



# Price proactively, with precision

Stay on top of every change as it happens  
with a clear, contextualised view of your  
customers – past, present and future

If you don't know of a risk, how can you price it? Changes in your customer book happen daily, and staying on top of them all takes days out of every month.

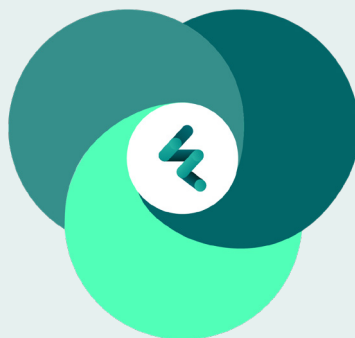
FullCircl uses rich, contextualised information to pinpoint the true nature of any company. Surface connections in group structure and access deep credit and financial profiles so you can see what's really going on – before a claim is even considered.

**Whatever your role, FullCircl's Customer Lifecycle Intelligence (CLI) can support you.**

## CLI for **Underwriters**

### **Win** the right customers

- Equip frontline team with apps
- Discover opportunities to expand
- Find connected businesses
- Leverage best growth opportunities
- Identify and increase profitable risk
- Discover propensity to bind



### **Accelerate** **onboarding**

- Underwriting automation through rules
- Straight through onboarding for digital propositions
- Reduce question sets
- Automated decision-making (STP)

### **Keep** for life

- Equip account handlers with monitoring apps
- Proactive MTAs
- Avoid underinsurance
- Automate underwriting process relating to company checks
- Enrich pricing and risk modelling

## FullCircl 'Customer For Life Guarantee'



### **Unlimited Training**

FullCircl has always prided itself on being more than a technology provider, offering a vast suite of face-to-face and digital training options, as well as fully bespoke solutions for customers with unique training requirements.



### **Temporary Over Licence Allowance**

It's normal for people to come and go, and for others to want to try the software. So, if you go temporarily over a licence that's fine, let's talk about it. Every 3 months we will work with you to trim down or tune Up the over licence.



### **Replacement Guarantee**

If someone leaves your business, we will reassign their licence and train their replacement free of charge.

## Digital triage on broker submissions

A hard market means an increase in propositions received from the broker market, but with reduced capacity.

Which propositions do you have the best chance of winning? Which require more detail? And which are unlikely to proceed?

FullCircl can help; at the click of a button, you can screen companies against key financial metrics, flag potential risks & gaps in information and be alerted to potential moral hazards, including PEPs and Sanctions, that could prevent you placing the risk on cover.

FullCircl can also connect with your existing data sources, including flood and crime ratings, giving you a comprehensive view of a company in sixty seconds.

## Streamline all your researching tools into one platform

Before providing terms or placing a client on risk, you want to ensure you fully understand your exposure.

FullCircl's news, data and people insights allow you to delve deeper into a company's history. Find out if Directors have previous companies that have been liquidated or bankrupt, research a company's financials quickly identifying trends that could indicate future activities.

Research the corporate structure - are there other companies in the group that cause concern?

FullCircl provides you access to all your research tools in one place, saving you time and allowing you to underwrite more efficiently.

## Build better relationships with brokers

Brokers have a choice of underwriters; FullCircl helps ensure that choice is you.

In the post-covid world, relationship management has become more digital; how do you ensure you are forefront of a broker's mind when asking for quotations

FullCircl provides daily alerts on changes in your broker panel, including; who has won an award; appointed a new CEO or merged with another broker; giving you an opportunity to engage for the right reason at the right time.

## Monitor and reduce your exposure on your existing portfolio

Don't wait until renewal or a claim to be alerted to potential changes to your exposure.

Set up FullCircl's tracking alerts to be informed of changes to your policyholders. Be informed of potential moral hazards as soon as they occur; receive insights to a change of risk and proactively protect your book.

Be alerted if a company diversifies, be informed if a company starts operating in a new geographical jurisdiction; be notified of a change in a company's financial position.

With FullCircl, you can decide what information is important to you and filter out the noise.

## FullCircl is trusted by leading insurance companies

AON

RSA

QBE

Marsh

wtw

AVIVA



The flexibility and configurability of FullCircl's Platform enabled QBE to be proactive rather than reactive to changes in data for client assessment.

David Jones, Director of Underwriting, Property & Packaged · QBE

