

# Automated underwriting with hr | ReFlex

## hr | ReFlex

Underwriting automation

hr | ReFlex is the key to digital transformation in order to target the next generation of insurance buyers.

Today, the insurance industry is faced with the challenge of adapting consumer interfaces and internal processes to rapidly changing consumer behaviour and expectations. Making the right choice and implementing a solution best-suited to your needs can be a decisive success factor.

One step on the path to digitalising your processes can be the implementation of an automated underwriting system at point of sale. The purpose of point-of-sale systems is to make instant purchase of life insurance as easy as possible. This is done on the basis of intelligent online questionnaires, which can substantially increase policy sales and thus the volume of new business.

### Selling life insurance as simply as possible

With hr | ReFlex, applications can be completed and policies be issued within less than 15 minutes due to the unique approach to reflexive questions, easily understood by the consumer. Immediate automated underwriting decisions at the point of sale ensure high straight-through-processing ratios reaching up to 90% for mortality risks and well in excess of 80% for critical illness. With hr | ReFlex, Hannover Re can increase your sales volume and provide commensurate reinsurance covers.

### Sample demo

You can try out hr | ReFlex and gain a first impression of how the system handles different risks – medical, occupational, avocational and residential – by following the link to our hr | ReFlex sample demo:

[www.hannover-re.com/1102673/hr-reflex-demo](http://www.hannover-re.com/1102673/hr-reflex-demo)

"The integration of hr | ReFlex into our online sales platform was part of our digitalisation strategy in order to streamline our sales process. Due to its outstanding user-friendliness, we were able to successfully close the sale in more than 75% of cases, just 24 months after implementation. At the same time, hr | ReFlex is an important component of the services we provide to our bank partner, giving us a decisive and unique advantage over other providers in this very competitive distribution channel."

Client statement

### Enhancing the customer experience

Hannover Re's automated underwriting platform, hr | ReFlex, is specifically designed to enable insurer's web, mobile and digital strategies to meet the demands of today's consumers. With an open and modern architecture, hr | ReFlex remains flexible to evolve with new underwriting paradigms and life insurance programs.

hr | ReFlex enhances a company's ability to make the most accurate and timely risk assessment decisions at the point of sale. It supports accelerated underwriting, simplified issue and fully underwritten products. Underwriting question sets and rules are transparent and customisable for easy integration with your current processes.

### Further information

We trust we have aroused your interest? A comprehensive hr | ReFlex information package can be found on our website: [www.hannover-re.com/hr-reflex](http://www.hannover-re.com/hr-reflex)

We look forward to presenting hr | ReFlex and its key benefits to you personally. Please feel free to contact us to arrange a meeting: [hr-reflex@hannover-re.com](mailto:hr-reflex@hannover-re.com)