

# LifeSuite™

## New Business and Automated Underwriting System

### Features and Functions

- Browser based, enterprise wide solution
- New Business workflow
- Case management dashboard
- Centralized requirements management
- Automated requirements ordering
- Rules based decision making
- Easy Call Center integration
- Business reports and open data model allow reporting using Data Marts and clients existing enterprise reporting tools
- Secure, auditable communications between agent and underwriting staff
- e-Application capture (reduces errors, speeds application processing, enhances agent satisfaction)
- Comprehensive audit trail
- Sophisticated rules engine
- Agent / Broker portal
- Easy integration with legacy illustration, administration, document management, & imaging systems to facilitate Straight Through Processing

### Value Proposition

- Streamlines cases allowing focus on more complex cases; reduces clerical work
- Easily exchanges data with evidence providers, accelerates process, eliminates duplicates and cancels unnecessary requirements ordering
- Low initial and on-going cost of ownership, quick ROI and fast deployment
- Integrates New Business and Underwriting activities / business rules in one web-based package
- Powerful, business focused, non-technical user enabling tools
- Flexible architecture and use of ACORD XML standards
- Effective training tool for New Business staff and underwriters
- Web deployment option delivers business logic and functionality in a thin client environment

### LifeSuite Rules Engine

- Rule-building tools that enable non-technical users to quickly develop and test business, underwriting and data validation rules without the need to recompile or re-ink programs
- Provides 'starter set' for different classes of rules
- Auto case number and underwriter assignment
- Clear / not clear tests on MIB, lab and MVR data
- Automatically decline case / coverage
- Recommends risk classification
- Determines smoker status
- Automatically adds new requirement(s) to case
- Sets case priority
- Generates case exception messages
- Varies rules and age / face amount requirements by product

### LifeSuite Components

- Administrator (used to enable rapid design, build / test data validation and underwriting rules, forms and rulebooks)
- Underwriter Desktop (one common desktop for managing NB case from application to issue)
- Application Data Entry / Management (used to develop form templates, data validation rules and define dropdown lists)
- Security Management (controls access to functions, screens and edit capability)
- Underwriter Portal (streamlines communication between the agent and underwriting team)

### Architecture / Technology

- Microsoft's .NET framework
- Code developed using ASP.NET, C#, HTML and JavaScript
- Common data access methodology
- Reusable and extensible objects
- ACORD XML standards
- Database agnostic