


# *automated*



# *workflow*

Transforming the way people work



## Enhance individual productivity using BPM Tools

If you have any question, please contact Vietnamese team:

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# Agenda

- Brief overview of Automated Workflow
- Solution components
- DotSphere Work Manager
- DotSphere Solution Accelerator for Banks
- DotSphere Underwriting Tool



# About us

## Who We Are

- Leading Provider of ECM/BPM Solutions
- Experts in ECM/BPM technologies
- Sit in IBM Advisory Council
- IBM CTO Innovation Award for Product Excellence.
- Instrumental in delivering 3 of the largest Imaging & Workflow implementations in Asia.

## What we have to offer

- ECM/BPM Solution Accelerators
- Vertical Solutions
- Consulting Services
- Implementation Services
- Migration and Conversion Services
- Support Services

## Some of our Key Accounts

- Prudential Group Asia
- Arthur Andersen
- Singapore Airlines
- Citi Group
- YES Bank
- AIG
- Indo Food
- Cambridge
- Kotak Life Insurance

## Experience Highlights

- Comprehensive Imaging & Workflow Solution for a Leading Insurance Company
- EDM Solution for a leading Bank.
- ERM Solution for an Airline Company
- End to End BPM Solution for a Retail company.
- KM Solution for a Consulting company.



# Services Portfolio

<b>Enterprise Content Mgt</b>	<b>Business Process Mgt</b>	<b>Portals</b>
<ul style="list-style-type: none"><li>▪Content Mgt Strategy</li><li>▪Document Workflow consulting</li><li>▪Content Migration Strategy</li><li>▪Document Capture</li><li>▪OCR/ICR/OMR</li><li>▪Records Management</li><li>▪Email Archival &amp; Management</li><li>▪ERP Data Archival &amp; Management</li><li>▪Integration Services</li></ul> <p><b>Expertise</b></p> <ul style="list-style-type: none"><li>▪IBM DB2 Content Manager</li><li>▪IBM FileNet P8</li><li>▪Lotus Domino</li></ul>	<ul style="list-style-type: none"><li>▪Business Process Consulting</li><li>▪Process Analysis &amp; Definition</li><li>▪Process Mapping</li><li>▪Process Gap Analysis</li><li>▪Process Automation</li><li>▪Process Portals</li><li>▪Forms Management</li><li>▪Integration Services</li></ul> <p><b>Expertise</b></p> <ul style="list-style-type: none"><li>▪IBM WebSphere Process Server</li><li>▪IBM MQ Workflow</li><li>▪IBM FileNet P8 BPM</li><li>▪IBM Lombardi TeamWorks</li></ul>	<ul style="list-style-type: none"><li>▪Portal Architecture Consulting</li><li>▪Portal Development</li><li>▪Portal Migration</li><li>▪Internet/Intranet development</li><li>▪Portal Integration Services</li><li>▪Portal Wireframe mapping</li><li>▪Portal Enhancements &amp; Maintenance</li></ul> <p><b>Expertise</b></p> <ul style="list-style-type: none"><li>▪IBM WebSphere Portal</li></ul>



# Our Partial List of Customers



CAMBRIDGE



TEMASEK  
POLYTECHNIC



Sri Sringeri Sharada Peetham



National Library Board  
Singapore





# Delighted Customers Speak

- ◆ "AWPL clearly demonstrated how we can enrich our client experience with InsureSphere - to provide operational efficiencies. Their ability to understand our needs and quickly develop and implement specialized applications and solutions made them the obvious choice to address the ever changing business dynamics."

**Nihar Rao, Chief of Technology, K M Old Mutual Life Insurance**

- ◆ ... AWPL, has been consistent in its focus in this field .... we are considering using their products at different locations this year...

**Amy Hoe, Regional IT Director, AVIVA Asia**

- ◆ "I value the effort and commitment that AWPL have put in building the Digital Media Repository for Temasek Polytechnic! The solution adhering to the IMS metadata standards has enabled Temasek to better serve its members and students.

**" Sow Kham - Project Manager Temasek Polytechnic- Singapore**

- ◆ AWPL worked very closely with us, as if a part of prudential itself, and therefore a joint partnership implemented what I believe is the worlds pioneering effort in truly transforming the way people work using technology and common sense as enablers **Jeffrey Yem, COO, Prudential Malaysia**

- ◆ ...We are really pleasantly surprised by the possibilities of the DotSphere architecture. Our first impression is that the DotSphere User interface is very rich and a lot of attention has been paid to the Work environment of Process Users. The concept of the Work Package, which allows a user friendly type of workflow activity implementation, is very valuable. The different features to integrate with existing applications, content manager, different platforms, SAP etc. are very promising.

**-Hugo De herdt, Chief Architect, LeasePlan**

- ◆ ....provided us an opportunity to look at Enterprise Process Management, and thus transforming the way work would get done....

**Deepak Satwalekar, Chief Executive Officer, <sup>6</sup>HDFC Standard Life**

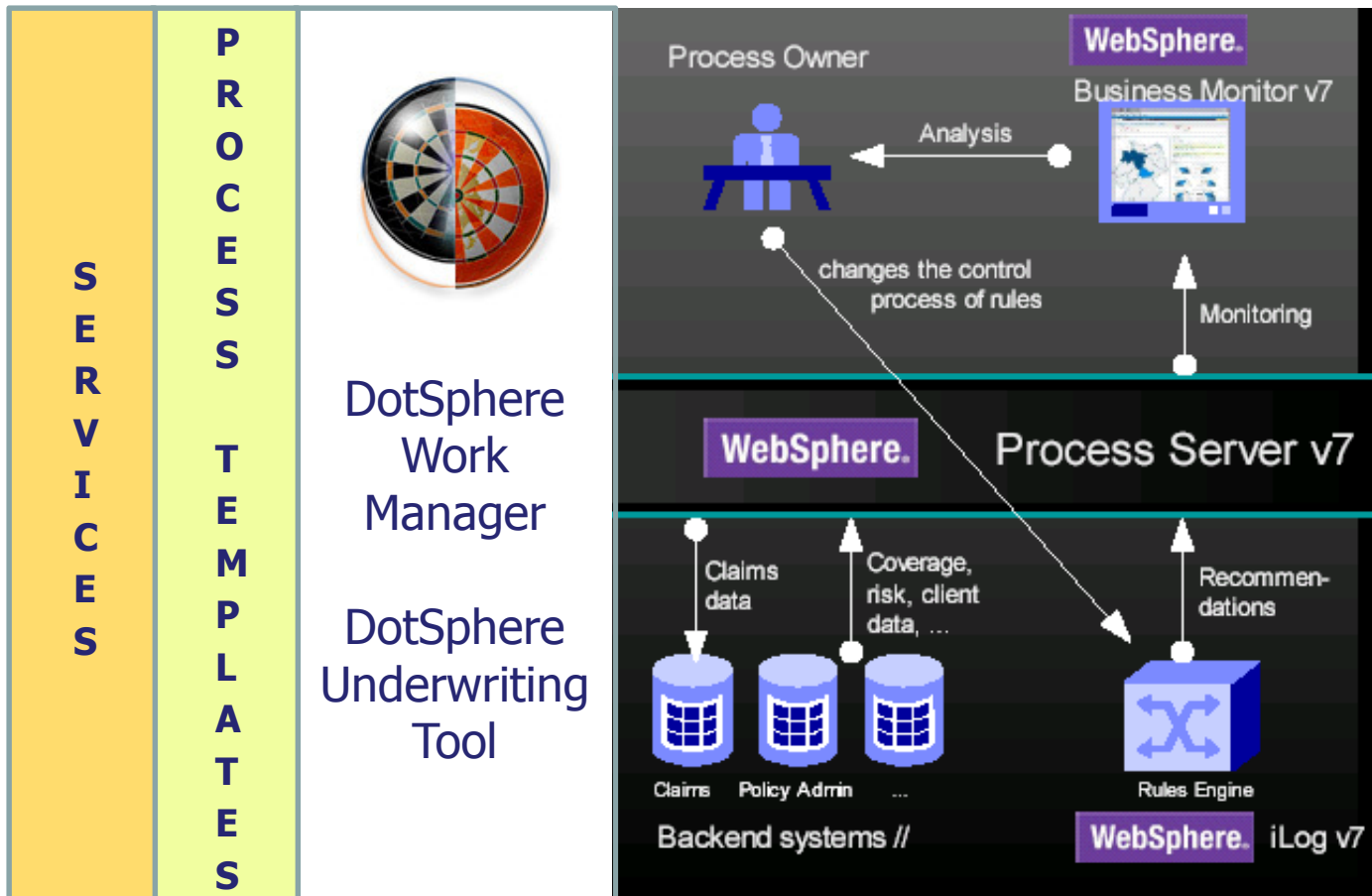


# Agenda

- Brief overview of Automated Workflow
- **Solution components**
- DotSphere Work Manager
- DotSphere Solution Accelerator for Banks
- DotSphere Underwriting Tool



# Solution components







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# What is DotSphere Work Manager

- It is a User Experience which aggregates information and content from multiple ECM & BPM solutions & integrates backend applications
- Pre-determines all that a person would do, such as review a case, send a letter, compare two documents, examine data, etc. DotSphere pre-provides all of this
- Federates across multiple ECM engines
- Enables the creation of a “Work Package” User interface in a very short time - in minutes rather than weeks, in hours instead of months.



# Sample UI Screen

Tools available to execute the task

The screenshot shows a web application window titled "Dot Sphere". The user is logged in as "Michael" and is performing the activity "Data Entry - Initial Verification" for application number "0003456". The interface includes a navigation bar with "Home", "Refresh", "Worklist", and "Help" buttons, and a "Logout" button. A "Work Package" sidebar on the left lists tasks like "Case Verification", "Business Application", "Documents", "Related Documents", "Remarks", "Workflow Comments", and "Process Casesheet". The main area displays a form for "1 Applicant" (Jennifer Andersen) and "2nd Applicant" fields. A "Business / Core Applications" callout points to the "Business Application" task in the sidebar. An "E-Form" callout points to the "Guidance Notes" section, which contains text about residential investment applications. Below the main form is an "Activity Checklist" with various tasks and checkboxes, and a "Business Application" sub-form with tabs for "Personal Details", "Loan Details", "Financial Details", "Employment Details", "Income Details", and "General Details". The "Personal Details" tab is active, showing fields for First Name, Last Name, Present Address, Tel (Res), Social Security Number, Tel (Off), and Date of Birth.

Business / Core Applications

E-Form

Checklist that guides users to perform tasks



# Integrated view with LOB

The screenshot displays a software application window with a document viewer at the top and a data entry form below. The document viewer shows a document with a red box highlighting the text "60501270" and "110000153". The data entry form contains fields for "Propose Number", "Agency Number", "Proposal Dated", "Agent's Name", and "Business Application". A callout box labeled "Integrated LOB" points to the "Business Application" section.

**Propose Number**  
*Nombor Cadangan*

**Agency Number**  
*Nombor Agensi*

**Proposal Dated**  
*Tarikh Cadangan*

**Agent's Name**  
*Nama Ejen*

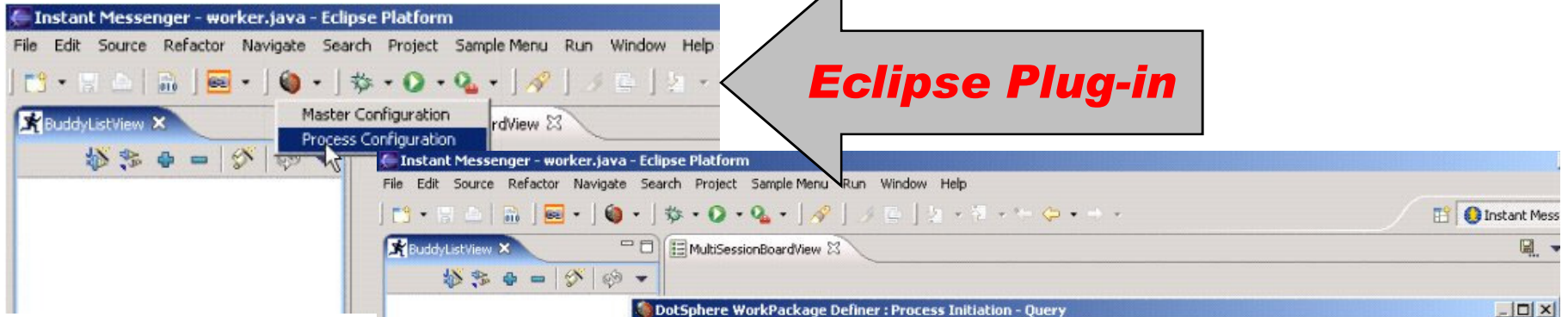
**Business Application**

**Contract Number:** 00000374  
**Risk/Prm Status:** Proposal  
**Contract Owner:** 50000385 AFI, TWO  
**Risk Comm. Date:** 31/08/2006  
**Billing Frequency:** 12  
**Method of Payment:** C  
**First Billing Date:** 30/09/2006  
**Contract Currency:** SGD  
**Contract Register:** MAL  
**Source of Business:** AG  
**Referral code:**  
**Staff Ind:** N  
**Servicing Branch:** 10  
**Agency:** 1260  
**Campaign:**

**Back Date:** N  
**Concurrent Prop.:**  
**Prop. Date:** 31/08/2006  
**Prop. Rev Dte:** 31/08/2006  
**U/W Dec Date:**  
**No. of Policies:** 1  
**Billing Currency:** SGD  
**Cross Ref.Type:** Number:  
**Application Form Number:** 110000153  
**Application Form Date:**  
**Correspondence:** 00 Norm Mail  
**Head Office**  
**Buyout, Promo**  
**Statistical Codes:**



# Easy Configuration & Customization no coding required

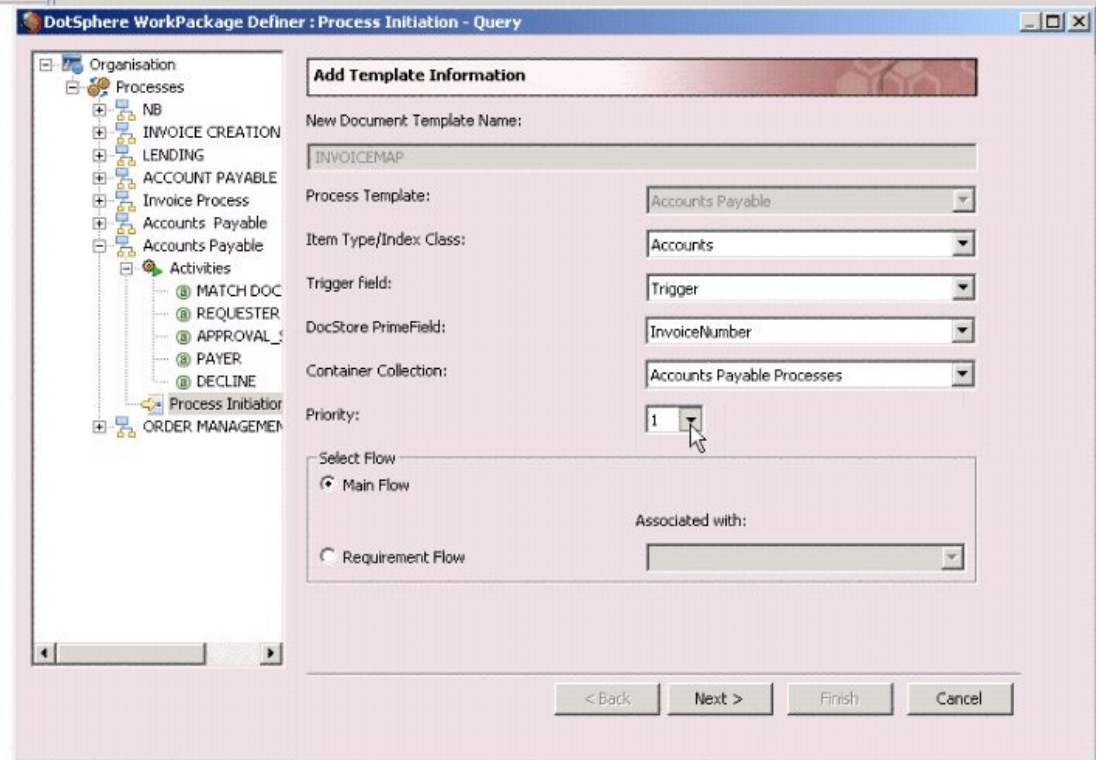


**Eclipse Plug-in**

**The DotSphere Wizard walks you through a Work Package Definition process.**

**Processes are read from the BPM or ECM Engine.**

**Here we see the first step in the configuration of a Process Initiation trigger.**





# Real life scenario in a Bank

Demo



# Key Messages

- DotSphere is an Accelerated Implementation Environment for an Enterprise Content / Business Process Management Solution.
- What-You-See-Is-What-You-Get. Not conceptual. Real.
- Complete, Affordable Solutions. Includes Load balancing, signature extraction, guided data entry, process initiation, email, fax, e-forms,etc.
- Wizard based Configuration of “Work Packages”
- Process templates and a methodology to use these across Insurance, Banking, Government.
- *From the world’s largest BPM / ECM Solution Provider in the IBM space.*



# Agenda

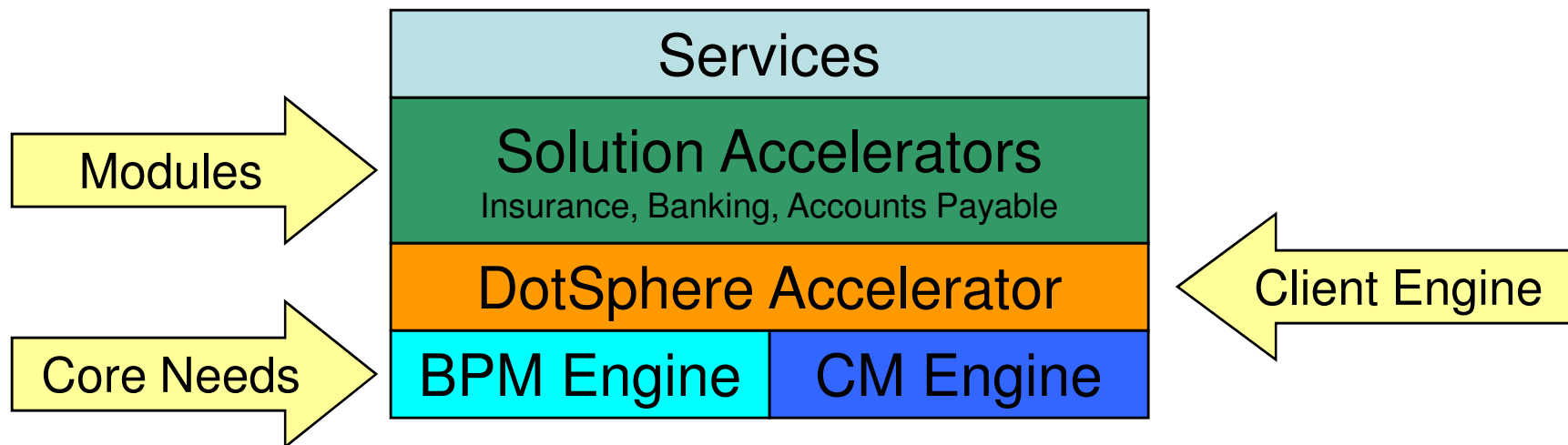
- Brief overview of Automated Workflow
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# Solution Stack

Pre-built processes.





# Credit Processes - Overview

- Contains the following Sub-processes
  - **Sales** - Loan origination First Step - Query, pre-sales and Sales activities including collection of Loan papers.
  - **Sanction** – Loan origination Second Step – All Financial, Legal, valuation, credit rating activities handled. Sanction and non-sanction handled at various authority levels on rule based decision tree pattern.
  - **Collateral** – Loan origination Third Step – All collateral security creation activities, documentation, charge registration etc handled. Further, requirements for collateral monitoring, life time valuation, document revival triggers, rule based value triggers, rule based limit monitoring handled.
  - **Disbursal** – Loan origination Last Step – Disbursement modes- direct or vendor, one time or staggered disbursements, limit creation, account set up and all related activities handled here. Repayment schedules, automatic reminder dairy created.
  - **Monitoring and Recovery** – Credit Life Cycle management – Rule based, schedule based, event based monitoring, recovery dairy, triggers, processes. Integration with external recovery agents systems.



# Credit Processes - Overview

- All types of Credit Products under one umbrella –
  - **Mortgage Loan** – Any loan products having mortgage security are handled . Any variations can be easily parameterizable. Examples are Housing Loans, Loans against Factory and any such immovable property.
  - **Hypothecation Loan** - All Hypothecation type loans are covered. Examples are Car Loans, Loan against trade goods and any such immovable property.
  - **Cash Collateral / Lien Type Loan** – All Liens, loans against deposits, shares etc
  - **Non-Collateral / Clean Loan** – All loans where no tangible security other than personal guarantee of the borrower are handled. Example- Personal loans, Credit Cards etc.



# Check processes overview

- Clearing options-
  - Own Bank Check Clearing
  - Other Bank Check Clearing
  - National Check Clearing
  - International Check Clearing
- Managing Clearing
  - Imaging Solution - Check Truncation solution for entire Clearing Life Cycle
  - Check Images Archiving, warehousing and retrieval.
  - Clearing Account Reconciliation
  - Inter-bank Settlement for Clearing
  - National and International Clearing
- Post Dated Checks Management –
  - Schedule based automatic triggers
  - Both Physical checks and Images retrieval
  - Record Management linkage
- Check Intelligence
  - Return checks history evaluation
  - Feed to Business Intelligence solutions



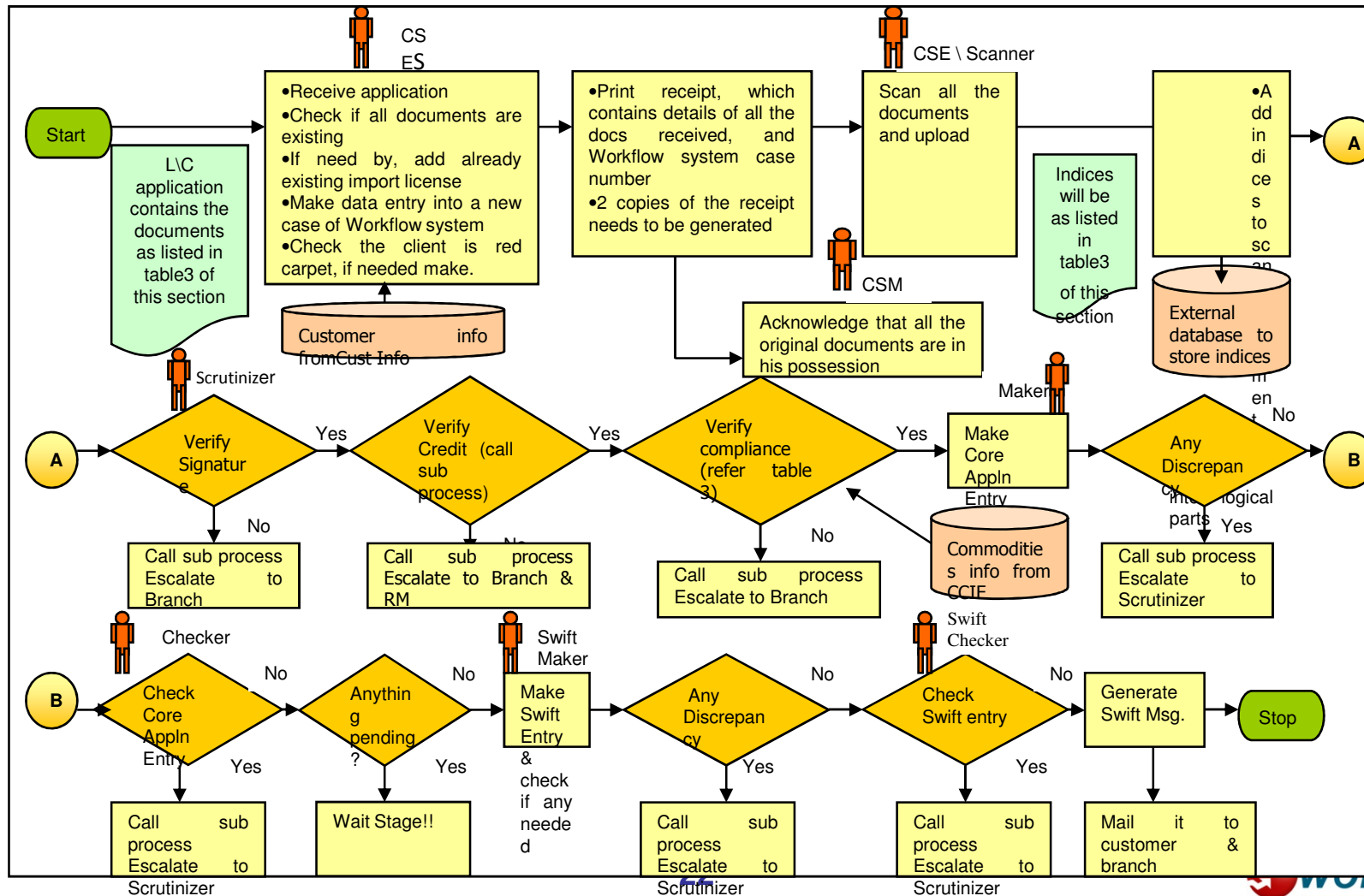
# Trade Finance Processes

1. Import LC
2. LC Amendment
3. Import Bills Lodgement
4. Bills realization
5. Shipping Guarantee
6. Collection bills
7. BOE Follow-up
8. BOE receipt at branch
9. Direct Import Bills
10. Advance import payment
11. Inland L\Cs Opening
12. Inland L\C Amendment
13. Bills lodgement under L\Cs
14. Bills realization under L\Cs
15. Collection bills
16. Inland L/C- Advising
17. Export LC Advise
18. Export packing credit
19. Export Bill negotiation
20. Export Bill Realization
21. Bills lodgement under inland L\c and discounting
22. Realization of same
23. Outward bills collection
24. Vendor bills discounting
25. Domestic Outward Bank Guarantees (BG)
26. Foreign Outward Bank Guarantee
27. Foreign Inward Guarantee
28. Invocation Of BG
29. Amendment to Domestic BG / Foreign Inward BG / outward BG
30. Overdue Bills And Crystallization
31. Outward remittances
32. Export Bills Under Collection
33. Forward contract
34. Conversion from EEFC account
35. Miscellaneous – Reminders
36. Miscellaneous – Search DMS
37. Reports



# Sample overview of a process

## • Import Letter of Credit Process





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# Key business benefits

- **Reduce Underwriting Loss**
  - Enhancing U/w accuracy
- **Boost underwriting productivity**
  - Easy to navigate interface
- **Better operations and floor management**
  - Flexible team structure
  - Alternate sales channels
- **Knowledge management for future reference and better controls**
  - Repository of selected cases
  - Improved staff development with feedback





# Key underwriting benefits

- **Single or dual screen option**
  - Dual screen enhances productivity by  $\geq 20\%$
- **Consolidated view by client and/or subject**
  - Consistent assessments
  - Same client same underwriter
- **Personalised & effective U/w worksheet design**
- **Single holistic view for daily time management**
  - Scorecard for performance monitoring
  - Access to Calendars



# Management control

- **Consistent assessment for clients**
- **Tracking and managing of exceptions**
- **Dynamically re-balance workload for UW team**
- **Immediate manual re-prioritisation of cases**
- **Prioritise cases for faster payment flow**
- **Shorter training through effective knowledge management**
- **Workload/ Business analytics**



# Underwriting features

## Systems

Core Business systems

Business Rules system

Content management system

MS Office & other utilities like Calculator/ Notepad

Email management system

Underwriter

## Activities

Verify current proposal details

Verify collateral records submitted

Generate requirements

Prepare issuance covering letter

Verify client history details

Generate Worksheet and perform calculations

Interact with agents

Send loan sanction package

Review Auto-UW comments and rating

Receive requirements



# Underwriting Manager

- Floor management
  - Filter by
    - Priority
    - Channels
    - Ageing
    - Agent Code
- Exception management
  - Fast track TAT nearing cases
  - Inspect cases nearing SLA
  - Search for cases
- Target management
  - Look at available team members
  - Check queue size for each team/ underwriter
  - Transfer cases to other underwriters
- Team building
  - Feedback and monitor underwriter performance



# KEY SCREEN WALKTHROUGH

Summary View

User Worklist

Underwriting Worksheet

Dual Screen View

Requirement Management

Notes and Comments Screen



# Underwriting summary view

- Snapshot for everything required at work
- Assists in planning the day
  - Provides scorecard for quick performance review
  - Tasks are grouped based on factors like –
    - Channel
    - Competition cases
    - Schemes
    - Agent Code
  - Reports are integrated for your viewing from reports system
  - Calendar is integrated from your calendaring system

SummaryView.jsp - Windows Internet Explorer

http://localhost:8080/UnderwritingUI/Forms/SummaryView.jsp

Summary View

Welcome : Michael Sign in time :Nov 12, 2009 9:42 AM

**Tasks**

- [New\(3\)](#)
- [Reinsurance\(2\)](#)
- [XYZ Bank\(3\)](#)
- [Agent Code\(4\)](#)

[Select All](#) [View details](#)

**Scorecard**

Today	Assigned(50) ,Completed(45)
Yesterday	Assigned(15) ,Completed(8)
20 oct - 2009	Assigned(34) ,Completed(27)
19 Oct - 2009	Assigned(15) ,Completed(8)

**Reports**

- Monthly productivity report [Oct](#) [Sep](#) [Aug](#)
- Team performance report [Oct](#) [Sep](#) [Aug](#)
- TAT time report [Oct](#) [Sep](#) [Aug](#)
- Exception report [Oct](#) [Sep](#) [Aug](#)

**Calendar**

22/11/2009 10:25:00 PM	Senior underwriters meeting
22/11/2009 12:35:00 PM	Product launch meeting
23/11/2008 17:15:00 PM	Meeting with Swissre
23/11/2008 20:45:00 PM	Discussion on IRDA compliance

**Current allocated tasks from workflow**

**Access reports to plan the day ahead**

**Scorecard showing individual performance**

**Calendar to show your other engagements**

Done Internet | Protected Mode: On 100%

Key benefit – Allows better planning of the day and task management



# User Worklist

- **Displays all tasks allocated to the user**
- **Groups the tasks based on business parameters**
  - Channel
  - Competition cases
  - Schemes
  - Same policy owner same underwriter
  - Zone or area
- **Facility to view data from external systems as column**
  - Total Loan amount
  - Repayment options
- **Summarized scorecard**
  - Completed cases
  - Pending cases





TaskList.jsp - Windows Internet Explorer  
 http://localhost:8080/UnderwritingUI/Forms/TaskList.jsp

Scorecard Yesterday : Assigned(58) ,Completed(55) **Pending(3)** Today : Assigned(35) ,Completed(27) Search Worksheets Documents

Tasks for Michael Pending task information from previous day Current priority : Competition cases

Owner	Policy Number	Activity	Priority	Product	TSAR	Premium	Start Date	Last User
<b>New(3)</b>								
Mark Smith	12151746	MedUW	2	Retirement - Traditional	2,749,100	3,449	15/3/2008 16:25:01	John Taylor
	11131733	MedUW	2	Protection Unit-Link	4,123,200	2,269	15/3/2008 08:25:01	Allen
Dave Rogers	16141748	NonMedUW	3	Wealth - Traditional	4,549,140	1,652	15/3/2008 12:22:11	Ross Talor
<b>Reinsurance(2)</b>								
Mike Ballard	11171657	MedUW	2	Life Insurance Unit-link	6,739,100	6,649	12/5/2008 15:25:01	Susan Murphy
	13121590	GenUW	4	Health & Wellness - Traditional	3,719,100	1,329	12/5/2008 13:15:00	Michael
<b>XYZ Bank(3)</b>								
Sara Lee	11157752	MedUW	3	Life Insurance Unit-link	7,749,100	3,189	07/2/2008 08:25:01	Susan Murphy
Andy Jones	12111153	GenUW	4	Protection Solution - Traditional	1,547,100	8,349	07/2/2008 06:25:21	Ross Taylor
	12191254	NonUW	5	Retirement - Traditional	2,749,100	4,442	07/2/2008 08:25:01	Sally
<b>Agent Code 1567(4)</b>								
Andy Jones	14121742	MedUW	3	Life Insurance Unit-link	6,348,100	7,319	07/2/2008 08:25:01	Susan Murphy
	14171323	GenUW	4	Protection Solution Traditional	2,749,100	5,555	07/2/2008 06:25:21	Ross Taylor
Glenn Turner	15121724	NonUW	5	Retirement - Traditional	9,768,100	1,892	07/2/2008 08:25:01	Susan Murphy
	16131789	NonUW	5	Retirement Unit-link	4,425,100	3,743	07/2/2008 08:25:01	Ted Baker

Data from Core Business system as task information  
 Same client (Owner) same underwriter  
 Group by – Competition schemes, Reinsured, by chief underwriter for priority processing  
 Alternate channel, Direct sales

Key benefit – Provides every information required for managing allocated tasks to Underwriters



# Underwriting Worksheet

- **Quick overview of the case**
  - Key information for current application
  - Key information for previous transactions
  - Authorized access to worksheets of previous Laons
- **Single source of documentation by Underwriters**
  - Organized entry of information
    - Family history, personal details
    - Collateral Valuation officer feedback and decision
  - Add free text remarks
- **Multiple versions**
  - History of application details from first receipt
  - Audit of application data as it changes with iterations
- **Multiple worksheets**
  - Joint applications
    - Each applicant case can be handled differently
- **Underwriting decisions**
  - Can be updated to current business application system
  - Reduces work to be done per case per underwriter

BSLI UWWorksheet - Windows Internet Explorer

http://localhost:8080/UnderwritingUI/Forms/PrimaryMonitorDisplay.jsp?task=12151746&ownname=Mark Smith

Welcome : Michael Sign in time : Nov 12, 2009 11:45 AM

Worksheet | Requirements | Notes and Comments | Response

**Policy Details**

PolicyID: 12151746

Auto Underwriting Decision: [View Decision](#)

**Policy Holder Information**

OwnerID: 8786631896    OwnerName: Mark Smith  
 InsureID: 8786631896    InsureName: Mark Smith  
 DOB: 1976-03-16    AGE: 031    Age Proof: 1 year old driving licens  
 Sex: M    Occupation: Service    Client Income: 150,000    Realistic Income: 150,000  
 Total Risk: 2,749,100    Prv Dcl St: N

**Previous Policy Details**

Policy Status	Prev Pol ID	Policy Type	Face Value	Flat Extra	Mort Extra	Rej Rsn	Claim Raised	Claim Amount
Inforce	12102289	Term Plan	750,000	0	0	NT	Y	145,000
Lapsed	12102271	ULIP Plan	250,000	0	0	-	-	-
NTU	11102273	Retirement Plan	750,000	0	0	-	-	-
	1410212							

**Personal Information**

Smoke ind:  Select  
 Alcohol Unit: 0    IAR Received:  Select    MHR Received:  Select  
 Height(cm): 163.0    Weight(Kgs): 70.0

**Family History**

	Life	CI	Underwriting Notes
Ratings			Underwriting Notes1
Description			Underwriting Notes2
Build			Underwriting Notes3
Family			Underwriting Notes4
Family History			Underwriting Notes5
Blood Pressure			Underwriting Notes6
Smoking			Underwriting Notes7
ECC			Underwriting Notes8
Personal History			Underwriting Notes9
Occupational			Underwriting Notes10
Total	100	0	
Standard Limit	100		

Data from Life Asia about current policy and previous policies

Information to be gathered by underwriter as part of worksheet

Key benefit – Integrated view of the case data from multiple systems and entry of observations by underwriters



# Dual screen view

- Recommended by Automated Workflow
  - Side by side view of worksheet and supporting apps
    - Improves concentration
    - No switching windows
    - Saves about 2-3 mins per case
  - Provides full view of documents
    - Better view of benefits section
    - Better view of medical questionnaire
    - Less scrolling of documents
- Not mandatory
  - Can be addressed in single screen



# Sample - Dual screen view

Worked Requirements Notes and Comments Response

Worked 9000 0 0 0 0

Client Details  
Name: Michael Smith  
DOB: 1975-03-31  
Age: 31  
Sex: M  
Total Risk: 2,749,300

Policy Details  
Policy ID: 12180289  
Term Plan: 100,000  
Premium Plan: 340,000

Medical Information  
Smoking: Non-Smoker  
Alcohol: 10.0  
Height: 163.0  
Weight: 70.0

Underwriting Notes  
Underwriting Note1  
Underwriting Note2  
Underwriting Note3  
Underwriting Note4  
Underwriting Note5  
Underwriting Note6  
Underwriting Note7  
Underwriting Note8  
Underwriting Note9  
Underwriting Note10

Case Documents Search Documents

Appendix A: ACORD 701  
LIFE INSURANCE APPLICATION - PART 1  
PART OF INSURANCE CONTRACT MUST BE SUBMITTED BEFORE THIS FORM IS FILED

1. FORM PURPOSE:  New Application  Renewal  Change  Other

2. POLICY PRODUCER (Alpha Sort):  
Last Name: First Name: Middle Name:

3. INSURANCE APPLICATION FOR:  
Type of Application:  New  Renewal  Change  Other

4. POLICY INFORMATION:  
Policy Number:   
Issue Date:   
Policy Type:   
Term Plan:   
Premium Plan:   
Units:

Current Policy Details 12151746  
Summary Detail

Main Document	Scan Date
POLICY CONTROL SHEET	08/4/2006
PREMIUM RECEIPT	01/4/2006
MISCELLANEOUS	12/24/2006
KIC	11/14/2006

Previous Policy Details 12107269  
Summary Detail

Main Document	Scan Date
POLICY CONTROL SHEET	08/4/2006
PREMIUM RECEIPT	01/4/2006
MISCELLANEOUS	12/24/2006
KIC	11/14/2006

Previous Policy Details 12102271  
Summary Detail

Review case documents in full screen while working on Case sheet without losing focus, improving concentration which in turn improves productivity and accuracy



# Sample - Dual Screen View

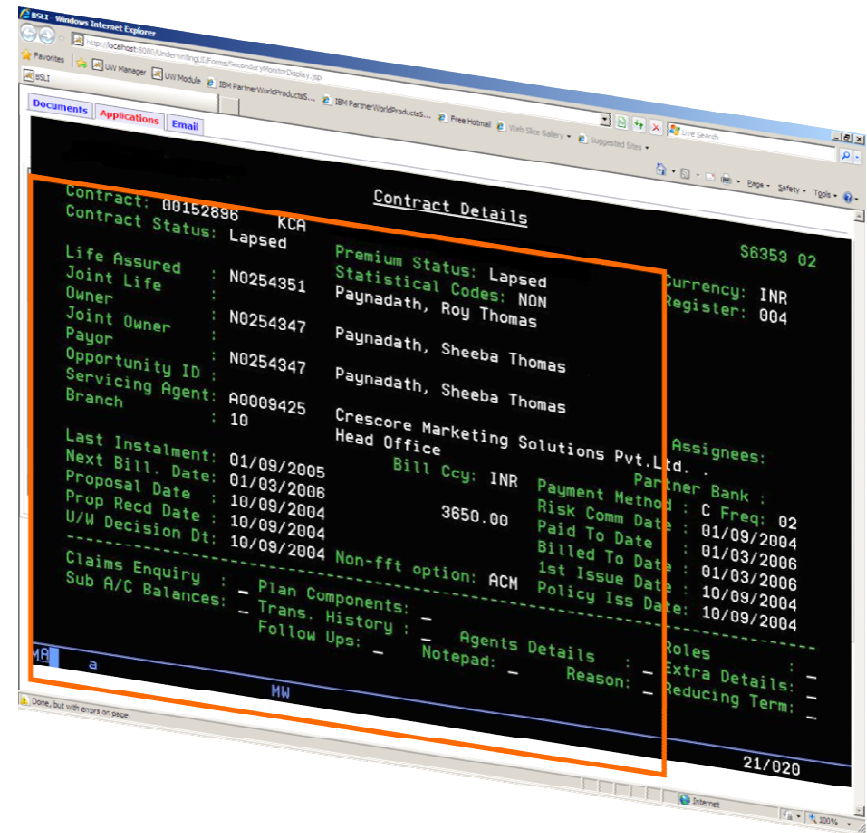
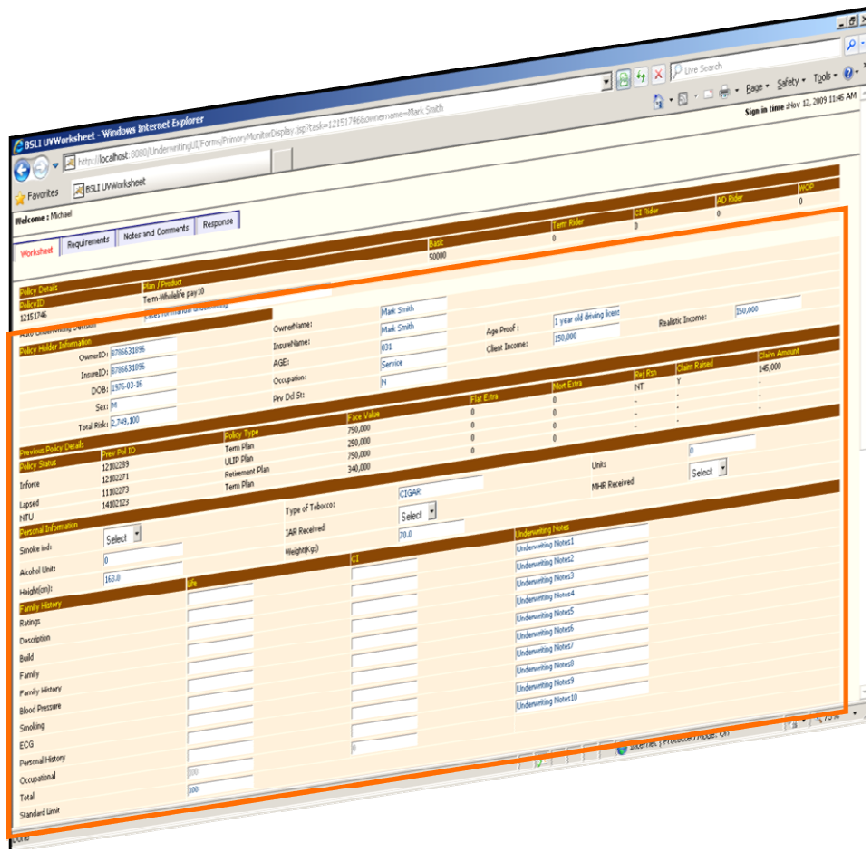
Case Sheet for Mark Smith, Policy ID: 12151746. The form includes sections for Policy Details, Personal Information, Financial Details, and Medical History.

Dual Screen View showing 'Appendix A: ACORD 701' (LIFE INSURANCE APPLICATION - PART 1) on the left and 'Current Policy Details 12151746' and 'Previous Policy Details 12102789' and '12102271' on the right. The right pane includes a table of documents and scan dates.

- Review other documents while working on Case sheet. User can –
- Be completely free from searching documents while working on the case
  - Include a previous medical document as part of this policy
  - Include previous financial details as part of current policy



# Sample - Dual Screen View



- Review Core Business system while working on Case sheet. User can –
- Be completely free from locating the correct loan admin screen while working on the case
- Analyze multiple previous policy while filling up the UW Worksheet.
- Clicking on previous policy details in Worksheet will open up the policy information on right



# Sample - Dual Screen View

BSLI UPWorkSheet - Windows Internet Explorer  
http://localhost:8080/UnderwritingUI/Form/PersonalInfo.aspx?PolicyID=12151746&ScreenName=Mark Smith  
Sign in time: Fri Jul 2, 2009 11:46 AM

Policy Information  
Owner Name: Mark Smith  
Insured: Mark Smith  
DOB: 1976-03-26  
Policy Type: Term Plan  
Term Plan: 1 year old dining room  
Health Income: 50000  
Client Income: 150,000  
Total Risk: 2,745,100

Personal Information  
Stroke Ind: 0  
Alcohol Unit: 10.3  
Weight (lb):  
Height (in):  
Type of Tobacco: CIGARETTE  
DAR Received: 70.0  
Weight (kg):  
Underwriting Notes:  
Underwriting Note1  
Underwriting Note2  
Underwriting Note3  
Underwriting Note4  
Underwriting Note5  
Underwriting Note6  
Underwriting Note7  
Underwriting Note8  
Underwriting Note9  
Underwriting Note10

Outlook Web Access  
Inbox (Messages - )  
From: [Sender Name]  
Subject: [Subject]  
Received: [Date/Time]  
Size: [Size]

From: [Sender Name]  
Subject: [Subject]  
Received: [Date/Time]  
Size: [Size]

From: [Sender Name]  
Subject: [Subject]  
Received: [Date/Time]  
Size: [Size]

- Work with your email system directly for the case. User can –
- Automatically filter the emails based on case information
- Policy number, agent name, agent email id
- Add email as case information and save it as part of the related documents
- Send emails to agents/ reinsurers and add documents from related documents





# Requirement Management

BSLI UVWorksheet - Windows Internet Explorer  
http://localhost:8080/UnderwritingUI/Forms/PrimaryMonitorDisplay.jsp?task=12151746&ownername=Mark Smith  
Welcome : Michael Sign in time :Nov 12, 2009 11:45 AM

Worksheet Requirements Notes and Comments Response

Case Requirements

- STANDARD AGE PROOF
- ALTERNATE AGE PROOF REQUIRED
- IAR/MHR
- LETTER CONFIRMING OWNER INCOME DETAILS
- LETTER CONFIRMING OWNER OCCUPATION
- MANDATORY PARTNERSHIP REQUIREMENTS
- MISSING APPLICATION INFORMATION
- KEYMANQ/AOA/MOA/3 YRS PL&BS/BOARD RESO
- NRI PASSPORT COPIES
- SPECIAL REPORT FROM REL MGR BRANCH HEAD

Outstanding Requirements

- LETTER CONFIRMING OWNER INCOME DETAILS

Received Document

Requirement type	Request Date	Received Date	Raised By	Approved By	Remarks
ASTHMA QUESTIONNAIRE	11/4/2006	10/3/2006	MICHAEL	John Taylor	Verified - Ok
TREAD MILL ECG	08/3/2006	06/8/2006	MICHAEL	Susan Murphy	Verified - Ok

<<Worksheet Notes and Comments>>

Requirements management. User can –

- Raise standard document and non-standard requirement like “New Cheque”
- Review who raised the requirement and who approved the received document
- Open received documents in the right screen without losing focus



# Notes and comments

Using Notes and comments user can –

- Review and work with both permanent and temporary comments for the case.
- Highlight new comments in Bold for important.
- Open received documents in the right screen without losing focus



# Response

The screenshot shows a web browser window titled "BSLI UWorksheet - Windows Internet Explorer". The address bar shows the URL: `http://localhost:8080/UnderwritingUI/Forms/PrimaryMonitorDisplay.jsp?task=12151746&ownername=Mark Smith`. The page content includes a navigation bar with tabs for "Worksheet", "Requirements", "Notes and Comments", and "Response". Below the navigation bar, there are three main sections:

- Case CheckList:** A list of four items with checkboxes: "Age proof validated", "Application details verified", "Requirement validated", and "Case load created in Ingenium".
- Refer:** A section with two dropdown menus labeled "Reason :" and "Move Task To :", and a "Refer" button.
- Send To Reinsurance:** A section with a "Create reinsurance package" button.

Below these sections, there is a "Decision" dropdown menu with an "Ok" button. Further down, there is a "Reassign Case" section with three dropdown menus for "Priority :", "Reason Code :", and "Assign To:", and a "Reassign" button. A link "[Click To View Reassign History](#)" is also present. At the bottom right, there is a button labeled "<<Notes and comments".

Valid Responses are –

- Decision for the case
- Refer it to senior underwriter
- Refer it to medical officer
- Send it to reinsurer
- Reassign the case to another underwriter (Authorized users only)



# Underwriting Manager

- Floor management
  - Look at available cases under different filter list –
    - Priority
    - Channels
    - Ageing
    - Agent Code
- Exception management
  - Fast track TAT nearing cases
  - Inspect cases nearing SLA
  - Search for cases
- Target management
  - Look at available team members
  - Check queue size for each team/ underwriter
  - Transfer cases to other underwriters
- Team building
  - Feedback and monitor underwriter performance



# UW Manager Worklist

BSLI UWWorksheet - Windows Internet Explorer  
http://localhost:8080/UnderwritingMGMT/Forms/ManagerTaskList.jsp

Welcome : Steve      Scorecard      Yesterday : Assigned(58) ,Completed(55)      Today : Assigned(35) ,Completed(27)

MyTasks   Ageing   Exception   Priority   Search Criteria   Scorecard   Task Distribution

Owner	Policy Number	Activity	Priority	Product	TSAR	Premium	Start Date	Assigned To	Assigned On	Type	Last Assigned
<b>New(3)</b>											
Mark Smith	<input type="checkbox"/> 11351746	First Underwriter	2	Retirement - Traditional	2,749,100	2,749	15/3/2008 16:28:08	Susan Murphy	15/3/2008 16:25:01	Medical	Susan Murphy
	<input type="checkbox"/> 12151747	First Underwriter	2	Protection Unit-link	1,749,100	2,449	11/6/2008 13:15:00	Ted Baker	15/3/2008 08:25:01	Medical	Ted Baker
Dave Rogers	<input type="checkbox"/> 14152848	Second Underwriter	3	Wealth Unit-link	4,749,100	1,234	24/1/2008 19:05:09	Susan Murphy	15/3/2008 12:22:11	Non Medical	Michael
<b>Reinsurance</b>											
Mike Ballard	<input type="checkbox"/> 15651749	First Underwriter	2	Retirement Unit-link	5,749,100	2,234	12/5/2008 12:22:11	Ted Baker	12/5/2008 15:25:01	Medical	Ted Baker
	<input type="checkbox"/> 16121780	GenUW	4	Life Insurance Unit-link	2,749,100	4,234	18/1/2008 06:25:21	Ted Baker	12/5/2008 13:15:00	Medical	Sally
Sara Lee	<input type="checkbox"/> 14551251	Second Underwriter	5	Riders - Tradition	7,749,100	3,234	15/8/2008 16:25:15	Ted Baker	12/5/2008 06:25:21	Non Medical	Ted Baker
<b>XYZ Bank</b>											
Andy Jones	<input type="checkbox"/> 11351452	First Underwriter	3	Protection Unit-link	2,123,100	1,657	07/2/2008 08:25:01	John Taylor	07/2/2008 08:25:01	Medical	Steve
Genn Turner	<input type="checkbox"/> 12141713	GenUW	4	Health & Wellness - Traditional	1,123,100	1,657	05/12/2008 23:21:31	John Taylor	07/2/2008 06:25:21	Non Medical	Ted Baker
	<input type="checkbox"/> 15171453	Second Underwriter	5	Wealth - Traditional	4,132,100	5,231	22/3/2008 11:25:44	John Taylor	07/2/2008 08:25:01	Non Medical	Ross Taylor
Richard Pyke	<input type="checkbox"/> 18221780	GenUW	4	Life Insurance Unit-Link	2,749,100	4,234	18/1/2008 06:25:21	Ted Baker	12/5/2008 13:15:00	Medical	Ted Baker
Mary Jane	<input type="checkbox"/> 13551261	Second Underwriter	5	Riders Unit-Link	7,749,100	3,234	15/8/2008 16:25:15	Ted Baker	12/5/2008 06:25:21	Non Medical	Susan Murphy
	<input type="checkbox"/> 16131722	Second Underwriter	5	Wealth - Traditional	4,132,100	5,231	22/3/2008 11:25:44	John Taylor	07/2/2008 08:25:01	Non Medical	Ted Baker

Move  
Reasc  
Priorit  
Done

Key benefit – Monitor ongoing work and perform floor management

Using Worklist manager's can –

- Distribute tasks among staff
- Group the cases based on channel (Agent Code, Branch location etc.)
- Know details of who worked on the case earlier, when was it last assigned, how times did the case iterate



# UW Manager Worklist – Ageing cases

BSLI UWWorksheet - Windows Internet Explorer  
http://localhost:6080/UnderwritingMGMT/Forms/ManagerTaskList.jsp

Welcome : Steve      Scorecard      Yesterday : Assigned(58) ,Completed(55)      Today : Assigned(35) ,Completed(27)

MyTasks   **Ageing**   Exception   Priority   Search Criteria   Scorecard   Task Distribution

Ageing Criteria:  days  
Priority:    
Sum Assured:    
Premium:

Owner	Policy Number	Activity	Priority	Product	TSAR	Premium	Start Date	Assigned To	Assigned On	Type	Last Assigned	
<b>&gt; 5 days</b>												
Mark Smith	<input type="checkbox"/> 11351746	First Underwriter	2	Retirement - Traditional	2,749,100	2,749	15/3/2008 16:28:08	Susan Murphy	15/3/2008	16:25:01	Medical	Ted Baker
	<input type="checkbox"/> 12151747	First Underwriter	2	Protection Unit-link	1,749,100	2,449	11/6/2008 13:15:00	Ted Baker	15/3/2008	08:25:01	Medical	Allen
Dave Rogers	<input type="checkbox"/> 14152848	Second Underwriter	3	Wealth Unit-link	4,749,100	1,234	24/1/2008 19:05:09	Susan Murphy	15/3/2008	12:22:11	Non Medical	Susan Murphy
<b>&gt;10 days</b>												
Andy Jones	<input type="checkbox"/> 11351452	First Underwriter	3	Protection Unit-link	2,123,100	1,657	07/2/2008 08:25:01	John Taylor	07/2/2008	08:25:01	Medical	Ross Taylor
Glenn Turner	<input type="checkbox"/> 12141713	GenUW	4	Health & Wellness - Traditional	1,123,100	1,657	05/12/2008 23:21:31	John Taylor	07/2/2008	06:25:21	Non Medical	Ted Baker
	<input type="checkbox"/> 15171453	Second Underwriter	5	Wealth - Traditional	4,132,100	5,231	22/3/2008 11:25:44	John Taylor	07/2/2008	08:25:01	Non Medical	Ross Taylor

Key benefit – Monitor pending queue and escalate processing

Using Ageing filter the manager's can –

- Review tasks with different ageing criteria e.g. >5 days or > 10 days
- Distribute those cases to experienced users for meeting business target and TAT



# UW Manager – Exception handling

BSLI UWWorksheet - Windows Internet Explorer  
http://localhost:8080/UnderwritingMGMT/Forms/ManagerTaskList.jsp

Welcome : Steve      Scorecard      Yesterday : Assigned(58) ,Completed(55)      Today : Assigned(35) ,Completed(27)

MyTasks   Ageing   **Exception**   Priority   Search Criteria   Scorecard   Task Distribution

Owner	PolicyNumber#	Activity	Priority	Product	TSAR	Premium	Start Date	Assigned To	Assigned On	Type	Last Assigned
<b>TAT &lt; 8 hrs</b>											
Mike Smith	<input type="checkbox"/> 15651749	First Underwriter	2	Retirement Unit-link	5,749,100	2,234	12/5/2008 12:22:11	Ted Baker	12/5/2008 15:25:01	Medical	Ted Baker
	<input type="checkbox"/> 16121780	GenUW	4	Life Insurance Unit-link	2,749,100	4,234	18/1/2008 06:25:21	Ted Baker	12/5/2008 13:15:00	Medical	Ross Taylor
<b>TAT &lt; 24 hrs</b>											
Andy Jones	<input type="checkbox"/> 11351452	First Underwriter	3	Protection Unit-link	2,123,100	1,657	07/2/2008 08:25:01	John Taylor	07/2/2008 08:25:01	Medical	Susan Murphy
Glenn Turner	<input type="checkbox"/> 12141713	GenUW	4	Health & Wellness - Traditional	1,123,100	1,657	05/12/2008 23:21:31	John Taylor	07/2/2008 06:25:21	Non Medical	Michael
	<input type="checkbox"/> 15171453	Second Underwriter	5	Wealth - Traditional	4,132,100	5,231	22/3/2008 11:25:44	John Taylor	07/2/2008 08:25:01	Non Medical	Ted Baker
<b>Reinsurance</b>											
Richard Pyke	<input type="checkbox"/> 15651749	First Underwriter	2	Retirement - Traditional	5,749,100	2,234	12/5/2008 12:22:11	Ted Baker	12/5/2008 15:25:01	Medical	Ted Baker
	<input type="checkbox"/> 16121780	GenUW	4	Life Insurance Solution Traditional	2,749,100	4,234	18/1/2008 06:25:21	Ted Baker	12/5/2008 13:15:00	Medical	Ted Baker
Sara Lee	<input type="checkbox"/> 14551251	Second Underwriter	5	Riders - Tradition	7,749,100	3,234	15/8/2008 16:25:15	Ted Baker	12/5/2008 06:25:21	Non Medical	Susan Murphy

Move Task To:         
Reason:

Key benefit – Monitor cases falling under business defined exception criteria

Using Exception filter the manager's can –

- List tasks that are nearing the TAT
- Create filters based on other exception conditions such as high risk or declined



# UW Manager – Priority management

BSLI UVWorksheet - Windows Internet Explorer  
http://localhost:8080/UnderwritingMGMT/Forms/ManagerTaskList.jsp

Welcome : Steve      Scorecard      Yesterday : Assigned(58) ,Completed(55)      Today : Assigned(35) ,Completed(27)

MyTasks   Ageing   Exception   **Priority**   Search Criteria   Scorecard   Task Distribution

Owner	Policy Number	Activity	Product	TSAR	Premium	Start Date	Assigned To	Assigned On	Type	Last Assigned
Priority = 4										
Mark Smith	<input type="checkbox"/> 11351746	First Underwriter	Retirement - Traditional	2,749,100	2,749	15/3/2008 16:28:08	Susan Murphy	15/3/2008 16:25:01	Medical	Ted Baker
	<input type="checkbox"/> 12151747	First Underwriter	Protection Unit-link	1,749,100	2,449	11/6/2008 13:15:00	Ted Baker	15/3/2008 08:25:01	Medical	Allen
Dave Rogers	<input type="checkbox"/> 14152848	Second Underwriter	Wealth Unit-link	4,749,100	1,234	24/1/2008 19:05:09	Susan Murphy	15/3/2008 12:22:11	Non Medical	Susan Murphy
Priority = 3										
Andy Jones	<input type="checkbox"/> 11351452	First Underwriter	Protection Unit-link	2,123,100	1,657	07/2/2008 08:25:01	John Taylor	07/2/2008 08:25:01	Medical	Ross Taylor
Glenn Turner	<input type="checkbox"/> 12141713	GenUW	Health & Wellness - Traditional	1,123,100	1,657	05/12/2008 23:21:31	John Taylor	07/2/2008 06:25:21	Non Medical	Ted Baker
	<input type="checkbox"/> 15171453	Second Underwriter	Wealth - Traditional	4,132,100	5,231	22/3/2008 11:25:44	John Taylor	07/2/2008 08:25:01	Non Medical	Ross Taylor

Move Task To:         
Reason:   
Priority:

Key benefit – Monitor ongoing work based on service level agreement with partner channels and manage tasks based on day to day priorities

Using Priority filter the manager's can –

- Track cases that are high priority
- Manage cases by transferring them to available staff





# UW Manager – Case search

The screenshot shows a web browser window titled "BSLI UWWorksheet - Windows Internet Explorer" with the URL "http://localhost:8080/UnderwritingMGMT/Forms/ManagerTaskList.jsp". The page displays a "Welcome" message to "Steve" and a "Scorecard" showing "Yesterday : Assigned(58) ,Completed(55)" and "Today : Assigned(35) ,Completed(27)". A navigation bar includes tabs for "MyTasks", "Ageing", "Exception", "Priority", "Search Criteria", "Scorecard", and "Task Distribution". The "Search Criteria" tab is active, showing a search form with fields for "Customer Name OR Policy Number", "Agent code", "Assigned To" (a dropdown menu), and "Started" (a dropdown menu and a date field). A "Search" button is located below the search form. Below the search form, there is a "Transfer" section with fields for "Move Task To" (a dropdown menu), "Reason" (a dropdown menu), and "Priority" (a dropdown menu), along with a "Transfer" button.

Key benefit – Track cases based on requests from agents/channels

- Using search function the manager's can –
- List for tasks that needs to be completed e.g. competition cases
  - Assign tasks to staff to manage sudden change in volume



# UW Manager – Task distribution

Key benefit – Flexible team management and task allocation rules on need basis

- Using TASK distribution function the manager's can –
- Create levels within Underwriting groups e.g. first underwriters can have two levels and each level can have upper limit based on premium or sum assured
  - Put distribution criteria for users based on user defined conditions like Total sum at risk or premium or agent code



# UW Manager – Task

BSLI UWWorksheet - Windows Internet Explorer  
http://localhost:8080/UnderwritingMGMT/Forms/ManagerTaskList.jsp

Welcome : Steve      Scorecard      Yesterday : Assigned(58) ,Completed(55)      Today : Assigned(35) ,Completed(27)

MyTasks   Ageing   Exception   Priority   Search Criteria   Scorecard   **Task Distribution**

Definition   Monitoring   **Distribution**

Current distribution

Underwriter	Login Time	view by	Authority Limit	Assigned	Completed
Susan Murphy	8:30 AM	First U/W < 15000 First U/W < 25000		36	24
Ted baker	8:40 AM	Second U/W < 12000 Second U/W < 15000 < 25000		29	12
John Taylor	8:55 AM	Second U/W < 10000 Second U/W < 12000 < 25000		42	39

Pending distribution

Activity	Queue depth	Assigned	Completed	Pending
First UW	50	34	24	16
Second UW	34	21	20	13
Reinsurance	21	16	14	05

Key benefit – Monitor number of cases and team performance based on business parameters

- Using TASK distribution function the manager's can –
- Monitor cases assigned and completed by each user
- Filter cases by authority limit, area and product code etc.
- Track the queues for each underwriting activity



# UW Manager – Staff feedback

Key benefit – Create and manage knowledge to improve team performance

- Using Staff feedback function the manager's can –
- Add comments about staff
- Track performance by monitoring previous comments
- Integrate this with HR system
- Provide appropriate guidance and feedback to staff





# Implementation profile

- Full Implementation timeframe
  - ~ 2-4 months
  - Integration points exposed by your policy admin, CRM, Auto-underwriting and email system



Transforming the way people work

Thank you

If you have any question, please contact Vietnamese team:

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