



WebMUGs™ is a full-featured internet-based underwriting tool enabling underwriters to easily search all content within the Milliman Medical Underwriting Guidelines™ (MUGs™) as well as input and track underwriting information to help automate the process of determining a final risk profile for each group/applicant. It contains all the information included in the IMUGs and SGMUGs, and is helpful for streamlining the efficiency and ease of initial underwriting decisions.

Whether census data is manually entered into the WebMUGs interface or programmatically imported, the WebMUGs can increase efficiency and maximize underwriting sophistication by simplifying condition and rating look-ups and debit point assignment. The easy to use and intuitive interface allows the underwriters to easily assign condition and debit points to specific individuals (employee/applicant and associated dependents) based on the information indicated on the submitted health questionnaire. This web-based system can quickly show the rating impact of excluding certain conditions and/or members and allows underwriters to easily document their underwriting decisions.

Benefits of WebMUGs

- Improve effectiveness of medical underwriting (and help lower your loss ratio)
- Reduce quote turnaround time (and help improve your close ratio)
- Enable underwriters to focus on underwriting
- Increase efficiency and maximize underwriting sophistication by simplifying condition and rating look-ups
- Improve management insight into underwriting activity
- Implement client-defined, role-based security
- Facilitate importing and exporting data via web services for system integration

Underwriting features

- Offer sophisticated searching of conditions and ratings
- Quantify rating impact of excluding certain conditions and/or members
- Satisfy compliance requirements for documentation of underwriting decisions by maintaining electronic records of each group or application

WebMUGs can also produce detailed reports, including information about the following topics:

- Most frequent conditions for a selected time period
- Average debit points assigned by group and by group size (SGMUGs) or family member and family combined (IMUGs)
- Points assigned for height and weight (physical build) versus health conditions
- Health condition detail by member for a selected group or application
- Debits assigned to members based on health conditions, prescription use, physical build, and tobacco use

WebMUGs also allows for the easy exporting of all initial underwriting information for use in other internal reporting purposes as well as providing web service interfaces for integration with external census and rating systems.

Contact your Milliman consultant or email webmugs.support@milliman.com if you are interested in licensing this product.