



eFIRST Mobile for Insurance Underwriting



Enterprising solutions that keep business moving

Instantly capture and approve underwriting tasks

eFIRST Mobile for Insurance Underwriting is a tailored mobile solution that streamlines and automates the process of performing risk assessment tasks in the field. By electronically capturing all necessary policy details, this hand-held computer solution uses wireless technology to allow surveyors to efficiently complete each assessment, calculate the premium and provide the client with the opportunity to purchase the policy in one efficient step.

Simplifies the risk assessment process

eFIRST Mobile provides a tailored solution that allows you to perform remote underwriting tasks without the hassle of dealing with paper. Insurance underwriters can significantly reduce administration work and increase the number of client visits they make each week. In addition, hit rates can be significantly increased, as it provides the opportunity to sell each policy during the customer visit. Customer service levels are also improved as the client no longer has to wait weeks for the valuation to be sent, and because the information is captured and validated electronically, mailing and back office costs are reduced and the quality of client data is kept consistently high.

A range of hand-held computer options ensures you have the right tool for the job. You can choose from a PDA device, Tablet PC, Laptop PC or Digital Pen. Each device uses dynamic electronic questionnaires to guide the remote worker through the assessment, making sure all the required information is captured. A portfolio of questionnaires can be stored on the devices with each one referring to a specific insurance category, such as buildings, contents, valuables, or other area.

For each assessment, the insurance value is automatically checked against the policy cover and the client provides an electronic signature to approve the list of insured items. The completed assessment is then downloaded to a centrally held database where the premium, the excess and the cost of the policy is calculated. Each valuation is transmitted back to the hand-held computer and the policy can be printed for the client for future consideration or immediately purchased using a secure on-line payment process.

The policy is then sent directly to the appropriate underwriting department and a statement can be printed for the client using a mobile printer. It also allows photographic evidence to be collected at the appropriate stages.

Business Benefits:

- Dramatically increase the number of visits and surveys made each day.
- Speed up the claims process, improve customer experience and reduce claims leakage.
- Increase data accuracy using real time validation and straight through processing techniques.
- Reduce costs associated with processing paper forms, administrative and back office tasks.
- Get real-time management information on insurance assessments and claims.
- Managed services provides complete scalability and a flexible alternative to capital investment.

Provides effective job allocation

Daily job allocations are provided automatically to every remote worker at the start of each day. Policy details are also sent to provide complete independence from the office. When the remote worker accepts a job, the hand-held computers provide a satellite navigation service to direct the worker to the client's site. On arrival, the client's details are confirmed and the policy is presented for review. Jobs can be managed centrally and new appointments scheduled and dynamically sent to the most appropriate remote worker during the day.



Data validation ensures accurate data collection

The hand-held computers ensure a controlled data capture process takes place for each assessment. On-board validation rules are automatically activated to make sure that no details are missed and the captured information is validated against known parameters. Any number of validation checks can be included and easily uploaded onto the handsets using the control centre administration tool. For example, name and address details can be instantly verified, bank account checks, credit scoring and electronic signatures can be captured and verified in real time.

The dynamic questionnaires can instantly add or remove additional fields depending on the responses previously given by the client. In addition, drop down fields, tick boxes and intelligent keyboards are provided to speed up the data capture process. Information can be captured in the form of text, quality photos or in-depth descriptions via audio files.

Printed customer confirmations

Questionnaires and policy quotations can be printed out for the client using the latest A4 battery powered mobile printers. The devices use Infrared and Bluetooth connection to download the details from the handsets and print a customer confirmation. This allows the remote worker to capture the customer's signature electronically or sign a printed version. Any signed forms are then automatically matched with the electronic data back at the processing centre.

Solution Features:

- Manages job allocations and provides client and policy details as well as the quickest route to the client's site.
- Ensures high quality data is always captured regarding the nature of the risk for underwriting.
- Instant insurance quotes provided - policies can be purchased using credit cards and statements printed out using mobile printers.
- Hand-held device provides integrated communications including e-mail, camera, phone and voice recorder.
- Multiple fail-back communications; GPRS, GSM and WIFI provides comprehensive wireless connectivity.
- Supports multiple insurance applications; a range of risk assessment and loss adjustment applications can be provided.
- Complete managed service solution - equipment, software license, maintenance & operational support included.

Using the latest wireless technology

All captured details are encrypted and securely downloaded, using GSM, GPRS or WIFI wireless communications, to BancTec's secure managed services operations where the information is validated and stored. If a wireless network becomes unavailable at a certain location the device will automatically search and switch to an available back-up network. If the hand-held device goes offline it will continue to capture data and perform on-board validation until a wireless network becomes available again ensuring the system can continue to operate at any location.



Event management capabilities

The solution provides a complete event management system to manage all your mobile resources. The server application provides a simple web interface that allows you to manage all your assets such as handsets, printers and remote workers. Workers can be allocated to groups and associated to individual projects that define what questionnaires are made available, log-in rules and printer and device allocations.

eFIRST Mobile will automatically check that the correct software and the latest versions are uploaded onto the handsets, eliminating software deployment issues. It will also allow you to hold multiple questionnaires on the same device. The user only has to select the appropriate job from the menu before completing the relevant questionnaire.

Full tracking and reporting facilities

Full tracking and reporting tools are incorporated providing MIS stats, audit trails and a range of business and marketing reports. As all form data is held in a single repository, access to these reports can be provided in a number of ways, for example, via a web browser facility. Worker productivity rates and trends based on policy and client details can be quickly and easily provided for better management decision making. Job allocations can be easily managed, amended and monitored centrally. In addition, the system uses GPS tracking to provide a real-time view of the location of each worker.

Managed services

eFIRST Mobile is provided as a fully managed service. No capital outlay is required. The pricing is based on usage and the number of hand-held computers required.

BancTec Managed Services are a state of the art secure processing centre that processes both paper and electronic transactions for some of the UK's largest financial services providers. Organisations benefit from the advanced processing systems already in place, thus minimising set-up costs and reducing time to market. This means organisations do not need to worry about many of the issues that come with adding a mobile infrastructure to existing operations such as security, integration and device management.

Technical Data

Mobile client supports: Windows CE / Pocket PC 2003 compliant, 64MB SDRAM.
Mobile printer: HP DeskJet 450.

About BancTec

BancTec is a worldwide systems integration, business process outsourcing (BPO) and services company delivering high volume, mission-critical solutions to automate and streamline data and paper-intensive business processes. As a leading worldwide vendor, over 50 million transactions, documents and payments are captured and processed by BancTec solutions every day.



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