

Online Underwriting

Insurance Products

2016



BANQUE - FINANCE - ASSURANCE - PROTECTION SOCIALE

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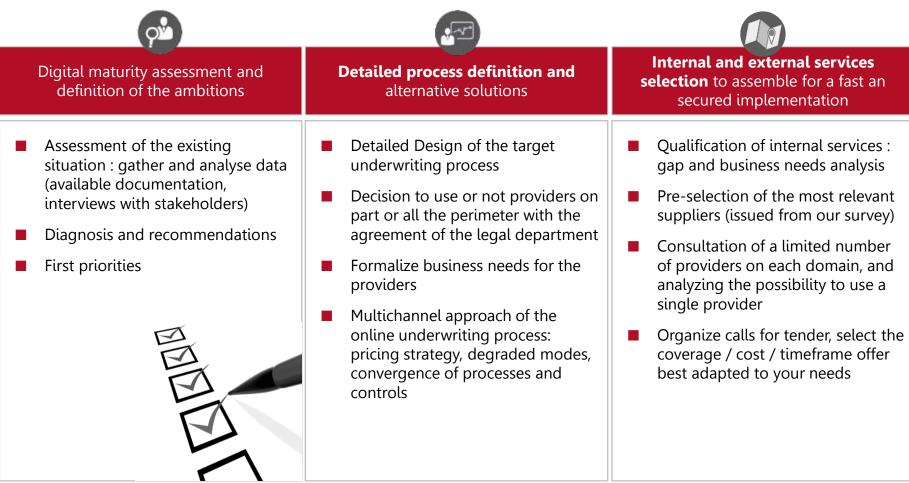


- **1.** An Internet or mobile underwriting process carries an obvious business development potential. Such a process can be deployed by brokers, even if initial insurer's product isn't designed for online distribution:
 - Provide a fluid and seamless experience, requiring only the minimum necessary data and documents to transform a prospect into a client and becoming a market standard for online consumers
 - Search after simplicity, which is not easily compatible with existing insurance products, nor regulatory obligations which fall to the distributor and the insurer (duty to advize, anti money laundering, risk management).
- 2. Pericles Group has developed an expertise on digital services that simplify and accelerate all underwriting steps and that is proposed by reference actors :
 - Validity check of required ID documents
 - Overall consistence check between manual form inputs and across uploaded documents
 - Digital signature, terms of sales, clues/evidences to build
 - Probative archiving, digital safes
- 3. Périclès Group provides assistance to Insurer, Mutual Insurer, Broker, Platform clients in all the design and implementation phases of the online underwriting process within complex or original distribution models and a large range of products.
 - 'Think digital since the begining' brings relationship management in an immaterial world where service quality can reach new heights.



Online underwriting

The approach | Controling operational and legal risks





Online underwriting

References and customer testimonials in the insurance market

ONLINE UNDERWRITING OF A LIFE INSURANCE PRODUCT

- Client : Mutual Insurance
- Timeframe : 1 month
- **Outcome** : Specifications of the underwriting process for the first unit-linked product launch

DIGITAL ON-BOARDING IN WEALTH MANAGEMENT

- **Client** : Broker
- **Timeframe** : 6 mois
- **Outcome** : Complete process specification, project management of the overhaul of digital tools and customer space

ONLINE UNDERWRITING AN EMPLOYEE SAVINGS PRODUCT

- **Client** : Insurance company
- **Timeframe** : 1 month
- **Outcome** : Sales decision to maintain an interruption in the underwriting flow's final stages for social and administrative reasons
- **« Being able to innovate in a controlled environment**» : thanks to our permanent surveys of digital and technological innovation, we are able to identify best practices including from other sectors than insurance and to follow the consumer trends and expectations.
- **« Périclès has helped us to adopt a pragmatic approach »** : we can take action with the proper team and set of skills in order to help you find the best model regarding your needs and the maturity of your processus
- **« A must have in personal market distribution »** : because the distributor is seldom an insurance specialist, investing in what will become an underwriting guide ensures the quality of the application and optimal acceptation duration for clients and broker

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