

AUTOMATED INSURANCE UNDERWRITING QUESTIONNAIRE.

Hello, we are students from School of Computing, Makerere University Pursing a Bachelor's Degree in software engineering. We are carrying out research to understand how much interest there is for Automated Insurance Processes, what aims underwriters and insurers attempt to achieve with them, how automated systems work, and how successful they are.

The survey questions will be about Automated Underwriting systems; A technology solution which is designed to perform all or some of the screening functions traditionally completed by underwriters, and thus seeks to reduce the manpower, time and/or data necessary to underwrite a life insurance application.

Your Participation will help in designing and implementation of a more improved automated insurance underwriting system.

It is entirely up to you whether or not to participate in this research project. You have the option of not taking part. You have the right to withdraw from this research at any moment if you decide to participate. You will not be punished if you choose not to participate in this study or if you withdraw from it at any point.

* Required

1. 1. What is your gender? *

Mark only one oval.

- ☐ Male
☐ Female
☐ Prefer not to say

2. 2. Which of the following regions describe your residence in Uganda? *

Check all that apply.

- ☐ Central
☐ West
☐ North
☐ East

3. 3. Which range best describes your age? *

Mark only one oval.

- ☐ 1 - 17
- ☐ 18 - 25
- ☐ 26 - 35
- ☐ 36 - 50
- ☐ Above 50

4. 4. Are you currently using an automated underwriting system? *

Mark only one oval.

- ☐ Yes
- ☐ No

5. 5. If Yes, which of the following best describes why you adopted such a system? Select all that apply

Check all that apply.

- ☐ Decrease Underwriting time
- ☐ Reduce Underwriting cost
- ☐ Ensure Consistency in underwriting
- ☐ Minimize invasiveness in underwriting

6. 6. If No, Would you consider adopting such a system?

Mark only one oval.

- ☐ Yes
- ☐ No
- ☐ Maybe

7. 7. If No in (6) above, What would be the reason for your justification? Select all that apply

Check all that apply.

- ☐ Implementation too costly
- ☐ IT Resource constraints
- ☐ Satisfied with the current underwriting process
- ☐ Not familiar with automated underwriting systems
- ☐ Cultural resistance to change
- ☐ Compatibility Issues

For those who have an automated Insurance Underwriting system.

If you are not currently using an automated underwriting system, then the following set of questions do not apply to you. Kindly scroll through to the third section and submit the form.

8. 8. Classify the nature of insurance underwriting system used

Rules Engine (insurer's guidelines) – Electronic Rules Engine built to replicate existing insurer's underwriting guidelines Rules Engine (Vendor' Guidelines) - Electronic Rules Engine which employ guidelines determined by the system vendor. Predictive model – uses AI and ML to identify and exploit patterns between explanatory variables and future claims. Outsourced Underwriting – Rather than in-house, the insurer' send data to vendor company and a decision is returned.

Mark only one oval.

- ☐ Rules Engine (Insurers' guidelines)
- ☐ Rules based Engine (Vendor's guideline)
- ☐ Predictive Model
- ☐ Outsourced Underwriting system

9. 9.Does your system has the capability to :

Check all that apply.

- ☐ Reduce underwriter's time required to make decisions
- ☐ Reach decisions without underwriter
- ☐ Recommend decisions for review
- ☐ Reduce requirements Ordered
- ☐ Other

10. 10. On a scale of 1-5, how often does your system reach a final underwriting decision without underwriter review

1 point

Mark only one oval.

	1	2	3	4	5	
Seldom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very often

11. 11. On a scale of 1-5, how often does your system recommend an underwriting decision for an underwriter to review

Mark only one oval.

	1	2	3	4	5	
Seldom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Often

12. 12. How likely is it that your system would fail to reach or recommend an underwriting decision (due to data errors, complexity or other factors)

1 point

Mark only one oval.

	1	2	3	4	5	
Not at all	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Likely

Untitled Section

13. 13. What is your point of view on Insurance Underwriting? *

14. 14. What would you consider a successful approach to automating legacy underwriting systems?

15. 15. What are some of the practices that insurance companies consider when assessing risk?

16. 16. Is there anything else you would like to comment about automated insurance underwriting?

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