

use case solutions for underwriting

insurer company b

s.360
case 2

powered by sampled

client

S.



client profile

One of the most valuable Brands in Brazil, giant in Insurance, have place in the top +20 Insurers segment of Life within the Brazilian market.

over 10M
unique customers

+10,000 employees

+10,000 service providers

+30,000 partner brokers

Positioning:

- multi-lines insurer
- leader in car insurance
- brand Top of Mind

Sales Channels: insurance brokers and agents with face-to-face sales focused on the relationship, with forms filling and many manual processes

client needs

The design of a new, modular, customized product through an automated consulting system.

Goals:

- Create an automated underwriting process, a workflow to conduct the processes respecting business rules.
- Use of online dynamic questionnaires.
- Reduce the AD
- Maintain the level of claims
- Integrate to Salesforce.



main requirements

- **Privacy by design**

any personal data could be stored at Samplemed servers.

- **Salesforce integration**

the client wanted the service to be fully integrated with its internal systems. Samplemed would receive, work with, and provide the result of the case through API services - removing the client's need to operate in multiple interfaces.

- **Different underwriting channels**

according to different capitals and definition matrixes in each product.

proposed solution

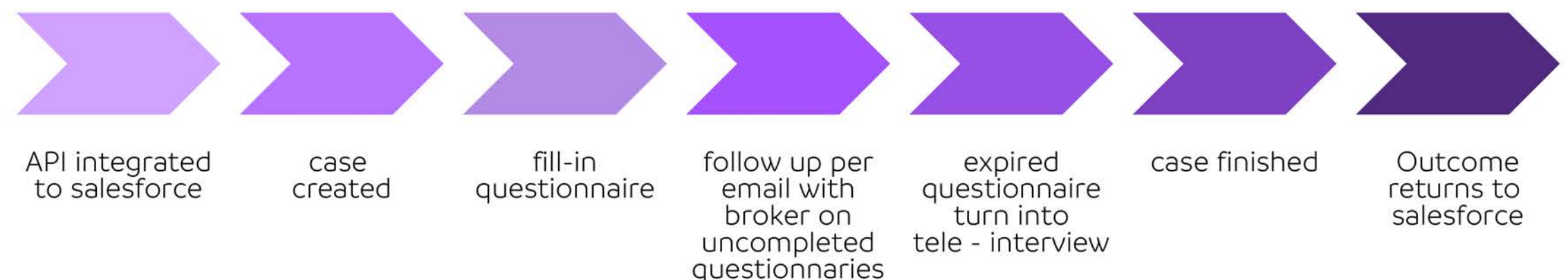
Consultancy for construction of the most accurate questionnaires to assessment personal health statements.

Video and Tele interview were implemented for highest capitals and automated underwriting for lower capitals.

how was it assembled

The services to consume personal data on demand from Salesforce are developed and implemented within our platforms. Additional services to engage the brokers and to transfer cases between different underwriting channels were developed to improve and customize the platform according to client needs.

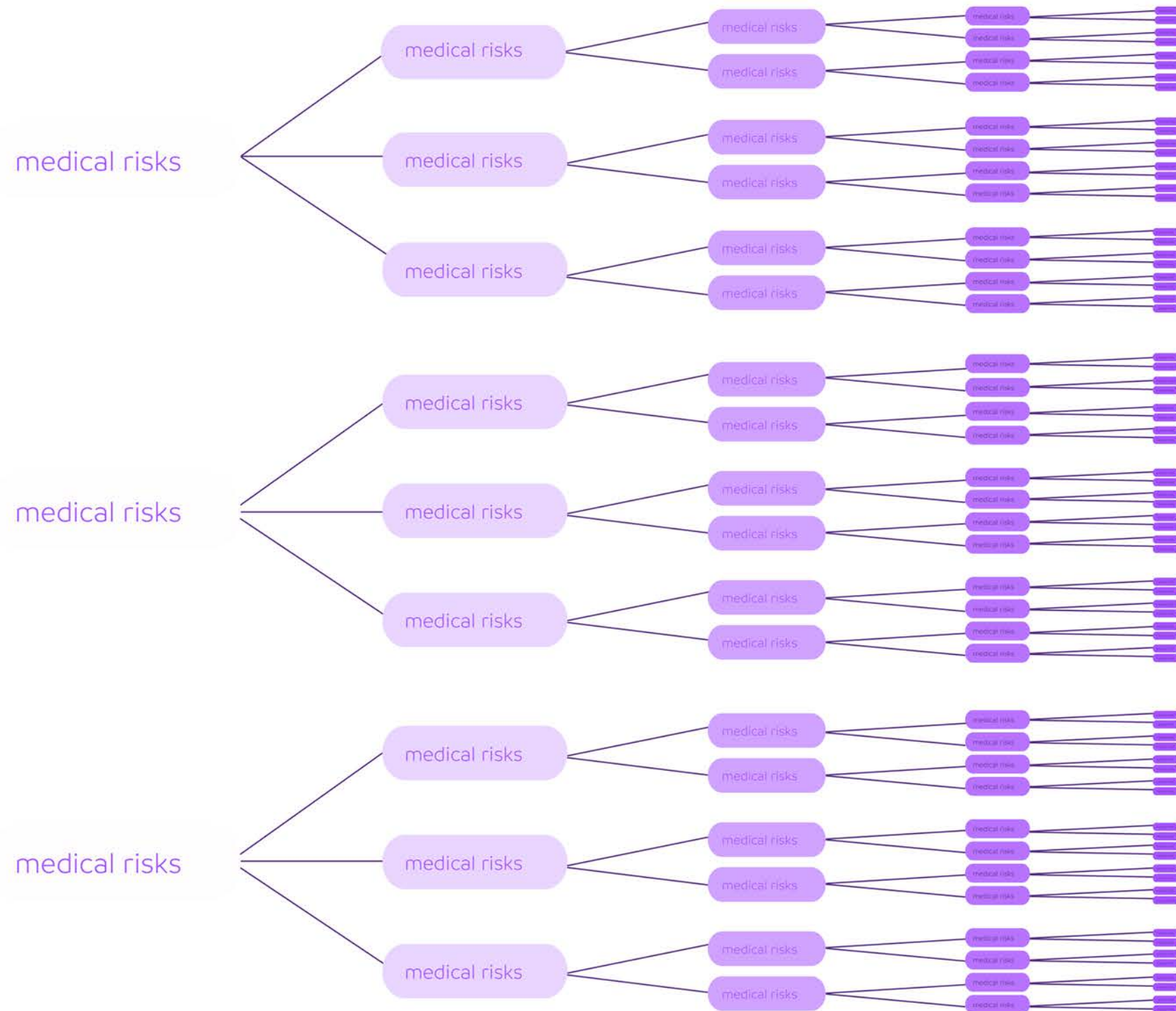
client flow



main results



A video underwriting reference customer, with a relevant operation within sampled structure. The go-live of this implementation marks an important Milestone in the new mindset of insurers for better underwriting processes to support new products.



Nowadays, the system operates with multiple different questionnaires for personal health statement and underwriting - among which:

versions for Tele/Video



- Middle to high capital
- Over 2,5 Million
- With critical illnesses

versions for online questionnaire



- Including automated decisions for benefits of Death, CI, TPD, Accidental death, TPDACC, and more!

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s360.life

**together
we fly
higher**