

# Expatriate Healthcare Insurance

Multi-lingual, multi-currency, underwriting referral

## What was the situation?

By the very nature of the product provided, our client's market is worldwide. Indeed, they have several offices over the world to specifically cover all time zones.

When they approached us their business was broker-based. They didn't have any online sales facility at all. However, they recognized the need for an online strategy to generate a new revenue stream: direct sales.

The complexity of the product meant we would have to address multi-lingual and multi-currency issues, as well as developing a solution taking into account potential medical conditions.

## What we did

We developed the site in English and Spanish (web pages, documents and quote engine), with a system flexible enough to accept new languages when expanding to new markets.

The quote engine itself accepts payments in GBP, US Dollars and Euros, automatically selecting the right currency for the client's location whilst dealing with rates and currency conversion.

Finally, in order to be able to serve a maximum number of clients, we ask a series of medical questions, allowing for underwriting referral rather than excluding applications out of hand.

## What was the result

The multi-lingual feature delivered great results in the US, especially amongst the growing Spanish-speaking community.

The medical questionnaire allows our client to accept more customers by catering for conditions outside the standard terms. BMI is a great example of this: Whereas a standard system might just exclude applicants over a certain BMI, our system refers the application to the underwriting team. The benefits are multiple:

- The applicant, who would otherwise get rejected, gets a closer look and a chance to be accepted, possibly with a modified premium.
- The underwriting team has all the information in electronic format, ready to be processed.
- If the application is successfully underwritten, payment can be taken straight away without re-keying any information.

