

SSG DIGITAL

THE FLEXIBLE SOLUTION FOR YOUR PROTECTION BUSINESS

Quote Summary

Reference: BAP00013F8

Your Quote

- Applicant Details X
- Underwriting X
- Application Summary X
- Decision X
- Payment & Confirmation X

Existing Cover

Income One Plus

- Mr Joe Everyman
- £5,000 monthly benefit
- Indexed by RPI
- 4 week waiting period
- Full term
- Includes GIO
- To age 65

£104.47

Updated Cover

Income One Plus

- Mr Joe Everyman
- £3,000 monthly benefit
- Indexed by RPI
- 4 week waiting period
- 2 year
- Includes GIO
- To age 67

Amend quote

£36.78

Apply



50,000

SSG Digital is proven to support 50,000 quotes per hour



600,000

It also has the ability to support 600,000 new policies per annum



30 Million

It is capable of supporting portfolios in excess of 30 million policies



30% Uplift

30%-point uplift in STP rates (offered terms) versus traditional reinsurer rules engine

People are becoming more and more demanding when it comes to buying products and managing their finances. They want to deal with businesses when it's convenient for them. They also expect any transactions they make to be simple and completed quickly.

An ever-increasing number of people are adopting digital services to help improve their financial resilience, managing accounts and finances online and through mobile devices.

SSG Digital is a self-serve system that supports the whole customer journey for protection products. From producing quotations, completing applications and underwriting, through to servicing, claims and ongoing agency management. Providing a customer centric end to end system, SSG Digital helps customers, intermediaries and providers manage protection products better than ever before.

SSG DIGITAL IS DESIGNED TO:

- » Maximise business conversion and policy take-up
- » Support all protection products
- » Enable rapid product launches
- » Cater for multi-branding and white labelling
- » Reduce operational costs via class leading automation and self-serve
- » Operate across all distribution channels and media types
- » Increase up-sell and cross-sell opportunities
- » Improve risk management through in-depth business analytics
- » Be tailored to meet the needs of the customer journey and distribution channel
- » Maintain a full audit trail including historic information
- » Provide a single view of the client
- » Drive higher business conversion
- » Allow the business to be in control – not IT led
- » Work as an end to end processing system, or as specific standalone elements, depending on business needs.

Businesses already using SSG Digital are benefitting from an increase in new business and a reduction in their operating costs.



KEY BENEFITS:

Making the complex simple – supporting complex product structures. Benefits can be layered under a product, added and removed as and when needed. Clients can stay in a single process even if they need to make material changes or disclosures, therefore no need for a new application.

Multi device – can be used across tablets, laptops, desktops and smartphones.

Omni-channel – proven deployment across intermediary, direct, call centre, affiliate and bank channels. Also supports all portals and aggregators.

Flexible – you can mix and match the components that are most suitable for your business needs. Manual intervention is available if needed, for example clerical underwriting decisions, reinsurers consideration, contact centre application support. Allows multiple lives and multi-benefits structures.

Connected – all documentation is generated automatically and issued by post, email or SMS. If any action is needed, all people involved will be notified immediately by email or through the system.

Improved quality – faster turnaround, reduction in errors and improved data quality drives greater customer satisfaction.

Speed to Market – new launches are delivered in market re-defining speed. Most product changes can be implemented in hours or days, rather than weeks or months.

Efficient – one system, one data source. Data is only keyed once throughout the system. Automates all pre and post-sale activities.

Comprehensive – extensive product coverage (individual and group contracts) supports everything from migrating old legacy products to launching new ones quickly and efficiently.

Accessibility – multilingual and multi-currency enabled.