



**somewhat  
different**

Join us on the path to  
digital transformation!

## Underwriting automation

**hr | ReFlex**  
Underwriting automation

### **hr | ReFlex: a superhighway to digital life & health underwriting excellence.**

hr | ReFlex is a modular automated underwriting system that provides immediate and risk-adequate decisions directly at the point of sale. It supports all sales channels and leverages the full potential of an all-digital business process, increasing turnover and profitability. Its unique flexibility allows an easy integration of new insurance products.

### **hr | ReFlex enables risk assessment at the point of sale.**

hr | ReFlex provides an immediate and qualified risk assessment on a wide variety of life & health insurances, enabling policy issue at the point of sale. Adaptable and modular, it can also be tailored to fit your property & casualty needs.

Depending on your individual mix of sales channels, applications are processed directly by the consumer, online and mobile, through bank clerks or terminals, through agents and brokers, through tele-underwriting as well as via aggregator sites or other retail channels.

Thanks to the flexibility of the system, you can map your customer journey across any of these channels. The underlying logic reacts to any applicant's disclosure with contextual questions, thus enabling a smart and streamlined application process.

You will benefit from increased sales and a significant reduction in client drop-out rates. Fewer cases will be referred to your underwriting team.

### **Design your customer journey: hr | ReFlex has the flexibility to respond to market challenges.**

Speed-to-market is a key success factor in today's dynamic environment, where a competitive offer for your customers is just one click away. Whether you want to introduce new insurance products, expand your reach with new distribution partners, run a quick year-end campaign, optimise the customer journey for a specific target segment, or dynamically adapt your underwriting requirements, hr | ReFlex can be adapted to your needs.

### **With hr | ReFlex you tap into decades of life & health underwriting expertise.**

hr | ReFlex is available for a comprehensive set of products and risks. It embodies decades of Hannover Re's research, and has been continuously developed in a partnership approach together with our clients across the globe.

You will significantly improve the consistency and accuracy of your decision-making and risk selection – hr | ReFlex encapsulates our extensive underwriting expertise and puts it to work for you. Assessments are more easily replicable and the reasoning behind any decision is transparent, comprehensible and well documented. Data gathered during the application process is validated and enriched by auditable information.

### **hr | ReFlex encourages individual changes to the standard rule base.**

Our local experts provide efficient and convenient change management services and guarantee quick turn-around times and smooth implementation processes.

hr | ReFlex offers you regular knowledge updates including any pertinent legal, regulatory or regional market changes to ensure you are always operating with the best possible risk assessment expertise in your environment.

---

### **hr | ReFlex is based on a modular architecture to meet your requirements.**

hr | ReFlex is based on a modular architecture and offers a comprehensive set of micro-services to connect to and from every platform or environment. All customer-facing and administrative applications are web-based, support mobile devices and meet accessibility specifications.

---

### **Various integration options:**

#### **hr | ReFlex is secure and easy to implement.**

The system is available with a wide range of integration options: a glidepath from hr | ReFlex Express, an effortless, quick time-to-market stand-alone solution to the full-stack hr | ReFlex integration for maximal flexibility. It all depends on your organisation's particular needs.

#### **hr | ReFlex extends your service experience – from automated to manual underwriting.**

Regardless of your chosen integration option, you can customise hr | ReFlex based on the level of support your business needs. Hannover Re's service scope goes way beyond automation solutions. You can also access our wide spectrum of manual underwriting solutions making hr | ReFlex your gateway to building a full underwriting service experience.

### **Key takeaways:**

#### **hr | ReFlex responds to your needs.**

- ✓ Modular architecture
  - ✓ Access to a comprehensive set of add-on services
  - ✓ Easy to implement
  - ✓ Frequently updated
  - ✓ Immediate, risk-adequate decisions
  - ✓ Increased turnover and profitability
- ➔ Speak to your local Hannover Re representative or email us at: [hr-reflex@hannover-re.com](mailto:hr-reflex@hannover-re.com)

---

hr | ReFlex puts our decades of underwriting knowledge and digital expertise at the service of your business.



Raise your underwriting game through hr | ReFlex.

