

ANZ/ONEPATH PRE-ASSESSMENT WIZARD USER MANUAL

JULY 2017

1. INTRODUCTION

The ANZ Pre-Assessment Wizard (PAW) has been developed to assist Financial Planners to understand potential underwriting outcomes for certain medical circumstances in a timely and efficient manner. It will also provide an indication of the important factors required to enable the underwriting of a given medical condition.

The PAW is capable of providing an indicative pre-assessment underwriting decision for up to 6 conditions per client from many commonly encountered medical issues, based on the information provided. Where certain information is unavailable or unknown the PAW will generally assume a "best case scenario" in regards to that particular information.

The PAW provides an indicative decision only. Any applications for insurance subsequently submitted will be subject to full underwriting, including further medical evidence where required.

What the Pre-Assessment Wizard is:

- A handy tool to get an immediate idea of the underwriting impact of certain medical conditions on various types of cover.
- A tool that allows up to 6 medical conditions to be entered for a given client and which then combines the individual decisions for each of those conditions into an overall outcome for the client.
- An important guide to identify what factors of a medical condition an underwriter will need in order to make a formal decision.

What the Pre-Assessment Wizard is not:

- It is not an application for insurance. It has no Duty of Disclosure obligations, it will not validate any data that is put into it and it requests no information by which a specific client can be identified.
- It is not a formal underwriting decision – it is an indicative assessment **only**. Underwriting an applicant is a complex process where the applicant is viewed holistically from multiple aspects, including medically, occupationally, any pastimes, financially and even residentially.

The PAW only looks at given medical issues in isolation. Hence, the outcomes provided by the PAW are a guide only – they are not (and will not) be regarded as a formal underwriting decision.

Purpose of this Document?

The User Manual will assist you to download the Pre-assessment Wizard from OneView Life and guide you through the PAW's features and functions.

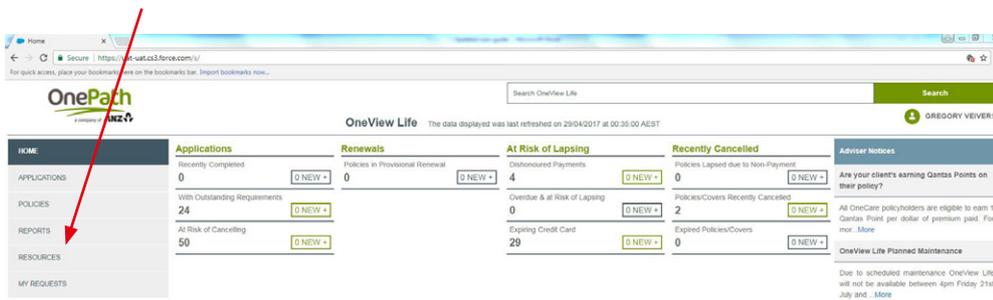
System requirements to run the PAW:

1. 64 bit Windows OS such as Windows Server 2008, Windows 7 or any later version of Windows.
2. Outlook should be opened and minimised to the taskbar, to send PAW session emails to OnePath underwriting.
3. The PAW should be extracted from the ZIP file, as described in Section 2 below. We do not recommend that the User open the .exe file directly from the ZIP file.

2. DOWNLOAD THE PAW FROM ONEVIEW LIFE

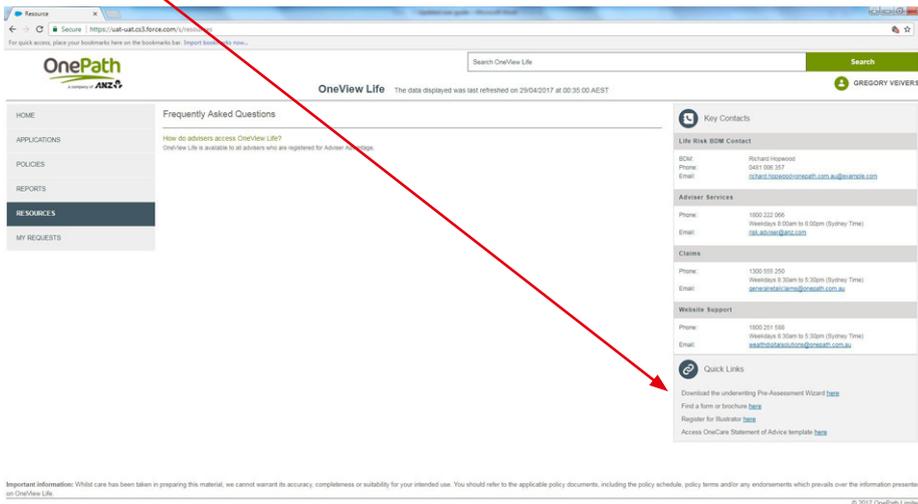
Log into OneView Life using your usual username and password.

Select the 'Resources' from the menu on the left hand side.

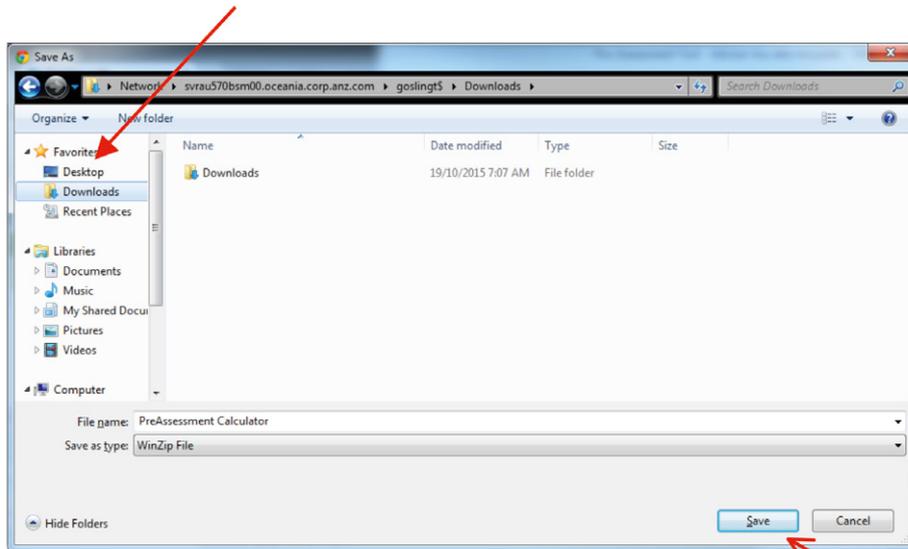


The screenshot shows the OneView Life dashboard interface. On the left-hand side, there is a navigation menu with the following items: HOME, APPLICATIONS, POLICIES, REPORTS, RESOURCES, and MY REQUESTS. The 'RESOURCES' item is highlighted with a red arrow pointing to it. The main content area displays various statistics and reports, including 'Applications', 'Renewals', 'At Risk of Lapsing', 'Recently Cancelled', and 'Adviser Notices'. The 'Applications' section shows 'Recently Completed' as 0 and 'With Outstanding Requirements' as 24. The 'Renewals' section shows 'Policies in Provisional Renewal' as 0. The 'At Risk of Lapsing' section shows 'Discontinued Payments' as 4, 'Overdue & at Risk of Lapsing' as 0, and 'Expiring Credit Card' as 29. The 'Recently Cancelled' section shows 'Policies Lapsed due to Non-Payment' as 0 and 'Policies/Covers Recently Cancelled' as 2. The 'Adviser Notices' section includes a notice about Qantas Points and a 'Planned Maintenance' notice.

Under Quick Links select 'Download the underwriting Pre-Assessment Wizard'!



Save the Pre-Assessment Wizard file to your desktop or other preferred location on your computer.



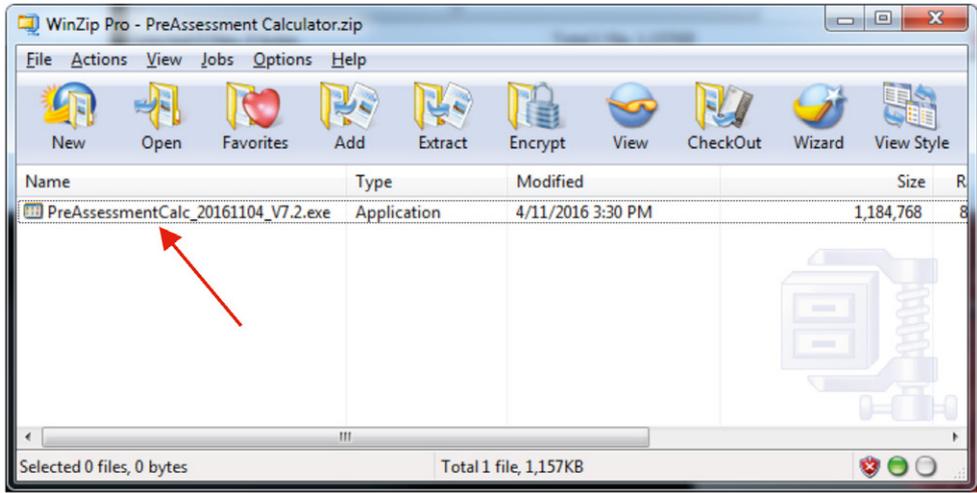
3. OPENING THE PRE-ASSESSMENT WIZARD

It is important that you have Microsoft Outlook open before running the PAW.

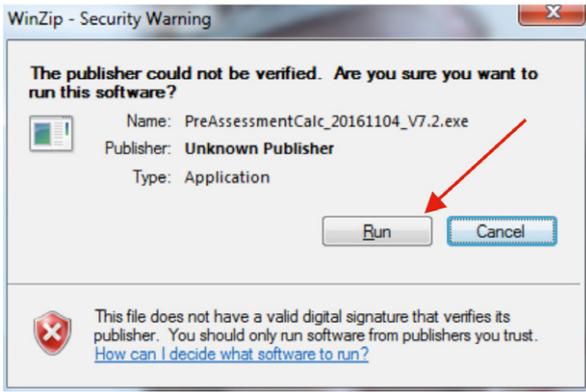
This will enable the PAW to create a unique Pre-Assessment ID for your session and to automatically email a copy of your session to OnePath Underwriting for future reference and discussion.

Open the Pre-Assessment Wizard from the location where it was saved when you downloaded it from OVL.

Double-click on the saved 'PreAssessmentCalc' file. (**Please note:** the version number in the screen shot below is obsolete. It's shown as an example only.)



Select 'Run'



4. USING THE PRE-ASSESSMENT WIZARD

- The first screen in the PAW is the Client Information screen. Some basic, non-identifiable information is required here, as this information may affect the pre-assessment decision; namely Age, Gender, Smoker status and Occupation.

This pre-assessment wizard will provide indicative* ratings available for various cover types based on common situations

Age: 21
Gender: Female
Smoker Rates: Yes
Occupation: White

Select Pre-assessment type:
 Medical Pastime
 Financial Residential / Travel
 Occupational

Select condition:
Diabetes

Next
Reset
Email
Cancel

* The pre-assessment is based on information you provide in this form and is indicative only. Please understand that this is in no way a formal decision regarding an application for insurance; any formal assessment is still subject to our usual underwriting process upon receipt of an application form, together with any additional requirements. Any additional information obtained during the underwriting process (or any change in underwriting approach) can have an impact on the assessment given by this calculator.

At this stage, only certain Medical conditions are available for Pre-Assessment. The 'Medical' option will therefore be automatically selected as the 'Pre-assessment type'. Over time, more pre-assessment options will be made available.

This pre-assessment wizard will provide indicative* ratings available for various cover types based on common situations

Age: 21
Gender: Female
Smoker Rates: Yes
Occupation: White

Select Pre-assessment type:
 Medical Pastime
 Financial Residential / Travel
 Occupational

Select condition:
Diabetes

Next
Reset
Email
Cancel

* The pre-assessment is based on information you provide in this form and is indicative only. Please understand that this is in no way a formal decision regarding an application for insurance; any formal assessment is still subject to our usual underwriting process upon receipt of an application form, together with any additional requirements. Any additional information obtained during the underwriting process (or any change in underwriting approach) can have an impact on the assessment given by this calculator.

Select the type of condition for which a pre-assessment is required (e.g. cancers, musculo-skeletal problems, diabetes, BMI, etc). Then click on 'Next'.

This pre-assessment wizard will provide indicative* ratings available for various cover types based on common situations

Age: 21
Gender: Female
Smoker Rates: Yes
Occupation: White

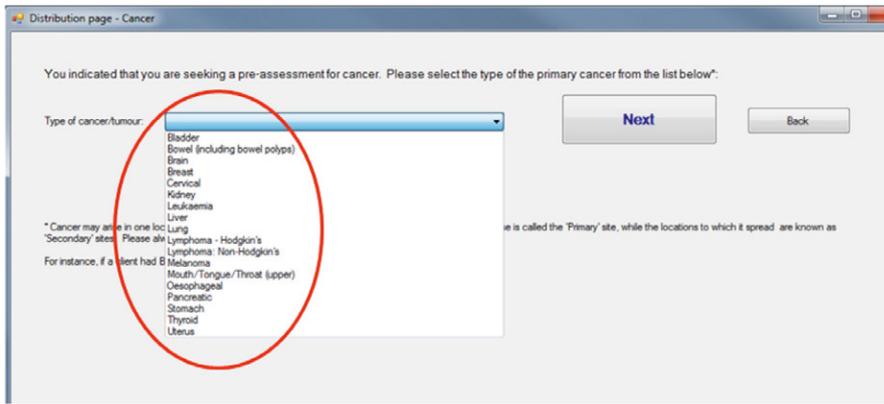
Select Pre-assessment type:
 Medical Pastime
 Financial Residential / Travel
 Occupational

Select condition:
Back or neck disorders

Next
Reset
Email
Cancel

* The pre-assessment is based on information you provide in this form and is indicative only. Please understand that this is in no way a formal decision regarding an application for insurance; any formal assessment is still subject to our usual underwriting process upon receipt of an application form, together with any additional requirements. Any additional information obtained during the underwriting process (or any change in underwriting approach) can have an impact on the assessment given by this calculator.

(Note: for some condition types, the User may then be presented with a 'Distribution Screen' to target the specific issue. For example, if they had selected 'Cancer, tumour or polyp' in the Client Information screen, they would then be taken to a 'Cancer Distribution' page where the specific type of cancer could be selected.



From any Distribution Page, select the required condition from the options available and click 'Next'.)

The User will then be presented with an Information Collection page for the selected condition.

Each Information Collection page is comprised of two parts: a data collection section and an assessment outcome section.

The Data Collection area will request the information required to make an assessment for the selected condition. In order for the PAW to provide a more accurate indicative pre-assessment, the more information that can be provided here, the more accurate the result will be. However, if some information is unavailable or unknown, the Wizard will generally assume the best case scenario in regards to that unknown information, and so will still provide an indicative outcome.

This section provides an additional useful purpose. It will give an Adviser an accurate indication of the information that an underwriter will require to assess a given medical condition. If any of this information is then able to be provided with the application, it will considerably speed up the underwriting process.

Once all of the relevant condition information has been entered, click the 'Calculate' button.

The PAW will then display the indicative pre-assessment outcome for that condition. It will indicate whether loadings (both percentage and per mille) or exclusions will be applied for Life, TPD, Trauma and IP (30 day wait and 90 day wait) cover types.

The PAW will also indicate whether a given cover type will be deferred for a period of time, if it will need to be referred to an underwriter for more detailed analysis, if a decision cannot be made without a specific input, or if cover is likely to be declined altogether.

Note: if a variable is subsequently changed, the User must click 'Calculate' again for the engine to integrate the changed parameter into the outcome.

The screenshot shows a web form titled "Information collection - Back/Neck". It contains several dropdown menus for inputting back condition details. A red arrow points to the "Calculate" button on the right side of the form. Below the input fields is a table with columns for "Life", "TPD", "Trauma", "IP 30 days", and "IP 90 days". The table has rows for "% Loading", "Per mille loading", and "Exclusions". A red bracket highlights the "Calculate" button and the table area.

	Life	TPD	Trauma	IP 30 days	IP 90 days
% Loading	0	0	0	0	0
Per mille loading					
Exclusions		Exclude Thoracic Spine		Exclude Thoracic Spine	Exclude Thoracic Spine

Once the pre-assessment outcome has been provided, click on the 'Add to Summary' button at the bottom of the page. This will place this pre-assessment decision into the 'Summary Page'.

This screenshot shows the same "Information collection - Back/Neck" form, but with the "Calculate" button disabled and the "Add to Summary" button highlighted by a red arrow. The table below the form shows the results of the calculation, with the "Exclusions" row now empty for all cover types.

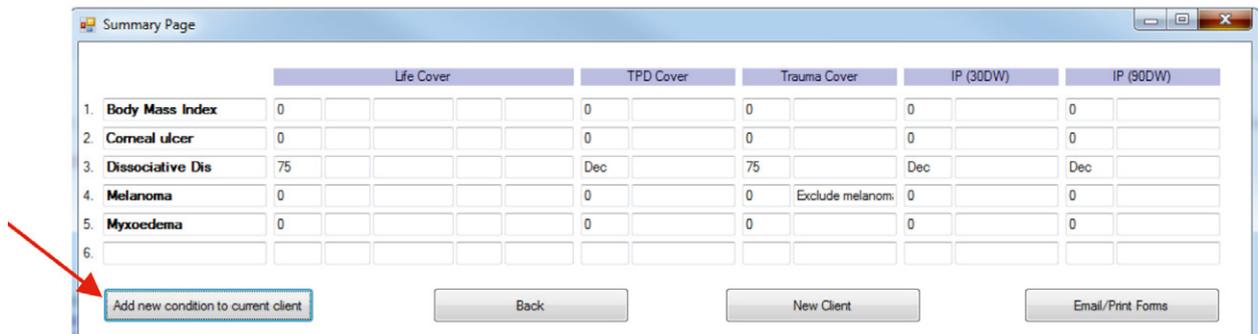
	Life	TPD	Trauma	IP 30 days	IP 90 days
% Loading	0	0	0	0	0
Per mille loading					
Exclusions					

- Even if a User is only looking for a pre-assessment indication on one medical condition, **we recommend** they still proceed to the Summary Page in all cases, for two reasons:

- Once the PAW session has reached the Summary Screen, it is allocated a unique ID reference number and an email with that ID will be automatically generated and sent to OnePath underwriting, for future reference. This process is described later in this document. This does not occur if the User closes the PAW from an earlier screen.
- The pre-assessment outcome in the Information Collection screen is a “raw” rating. In rare circumstances however, that “raw” rating may be modified into a final decision in the Summary Screen that may differ for some cover types (due to overarching rules with respect to certain combinations of loadings and exclusions).

The Summary Page provides a number of User options:

Add new condition to current client: A client may have several medical issues for which a pre-assessment is required. By clicking on this button, the User will be taken back to the original client information screen from where a new condition can be selected. Follow the previous steps to obtain the pre-assessment outcome for the new condition. Up to six conditions can be selected this way for one client and collated one by one into the Summary Page.



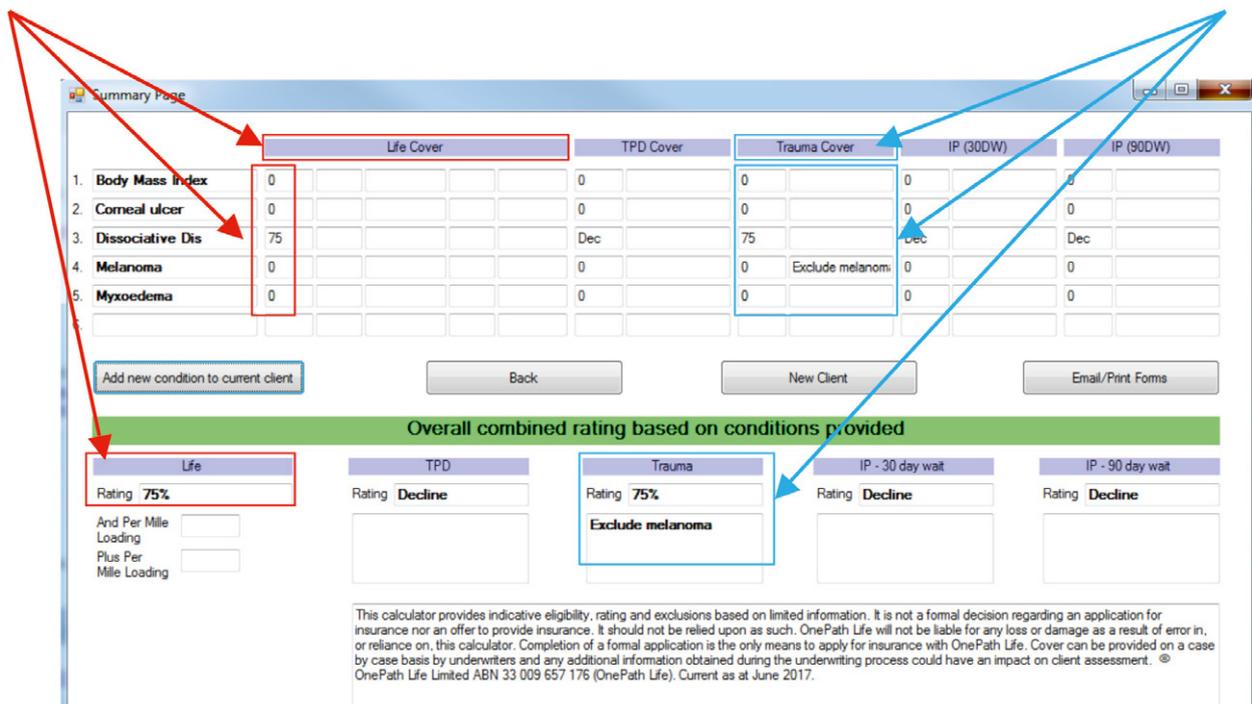
Back: Will return the User to the previous screen.

New Client: Will reset all information collected and return the User to the Client Information page to start again for a new client. In the background, the PAW will automatically generate a unique Pre-Assessment ID number and send an email of the PAW session with the unique ID to OnePath underwriting in case the User wishes to refer to the pre-assessment at a later date.

Note: The User will receive a warning that proceeding will close the session for the existing client. Any information already provided will no longer be able to be edited after that point.

Email/Print forms: Will open a dialogue box to enable the condition forms & Summary page to be printed or emailed to another person.

- The second half of the Summary Screen combines all of the pre-assessment outcomes from multiple conditions into a single outcome for each of the cover types. (The combined ratings for Life Cover and Trauma Cover are arrowed below to demonstrate this).



5. UNIQUE ID AND EMAIL GENERATION

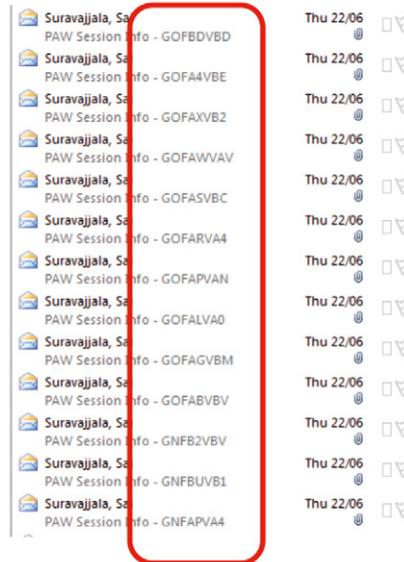
(As previously indicated, it is important that a User has Outlook open while using the PAW.)

From the Summary Screen, a User may do two things that end a session within the PAW: they may select “New Client”, or they may click on the ‘Close’ cross in the top right hand corner of the page.

In the background, both of these actions will result in the creation of a unique eight-character Pre-Assessment number. It will also result in the forms created during that session being imaged and sent via email to a national OnePath Underwriting email box.

This will enable an Adviser to contact their local underwriter to access the PAW session they just closed, to discuss the pre-assessment advice. It will also enable the pre-assessment number to be included in an application (including any OCX application) for consideration as part of the underwriting process.

The emails will be retained in the User’s “Sent” emails folder of Outlook. The unique ID is included in the email title, so that they can be located more easily.



IMPORTANT NOTE: Depending on computer specifications, this process may take some time (generally between 20 to 30 seconds) as the session files are converted and emailed. After the process is complete, the PAW will either reset for a new client or close, depending on which action triggered the process.

For compliance reasons, the emails sent to OnePath Underwriting will be retained for 90 days. After this time has elapsed, they will be automatically deleted.

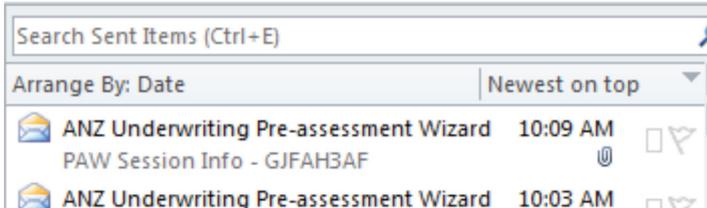
6. RETRIEVE SESSIONS

When the email in Section 5 is created and sent, in addition to attaching the images of the screens, it will also include a "Session Information" file (identifiable by a .txt suffix).

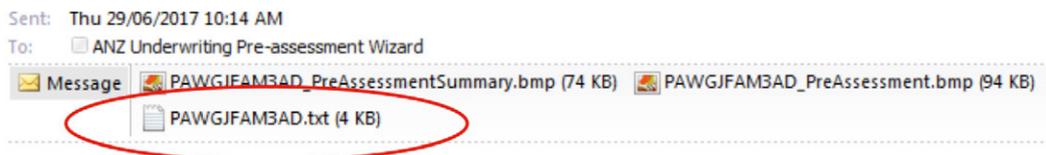
This file includes the information required to recreate the PAW session at any later date, if desired. Further, because the email contains no identifier other than the Unique ID code, this also enables a useful way to save a previously created pre-assessment record by the client's name.

This can be done as follows:

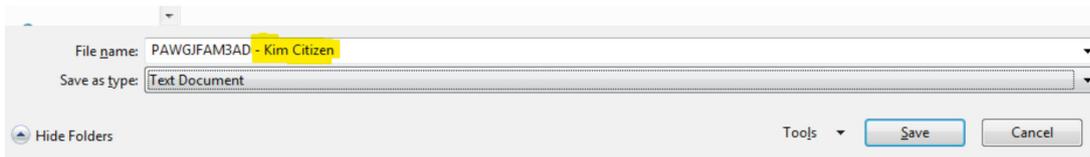
- After a PAW pre-assessment has been closed, check in the 'Sent' folder of Outlook to find and open the created email.



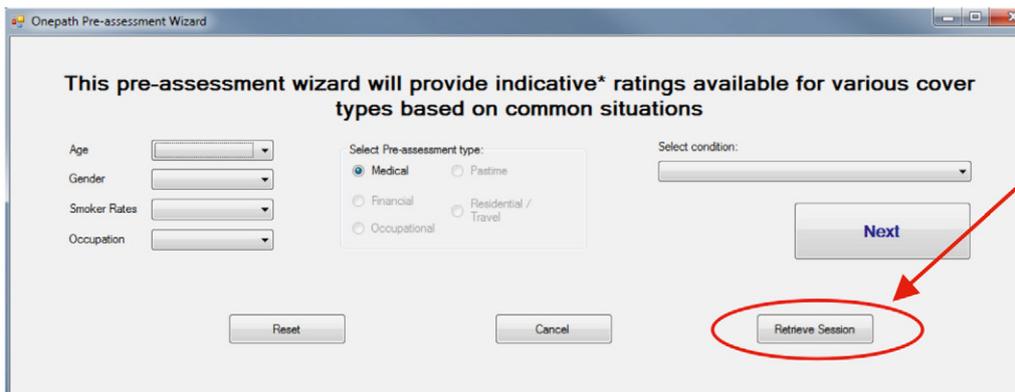
- Right-click on the txt.file attached to the email.



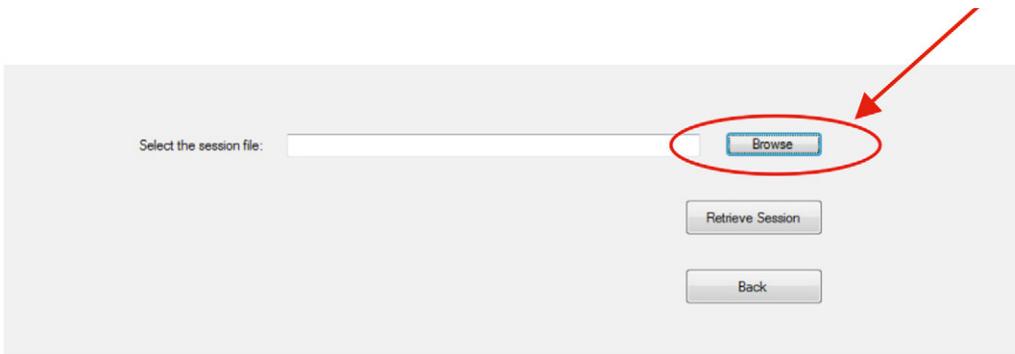
- Click "Save As". Add the client name to the given Unique ID number and save it in a folder where it can be easily found (e.g. perhaps create a folder specifically for this purpose and call it "OnePath Pre-Assessment sessions"):



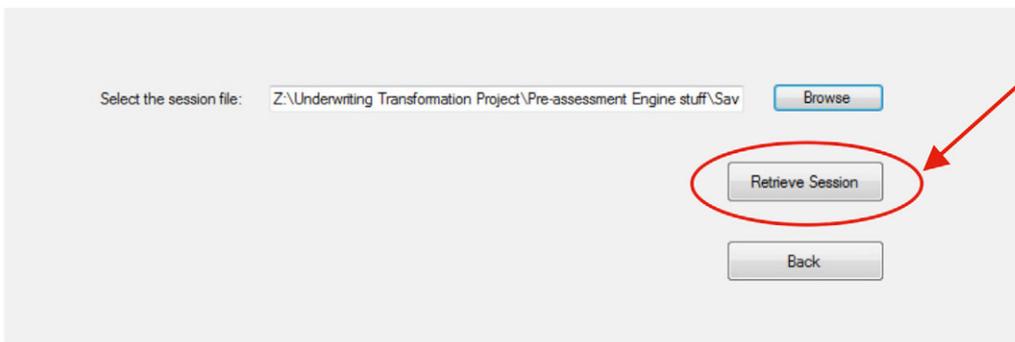
- At some future time, if additional information about the client becomes available, re-open the PAW and click on the button "Retrieve Session".



- This will open a dialogue box. Click on 'Browse':



- Find the client's Session File from the folder in which it was saved. Double click on the file for the PAW to bring it into the dialogue box, then click 'Retrieve Session'.



- Your previous session will be restored, ready for you to edit as required.

When you close this restored session, a **new** Unique ID will be allocated to the file and the updated txt.file included in the new email sent to OnePath Underwriting, ready to be saved once more with the new information.

This process is particularly useful if (for example) required information for an assessment is not immediately known. The session can be restored once the information is available to obtain a more accurate pre-assessment.

7. SURVEY/FEEDBACK

To enable ANZ to review and improve the PAW, a User will have the option of completing a short survey by clicking on the “Feedback/Survey” button in the Summary Page screen.

The screenshot shows a 'Summary Page' window with a table of conditions. The table has columns for Life Cover, TPD Cover, Trauma Cover, IP (30DW), and IP (90DW). The first two rows are filled with data: 'Body Mass Index' with a rating of 0, and 'Diabetes/IGT/IFG' with a rating of 75. Below the table are several buttons: 'Add new condition to current client', 'Back', 'New Client', 'Email/Print Forms', and 'Feedback/Survey'. The 'Feedback/Survey' button is circled in red, and a red arrow points to it from the right. Below the buttons is a green bar with the text 'Overall combined rating based on conditions provided'. At the bottom, there are five rating boxes: Life (75%), TPD (75%), Trauma (Decline), IP - 30 day wait (100%), and IP - 90 day wait (100%).

The survey will enable the User to let ANZ/OnePath know how easy it was to find the condition, how easy it was to answer the questions posed for the conditions pre-assessed and whether the outcome provided was useful. It will also enable feedback to be given on any conditions that could not be found (for possible future inclusion) and on any other ideas for improvement.

The screenshot shows a 'Survey Form' window. At the top, there are 'Client Details' fields: Age (21), Gender (Female), Smoker Rates (Yes), and Occupation (Blue). Below this is a section titled 'Please indicate the following regarding the conditions you selected for pre-assessment'. There are six numbered sections (1-6) for conditions. Each section has four dropdown menus: 'How easy was it to find the condition?', 'How easy was it to answer the questions about this condition?', 'How easy was it to understand the decision provided by the engine?', and 'Was this information useful for you?'. Section 1 is pre-filled with 'Back - disc'. Below the numbered sections is a dropdown menu: 'Was this a genuine client query, or was it a test/practice of the engine?'. There are two text input fields: 'Following this pre-assessment advice, how has this changed the likelihood that you will place your client's life insurance business with OnePath Life Ltd?' and 'Please provide any medical conditions that you were unable to find in the Pre-Assessment Wizard, for possible future inclusion.'. At the bottom, there is a text input field for 'Any further comments (Please include how you would like to see this concept improved?)' and a 'Submit the Review' button.

After submission of the survey, the engine will automatically return to the Summary Page. Please note that submission of the survey will usually take a few seconds to compile and send, depending on computer specifications.

8. EMAIL/PRINT PAW OUTCOMES

From the summary screen, a User can select 'Email/Print Forms' which will take them to the 'Print/Email page'. From here, the User will be able to enter the email address of the person or persons of the intended recipient (multiple email addresses can be added by separating them with a semi-colon). The forms completed in the session will be pre-selected for emailing, but can be de-selected if a given form is not required in the email.

Then simply click 'Email' to send. (NB: if a dialogue box asking for permission for the engine to use Outlook is raised, please click 'Allow'). The email is automatically generated and sent and the User returned to the Summary Screen. Please note this may take several seconds to perform, depending on the computer specifications.

Please enter the email id and select the required forms to be emailed. To send the email to multiple members, please enter the email ids with semicolon (;) to separate.

Enter email ID to send the screen shots

The below selected forms will be emailed

<input checked="" type="checkbox"/> Pre Assessment	<input type="checkbox"/> Information Hand
<input checked="" type="checkbox"/> Pre Assessment Summary	<input type="checkbox"/> Information Hip
<input type="checkbox"/> Distribution Cancer	<input type="checkbox"/> Information Knee
<input type="checkbox"/> Musculo Skeletal Distribution	<input type="checkbox"/> Information Shoulder
<input checked="" type="checkbox"/> Information Back Combined	<input type="checkbox"/> Information Wrist
<input type="checkbox"/> Information BMI	<input type="checkbox"/> Information Cancer Bowel
<input type="checkbox"/> Information Cholesterol	<input type="checkbox"/> Information Cancer Brain
<input type="checkbox"/> Information Diabetes	<input type="checkbox"/> Information Cancer Cervical
<input type="checkbox"/> Information Cancer Melanoma	<input type="checkbox"/> Information Cancer Thyroid
<input type="checkbox"/> Information Cancer Breast	<input type="checkbox"/> Information Leukaemia
<input type="checkbox"/> Information Ankle	<input type="checkbox"/> Information Respiratory
<input type="checkbox"/> Information Elbow	<input type="checkbox"/> Information Stroke
<input type="checkbox"/> Information Foot	

Similarly, clicking on 'Print' will raise a dialogue box to enable the selected forms to be printed at the specified printer.

To return to the Summary Screen **without** printing or sending an email, simply click 'Back'.