

# HOW TO USE AI QUOTE FOR DISCOVERY LIFE

AI Quote allows you to find and compare Discovery quotes for your client in seconds. This platform is available across Discovery Life, Insure and Invest. AI Quote can be accessed via the Financial Adviser Zone under the “New Business” tab or on the app in the main menu.



## What can AI Quote do?

Once you have selected Discovery Life as your product house, there are two different approaches that you can follow to generate Discovery quotes. You can either compare another insurer’s quote or policy schedule to generate comparable Discovery quotes or you can directly generate a Discovery quote by directly inputting Discovery policy and benefit details. These two options consist of:

### Compare competitor document

<p><b>Upload/Capture</b></p> <p>Upload a supported other insurer document. View the supported documents <a href="#">here</a>.</p> <p><input type="button" value="UPLOAD"/> <input type="button" value="CAPTURE"/></p>	<p><b>Capture policy info</b></p> <p>Fill in the client’s quote or policy details with the other insurer to generate a comparable Discovery quote.</p> <p><input type="button" value="ENTER DETAILS"/></p>
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If you have another insurer’s quote or policy that you are interested in comparing, you can either upload an electronic version, take photos of the physical document or enter in the details directly. To help guide you through AI Quote, you can also view the insurers that we currently support.

Click **Upload** to load a digital version of a competitor’s document into the system or **Capture** to load photos of a physical version of a competitor’s document. If you have the details of a client’s selected benefits at another insurer, you can also click on **Enter Details** to generate equivalent Discovery quotes, by directly inputting the competitor’s details.

### Quick quote

If you are looking for a quick and easy way to generate Discovery quotes with simplified benefit options, you have come to the right place. After clicking on **Life Quote**, you need to fill out the required Discovery policy and benefit details.

<p><b>Quick quote</b></p> <p>Get instant Discovery quote by selecting the required benefits directly.</p> <p><input type="button" value="LIFE QUOTE"/></p>
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Now to look at each of the two AI Quote options, Compare quote and Quick quote, in more detail.



## Compare quote

Once the document has been uploaded by either selecting **Upload** or **Capture**, you will have the chance to review the extracted information to ensure that all the quote or policy details are correct. To help guide you through the AI Quote journey, you can also view the insurers and document types that AI Quote supports.

You can enter the other insurer's policy or quote schedule details directly by selecting **Enter details**. This option is especially useful if you don't have a physical or electronic version of the quote or policy schedule.

Sections that still require additional information are marked with a red **Missing info** tag.

Once all relevant sections have been completed with the information contained in the competitor's document, you can navigate to the bottom of the screen and click the **Save and continue** button.

**Comparable Discovery benefits** are then generated. You have the option to change the Discovery policy details to better suit your client's needs, for instance by changing cover amounts or by selecting additional benefits.

Remember to fill in the required fields in the **Discovery Membership** section.



Once you have confirmed the Discovery policy details that you would like to appear in the quote, click the **Generate quotes** button at the bottom of the page to progress to the final step.

Benefit information has been added to the AI Quote journey as a quick reference to help guide you.

After the quotes have been generated, a quote summary will display three different Discovery Life Plan quotes suited to your client's needs, highlighting the key aspects of each quote.

**Quote Summary**

Discovery Life quotes have been generated based on the options you have selected. Some of our product features have been set at their default values. Review and make appropriate adjustments to these quotes in SmartAdvice before submitting them.

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Other Insurer	Essential Life Plan	Classic Life Plan	Classic Life Plan
All supported benefits have been extracted from the uploaded document that you submitted.	With selected benefits - offers flexible financial protection at a cost-effective premium.	With selected benefits - offers comprehensive life insurance and market-leading benefits.	With flagship benefits - offers comprehensive life insurance and market-leading benefits.
R 1 Million Life Cover	R 1 Million Life Cover including Cover and Financial Integrators	R 1 Million Life Cover (Including Cover and Financial Integrators with 50% Buy-up Cash Conversion on both)	R 1 Million Life Cover (Including Cover and Financial Integrators with 200% Buy-up Cash Conversion on both)
R 500 000 Critical Illness Benefit	R 500 000 Non-Accelerated Lifetime Plus (A-G) Severe Illness Benefit	R 500 000 Non-Accelerated Lifetime Plus (A-G) Severe Illness Benefit	R 500 000 Non-Accelerated Lifetime Plus (A-G) Severe Illness Benefit
R 500 000 Capital Disability Benefit	R 500 000 Non-Accelerated Comprehensive PLUS (A, B, D) Capital Disability Benefit	R 500 000 Non-Accelerated Comprehensive PLUS (A, B, D) Capital Disability Benefit	R 500 000 Non-Accelerated Comprehensive PLUS (A, B, D) Capital Disability Benefit
R 50 000 Income Protector Benefit	R 50 000 Income Continuation Benefit	R 33 000 Income Continuation Benefit plus Default Income Continuation Fund	R 33 000 Income Continuation Benefit plus Default Income Continuation Fund
Uploaded insurer's premium R 1415.48	Comprehensive Health Integrated premium R 1194.66	Comprehensive Health Integrated premium R 1,480.28	Comprehensive Health Integrated premium R 2,278.74
The policy may qualify for a cashback/willness bonus at an additional premium.	This policy does not qualify for payback	Return of up to 100% of premiums through PayBack	Return of up to 100% of premiums through PayBack

You are able to view and download the generated quotes and quote summary page. You are also able to email the quotes and quote summary page or edit the quotes in SmartAdvice.



## Quick quote

Quick quote allows you to quickly and seamlessly generate Discovery quotes with simplified benefit options.

Create an AI Quote

Submit document   Confirm information   Review comparable benefits   Generate quote

**Comparable Discovery Benefits**

We have generated the closest comparable Discovery Life benefits below. Enter the client's Vitality, Health and Bank membership below, review and make changes to the Discovery benefits and then generate your quotes. Some options have been set to their default values.

**Principal Life** Complete

Title: Mr. Name: George Surname: Geoffries

Gender: Male Date of birth: 1980/01/01 Education status: Postgraduate Qualification

Gross monthly income: R68,000 Smoker status: Non-smoker Occupation: Chartered Accountant

**Policy**

Start date: 01/01/2020 Annual benefit increase: 0.0% Product: Classic Life Plan

Annual premium increase: CPI + FlexRater age factor Plan: Standard

After clicking on **Life Quote**, you need to fill out the required details from the other insurer's quote or policy schedule.

Quick Quote can also be accessed via the app on the main menu.

AI Quote is continuously being updated to better meet your needs. Please feel free to make use of the **Feedback** option, to make your suggestions heard via the Discovery App.

[Feedback](#)

