



Zurich completes digital transformation initiative with Aura Next's fully automated underwriting solution

Zurich, one of the world's largest global insurers, urgently needed a digital underwriting solution for a Middle East transformation initiative. They implemented Aura Next™ as part of their custom underwriting strategy and deployed it in five months.



The Challenge

Faced with regulatory reform requirements imposed by the United Arab Emirates (UAE,) Zurich, which has half a million policies issued in the Middle East, was on a short adherence deadline. The change forced them to overhaul complex life insurance products sold through agents and brokers. To improve the sales journey, Zurich embarked on a project to digitally transform the entire financial planning process in a portal provided to its partner ecosystem.

Soon, the digital transformation initiative revealed an urgent need to upgrade the previous underwriting component.

Without it, the project would fail to deliver the desired user experience. A new digital underwriting solution would need to:

- 1 Integrate e-underwriting seamlessly into the end-to-end sales journey
- 2 Replicate the insurer's ruleset for a series of complex life insurance products
- 3 Help meet the regulatory requirements
- 4 Come from a trusted, responsive vendor



The Solution

Zurich turned to RGA to leverage the Aura Next underwriting platform. Aura Next's industry-leading reputation led the insurer to see the opportunity to enhance the end-to-end sales journey.

RGA's cloud-based underwriting technology runs on AWS as a Software as a Service (SaaS) solution, making it much quicker to configure and deploy than traditional underwriting software. RGA launched the insurer's Aura Next environment within days.

In order to optimize development time, RGA set up a global team that worked continuously across time zones – in the UK, Australia, and India. In this way, and by being responsive and flexible, the Aura Next team met every deadline.

Further, by re-creating Zurich's own ruleset, including multiple riders, the implementation team took on additional complexity to save the insurer time.

The Results

The Aura Next solution fully replicated the insurer's underwriting philosophy, and RGA committed the optimal resources with the right tool to implement as agreed. Despite being brought into a project already underway, RGA delivered in five months, with every underwriting element on time, on budget, and within scope. They then tested the solution and went live two weeks later, signing up 850 agents to the platform in three days.

With the Aura Next platform, Zurich could improve the underwriting portion of the sales journey, and successfully complete its digital transformation initiative.

"We're committed to optimizing our customer experience through digitization. When we sought to enhance the sales journey, we chose Aura Next to deliver an improved underwriting experience. Their team not only worked to ensure we collectively hit the market's regulatory deadline but surpassed expectations with implementation, with over 850 agents progressing through the underwriting stage in the first month."

Wendy LIU,
Interim CEO, Zurich International

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About Aura Next™

Aura Next is a decision management platform that enhances underwriting decisions and optimizes outcomes. Delivered by RGA, Aura Next is a global leader in automated underwriting with more than 50 implementations across 40 markets and multiple languages, processing more than 5 million applications annually.