sports, financial, family history, habits, non-medical limits etc. You define which risk areas are underwritten as part of your Magnum Go solution configuration. After running these rules different decisions can be made ranging from accepting the risk to applying loadings or exclusions, declining the risk, asking for further evidence or referring the case to an underwriter.**

Magnum Go is a technology solution that has been designed to facilitate both these steps. The Magnum Go applicant interface displays the questions that the customer needs to answer, and the rules engine helps to drive the interview process and finally make an underwriting decision.

Magnum Go is a quick and simple solution to get you started with automated underwriting. It has been optimised to ensure a simple and effective implementation with enough configuration to meet your business requirements.

With Magnum Go you are purchasing a system that will streamline the sales process. The dynamic customer journey will improve the experience for your customers and enable simpler, faster decisions, reducing the duration and cost of the application process.

## What are the key benefits of Magnum Go?

- **Magnum Go comes with a set of rules aligned with Swiss Re's Life Guide**
- **Flexibility for customers to complete their underwriting application on any device including smartphones, tablets and personal computers**
- **Sustainable solution based on state-of-the-art technology and architecture**
- **Reassurance of a solution developed by a major reinsurer with many years of industry-leading experience in automation**
- **Cloud-based solution streamlines integration requirements and results in minimal IT implementation**
- **Flexible user interface (UI) customisation through delivery of an "all in one" UI interview component**

## How should Magnum Go be used?

We propose that you make Magnum Go an integral part of your end-to-end digital sales process to provide a continuous customer journey, enabling customers to purchase a policy at the point of sale.

### Integration

At a minimum you will need to connect your web application(s) to Magnum Go to allow the applicant to complete the questionnaires and provide a landing page at the end of the Magnum Go underwriting process for the applicant to continue their sales journey.

Magnum Go will allow you to pass certain information from your front end systems to Magnum Go to avoid applicants having to re-key in information and streamlining the journey further. The information that we allow you to pass to Magnum Go will be discussed during the requirements gathering process

### The interview process

At the start of the interview process the applicant will be presented with your application form questions. Should you have multiple application forms, Magnum Go is able to decide which application form to display based upon the case data you sent to start the underwriting application.

As the applicant progresses through the application form, they may, through their answers, trigger Magnum Go to ask further questions. Usually this is due to the applicant making an underwriting relevant disclosure, for example that they suffer from asthma or participate in a dangerous sport.

To ensure the most customer friendly interview process, Magnum Go will ask as few questions as possible to make a final underwriting decision.

Magnum Go is responsive to the device and screen resolution the applicant is using. This means they can use a modern browser, e.g. Firefox, Chrome, Safari etc., on any device including smartphones, tablets and PCs to complete their underwriting application.

With Magnum Go, you can reach your customers whenever and wherever it suits them best.



**Magnum Go:**  
an underwriting  
solution for all your  
products across  
all sales channels

## Is Magnum Go suitable for different channels of business?

Magnum Go is a flexible solution for use across a range of distribution channels.

### Agents and Brokers

Agents and Brokers will benefit from increased sales by enabling an applicant to complete the underwriting during the application process and leave with a signed policy.

Brokers driven by commission sales favour such a solution as they will know within minutes whether their customer has been accepted.

### Online applicants

Online applicants who know what product they require can complete the application process end-to-end in privacy on any device they choose to use.

### Tele-underwriting

Magnum Go is also suitable for tele-underwriting. Whilst speaking to the applicant on the telephone, the underwriter will enter the applicant's details directly into the questionnaires. Magnum Go will prompt any additional questions required to complete the underwriting application.

Magnum Go is a solution offering reflexive dynamic questioning to obtain the best possible underwriting solution at point of sale. As such, it is imperative for the applicant to be available during the underwriting process.

## Specifying the underwriting requirements?

### What is the Magnum Go Product Model?

The Magnum Go product model defines the relationships between each product-life-benefit combination. Please refer to illustration 1 below. It provides the ability to easily define products and benefits that are applied for and specifies the exact underwriting required for each combination. It then connects with the appropriate application form(s), only asking the questions necessary.

The advantages of this approach include, but are not limited to:

- Increased operational efficiency
- Smoother customer journey
- Ability for applicants to complete one application form only for all their benefits
- Multiple lives can complete the application together

The model is a hierarchical structure of layers:

- Layer 1 – Product: Each product can have multiple lives assured.
- Layer 2 – Lives: Each life assured on a product can have multiple benefits.
- Layer 3 – Benefit: Each benefit can require the assessment of multiple risk areas.
- Layer 4 – Risk Area: Multiple risk groups can be attached to each product-life-benefit combination.



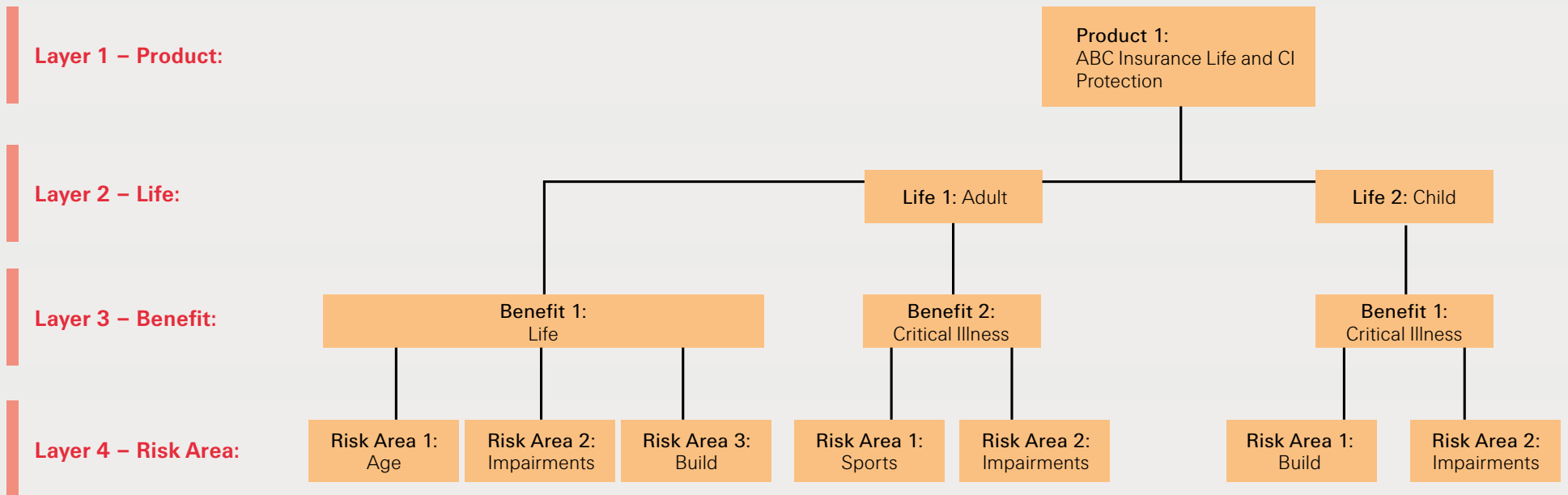


Illustration 1: Magnum Go Product Model – an example

### What benefits are available in the solution?

Magnum Go offers a wide range of benefits as follows:

- Life
- Critical Illness
- Disability Income / Income Protection
- Accidental Death Benefit
- Total Permanent Disability
- Waiver of Premium
- Cancer
- Medical expenses

### Does Magnum Go support different languages?

The Magnum Go rulebase supports multiple languages. In any country or region where Magnum Go is available, Swiss Re will translate the rulebase into the major local languages. If you have any questions around support for a particular language please ask your Swiss Re representative.

Magnum Go will allow you to specify which language your client wishes to use during the interview process.

Note that the Magnum Go underwriting results will be provided to you in the same language in which the application form was completed.

## Underwriting Rules

### What underwriting philosophy does Magnum Go follow?

Magnum Go is available with a full set of underwriting rules already pre-programmed in the system. The underwriting rules are fully compliant with Swiss Re’s industry-leading underwriting manual, Life Guide, which allows you immediate access to Swiss Re’s underwriting expertise. With a core team dedicated to the maintenance of these rules, you can be assured that your Magnum Go solution will always have the most recent and relevant underwriting rules.

### How relevant is the underwriting philosophy to each country/state?

Prior to a Magnum Go deployment in any country, the underwriting criteria is reviewed by our local underwriters who have extensive regional underwriting and market practice knowledge. Based on their review, the underwriting criteria are adapted to ensure compliance with market practice.

### How extensive is the underwriting philosophy?

Magnum Go includes an extensive set of underwriting rules, which are categorised in the following risk areas. Whilst the underwriting rules cannot be changed, the underwriting assessment can include a number or all of the risk areas below.

Risk Area	Description
Age	A risk area validating minimum and maximum age
Impairments	A risk area assessing medical disclosures
Measurements	A risk area assessing blood pressure, blood sugar and cholesterol readings
Family history	A risk area assessing a family history of specific medical conditions
Build	A risk area assessing height/weight or BMI (body mass index)
Occupations	Risk areas assessing occupations including working at heights and explosives
Habits	A risk area assessing alcohol, tobacco and drug use
Sports	A risk area assessing sports, avocations and pastimes
Country of residence	A risk area assessing a person’s country of residence
Country of travel	A risk area assessing foreign travel
Financial limits	A risk area providing rules for minimum and maximum sum assured limits
Age/amount limits or non medical limits	A risk area providing rules for requesting evidence based on the type of cover, amount of cover applied for and applicants age
Previous adverse decision	A risk area providing rules for where an applicant discloses or has had a previously adverse underwriting decision
Product rules	A risk area that provides rules for assessing at a product level (i.e. minimum deferred period rules for disability cover)

Table 1: Available risk areas

### How do you define what underwriting is required?

The underwriting assessment can be defined by selecting the risk area(s) required for each of your product and benefit combinations. Whilst the underwriting rules cannot be changed, the underwriting assessment is defined by selecting the risk factor group applicable to a product-life-benefit combination. This is shown as layer 4 in illustration 1 above.

### How does Magnum Go handle occupations?

Magnum Go provides two options for processing of occupations, one being a standard Swiss Re market-based approach and the other allowing you to use your own occupations outside of Magnum Go whilst ensuring the occupation class can be used where required in rules processing.

#### Option 1:

##### Using Swiss Re's market-based occupation approach

When Swiss Re launches Magnum Go in a market we combine a standard list of occupations with those relevant to local market practices to ensure we are able to cover as many occupation disclosures as is reasonable. For these occupations we will create, where required, underwriting rules and also determine occupation class to be used where needed, for example in disability or income protection benefit underwriting rules.

Please talk to your Swiss re contact about the different ways in which occupations can be handled in Magnum Go.

#### Option 2:

##### Using your own occupations outside of Magnum Go

In certain circumstances, using the Swiss Re market occupation approach will not be suitable for you. This could include when you use your occupation to differentiate your customers or when you have additional occupation classes, e.g. super preferred lives/occupations, specific to your business.

In this situation we recommend that all occupation processing, including the asking of the occupation, is done prior to Magnum Go underwriting.

#### Catching occupational hazards in Magnum Go

Whilst you must have already asked the occupation prior to Magnum Go, it is possible to ask a question to catch anyone exposed to occupation hazards that you will want to manually underwrite. This would take the form of a single question that asks whether the applicant is exposed to any of the following, where the following is a list of risks that they can select one or more of. Swiss Re can provide you with a list of hazardous occupational risk criteria to consider, they would include but not be limited to:

- Working at heights
- Working with explosives
- Working at depths
- Working in the armed forces

## Application Form

### What is a Magnum Go application form?

The application form holds the sequence of underwriting questions which drives the customer journey. The applicant must answer these questions to enable Magnum Go to determine which additional forms to display for the product being applied for.

### How many application forms are needed?

Magnum Go provides flexibility. You can decide whether you need one or more application forms. Whilst you can define an application form per product or channel of business, it is not necessary if the application forms are similar. Magnum Go allows you to condition which parts of the application form are to be asked based on the product, channel or benefit that is being applied for.

Questions and sections of questions can be displayed or hidden based on the following criteria:

- Age
- Benefit
- Benefit sum assured
- Channel
- Gender
- Product

With the flexibility described above, it is possible to limit the number of application forms required.

## Requirements based on applicant age and cover amount.

Sometimes referred to as non medical limits or age/amount limits. This is the maximum value of cover that an applicant can apply for without medical evidence being required. If these maximums are exceeded Magnum will call for specific medical evidence in order to assess the risk.

In Magnum Go, the values are defined in the currency applicable to your country of operation.

### Can the standard tests and limits be changed?

The standard list of tests called for and the age and cover amount limits at which they are called will be communicated to you during the requirement gathering process. The codes and descriptions used for each test are pre-defined in Magnum Go, however you are able to define the sum assured and age ranges at which the evidence is triggered and choose which evidence is required in each range. The limits will be configured for your market; however, we are able to create a new limit if it is applicable market-wide.

The use of the age and amount limits is not compulsory, and you are able to choose which evidence to apply from the standard list provided.


## Financial Limits

A financial limit is the minimum and maximum amount of cover an applicant can apply for. The limits can be applicable by product or benefit.

### What financial limits does Magnum Go support?

Magnum Go supports minimum and maximum covers for lump sum benefits. The values are defined in the currency applicable to your country of operation. For benefits where an income is payable, Magnum Go supports a multiple of salary which can be defined to meet your product requirements.

The use of financial limits is not compulsory and you can choose not to apply any financial underwriting.



An automated  
underwriting solution  
with your own  
application form/s

## What is Magnum Go?

### Age Limits

An age limit is the minimum and maximum age within which an applicant can apply for cover. The limits can be applicable by product or benefit.

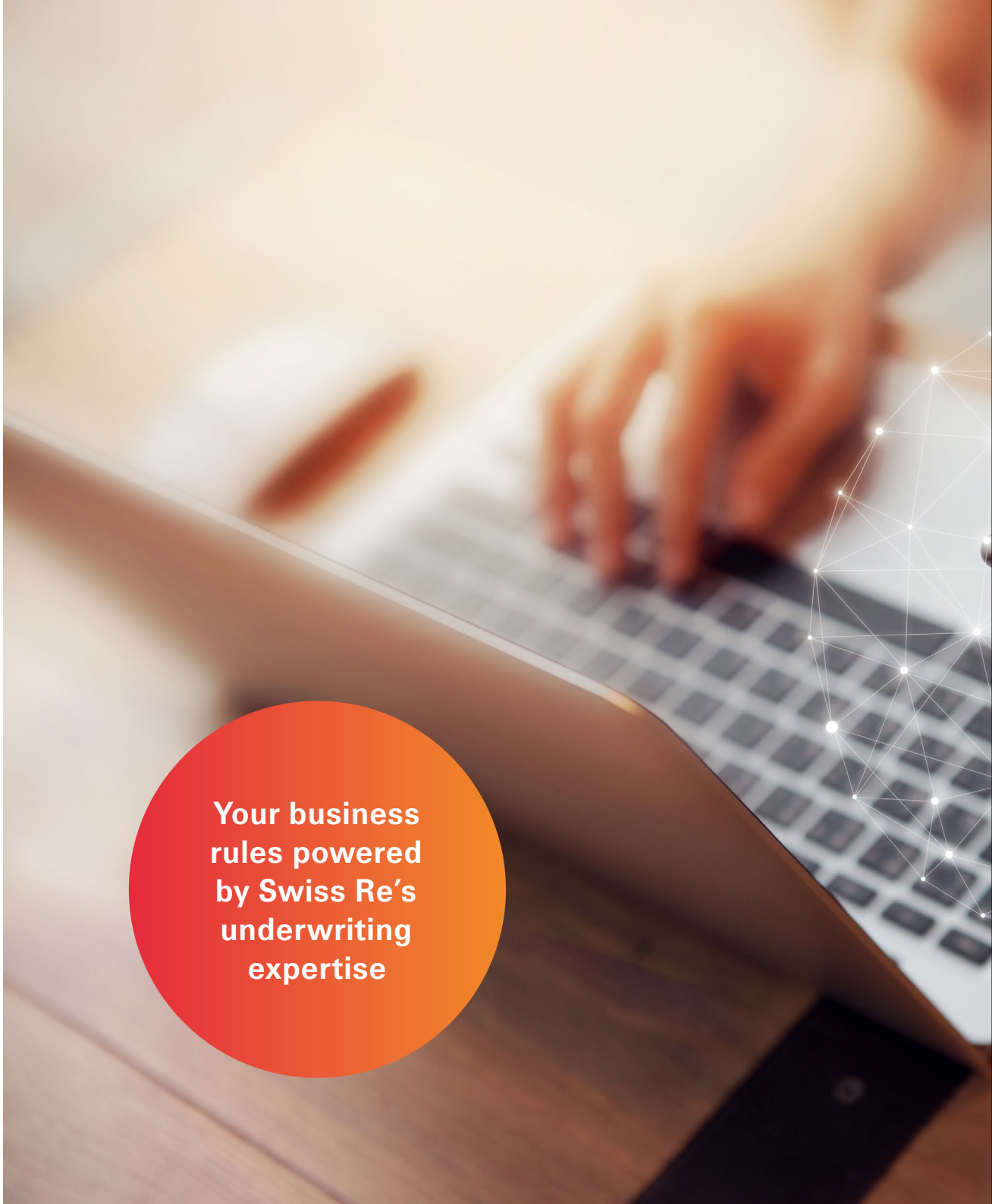
#### What age limits does Magnum Go support?

Magnum Go supports a minimum and maximum entry age check for each benefit and will accommodate the age limits applicable to your product.

### Defining your specific business requirements

We will ask you to gather and complete the requirements in a structured way, using documentation templates wherever possible. Sometimes we may ask for additional information to help us identify specific needs.

The requirements will be requested as part of the Magnum Go Implementation once you sign up for Magnum Go.



Your business  
rules powered  
by Swiss Re's  
underwriting  
expertise



# Reinsurance business requirements

## **Is Magnum Go available without reinsuring with Swiss Re?**

Magnum Go is only available to Swiss Re's insurance partners, and a reasonable share of business underwritten through Magnum Go must be reinsured with Swiss Re.

## **What happens if the reinsurance arrangement with Swiss Re changes?**

Our aim is to retain you as a valued insurance partner. If after a period of time there is no new reinsurance treaty with Swiss Re, then we will begin the process to disconnect access to Magnum Go. Swiss Re will not turn the service off without first following a fair process of discussing options and providing sufficient advance notification.

## **Are there any legal contracts to sign?**

You will need to enter into a Magnum Go licence agreement between Swiss Re and your legal entity. The licence agreement details areas, such as the terms by which you can use Magnum Go and operational responsibilities, for both your business and Swiss Re.

## **Is there a charge for Magnum Go?**

The pricing basis for Magnum Go is dependent on a number of variables. Once you have decided that Magnum Go is the solution to meet your strategic needs, then we will discuss the structure in which Magnum Go can be implemented.

# Customer Journey

## What does Magnum Go look like?

Magnum Go's user interface (UI) is a component that displays the forms and questions that your applicant will interact with. The UI is a modern HTML5 web component tested to work with modern internet browsers.

## Can the look and feel of the Magnum Go web application be changed?

You can configure the application form(s) content in the rulebase and Magnum Go also gives you control over the user interface customisation, allowing you to style all elements used during the interview to fit seamlessly with your application.

The customisation is under your control and does not require input from Swiss Re. Changes can be uploaded to your application at any time.

Other customisations that you can make include:

- Turn the summary page on or off or create your own page
- Ask for the applicant's consent in the summary page
- Show or hide the navigation menu component

Swiss Re will provide you with a "style-kit" to help you develop and test your CSS customisation. Once your custom style rules are defined they can be uploaded to your environment so that they override the default Magnum Go styling.

Magnum Go also supports:

- Idle warnings and interview session timeouts
- Browser integration to signal key Magnum events to your application

The following image shows a Magnum Go form with default styling:




Illustration 2: Magnum Go application

## Can you create your own front end application for Magnum Go?

The Magnum Go UI components have been designed to communicate efficiently and effectively with the Magnum rulebase. Building a custom UI to achieve the same functionality is a time-consuming and expensive task and is not supported by Swiss Re. In any case we strive to make the UI sufficiently flexible so that this is not necessary.

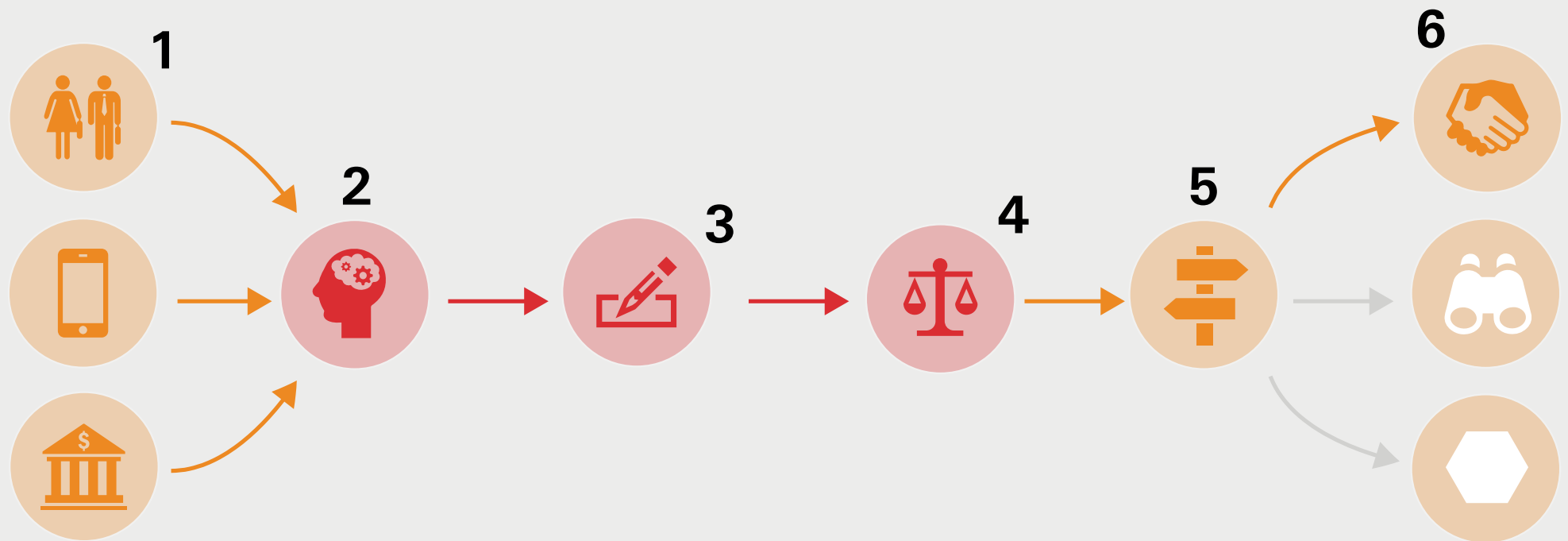
## Can different logos and colours be used for different distribution partners?

If you would like to use Magnum Go in different sales channels (e.g. direct to consumer channel or the policy sales channel used by your brokers), you can create a customised UI for each channel while still using the same Magnum Go instance and rulebase



## Customer Journey from the applicant's perspective

This customer journey illustration demonstrates the interaction points between your platform and Magnum Go. The orange bubbles are part of your system whilst the light red is Magnum Go.



**Step1:** Initial data collection > **Step2:** Deciding upon the correct underwriting journey > **Step3:** Magnum Go underwriting process > **Step4:** Magnum Go performs the underwriting and makes a decision > **Step5:** Insurer decides how to proceed > **Step6:** Process the application

Illustration 3: Customer journey

Step 1

**Initial data collection**

The customer journey begins with the initial data collection from the applicant via one of your insurance channels. This could be in a bank branch, online or via an agent. In the example above, the applicant is sitting with an agent (1) and has decided which product to apply for. After entering all the necessary information regarding product, sum assured, benefits etc. into your system, this information is sent to Magnum Go (2) to initiate the underwriting application. Your application then displays a page containing the Magnum Go UI component (3). Magnum Go gathers all the necessary disclosures from the applicant.

Step 2

**Deciding upon the correct underwriting journey**

Based upon the information received, Magnum Go (2) decides which underwriting journey and application form (3) is the correct one for this applicant.

This happens on the Magnum Go server and is invisible to the applicant.

Step 3

**Magnum Go underwriting process**

The applicant starts to answer the application form questions in Magnum Go. Magnum Go drives the appropriate underwriting process (3) for this application and may ask additional questions based on answers to the application form questions. For example, if the applicant discloses they suffer from asthma, Magnum Go will ask some questions about their condition in order to make an underwriting decision.

Magnum Go will ask as many questions as necessary (but as few as possible) to make the correct decision. The applicant can go back and forth through the application form in any order but must answer all questions before Magnum Go can make an underwriting decision.

The below illustrates an example application form:

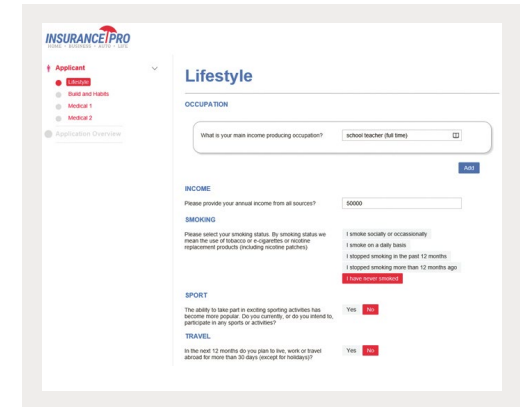


Illustration 4: Application form example

**Example of Magnum Go asking further questions due to an applicant's disclosure:**

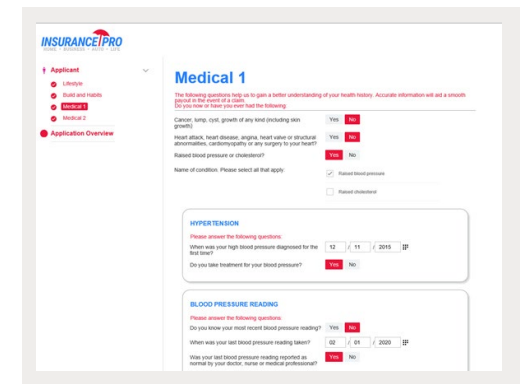


Illustration 5: Example of Magnum Go asking further questions due to an applicant's disclosure

Step

4

### **Magnum Go performs the underwriting and makes a decision**

Once Magnum Go has asked all the necessary questions to make an underwriting decision (4), it will inform your system that the interview is complete and the decision is ready to be collected.

Your application obtains the Magnum decision from Magnum Go and moves to the next step in the new business process (5).

This happens between your application back end and the Magnum Go server and is invisible to the applicant.

Step

5

### **Insurer decides how to proceed**

At this point your application can decide (5) which route the application should take through the onboarding process based on the Magnum decision

This happens on your server and is invisible to the applicant.

Step

6

### **Process the application**

In the example above, the underwriting decision was to accept the case (6), and as such your system could issue the policy directly at point of sale without intervention by an underwriter.

Other options may include:

- Permanent loading
- One or more exclusions
- Declining the application
- Referring to manual underwriting for further checks or medical tests

Magnum Go also provides a detailed breakdown of which disclosures have triggered which underwriting decisions.

Magnum Go does not display any decision information to the applicant; this is performed solely by your system.

# Processing the Magnum Go underwriting decision

Magnum supports the following decision types:

- Accept
- Refer
- Postpone
- Decline

Accept/Decline/Postpone decisions can be processed at point of sale without requiring any underwriting intervention. Refer decisions will require either a) the evidence specified by Magnum to be requested or your underwriters to evaluate the application information. The necessary case information can be saved to your workbench/workflow system, alternatively, a PDF of the application details can be created for the underwriters/administrators.

## What is a decision adjustment?

An Accept or Postpone decision may have an adjustment attached to it. Adjustments include:

1. Extra mortality (EM)
2. Per Mille (PM)
3. Exclusion
4. Rating
5. Definition
6. Postpone period

Please refer to your underwriting department on how you wish to handle each of these adjustments within the new business process.

## How is each decision type processed and which decision types can go through at point of sale without manual intervention?

- We recommend that you automate all Accept decisions (with or without decision adjustments).
- Referrals always need to be sent to the underwriters/administrators for further processing.
- Postpone and Decline decisions can be processed at point of sale, informing the applicant instantly that cover cannot be offered. However, some countries may require a letter from underwriting with the reasons.

Naturally, all decision processing must be done as per your underwriting business guidelines. Always discuss any Magnum Go decision processing with your new business process and underwriting teams before any implementation.

## What are Magnum output codes?

Magnum output codes are an integral part of the Magnum Go underwriting decision. They provide additional information specific to an underwriting decision that allow you to understand a) what modifications or further details are required to complete an underwriting application or b) under what conditions you should offer a policy.

There are four different types of codes:

- Requirements
- Supporting text
- Exclusions
- Definitions

**Requirements:** Information required to complete the underwriting process. Typically, no offer can be made until this information has been assessed.

**Supporting text:** Provides some indication of how to further process the application, e.g. the reason for the referral to underwriting or why the case is being declined.

**Exclusions:** Any exclusions that should be added to the policy as a result of the underwriting application, e.g. exclusion of the right knee required. Exclusion codes typically start with the letter X.

**Definitions:** Include information such as occupation class and disability definition applied.

As part of the integration project we will provide you with a detailed list of all codes which will allow you to implement these into your business processes after Magnum Go has made an underwriting decision. Please note that all supporting descriptions to the four types of Magnum codes will be stated in the local language.

## What Magnum output codes occur with which decisions

Magnum output codes are associated with specific Magnum Go underwriting decisions, they are:

Magnum output code type	Underwriting decision types
Requirements	Refer
Supporting text	Refer, Postpone, Decline
Exclusions	Accept
Definitions	Accept

### How does Magnum Go handle premium modification (e.g. extra mortality)?

Premium modifiers such as extra mortality and per mille are provided as part of the decision information and not as a separate Magnum output code.

### How to process a Magnum output code found in a Magnum underwriting decision

The following three examples provide some insight as to how you can use codes when processing a Magnum Go underwriting decision. Do note that Swiss Re does not dictate how you must process any decision, rather we provide a guide. Should you choose to ignore all refer decisions and simply decline them at point of sale, it is up to you. How you process the decision may also change over time, for example, initially you may want to review more Magnum Go underwriting decisions while you are getting more comfortable with the system, after which you may further automate more decision types.

#### Example 1:

Accept decision with an exclusion

Magnum provides an underwriting decision of Accept accompanied by the code XAVAVN: Practise, competing or participation in any form of Aviation or Aviation related sports.

In this case it's likely the applicant has disclosed an aviation activity significant enough to warrant excluding any coverage related to aviation.

It is possible to offer the policy to the applicant with the exclusion for aviation. Note that Magnum Go does not display any underwriting decision details to the applicant and you will be responsible for disclosing the exclusion and ensuring the applicant has accepted the revised terms before issuing the policy.

#### Example 2:

Refer decision with a requirement

Magnum provides an underwriting decision of Refer accompanied by the requirements code QRESP (Please advise full details of lung problems, including diagnosis, treatment, results of investigations, any sequelae and time off work).

In this case the applicant has made a medical disclosure related to respiratory issues which, either through questions related directly to the disclosure or due to a combination of risks such as asthma, smoking and obesity, has triggered Magnum Go to request a detailed respiratory questionnaire.

Due to the severity or complications of the case and the required additional medical details this case will require manual underwriting. Provided the applicant is still interested in the policy and you have the name and address of the doctor you could automatically send the questionnaire and request directly to the doctor and perform manual underwriting once the completed form is returned. Perhaps you have your own doctor to whom you would like to refer them. Whichever way you choose to get the completed questionnaire, the application will need to be completed by a human underwriter.

#### Example 3:

Decline decision with a supporting text

Magnum provides an underwriting decision of Decline with a supporting text code IMDEC (Decline due to medical condition).

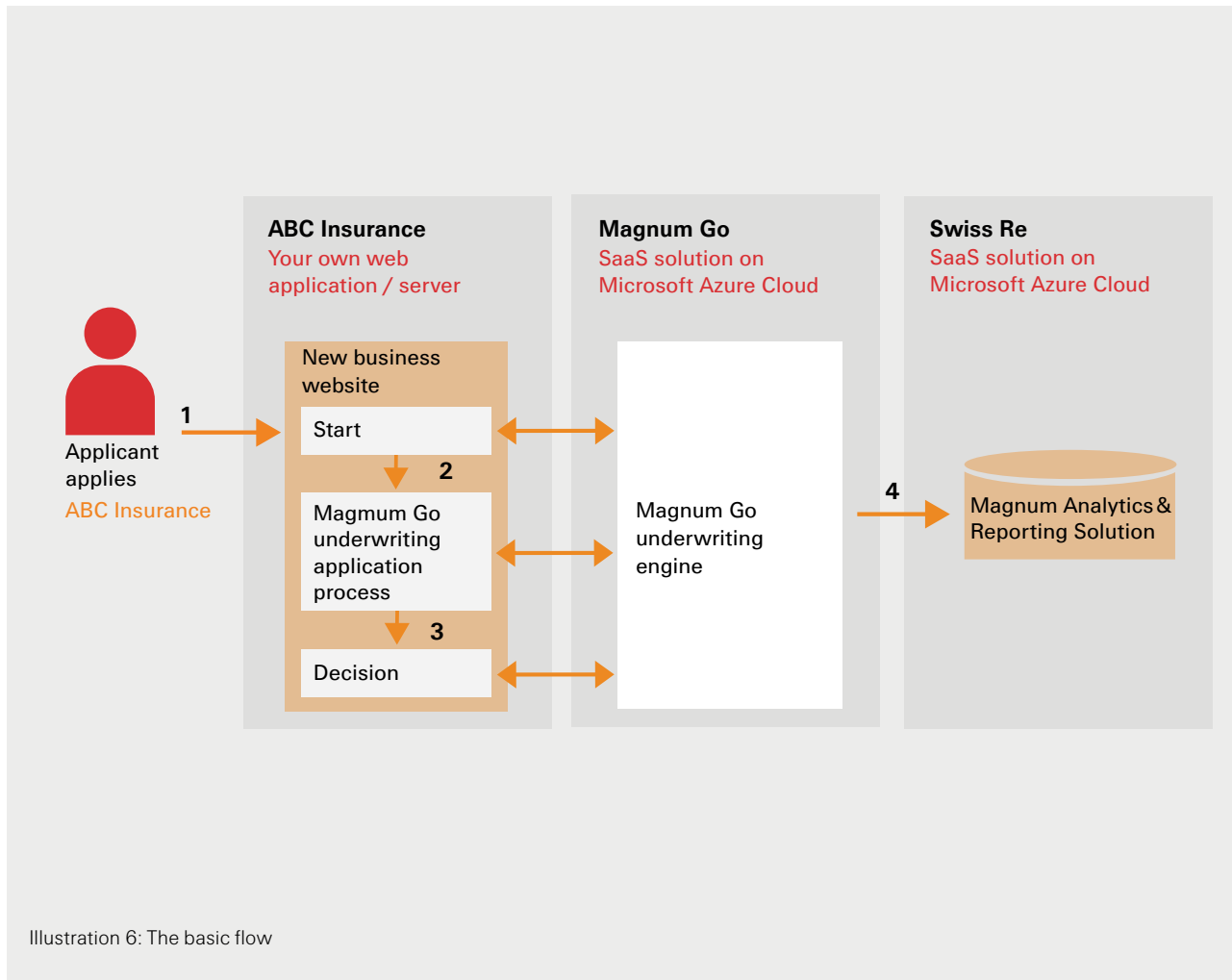
This is very clear, Magnum Go has deemed the medical condition disclosures to be severe enough that it is not advisable to accept this applicant.

In most cases you should accept the Magnum Go decision and decline the case. In rare circumstances, or due to the applicant requesting a person to perform the underwriting (provided your business processes allow for this), you may choose to send the case to manual underwriting for a second opinion.

A man and a woman in business attire are looking at a tablet together in an office setting. The man is pointing at the screen while the woman looks on. The background is a blurred office interior with large windows.

**Device  
independent  
automated  
underwriting for  
your customers**

# Technical Pre-Requisites



## Requirements for your front end system:

- The application must collect key information such as product, age, sum assured, etc. that is necessary for Magnum to run.
- The applicant must be present during the Magnum Go interview if data is entered by a broker or agent on the applicant's behalf, due to the reflexive nature of the questions.
- You will need to provide a page for the Magnum Go interview to display. Please note that I-Frames will not be supported
- Your application must ensure that only supported browsers are used. Check with Swiss Re for the details of which browsers are supported.

## Requirements for the back end system:

- You will need to install a client library (SDK) from Swiss Re.
- Client libraries (SDK) are available in the following languages: Java, C#, PHP and NodeJs. The SDK simplifies access to the Magnum API. This helps to reduce the amount of code your application developers have to write, and ensures that you are using the API in the correct manner.
- You will need the capability to store the Magnum interview and decision data on your own infrastructure as Swiss Re will not permanently store Magnum data in Azure.
- Magnum data is returned to your application as JSON text and so can be stored in any database.

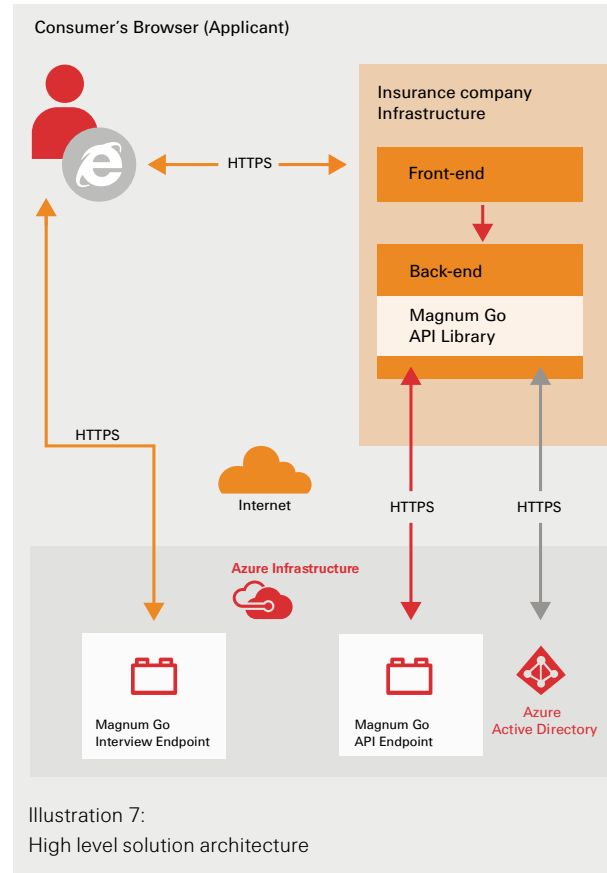
Illustration 6: The basic flow

**Licencing of additional software?**

Swiss Re has licenced all software that is used in Magnum Go to operate as Software as a Service.

If any software is required in your own applications to integrate with Magnum Go, you will be responsible for the licencing.

**What does the high level solution architecture look like?**



**Magnum Go Client environments**

Swiss Re will provide two Magnum Go environments namely sandbox and production. The data used in these environments should not contain any personal identifiable information.

During onboarding/integration/UAT, the Magnum Go sandbox environment will be used. It should not contain any production data.

Once you are ready to go-live we will provide a production instance. We recommend you also have at least two environments for your systems that integrate with Magnum Go (one sandbox and one production environment).

Once you are in production, the sandbox may be removed. The sandbox will be available until the switch to production has occurred; at the maximum for 4 months.

Post Go-live you can request the delivery of additional test/sandbox environments at any time if this is needed for the integration with new systems or changes you want to make to your front and back end systems. These additional test environments will be charged for on a monthly basis while they are needed as specified in the licence agreement.

Environment name	Purpose
Sandbox	Pre-go live: <ul style="list-style-type: none"> <li>– Integration testing during onboarding</li> <li>– User acceptance testing</li> </ul> Post go-live: <ul style="list-style-type: none"> <li>– Testing of new Magnum Go and rulebase versions</li> </ul>
Production	Production usage



## Security and authentication in Magnum Go

Security is paramount for any cloud solution which will be processing private information provided by your customers. Magnum Go has been built upon strong security and data compliance principles. In this section we will provide some details about how Magnum Go security and authentication works.

### Important!

This Magnum Go Essential Guide is available to many people and may find its way into public domain. To minimise the risk of an attack on your solution we do not provide low level descriptions of Magnum Go security measures and mechanisms in this document. Additional security details required for integration will be explained in the Magnum Go step by step implementation guide you receive once you have licensed Magnum Go.

### Establishing a secure connection to your Magnum Go solution

A Magnum Go underwriting session can only be initiated by using the set of credentials that Swiss Re provides to you (in a secure manner) as part of the onboarding process. Any connection attempt which does not carry the correct credentials will be rejected.

Once you have a secure connection you can use the Magnum Go server methods via the client library. You will also use the client library to obtain a security token to use within the applicant's browser.

### Connections between Magnum Go and your systems

Your application server controls the overall flow of the application process by calling the Magnum Go client library at appropriate points. Magnum Go has no direct connection with your back-end systems.

Your front-end application will be notified of key events in the customer journey e.g. when all application questions have been answered.

Your front-end application is then responsible for initiating the next part of the workflow.



**Built upon  
strong security  
and data  
compliance  
principles**



## Magnum Go hosting information

### Does Swiss Re host Magnum Go on its own Data Centre?

Magnum Go is hosted on the Microsoft Azure cloud platform. Please see Chapter 7 Data Security and Regulation of this document for further information.

### Does Swiss Re allow you to choose your own cloud service provider?

No, Magnum Go is only available as a Software as a Service on the Microsoft Azure platform.

### Where is the Magnum Go instance physically located?

Magnum Go will be hosted in the geographical region that is appropriate for your implementation as shown in the table. Your Swiss Re contact will be able to tell you where your Magnum Go instance will be hosted.

Region	Primary	Secondary (Database back up only, no hot standby for Magnum Go)
EMEA	West Europe (Netherlands)	North Europe (Ireland)
North America	East US (Virginia)	South Central US (Texas)
Asia	Southeast Asia (Singapore)	East Asia (Hong Kong)
Australia	Australia East (New South Wales)	Australia Southeast (Victoria)

## What documentation is available to assist integration with Magnum Go?

Swiss Re will provide a Magnum Go Implementation Guide, which has step-by-step instructions on how to navigate the integration process. It provides information on the stages the project will follow as well as template meeting agendas and details about what information you need to provide to Swiss Re.

You will also be given given a Technical Integration Guide which will provide your IT resources with the information they need to integrate with Magnum Go.

You can raise any additional questions or issues in the CSM portal and Swiss Re will reply as soon as possible.

## What testing is required?

Although we thoroughly test the application, your rulebase and the Magnum Go interfaces, we require you to perform user acceptance tests of both the business requirements (e.g. application forms and rules) and the end-to-end sales journey, including Magnum Go, to ensure it is working as expected.

Prior to going live, we will require a signed user acceptance certificate.

### Does Swiss Re provide a warranty for the rulebase?

If an error has been missed during testing, you will have 3 months' warranty after your go-live date to report it to Swiss Re. Any errors reported outside the warranty period will be corrected and invoiced at the daily rate.

## Magnum Go software upgrades

Swiss Re will upgrade Magnum Go to the newest software release and deliver patches as needed. At the beginning of the year, the approximate release dates will be communicated.

- You need to accept, and where necessary, integrate any new Magnum Go release that becomes available.
- Swiss Re will notify you about any releases or patches that may impact the integration with your systems
- If we expect an impact on your systems we will ask you to adapt and test.
- We will provide a test instance for two months.
- You will need to upgrade to the new release in production within one month
- Swiss Re will upgrade behind the scenes if possible.
- If there is no impact to your systems you will still be notified of the changes and new features that have become available.

Together we will agree on a date and time when the production upgrade should happen.

# Process Overview

After reading the previous chapters, you should now have a good grasp of the following:

- What Magnum Go is and the benefits this can bring to your business
- What to expect in terms of the Magnum Go customer journey
- What the technical pre-requisites are, in addition to availability and testing

Our overarching principle has been to enable a simple and effective decision-making process for you. We therefore seek to provide you with all the necessary information in order for you to make an informed decision as to whether you wish to proceed. In turn, you will gain access to our Magnum Go automated underwriting solution, provided by Swiss Re, a world-leading global reinsurer.

In this chapter, we will focus specifically on the process and how we envisage the interaction points with you. For ease, we have broken this down into 5 key steps, with supporting visuals.

The 5 steps are to be completed in sequence, and all are to be completed before advancing to the next step in the process. In the process step picture below, we define actions in grey text and documentation in black.

## Process steps

### Step 1: An introduction to Magnum Go

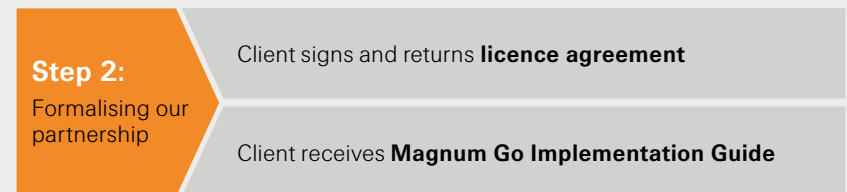
After reading this document (Magnum Go Essential Guide) you have completed step 1, but for completeness it is shown as a step here:



### Step 2: Formalising our partnership through the signing of the licence agreement

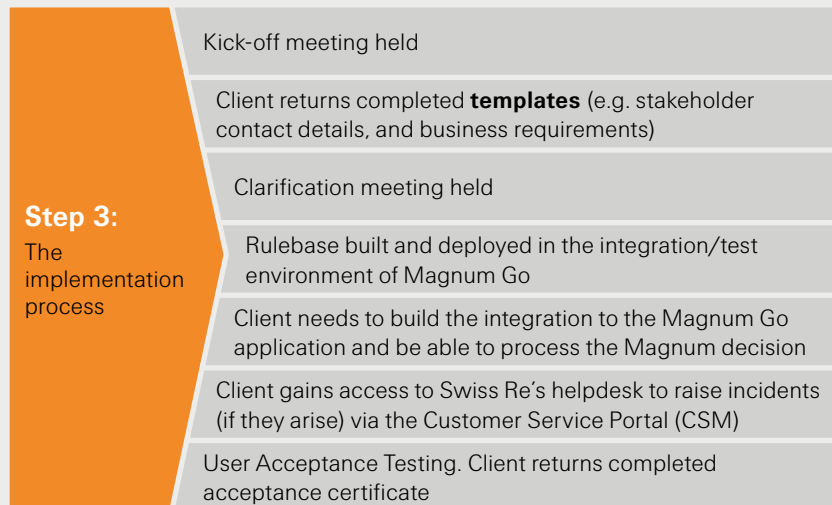
In the second step of the process, the focus of our interaction with you will be on our standard licence agreement. We hope at this point in our engagement with you, we are a trusted business partner and, through the signing of the licence agreement, we can formalise our partnership.

It is important to note that you will not receive our comprehensive Magnum Go Implementation Guide until Swiss Re is in receipt of the signed licence agreement by all the relevant business entities involved.



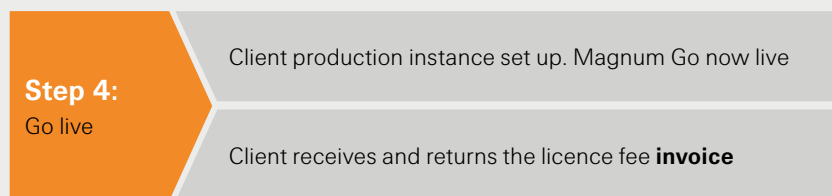
### Step 3: The implementation process

Shortly after you have received our Magnum Implementation Guide, we will schedule a kick-off meeting with you to answer any immediate questions. Only when Swiss Re is in receipt of the completed templates, will we be in a position to build and deploy the rulebase.



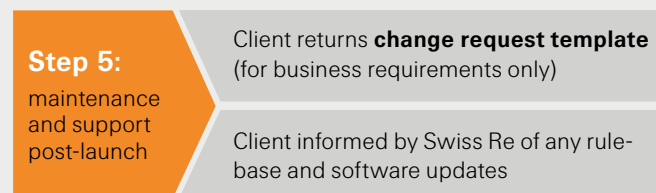
### Step 4: Go live

After you have completed the necessary User Acceptance Testing (UAT) and Swiss Re is in receipt of the completed acceptance certificate, together we can agree on a suitable date to set-up your production instance. Shortly after your launch date, you will receive an invoice from Swiss Re with the licence fee amount detailed in the signed licence agreement (step 2).



### Step 5: Maintenance and support post-launch

The CSM portal will continue to be available to you post-launch should problems arise. At a later date, if you would like to make any changes to the business requirements, as you previously shared in step 3, please indicate these changes in the original business requirements template. We will also provide you with a Magnum Post Go Live Guide which contains further information on post go-live activities. You will be informed by Swiss Re of any rulebase and software updates as we continue to make sure we offer best-in-class underwriting rules underpinned by Life Guide and state-of-the-art technology.



# Data Security and Regulation

## Our solution

Swiss Re offers Magnum Go as a SaaS (Software as a Service) cloud solution to clients. This solution is hosted on Microsoft Azure Platform as a Service (PaaS), setup. Swiss Re has chosen to work with Microsoft Azure as one of the leading providers of global cloud services.

Swiss Re treats information security as a priority for client solutions and has made this a primary design objective of the Magnum Go solution.

## Responsibility of Swiss Re and Microsoft Azure

With a PaaS Cloud solution, there is a shared responsibility to ensure security. In this case, Microsoft as the Cloud service provider has certain obligations which it fulfils and others which Swiss Re fulfils. The aim is to ensure that security of the solution is managed by clear responsibilities of Swiss Re and Microsoft.

For information related to Microsoft's security and compliance, please see:

<https://www.microsoft.com/en-us/trustcenter/compliance/>

<https://docs.microsoft.com/en-us/azure/security/azure-security>

<https://www.microsoft.com/en-us/trustcenter/security>

## Your responsibility

Magnum Go provides the screening functionality traditionally completed by your underwriters. Your responsibility starts with ensuring the security of the end-to-end policy sales journey that you offer to your applicants. It also lies with securely storing personally identifiable information received from the applicants, the case data (Magnum Go questions and answers) and Magnum Go underwriting decision.

## What data is delivered

### From your application to Magnum

The key data that Magnum needs

- Gender
- Date of birth
- Insurance product
- Sum assured
- Smoker status

No personally identifiable information (PII), such as an applicant's name, is required.

### From Magnum to your application

Magnum will deliver:

- a unique ID for the case (this ID is not used in any other Swiss Re systems)
- A summary of the questions and the answers given by the applicant
- an underwriting decision

## How is data secured on the Magnum Go solution?

### Cloud Platform

- Swiss Re treats information security with the highest priority and has made this a primary design objective for the Magnum solution.
- The application and database are hosted in an Azure data centre in your geo-region. Exact locations per geo-region can be disclosed if required.
- All access to the Magnum environment by Swiss Re staff and selected subcontractors is restricted, controlled, monitored and audited.
- All data is encrypted at rest and in transit for any environment provided by Swiss Re.
- Data in transit is encrypted using latest standards, currently TLS 1.2.

- Data at rest is encrypted using Microsoft Encryption services. Encryption keys are stored securely in the Microsoft Azure Key Vault.
- The Web Application Firewall, cyber security services and monitoring used for Magnum Go are provided by one of the leading specialists in the Gartner Magic Quadrant: <https://www.gartner.com/en/research/methodologies/magic-quadrants-research>

## Application

The application has been designed, developed, deployed and tested in accordance with leading industry standards. Swiss Re follows a defined application development life cycle, change control and testing process with established baselines, testing and release standards that focuses on system availability, confidentiality and integrity of systems and services.

The application security model has been built according to the principle of least privileges.

Access to Magnum Go is restricted to Swiss Re and selected Swiss Re service providers using a role based access management concept. Access to production instance is deliberately limited to only those who have a need to have access. Should any personally identifiable data (PII) exist it is masked in the Magnum database for additional data protection.

For Swiss Re staff the solution can only be accessed via single sign-on, meaning only users with a Swiss Re identity can access the solution. Swiss Re stores availability logs for six months. Other logs, including access logs that can be useful to investigate a security breach will be kept for three years.

Swiss Re have run a due diligence on Microsoft Azure. Microsoft offer SOC reports and a high number of certifications from independent organisations. For more details please see:

<https://www.microsoft.com/en-us/trustcenter/compliance/>

### **What data does Magnum Go store?**

Magnum data will only be kept in Azure as long as the interview process is ongoing and until the data has been sent to the your system, and statistical data to Swiss Re. There is no permanent storage of data.

Magnum Go temporarily stores the answers to the underwriting questions and any disclosures made by the applicant during the interview on-line journey.

Once the interview journey is complete, an underwriting decision and the related case data are sent back to you. As soon as this data is successfully received by you, Magnum Go will delete the whole case from its store.

Magnum Go does not need personally identifying information. Magnum Go does not store any non-underwriting related information such as the applicants name, identification numbers, IP address or device used to complete the underwriting application. Whilst underwriting answers are by their nature personal information, no other personally identifiable information is captured to link these to the applicant.

In some markets we are required to collect and store some personal information and in this case, Magnum Go will temporarily store the data.

We collect anonymised data for internal reporting purposes, in a data mart in the Azure Data Centre. We use this to identify areas of potential improvement in the Magnum Go solution, including the underwriting rules. All data will be encrypted.

### **Can Swiss Re employees access the Magnum Go data in Azure?**

Access to the Magnum Go application by Swiss Re staff are restricted to a minimum number of people and only for very limited support tasks, e.g. to fix any production errors.

### **Does Magnum Go conform to the latest GDPR requirements?**

The General Data Protection Regulation (GDPR) is a legal framework that sets guidelines for the collection and processing of personal information from individuals who live in the European Union (EU). We have designed Magnum Go with GDPR in mind. Magnum Go does not store personally identifiable data, which means data subject access request or any right to be forgotten request can be handled directly by you, without the involvement of Swiss Re. We will not engage in activity to re-identify any data subjects. You will need to ensure that you comply with your obligations as data controller, including display of adequate privacy notices on the customer interface.

We engage with local legal representatives prior to entering a market to ensure that our solution conforms with local legal requirements.

### **GDPR Roles – Data controller and Data Processor**

In practice, the role of Data Controller is shared between you and Swiss Re.

Magnum is designed and built to underwrite applications based on a set of rules. The way in which Magnum works mechanically i.e. the interaction between data gathering, how this links to the rules, and how Magnum asks questions dynamically is all Swiss Re built and owned. The brains of the system (i.e. the rules), which drives the bootstrap data we collect, are also built and owned by Swiss Re.

Your system controls the questions asked during the interview, and therefore the type of data that follows through i.e. if you do not wish for Magnum to underwrite occupations then we will not include the risk area, however if you do then you have to use the rules Swiss Re has designed.

A copy of non-identifiable data will be stored in the Magnum Reporting environment and will allow Swiss Re to optimise the rulebase after which the application data will be deleted. For this reason, Swiss Re is deemed a Data Controller.



### **Microsoft Azure:**

Acting as Data Processor, managed by Swiss Re with Swiss Re responsible for set up of Magnum specific infrastructure/platform using Microsoft Platform as a Service (PaaS) services.

### **Does Magnum Go conform to US data protection and privacy requirements?**

Magnum Go was designed with global data protection and privacy principles in mind, including requirements from US regulations and laws. Swiss Re ensures that Clients' data is

adequately safeguarded from unauthorized disclosure. Swiss Re furthermore requires from its third-party service providers that create, receive, maintain, or transmit Client data on behalf of Swiss Re to adhere to Swiss Re's data protection and privacy standards and comply with US regulations and laws as well. You must ensure that you comply with your data protection and privacy obligations, including displaying adequate privacy notices to customers prior to data collection and ensuring that customers can exercise their privacy rights. Please note that Swiss Re stores a copy of statistical, anonymized data in its data and analytics environment.

### **Has the solution been independently security verified?**

As part of our security discipline, an independent penetration test of Magnum Go has been conducted. The scope of this test covered Magnum Go solution as deployed on Microsoft Azure. It does not include the applicant on-line sales journey as this is entirely dependent on your implementation.

In addition, Microsoft also continuously executes their security responsibilities that fall on them for this Azure Cloud platform. See links mentioned earlier.

### **Can you perform your own security testing for your Magnum Go instance?**

A request outlining the scope of the testing and timeframe can be made to Swiss Re at least a month in advance. Swiss Re will review your request and take into consideration all other priorities or competing requests for testing. If approved, Swiss Re will inform you of a time window, when the test can be executed. Denial of Service tests are not allowed.

### **Magnum Go monitoring**

Swiss Re's Operations team will monitor the Magnum Go solution 24 hours a day, 365 days a year. The scope of this monitoring will include availability and security of the Magnum Go SaaS instance.

A further advantage of Microsoft Azure Cloud platform is that they monitor their cloud infrastructure/platform continuously.

### **Cloud Governance Framework**

Swiss Re has a cloud strategy and cloud governance framework that is strictly adhered to. It spans across functions and includes Information Security, Legal and Compliance and IT Governance.

Swiss Re's control framework has been reviewed by an independent party and the resulting output is captured in a Service Organisation Control (SOC) report which can be shared with you, if required.



# Client Resource Requirements

## What people resources are required for a successful Magnum Go implementation?

At its core, Magnum Go is an IT integration project, and as such the main resource requirement is from IT. Nevertheless, we will need to know your business rules in order to provide a rulebase configured to your requirements. The following are

roles which may be fulfilled by one or more people. Any work you may wish to or need to undertake outside of the Magnum Go process itself, for example adjusting your workflow, altering your agent sales system or ensuring that the data

you collect is processed in a manner which is compliant with your local regulations, is not included in the roles described below. Any level of effort is based upon an average project and assumes IT personnel are well versed in the integration of such hosted solutions.

Role	Activities and effort	Level of effort expected
<b>Underwriter/ Business owner</b>	This person should be able to complete the business requirements template such that Swiss Re can configure a Magnum Go rulebase suitable for your underwriting needs	Medium effort required at initiation of the project
<b>IT developer: Back end</b>	This person should be adept at one of the integration programming languages supported by Magnum Go.  Primary task – Magnum Go client library integration with the client's back end system. This involves initiating a case and processing the Magnum decision output when the case is complete.	Medium effort throughout the project.
<b>IT developer: Front end</b>	This person needs to be proficient in building HTML-based applications. Tasks will include CSS customisation and JavaScript event-handling.  Primary task – The main task here is to embed the Magnum Go interview component into the client's front end application.	Medium effort throughout the project.
<b>IT architect/analyst</b>	The IT architect/analyst is required to ensure the end to end process flows for all products and Magnum Go decision types connect to the rest of your applications/processes	Minimal effort required and typically at the project initiation stage to ensure Magnum Go is integrated correctly by the developer
<b>Testers</b>	The testers should ensure that the Magnum Go solution is functioning according to the business requirements provided by the underwriter/business owner	Typically required at the end of the project once integration is complete. Effort is dependent on the extent of the specification of business rules

**Continuing  
our business  
partnership beyond  
the Magnum Go  
onboarding  
project**

# Support

## What support is offered for Magnum Go?

You will have a **Customer Service Management (CSM) portal** which contains details about Magnum Go. Through this portal you will be able to place any change requests and to place support requests or report any production errors. This is the preferred method of support to ensure all activities are traceable and auditable. Swiss Re will:

- Enhance knowledge basis in CSM with FAQ for Magnum Go and make it available to clients.
- Resolve incidents and problems raised by the client in CSM (Service Now) Portal
- Reply to enquiries and change requests raised by the client in CSM.

The support that Swiss Re provides will be in writing/over the phone. We do not foresee onsite visits. Communication will be in English. Any requests or incidents that we receive will be answered in English. Incoming communication in a language other than English will be translated by the Swiss Re support teams using free of charge translation tools available on the internet.

### Accessing the Customer Service Management portal

Once you licence the Magnum Go solution, we will request a list of users and mobile phone numbers (required for two factor authentication). We will configure these users for portal access. The CSM is very easy to use. We will inform you how to use it and provide a User Manual.

### Support availability

You can submit a support request via the CSM at any time 24 hours a day, 7 days a week.

### During what hours is support available?

From 08:00–17:00 Monday through Friday. For urgent matters, Swiss Re will seek to arrange availability during non-business hours. Swiss Re plan to enhance support hours to 24 hours a day, 7 days a week, 365 days a year over time.

## Availability of the Application

### What availability is offered for Magnum Go?

We estimate an availability of 99% or higher (service level objective) for the Magnum Go production environment. The integration/testing environment will be maintained at best effort.

### What happens if availability falls below the estimate?

Swiss Re will not be held liable nor provide any compensation should the availability fall below what is estimated.

### Is priority support available if a Magnum Go production instance is not working?

Swiss Re will monitor availability of Magnum Go and will be notified automatically if an instance is down or availability and performance is below certain thresholds.

All support requests are triaged and prioritised. It is our priority to maximise the up-time of Magnum Go and as such non-functioning production environment is our top priority to fix.

## Change Requests

### How do you communicate change requests to the business rules?

All change requests must be communicated in writing via the CSM to Swiss Re. We will require a detailed specification. Ideally you will provide a modified version of the business requirements template which we provide at project initialisation stage. This will enable us to quickly and accurately estimate the impact and effort required to implement the change. Note that any changes are restricted to those outlined as acceptable in Magnum Go previously in this document.

All change requests will be handled in a first in, first out approach. Please ensure you communicate any changes well in advance, ideally at least 3 months, of them being required in production.



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