



**A New Standard for  
Life & Health underwriting**



## Live Commercial Business Cases

- Quick and Accurate Underwriting
- Pre-approval for cross-selling
- Pricing Differentiation

# Quick and Accurate Underwriting

Fair and final price within 2 minutes

## Overview

For clients with **long and tedious** onboarding process ➡ Final price in **minutes**  
For clients with **Accelerated Underwriting** ➡ Deep risk **insights** and high (>95%) **hit rate**

- Questionnaire and medical exam replaced with Qumata risk assessment
- Integration into both online and agent/broker channel:
  - ◆ Online: customers given choice to continue with questionnaire or share data instead
  - ◆ Broker/agent: instead of sending questionnaire or call back, broker shares invitation link to share data

## Case Study

- Publicly Listed Insurer covering multiple products and geographies
- Qumata developed and designed the Mobile/Web UI and the customer journey
- We provide real-time data collection and underwriting decision



# Pre-Approval for Cross-selling

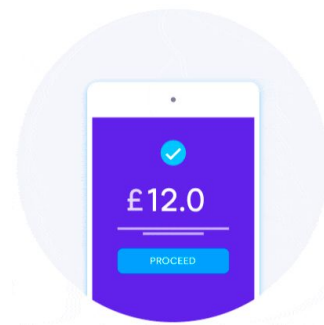
Deepen customer engagement and wallet share

## Overview

- This applies to insurers/providers who are already collecting health data (steps, activity, heart rate) via engagement apps e.g. Vitality
- Risk assessments are generated for potential customers.
  - ◆ Based on results, customers are marketed relevant products and features.
  - ◆ These offers are at guaranteed pricing
- Value proposition is upselling existing customers, quick and easy purchase experience and better risk stratification

## Case Study

- One of the largest insurer globally
- Main products are life insurance and critical illness cover
- Integration is via APIs with existing client app



# Pricing Optimisation

Improve risk insight without impacting customer experience

## Overview

- Customers (Employers) are offered a 5% discount to include Qumata risk assessment in onboarding new employees
- Qumata risk output, along with historical data, is used to adjust Group price at annual renewals
- Value proposition is Group policies are priced more accurately (discounts in most cases) without a loss in Profit. It is also helping attract better risk

## Case Study

- Nasdaq listed, U.S. insurer with >10,000 employees and operations across the world.
- Qumata is providing both the underwriting tools, as well as data collection service
- The tools are applied to the clients Group Health & Short Term Medical Products





**Contact:**

qumata.com

contact@qumata.com

+44 (0) 20 8638 6062

**Offices:**

**London** 14 Dufferin Street, EC1Y 8PD

**Hong Kong** 46/F, Lee Garden One, 33 Hysan Avenue,  
Causeway Bay, Hong Kong

**Tokyo** 1-11-1 Marunouchi Chiyoda, Tokyo, Japan

**Shanghai** Room 3AC137, 4/F, Kerry Parkside Office Tower,  
1155 Fangdian Road, Pudong, Shanghai