

use case solutions for underwriting

reinsurer group in EU



s.360

case 3

powered by sampledmed



client



client profile

One of the 20 largest reinsurers in the world. Offers services and reinsurance capacity through all kinds of treaty and facultative reinsurance solutions and for all lines of business, both Life and Non-Life. It is present in 19 offices throughout the world and has business in more than 100 countries.

client needs

This reinsurance group was looking for a solution of Automated Underwriting to provide insurers with customers around the world.

main requirements

- **Servers in Europe**
- **GDPR Compliance**
- **Whitelabel version**
- **Reinsurance group**
- **RFI by Gartner in 2019**



proposed solution

Our automated questionnaire solution. 45 competitors were selected from several countries, including Ebix, !pipeline, Sapiens, Munich Re, and Swiss Re. Samplemed was the winner of the competition and sold a perpetual software license, in addition to an implementation program and a Maintenance contract for continuous support.

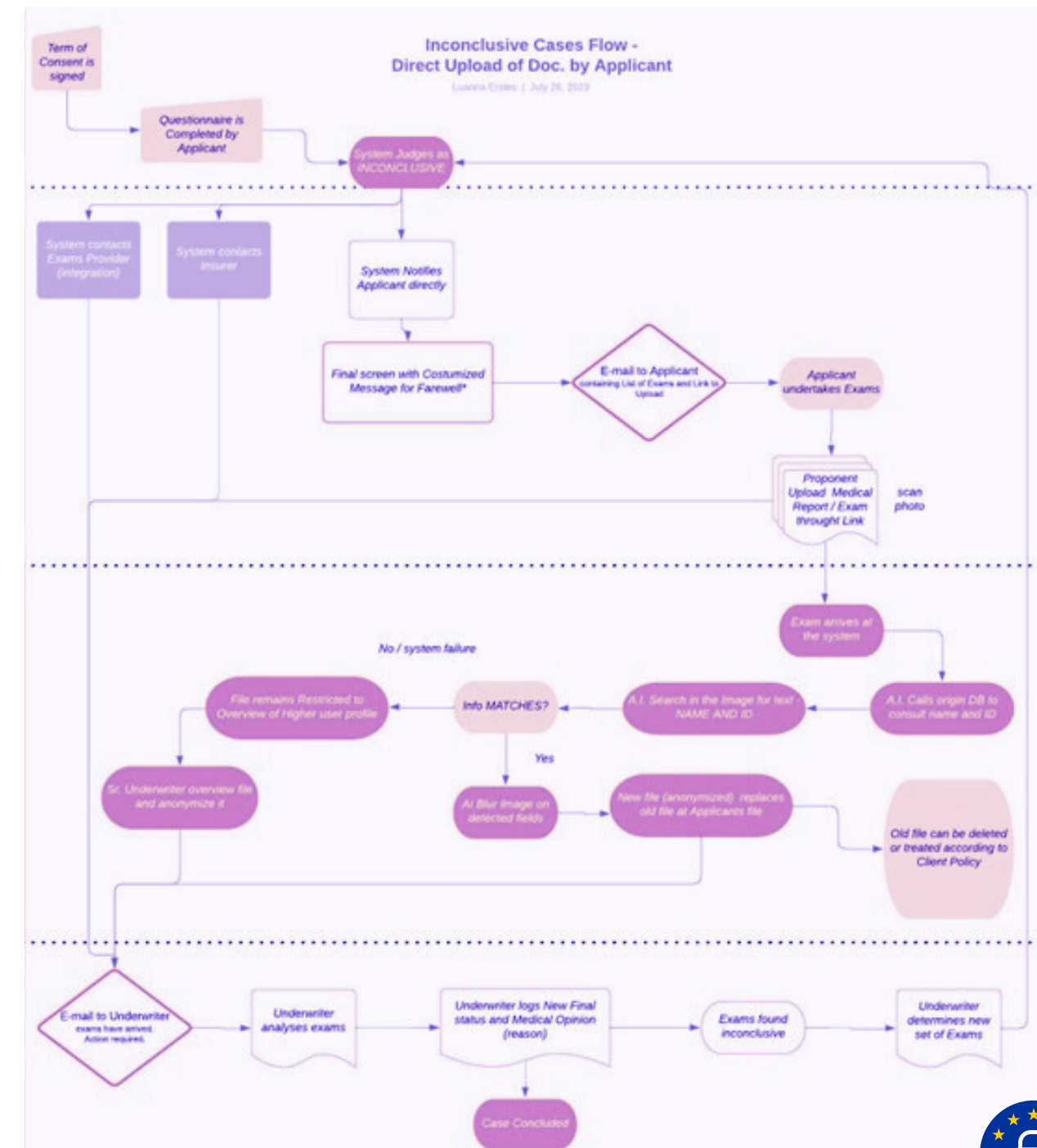
how was it assembled

The project started in 2019 with a kickoff meeting in the headquarters. Roadmap was traced and the system was hosted in two instances: one for European clients of the reinsurer, another server located in the United States for clients in the Americas.

Different questionnaires with over 800 active rules for automated decisions were set up. The design includes special features for inconsistency detection, fraud alerts, and association matrices for multiple-answer questions.

The questionnaires have version tracking for facilitating maintenance and comparison of content among clients of the reinsurer.

A specific structure according to GDPR and best practices of information was implemented, with requested customizations and improvements made to the software. Greater focus was placed on systems integration through APIs.



main results:

2020 the first insurer began operating on the platform.

+40.000 cases fully automatically underwritten in 2022

Reduction of Reinsurer
Underwriting Reanalysis SLA

~~2 weeks~~ → **to 48h**

After launch, online follow-up meetings are held on bi-weekly basis, where new potential clients and new features are assessed. All work items are included in the product backlog: user stories, bugs, design changes, technical debt, customer requests, action items from the retrospective, etc. Using the agile development framework, the teams improve the quality of the platform at each release.

Today, new insurers with operations in [Spain](#), [Italy](#), [Brazil](#), [Mexico](#) and [Guatemala](#) were incorporated to the project. The project continues running, is planned to include new insurers every year.



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higher**