



THE ONECARE ADVANTAGE

Innovations & tools
Pathways to better business



FROM FIRST MEETINGS TO LASTING IMPRESSIONS

OneCare now gives you even more ways to strengthen your business, from your very first meetings to the lasting impressions you give your clients.

Because we know every step matters, we've looked at every step of the experience and improved it along the way, so you can focus on putting your clients first.

At the heart of these enhancements is a new improved underwriting process. Designed in collaboration with the [University of Technology Sydney's Advanced Analytics Institute](#), our new process streamlines the Personal Statement by asking the right questions in the right way.

Working with OnePath is easier, quicker and simpler than ever before. It's just another way OnePath is finding pathways to better, together.

MAKING BUSINESS EASIER, EVERY STEP OF THE WAY

Pre-assessment & quoting

Get indicative pre-assessments; in minutes

Pre-assessment Wizard

- Pre-assess common medical conditions
- Supports a smoother path through to underwriting
- First to market and our own
- Proven innovation; Winner of the **Canstar Innovation Excellence Award for 2018**[^]

Applications & Underwriting

Complete OneCare applications up to 30% faster

OneCare Express - New Underwriting Engine

- Custom built with University of Technology Sydney's Advanced Analytics Institute
- Greater certainty over what needs to be disclosed by capturing relevant information
- Ask fewer questions using everyday language
- Access to a wide range of medical conditions
- Proven innovation: Winner of **Best Industry Application of Artificial Intelligence and Best Industry Application of Data Analytics**, the BigInsights Data and AI Innovation Awards 2018**

Watch the videos on the [innovation story](#) behind our new underwriting engine and how it can create [pathways to better business](#).

Intuitive and simple

Flexible ways to apply for cover

- With you in person
- Online at a time that suits them using a personalised link/URL
- Over the phone with consultant support

Client Management

Securely manage your clients' policies and information in one place

OneView Life

- 24/7 client management and insights portal, now with more features:
 - Quotes for reducing or removing a benefit within OneCare cover
 - Ability to decline CPI
 - Choose how your clients receive communications
 - Ability to view your clients' OneCare welcome and renewal packs
 - Access more portfolio analytics for deeper client insights

Communication Preferences

Choose how your clients receive communications

Illustrator and OneView life

- Set clients' communication preferences via Illustrator for OneCare welcome & renewal packs
- Update preferences anytime via OneView Life
 - Email Mail SMS notifications: On Off

Claims

Simple and more personal claims service

The best support when you need it most

- Support services that help clients return to health or re-enter the workforce sooner
- OnePath has paid out \$494 million in Retail insurance claims in 2017
- Awarded Best claims team* & Best claims turnaround time[#].

[^] OnePath's Pre-Assessment Wizard was recognised with the 2018 Canstar Innovation Excellence award. For more information see [canstar.com.au](#)

** Awarded Best Industry Application of AI/Cognitive and Best Industry Application of Data Analytics by BigInsights Data & AI Awards 2018 ([dataawards.org](#)).

* The Association of Financial Advisers (AFA) Life Company of the Year Awards, supported by Strategic Insights and the Beddoes Institute, recognise excellence in the provision of Life & Annuity service and products to financial advisers and their clients. The Client Service Team Awards are based on just under 2,000 ratings from advisers.

[#]The Consumer Choice Awards are collaboration between the Association of Financial Advisers (AFA) and the Beddoes Institute, an independent benchmarking company. The Claimant Awards recognise outstanding service of claimants of Income Protection, Trauma and TPD insurance during 2017 including claims processing, support and holistic care.



MAKE QUOTES A BREEZE

Offer flexible cover, with fewer surprises in underwriting

OneCare gives you access to a comprehensive range of insurance covers. These building blocks allow you to deliver a tailored insurance solution that covers clients for what they need at different stages of their life. OneCare is now available on Grow Wrap, Macquarie Wrap and HUB24, making it accessible to more clients.

To make it even easier to do business, we'll continue to invest in delivering a flexible quoting experience – while making sure there are fewer surprises at underwriting time.



Get started using Illustrator:

- [More information](#)

Your advantage

- Provides on-the-spot assessments in minutes
- Helps you set clients' expectations – fewer surprises
- Supports a smoother path through to underwriting

Get real-time pre-assessments in minutes

Winner of the Canstar Innovation Excellence Award for 2018*, our Pre-Assessment Wizard is a market-first tool that allows you to receive on-the-spot, real-time indicative assessments on loadings and exclusions, in as little as five minutes. This gives you valuable insights into our likely underwriting decision so you can better manage client expectations.



Get started using Pre-Assessment Wizard:

- [More information](#)

*OnePath's Pre-Assessment Wizard was recognised with the 2018 Canstar Innovation Excellence award. For more information see canstar.com.au





USE GAME-CHANGING TECHNOLOGY TO ENABLE AN IMPROVED CUSTOMER EXPERIENCE

Capture relevant information, by asking the right questions

We've worked in collaboration with the University of Technology Sydney's Advanced Analytics Institute to re-engineer the underwriting process.

In doing so, we've developed an intuitive underwriting engine—one that does the heavy lifting by asking your client's personal medical history using everyday language.

Watch the video on the [innovation story](#) behind our new underwriting engine.

A shorter, simpler underwriting experience

We've streamlined the Personal Statement using advanced Artificial Intelligence technology. We've reduced the number of questions your clients need to answer, and given you access to a wide range of medical conditions to choose from – including around 1,000 medical conditions with 3,000 aliases.

We're also describing these conditions in a simple way, more aligned to the way your clients think about their health, rather than using technical medical terms; for example, using 'tennis elbow' rather than 'epicondylitis' which is the medical term. This gives clients greater certainty over what they need to disclose.

You can use the search functionality to find the relevant medical condition, and jump back and forward anytime throughout the Personal Statement. That makes for better conversations, particularly when the Personal Statement is being completed over the phone.

Watch the video on how the new underwriting engine can create [pathways to better business](#).

Award winning innovation

The new underwriting engine has been awarded Best Industry Application of Artificial Intelligence and Best Industry Application of Data Analytics by The BigInsights Data & AI Innovation Awards 2018. These awards recognise organisations for their innovative solutions that positively impact customers.



Completing OneCare applications is now up to 30% faster

Flexible ways to apply

To support the way you like to work, we offer four ways to complete the Personal Statement:



OneCare Express – an intuitive, quick and easy online process.



Tele-interview – clients complete over the phone with consultant support. Plus, the booking feature lets you create, reschedule and see all your bookings in one place.



Personalised link – clients receive a URL to complete it online at a time that suits them. We're proud to have been the first to market with this option.



Scan & attach – scan and attach a completed paper Personal Statement and submit it with an electronic application.

Choose how your clients receive communications

We've enhanced our already highly rated Illustrator software to allow you to set your client's communication preferences at the time you complete their application. Your clients can also now choose how to receive their welcome and renewal communications by email or paper, and switch SMS nominations on/off.

Your advantage

- Asks the right questions to enable a better customer experience
- Delivers more acceptances of insurance applications with fewer time-consuming referrals to underwriting
- Significantly reduces the time it takes to complete the Personal Statement

** The BigInsights Data & AI Innovation Awards 2018 recognise organisations that are doing ground-breaking work to make insurance easier using Data Analytics, AI and IoT technologies and techniques



GET YOUR OFFICE HUMMING

Enjoy the efficiencies that come with **OneView Life**, your comprehensive client management portal

Get deeper client insights and information

OneView Life gives you 24/7 access to client and policy information, all in one place. It now offers deeper client insights and a range of features to help you identify and capture advice opportunities:

- **Quote for changes to OneCare cover** – quotes on reducing a client's amount insured, or removing a benefit within their cover, as their needs or lifestyle change.
- **Track insurance applications** – track the status of your clients' OneCare applications, including to the status of UHG medical requirements.
- **Retention alerts** – receive notifications for policies with dishonoured payments, which are at risk of lapsing or have been cancelled.
- **Make changes to client information** – update client details online and see the status of any change requests you or your clients have made (e.g. change of beneficiary).
- **View client correspondence** – see your clients' welcome and renewal packs for OneCare policies, together with other client correspondence, all in the one place.
- **Monitor claims status** – lodge claim notifications and monitor the progress of claims online.
- **Set communications preferences** – option to change whether your client receives their OneCare welcome and renewal packs by paper or email, plus switch SMS nominations on/off.

Your advantage

- Provides easy access to key client information, 24/7 on your smart phone or tablet anywhere, anytime
- Helps you respond to client queries quickly and easily
- Provides a faster, more secure way to send documents



Get started with OneView Life:

- [More information](#)



A SIMPLER AND MORE PERSONAL CLAIMS SERVICE

Giving the best support when you and your clients need it most

We focus on improving the lives of your clients, helping them return to health or re-enter the workforce sooner. It's one of the reasons we've won major industry awards for the best claims team¹ and best claims turnaround time².



Tailored support for mental health claimants

We've partnered with CaseWorks to conduct home visits to help create a more personal and simpler process for OneCare Income Protection and Total and Permanent Disability customers claiming for mental illness. Caseworks also coordinates the required medical statements from treating doctors.

In partnership with Remedy Healthcare we offer mental health coaching at claims time – the first life insurer in Australia to do so. The MindStep program is a tailored phone based support service that is complimentary and confidential for OneCare Income Protection customers lodging claims relating to depression or anxiety.

Coaching for better health

We give clients who have recently been underwritten with a medical loading for BMI, cholesterol and/or blood pressure, access to free phone-based Health Coaching from Remedy Healthcare. This gives them the opportunity, over time, to improve their health and have their loading reviewed, reduced or even removed.

Your advantage

- Gives your clients confidence they'll receive the support they need
- Streamlines claims times and paperwork
- Keeps you informed every step of the way

Facilitating a faster, more transparent claims experience

Our introduction of tele-claims has successfully reduced the average claim time by half³. We also send SMSs to claimants, helping keep them informed of their claims progress.

Delivering on our promise

Your clients can count on us when it matters most; we've paid out \$494 million in Retail insurance claims in 2017.

1. The Association of Financial Advisers (AFA) Life Company of the Year Awards, supported by Strategic Insights and the Beddoes Institute, recognise excellence in the provision of Life & Annuity service and products to financial advisers and their clients. The Client Service Team Awards are based on just under 2,000 ratings from advisers

2. The Consumer Choice Awards are collaboration between the Association of Financial Advisers (AFA) and the Beddoes Institute, an independent benchmarking company. The Claimant Awards recognise outstanding service of claimants of Income Protection, Trauma and TPD insurance during 2017 including claims processing, support and holistic care.

3. The reduction in claim times is measured internally across all OnePath IP policies, and is based on claims actual data from receipt of a claim to payment.

Find out more about our pathways to better:

 Talk to your [Business Development Manager](#)

 Visit onepath.com.au/pathways

Important Information

The information is current as at April 2019 but may be subject to change. Updated information will be available by contacting your OnePath Business Development Manager. The information provided is for the use of advisers only and is not to be given to potential or existing insureds.

OneCare Super is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673, AFSL 238346) ("OPC"). OneCare and OneCare External Master Trust are issued by OnePath Life Limited (ABN 33 009 657 176) ("OPL"). From 31 May 2019, OnePath Life will no longer be a related body corporate of OnePath Custodians.

Potential insureds should read the relevant PDS available by calling 133 667 or a OnePath Business Development Manager, before deciding whether to acquire, or to continue to hold, the product. This information is of a general nature and has been prepared without taking account of your client's objectives, financial situation or needs. Your client should consider the appropriateness of the advice, having regard to their objectives, financial situation and needs.

Read our Financial Services Guide for information about our services, including the fees and benefits that related companies and their representatives may receive in relation to products and services provided to you. Call us on 133 667 for a copy of our Financial Services Guide.