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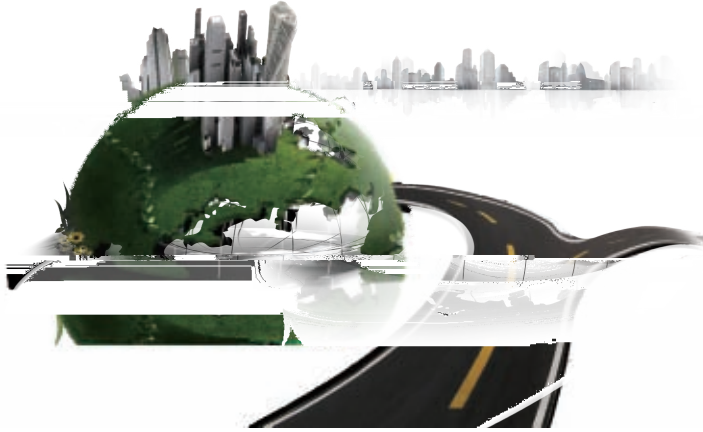
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- What do we mean by underwriting engines?
- The importance of underwriting data
- Strategic use of technology
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AUTOMATING THE UNDERWRITING PROCESS

Susannah Jane Cour-Palais

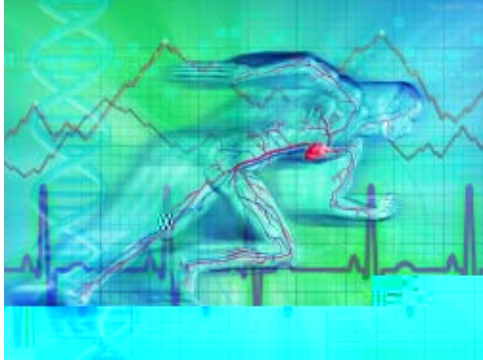




EBR

(Evidence-Based Risk Assessment

EBR)



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AUTOMATING THE UNDERWRITING PROCESS

ABSTRACT: internationally, many life insurers have recognised the strategic benefits of automating part of their risk assessment process using an underwriting rules engine. Benefits extend far beyond just operational efficiency. An engine enables the collection and reporting of data on a scale and to a level of detail never previously possible; allowing feedback to pricing actuaries and marketers to help companies understand the quality of business and react fast to changing risk in a competitive marketplace.

This article summarises the key features and benefits of an underwriting engine, with some examples of how the technology is being used around the world.

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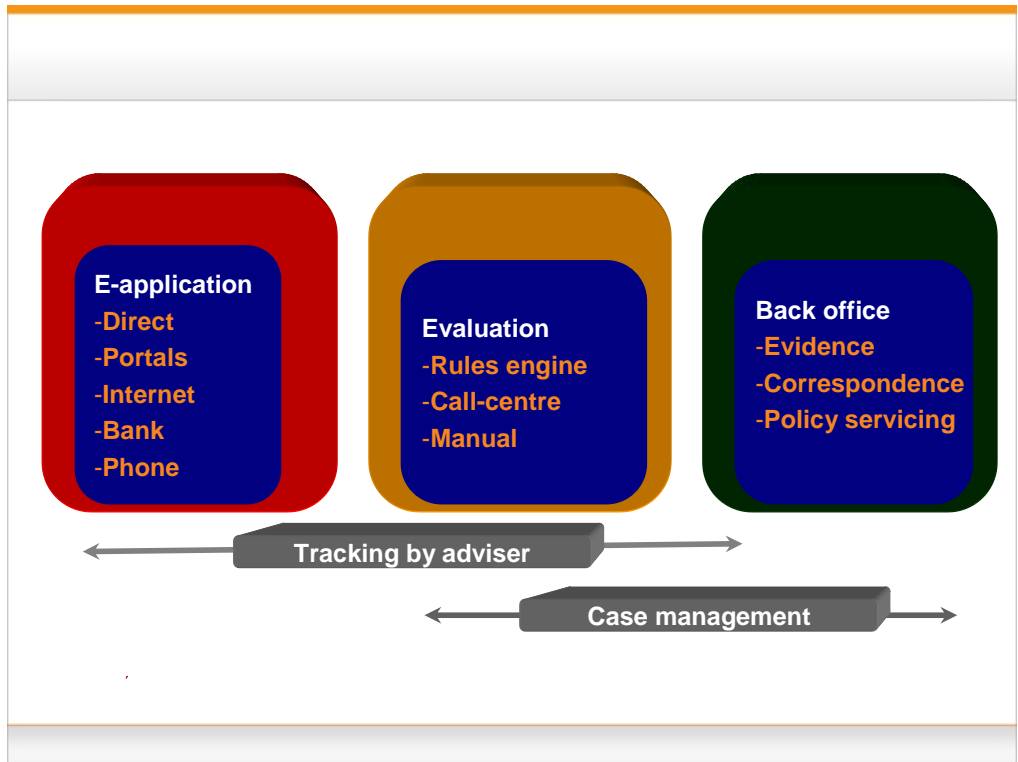
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