



# Risk Assessment at Underwriting

## *Enable Straight-Through Underwriting with Data-Driven Decisions*

### Mitigate risks with a uniform and data-driven screening

- ✓ Consistent and unbiased screening
- ✓ Balance between quantity and quality of your portfolio growth
- ✓ Enable straight-through processing
- ✓ Improve customer experience

### Enable responsible portfolio growth

Dishonest actors can hide behind the internet more easily than ever. Having a clear picture of potential customers before they enter the portfolio is the only way to prevent fraud and risky business. The FRISS underwriting solution provides an intelligent and objective risk screening for both commercial and personal lines.

Avoid adverse selection with consistent and unbiased screenings. FRISS offers real-time insights into the risks associated with a new customer application, allowing you to quickly accept, reject, add special conditions or ask further questions. You are in control of your risk appetite and your customers benefit from a smooth customer experience.

# Automatically Screen Policy Applications & Renewals

Increase efficiency with a fast and uniform underwriting process. Improve the quality and value of your portfolio. Use real-time risk assessment to enable underwriting decisions in a split second and build a healthier insurance portfolio.

Your benefits:

- ✓ Enable Straight-Through Underwriting
- ✓ Easily identify potential risks

## Know Your Customer

Leverage internal and external data sources. Make predictive analytics actionable and apply customer value models. Make underwriting decisions instantly: Who am I doing business with? Am I allowed to do business with them? Do I want to do business with them?

Your benefits:

- ✓ Easily avoid defaulters and high risks
- ✓ Continuously monitor compliance

## Digitize Your Underwriting & Renewal Processes

FRISS enables digitalized and automated quotation, application, underwriting, and renewal processes. Enable straight-through processing. Work more efficiently and effectively. Improve your customer experience with seamless customer onboarding.

Your benefits:

- ✓ Consistent and reliable screenings
- ✓ Minimized operational costs



### Real-Time Risk Assessment

Underwriting decisions in a split second



### Straight-Through Processing

Seamless customer onboarding



### Proven Insurance Track Record

175+ implementations in 40+ countries



### Data-Driven Underwriting

Leverage internal and external data