

Manuals: from strategy to delivery on the Web

At SelectX we understand manuals. We've played our part in the development of several over the last few years.

We understand how manuals need to work day-to-day and we understand their strategic role. Manuals need to tie in not only with risk management strategy but corporate strategy too.

Think about your own manuals:

- How often do you update them?
- How best to resource their development to get the right result at low cost?
- Do you have a credible evidence base to justify your underwriting guidelines?
- Have you modernised your underwriting manual to include a set of tools including calculators?

We have unrivalled experience

At SelectX we have been involved in every stage of the life cycle of a manual:

- Defining business requirements and strategy
- Initial design of functionality including the specification of complex calculators
- The creation of content
- Evidence-based research
- Testing
- Deployment
- Ongoing maintenance.

And working with our technology partner we have provided everything from platform to complete content – an entire end-to-end solution with SelectX managing the whole project.

But to start with, why not have one of our manual healthchecks in which we evaluate whether a manual is fit enough for the tough competitive world? We have a number of options ranging from a review of content, functionality and navigation to a more penetrating, strategic assessment.

Make your underwriting or claims manual do more for your business; make it right up to date, distinctive and a source of real competitive advantage.

For more information please contact:

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See overleaf for Case Studies

Case studies

1 – A complete new underwriting manual

SelectX was engaged to produce a complete underwriting manual for a recently established international reinsurer. Our client needed to have a demonstrable underwriting policy in order to be able to lead reinsurance treaties, and to be able to offer its ceding companies a comprehensive manual. The scope included medical, occupational, sports, financial and residential risks.

We worked with our client's senior underwriting team and its medical officers to agree the core philosophy. We then authored all the content – descriptive text, evidence requirements, ratings, tools and resources – and conducted evidence-based research as required. The entire project was completed within twelve months. SelectX helped its client achieve a strongly competitive position from which it successfully attacked new markets.

2 – Claims manual

SelectX produced a claims procedure manual aimed at life and disability clients of an international reinsurer making a push into markets outside its North American base. Using our international experience we agreed the basic claims philosophy, adding some new refinements to traditional practice so as to reflect modern product design and the latest in information-gathering and claim management techniques.

During the project we authored all content, including relevant forms and procedural and decision-making flowcharts.

3 – Delivering a manual on the Web

Having created the content of an underwriting manual we then worked closely with our client, a reinsurer, to:

- Configure the material for the content management system being used for e-publication on the Web
- Develop the business specifications for various pieces of functionality including a tool to evaluate cardiovascular risk
- Manage a re-branding process
- Test the system, and
- Manage the entire project.

By working with SelectX our client benefited from a first-class Web-based manual with competitive functionality, whilst being able to concentrate its precious internal resources on other areas.

4 – Critical illness ratings review

This project was the review of the critical illness ratings in the underwriting manual of a major reinsurer. The aim was to bring the ratings up to date, reflecting changes to product design and latest industry practice. Our client took advantage of our understanding of critical illness pricing and our extensive medical knowledge gained through long experience in underwriting and associated research.

We made significant changes to a wide range of ratings, enabling our client to apply a more scientific and cohesive underwriting philosophy, improving both its competitive position and its standing in the market place. As with all our projects, we delivered better quality, and more quickly than the client could have achieved using its own resources.

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