

Mo.net Financial Modelling Platform

Modernising New Business Illustrations with Mo.net

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Revision 2

Introduction

Across UK and EMEA life insurers, new-business illustrations and point-of-sale calculations are often among the most fragile elements of the technology estate. Despite their importance, many organisations continue to depend on a patchwork of legacy desktop illustration tools, duplicated actuarial models, hard-coded distributor logic, or calculation routines embedded deep within policy administration systems and exposed through brittle APIs.

This fragmentation introduces risk at precisely the moment it matters most, when customers are being quoted, advised, and ultimately committed to long-term financial products. Inconsistent numbers, slow change cycles, and weak governance can undermine adviser confidence, create compliance exposure, and lead to operational rework once policies are on risk.

This paper describes how Mo.net can be positioned as a shared, enterprise-grade calculation engine for front-office use. In this role, Mo.net supports real-time quotations, compliant customer illustrations, and rich scenario projections, while remaining fully aligned with the values and assumptions used in back-office administration and finance. By separating calculation logic from channel-specific tools and legacy systems, insurers can accelerate product launches, strengthen governance and auditability, improve the adviser and customer experience, and significantly reduce downstream surprises after sale.

Fragmentation and Risk

Front-office calculation stacks have typically evolved piecemeal over decades. As a result, many insurers operate separate calculation engines for adviser illustrations, direct-to-consumer quotations, underwriting pre-checks, and new-business calculations embedded within the policy administration system. Alongside these, spreadsheet-based logic often persists inside adviser tools, distributor portals, or vendor-supplied illustration products, quietly becoming part of the production calculation landscape.

This fragmentation forces teams into manual reconciliation between what was illustrated to the customer, what was sold, and what is ultimately administered on the policy. Over time, this gap widens as assumptions drift, products change, and calculation logic diverges across channels.

The consequences are well understood - inconsistent numbers between illustration and administration, increased compliance and conduct risk, slow product changes driven by dependencies on distributor tooling, and a degraded digital experience when calculation engines struggle to scale or respond in real time. In short, the front office often calculates quickly, but not always correctly, and rarely consistently.

One Calculation Engine, Many Channels

A growing number of insurers are converging on a simple but powerful architectural principle: customer-facing numbers should be generated by the same calculation engine that ultimately administers and values the policy. This ensures continuity from quote to issue, and from sale through to ongoing servicing and financial reporting.

Crucially, this does not mean exposing the policy administration system directly to advisers or customers, nor does it require front-end teams to wait for back-office release cycles to make changes. Instead, it involves externalising calculation logic into a dedicated calculation engine that can respond in real time, is accessed through well-defined APIs, and is governed with the same rigour as any core financial system.

Mo.net is naturally suited to this role.

Mo.net as a Front-Office Calculation Engine

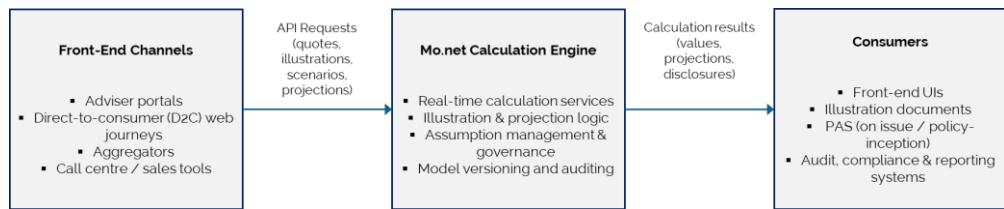
Mo.net can serve as a real-time and near-real-time calculation engine for:

- New-business quotations
- Benefit and premium calculations
- Scenario comparisons
- Stress and sensitivity illustrations
- Regulatory-compliant projections
- Pre-sale "what if" analysis

All driven from the same models used by actuarial and finance teams.

Reference Architecture

In the reference architecture below, front-end distribution channels invoke Mo.net through real-time APIs to generate quotations, illustrations, and scenario projections. Mo.net executes governed, versioned calculation logic and returns consistent results to all consumers, including user interfaces, illustration documents, downstream policy administration systems at point of issue, and audit or compliance functions. The policy administration system remains the system of record, while Mo.net acts as the system of calculation truth.



Why This Matters

The table below summarises how the Mo.net powered approach can benefit numerous roles across the insurance business.

Role	Current Pain	With Mo.net	Benefit
Chief Distribution Officer / Head of Sales	<ul style="list-style-type: none"> Slow product launches Adviser frustration with inconsistent tools Difficulty supporting omnichannel distribution 	<ul style="list-style-type: none"> One calculation engine across adviser, D2C, and call centre channels Faster rollout of product and pricing changes Consistent numbers regardless of channel 	<ul style="list-style-type: none"> Improved adviser confidence Faster time to market Better conversion rates
Product Management	<ul style="list-style-type: none"> Product logic duplicated across tools High effort to test and launch changes Risk of "illustration drift" over time 	<ul style="list-style-type: none"> Product logic defined once Immediate reuse across channels Rapid scenario testing without code changes 	<ul style="list-style-type: none"> Shorter product development cycles Better control of proposition design Fewer post-launch surprises
Chief Actuary	<ul style="list-style-type: none"> Front-office models diverging from actuarial models Weak governance of assumptions used in sales Manual reconciliation after sale 	<ul style="list-style-type: none"> Same model logic used pre- and post-sale Versioned assumptions tied to product releases Clear traceability from illustration to policy values 	<ul style="list-style-type: none"> Reduced model risk Stronger compliance posture Greater confidence in sales outputs
Compliance and Risk	<ul style="list-style-type: none"> Difficulty evidencing which assumptions were used Inconsistent disclosures across channels High remediation effort when issues arise 	<ul style="list-style-type: none"> Full audit trail of inputs, assumptions, and outputs Controlled roll-out of assumption changes Consistent disclosures and projection bases 	<ul style="list-style-type: none"> Easier regulatory engagement Lower conduct risk Faster remediation when required
CIO / Digital Architecture	<ul style="list-style-type: none"> Point solutions proliferating 	<ul style="list-style-type: none"> API-first, stateless calculation services 	<ul style="list-style-type: none"> Cleaner digital architecture Easier channel innovation

Role	Current Pain	With Mo.net	Benefit
	<ul style="list-style-type: none"> Tight coupling between UI and calculation logic Scaling issues during peak sales periods 	<ul style="list-style-type: none"> Channel-agnostic architecture Horizontal scalability 	<ul style="list-style-type: none"> Reduced long-term complexity

Key Advantages Over Traditional Illustration Engines

The table below summarises the main advantages of a Mo.net-based solution over tradition illustration platforms.

Area	Traditional Tools	Mo.net
Logic ownership	Vendor / tool-specific	Business & actuarial owned
Consistency	Channel-specific	Enterprise-wide
Governance	Weak	Strong, auditable
Change speed	Slow	Fast
Alignment with admin	Partial	High

Alignment with Back-Office Calculations

One of the most significant advantages of using Mo.net in the front office is alignment. The values shown to customers at quote are no longer indicative or "best effort" numbers produced by a separate illustration tool. They are the same numbers that will be used at policy inception, carried forward into ongoing servicing, and ultimately reflected in finance and reporting.

This alignment removes a persistent source of friction across the organisation. Customer disputes driven by mismatches between quoted and administered values are reduced. Operational teams spend less time correcting policies or explaining discrepancies. Actuarial and finance functions face far less reconciliation effort because the front and back office are no longer working from different versions of the truth.

In practical terms, illustrations stop being marketing approximations and become operationally real. What is sold is genuinely what will be administered and reported.

Strategic Implications

Extending Mo.net into the front office has implications well beyond calculation efficiency. It allows insurers to launch new products or update existing ones without repeatedly rewriting distributor tools or duplicating logic across adviser platforms. A single calculation engine can support advisers, direct-to-consumer channels, and aggregators alike, ensuring consistency regardless of how the customer engages.

Because calculation logic is externalised and governed in one place, insurers can respond more quickly to market movements, assumption changes, or regulatory updates. At the same time, model risk and conduct exposure are reduced, as fewer uncontrolled or lightly governed calculation components exist at the edge of the estate.

Perhaps most importantly, front-office calculations are removed from the category of fragile systems. They become part of a managed, enterprise-grade calculation capability rather than a collection of bespoke tools that are difficult to change and hard to control.

Conclusions

Front-office calculations sit at the intersection of customer experience, regulatory risk, actuarial integrity, and operational efficiency. Weakness in any one of these areas quickly surfaces in the others.

By positioning Mo.net as a shared front-office calculation engine, insurers can unify their calculation logic across the customer journey, modernise distribution channels without multiplying complexity, and ensure that what is sold can be administered without exception.

The result is faster and more confident sales, stronger compliance, and far fewer surprises once products move from quote to live business.

Contact Us

For more information regarding the Mo.net platform and how it can help you with any of your existing or emerging enterprise calculation needs, please get in touch:

Software Alliance Limited
30 Stamford Street, London, SE1 9LQ
Tel: +44 (0) 20 3964 2755
www.softwarealliance.net

Author: Guy Shepherd

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