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## AUTOMATING THE UNDERWRITING PROCESS

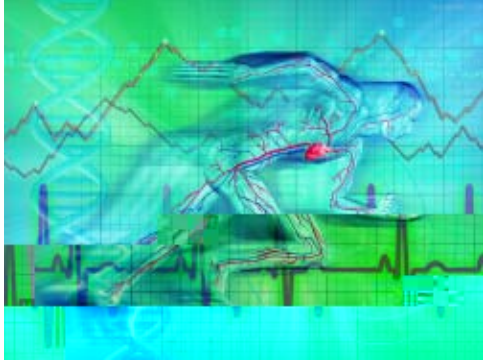
Susannah Jane Cour-Palais





EBR)

(Evidence-Based Risk Assessment



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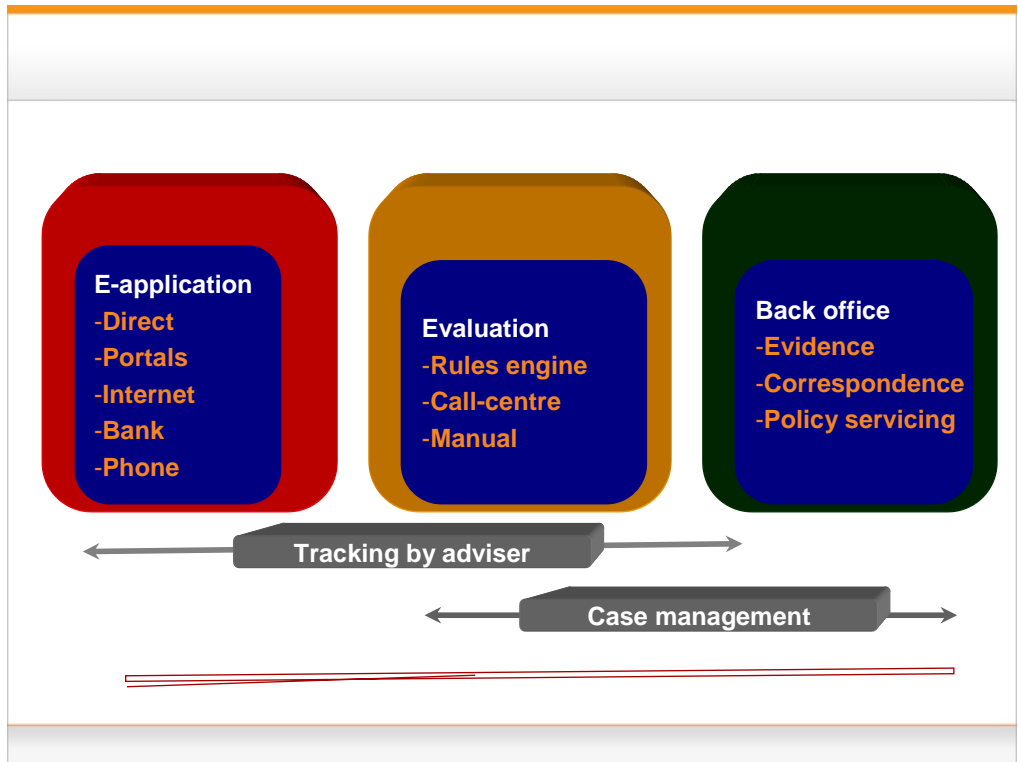
## **AUTOMATING THE UNDERWRITING PROCESS**

**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.









地址：北京市金融大街11号中国再保险大厦

邮编：100053

电话：(008610) 66576366

传真：(008610) 66576363

网址：[www.chinalifere.cn](http://www.chinalifere.cn)