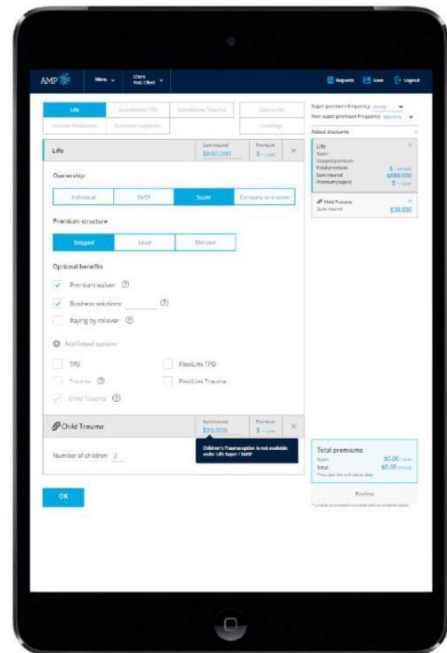
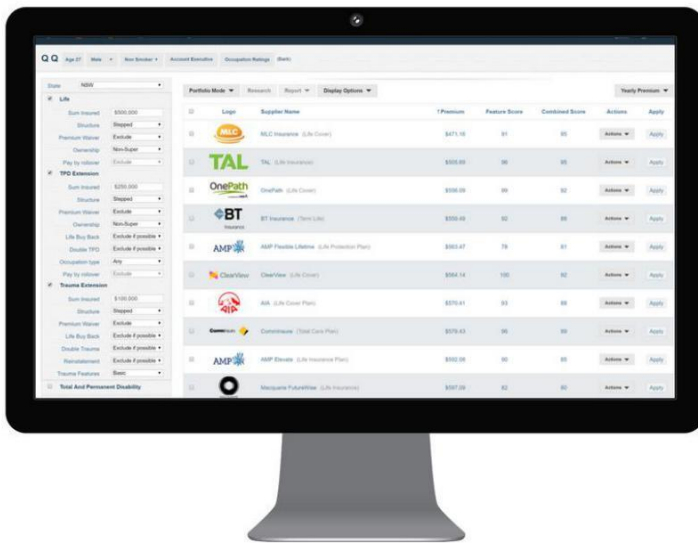


QUOTE & APPLY ENGINE

OMNIUM'S POWERFUL LIFE RISK NEW BUSINESS ENGINE

Current implementations of engine



Our engine is currently implemented by proven solutions in the market:

AMP Australia Online

AMP Australia's online Quote and Apply system.

AMP New Zealand Desktop

AMP New Zealand's offline Quote and Apply system.

OmniLife Risk Research Solution

Omnium's industry relied on Risk Research solution.

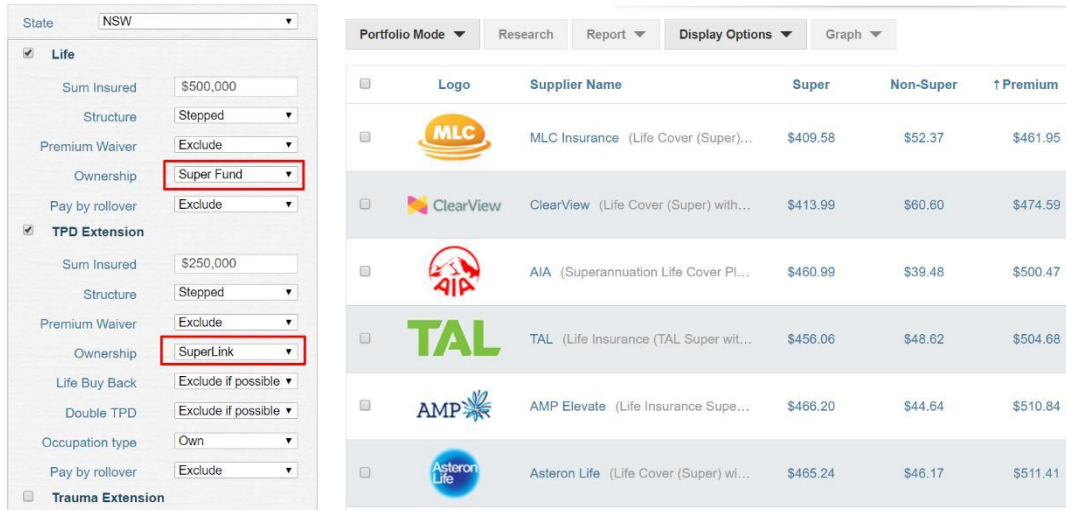
OmniLife Application Form system

Omnium's market first application form system.

FEATURES OF ENGINE

Flexibility

The engine has been designed to be so dynamic it can facilitate any complex product structure. Whether that be Split Inside/Outside Super scenarios or Multi-Life products in the one policy, have confidence that our engine can facilitate any current or new product structure you have.



The screenshot shows the Omnium Risk Research solution interface. On the left is a configuration panel for a policy, and on the right is a table of products.

Configuration Panel (Left):

- State: NSW
- Life**
 - Sum Insured: \$500,000
 - Structure: Stepped
 - Premium Waiver: Exclude
 - Ownership: **Super Fund** (highlighted)
 - Pay by rollover: Exclude
- TPD Extension**
 - Sum Insured: \$250,000
 - Structure: Stepped
 - Premium Waiver: Exclude
 - Ownership: **SuperLink** (highlighted)
 - Life Buy Back: Exclude if possible
 - Double TPD: Exclude if possible
 - Occupation type: Own
 - Pay by rollover: Exclude
- Trauma Extension**

Table of Products (Right):







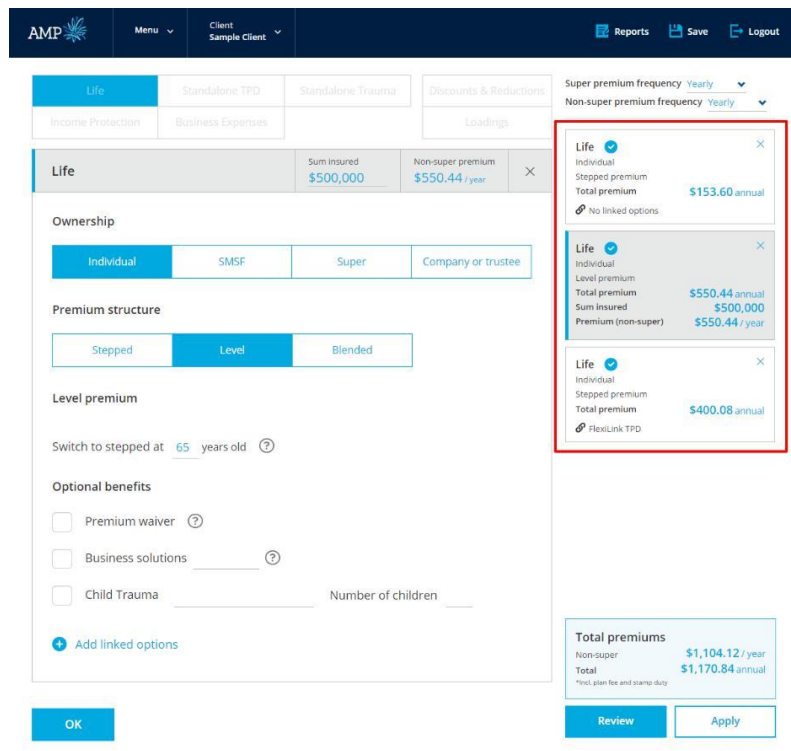
Logo	Supplier Name	Super	Non-Super	↑ Premium
	MLC Insurance (Life Cover (Super)...	\$409.58	\$52.37	\$461.95
	ClearView (Life Cover (Super) with...	\$413.99	\$60.60	\$474.59
	AIA (Superannuation Life Cover Pl...	\$460.99	\$39.48	\$500.47
	TAL (Life Insurance (TAL Super wit...	\$456.06	\$48.62	\$504.68
	AMP Elevate (Life Insurance Supe...	\$466.20	\$44.64	\$510.84
	Asteron Life (Life Cover (Super) wi...	\$465.24	\$46.17	\$511.41

Fig 1. Omnium's Risk Research solution – Superlink functionality



The screenshot shows the AMP Elevate illustrator interface. The main configuration panel is on the left, and a summary of premiums is on the right.

Configuration Panel (Left):

- Life: Sum insured \$500,000, Non-super premium \$550.44/year
- Ownership: Individual, SMSF, Super, Company or trustee
- Premium structure: Stepped, **Level**, Blended
- Level premium: Switch to stepped at 65 years old
- Optional benefits: Premium waiver, Business solutions, Child Trauma

Summary of Premiums (Right):

Life	Total premium
Life (Individual, Stepped premium, No linked options)	\$153.60 annual
Life (Individual, Level premium, Sum insured \$500,000, Premium (non-super) \$550.44/year)	\$550.44 annual
Life (Individual, Stepped premium, FlexLink TPD)	\$400.08 annual
Total premiums	\$1,104.12 / year
Total	\$1,170.84 annual

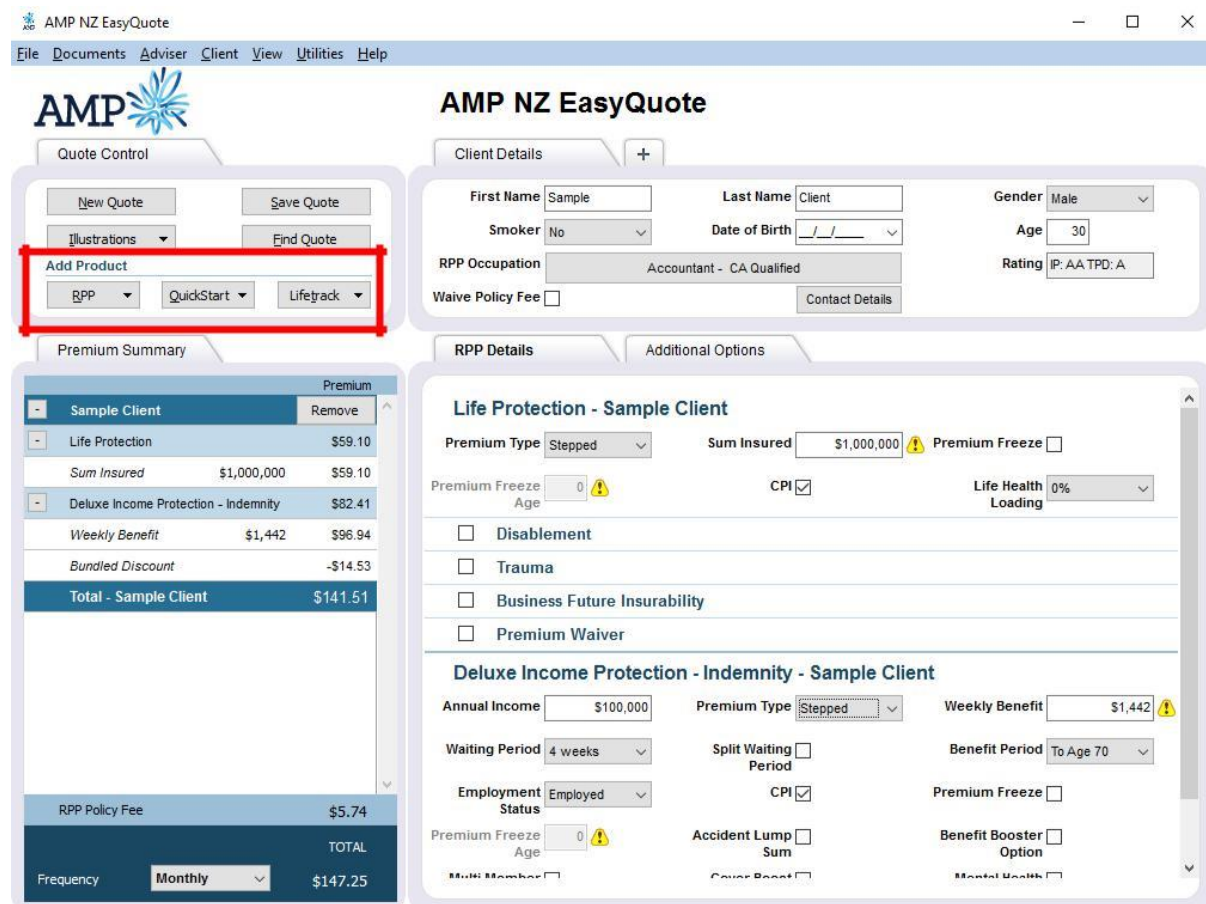
Fig 2. AMP Elevate illustrator – multi-life products in one policy

Rapid Fast

It is the fastest engine in illustrating premiums. It illustrates over 512 different product premiums in less than half a second and for a single product it takes less than one tenth of a second

Multi-product illustrations

The engine can allow users to illustrate different product channels in the same illustrator, by supporting multi-product quoting. For example users can quote a normal retail product and direct products in the one interface and presented intuitively.



The screenshot displays the AMP NZ EasyQuote software interface. The 'Quote Control' panel on the left includes buttons for 'New Quote', 'Save Quote', 'Illustrations', and 'Find Quote'. A red box highlights the 'Add Product' section, which contains three dropdown menus: 'RPP', 'QuickStart', and 'Lifetrack'. The 'Premium Summary' table on the left lists various products and their premiums:

Product	Premium
Sample Client	Remove
Life Protection	\$59.10
Sum Insured	\$1,000,000
Deluxe Income Protection - Indemnity	\$82.41
Weekly Benefit	\$1,442
Bundled Discount	-\$14.53
Total - Sample Client	\$141.51

The 'RPP Policy Fee' is \$5.74, and the 'TOTAL' premium is \$147.25 with a 'Frequency' of 'Monthly'. The 'Client Details' panel on the right shows information for 'Sample Client', including First Name, Last Name, Gender (Male), Smoker (No), Date of Birth, Age (30), RPP Occupation (Accountant - CA Qualified), and Rating (IP, AA TPD: A). The 'RPP Details' panel shows settings for 'Life Protection - Sample Client' and 'Deluxe Income Protection - Indemnity - Sample Client', including Premium Type, Sum Insured, Annual Income, Weekly Benefit, and various options like Disablement, Trauma, and Business Future Insurability.

Fig 3. AMP NZ illustrator – multiple product channels in one illustrator

Agility

Easily add and maintain your products. Configuration from our experienced actuarial staff can apply updates rapidly with minimal IT impact. As an engine, changes and impacts from configuration rule updates are self-contained and predictable, which reduce testing time.

Multi-Platform

One engine with the same business rules allows us to inexpensively develop online, offline and mobile/tablet versions of the same illustration solution but with different look and feels. Giving your users flexibility and mobility. Client data will also be synced across all solutions for added ease.



Customisations

Control the product offering with roles functionality that can target individual users and groups. For example special discounts may be provided to specific dealer or staff groups. Screens and documentation can be branded with colours, logos and a style to suit the person using the system.

Architecture using the latest thin-client system offering a responsive web design front-end that's capable of utilising all of the latest HTML 5 and future features without impacting the actual insurance services. The separation makes it easy to "face-lift" the user interface over time, without having to re-build any insurance server side components.

Open architecture

The engine is built on open architecture with well-designed API's making it easily connectable to existing financial adviser systems and comparison websites, to prevent any double entering of data.



Synergies with Omnium

Omnium is the chosen Risk Research solution provider for the biggest risk writing firms in Australia including iSelect, Lifebroker, Rate Detective, Life Insurance Comparison, Save U and more.

Omnium is the Risk Research provider for major dealer groups such as Infocus, Synchron, Fiducian and many more. Omnium is connected to Financial Planner CRMs such as Temenos, Seido, Midwinter, CCube, Adviser Intelligence, Platformplus, Practifi and more.

This allows powerful synergy if Omnium is also the provider for your insurance engine. It will allow:

- Close and efficient integration with systems used by these groups making it easier for these advisers to quote and apply for your product.
- Integration with financial planner CRMs allows closer integration of your product with these CRMs who cover large part of the market and only working with one single vendor for every integration.

Get in touch with us to get a comprehensive demonstration of the engine

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