

# INFOSYS MCCAMISH NEW BUSINESS AND UNDERWRITING PLATFORM

## The Keys to Unlocking Your New Business Acquisition Potential

The Infosys McCamish New Business and Underwriting platform provides the flexibility and capabilities that you need to manage your new business acquisition, suitability analysis, and underwriting decisions. Architected on configurable cutting-edge, low code technologies, our new business, case management, and underwriting components come pre-integrated as a seamless experience yet can easily be decoupled to integrate with your current ecosystem.



### E-App / NBF



- Multi-channel
- Native E-App
- Integrated reflexive questions and templates
- ACORD integration with 3<sup>rd</sup> party providers
- Application intake
- Configurable forms builder

### Case Management



- Automated workflow with high configurability
- Assignments with multi-role access
- IGO / NIGO checks and follow-up
- Automatic requirement triggers and follow-ups
- Case notes and tasks / Case 360
- Role-based access to case artifacts and images
- Auto-request of evidence & data with configurable reporting and analytics

### Underwriting & Suitability



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| <ul style="list-style-type: none"> <li>• Simplified or full underwriting</li> <li>• Suitability analysis and recommendation</li> <li>• Automated decisioning</li> <li>• External or in-house integrated automatic rules engine</li> <li>• API integration with 3<sup>rd</sup> party evidence providers</li> <li>• Highly configurable and reusable rules and guidelines</li> </ul> | <ul style="list-style-type: none"> <li>• Multi-tiered decisioning and weightage</li> <li>• Creation of risk groups for rapid configuration</li> <li>• Risk analysis console for historic review</li> <li>• Cross-sell / up-sell, amendments, exclusions, and reinsurance</li> <li>• Integrated portals for transparent processing across locations</li> </ul> |
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## Key Benefits



### Frictionless Buying Experience

Frictionless buying experience for your consumers, without compromising on the protective value or competitive pricing



### Consistent Decisioning with Automated Underwriting

Rule-based underwriting configuration with automatic requirements managements and instant decision and recommendation



### No Market Share Loss

Pre-configured product templates supported by low code, configurable workflows, and form builder to rapidly set up a new product



### Your Decisions, Your Control

Easy configuration of underwriting rules in our in-house decision engine or integration with 3<sup>rd</sup> party providers by leveraging micro-services



### Next Gen Digital Platform

Gives you a competitive advantage by using the most innovative technology available that guarantees high availability, performance, data security, faster time to market and flexibility to scale on demand to support fluctuating workload.

## Key Features



### Straight Through Processing

Multi-channel (e-app, web, paper, and mobile) new business acquisition, evaluated for instant decision or full underwriting, guided by carrier underwriting rules, configured on automatic rules engine



### Decisions in Minutes

Instant decision on simple applications driven by underwriting configuration on in-house or external automatic rules engine integrated with API micro-services



### Configurable and Flexible

Flexible configuration of e-app, underwriting & suitability workbench, workflows, and processes



### 3<sup>rd</sup> Party Integration with API Micro-services

API micro-services enabled integration with 3<sup>rd</sup> party evidence providers for underwriting, agent and customer portals and e-app vendors for new business acquisition



### Cloud based Services

Platform is designed as loosely coupled, event-driven, microservices that goes through an independent life cycle managed through Agile DevOps processes and packaged as lightweight containers running in the AWS infrastructure.

## About Infosys McCamish

Infosys McCamish, a U.S. subsidiary of Infosys BPM, a part of Infosys (NYSE: INFY), is a leader in providing best in class technology platforms and service solutions for the financial services industry. With deep domain experience with Life Insurance companies, Work Site Product providers and Retirement companies globally, we partner with our clients to help them stay ahead of the innovation curve. Our platforms and solutions enable clients globally to navigate their digital transformation with Straight Through Processing, Omni Channel Experience and Speed to Market. We are a mission critical enterprise providing invaluable benefits to our clients and resources



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