



**somewhat
different**

Your data made meaningful

Management information with hr | ReFlex

MI brings you first-rate business intelligence

As an add-on management information module for our hr | ReFlex automated underwriting system, MI gets the very best from your data. It supports all aspects of your business and helps you to understand decisions already made, as well as to plan for and make future decisions.

hr | ReFlex
Underwriting automation

Breathe life into your data

With hr | ReFlex's MI module you will experience your data like never before: in the form of flexible dashboards and visualisations that can be easily configured according to your wishes and viewed from different angles.

Which visualisation do you prefer? Bar charts, pie charts, heat maps, tag clouds and many more are at your disposal.

Data tailored to your point of view

Our MI module lets you easily and flexibly create dashboards for different user groups. What does an administrator need to see? A customer service representative? An underwriter? Management?

Whichever it is, MI significantly enhances your intelligence visualisation.

Keep track of your underwriting

MI's data visualisation feature enables easy monitoring of underwriting applications, in addition to their acceptance rate and any loadings by week, month or year. You can obtain information about medical examinations and find out whether applicants were processed automatically or referred to an underwriter. Were they rejected? And the critical question – what is the reason for these decisions?

Application data in context

You can put your decisions in context with the application data. Were there medical factors? Was a particularly risky occupation or avocation the deciding factor? How did third-party data influence the risk assessment and decision-making?

MI models the business impact of changes in underwriting practice.

Which cases are affected when a rule is changed? How do you optimise the tools to reduce cases referred to underwriting?

New product trends

Not only can MI support you in improving your business by looking at past decisions, it is also geared toward helping with your future opportunities. It helps you identify and analyse target groups and trends for new or existing products, as well as improve understanding of the demographic characteristics of applicants such as where they live, whether they smoke and BMI.

Dive deep into your data with our unique tool

MI gives you the critical KPIs for your management at your fingertips at any time, so you have the means to analyse application results and sales trends for your insurance products and easily answer questions like:

- How many customers did we acquire this month?
- Who are our customers?
- How many cases have been automated?
- How can we optimise the automation rate to reduce manual underwriting?
- What loadings were made and why?

Moving and presenting your data

The primary MI data can be exported and integrated into other third-party business intelligence tools. The dashboard also supports creating reports in PDF or PNG format. Your anonymised data can be transferred to the user interface automatically and in real time.

Key takeaways

- ✓ Track underwriting
- ✓ Put decisions in context with application data
- ✓ Identify trends in product development
- ✓ Give management access to KPIs and other metrics
- ✓ Optimise presentation according to user
- ➔ Speak to your local Hannover Re representative or email us at: hr-reflex@hannover-re.com

Get the full automated underwriting and management information experience by choosing MI.

Underwriting

MI supports in understanding the business impact of underwriting decisions.



Product development

MI helps identify up- and cross-selling potential.



Management

MI lays a solid foundation for enhanced business decision-making.



MI's data insights add value across business functions

