

# Life and disability claims: strategies for a technology-enabled world



A comprehensive insight to the technology landscape for executives and providers serving the life and disability insurance claims marketplace

## Important note

Excepting our own 2011 claims technology survey, we have relied on other sources used in preparing this report being complete, accurate and up to date. We have not independently verified the content of such materials, data and other information, and have relied on there being no other relevant documents or information.

Our 2011 claims technology survey was sponsored by a panel of reinsurers and technology providers.

However, the views expressed in this report are purely those of Karin Lloyd and SelectX. Where we have chosen to attribute quotes to named individuals, our sole aim has been to amplify the main text.

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Karin supports the use of technology where it improves transparency, speed and the experience for end customers and distributors, and provides competitive advantage for companies through operational efficiencies and management information.

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### SelectX

Founded in 2003, SelectX Ltd is a global risk management consultancy firm that specialises in improving risk management and the processes affecting all stakeholders in underwriting/new business and claims. It combines technical excellence with strategic understanding and vision. With its strategic partners it has a wide range of capabilities underpinned by an unceasing desire to innovate.

Its services include the re-design of new business processes for greater speed and efficiency – making optimal use of rules engines and other technologies – and the development of underwriting philosophies for innovative consumer propositions. SelectX is also the foremost creator of underwriting and claims manuals.

SelectX's clients include insurers, reinsurers, service providers and distributors world-wide.

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