

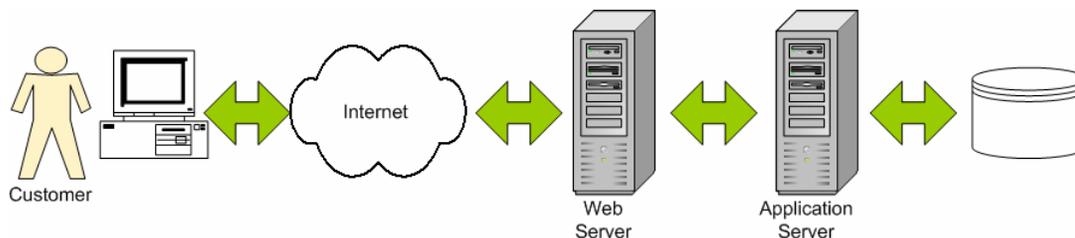
KEY FEATURES: Web Database, Systems Integration, ASP.net, VB.net, XML

The internet is now considered not just a passive marketing presence but as an essential sales channel. Customers want the opportunity for self service. In the area of insurance product sales, staff time is effectively wasted when applicants are unable to take out cover due to pre-existing conditions which are identified during underwriting.

The problem: When selling underwritten products, provide a level of underwriting self service from the company web site to enable partial qualification of the lead and online quotation. Any work done by the customer should reduce the work required of the sales staff when closing the sale.

The resolution: Developers from Mintec Systems worked with the insurance company's internet system providers to design the web pages that would enable the underwriting questions to be presented to the customer along with the range of responses that can be selected.

Because underwriting questions, valid responses and outcomes are constantly evolving the pages needed to be dynamic rather than fixed. Also, underwriting questions form a tree structure with customer responses spawning further questions until an accept or decline outcome can be determined. Outcomes that are acceptable may have some condition to the acceptance that impacts waiting periods, premium loadings and exclusions which the customer must be willing to accept.



During the underwriting process the outcomes feed into the quotation engine to provide the customer with a premium cost.

At the end of the session the system captures the customer details, the product interest and underwriting information into the sales database to enable followup by Customer Service staff who close the sale.

The outcome:

- The business now is able to provide a fuller internet based service in line with current customer expectations.
- Call times for internet based leads are significantly reduced and one third that of phone leads.