BESTOW

Underwriting program visibility

Manage risk and performance with confidence.

Solutions brief

See clearly.
Steer with confidence.

Executive summary

Underwriting sits at the heart of running a life business. It's where risk decisions and in-force cohorts either stay aligned with product assumptions or drift away. Systems and data tech have advanced dramatically, yet carriers vary widely in what they can see and act on. Placement moves, STP drifts, mix shifts, and the rules behind them often sit in an engine the carrier licenses but can't see. Bestow runs the program on its own platform, so rules, logic, and workflows are open to view, and carriers can adjust them and trace any movement to its cause.

The challenge

A few gaps come up consistently:

- **The precision vs. complexity tradeoff**
  Carriers feel trapped between two options: choosing either simplicity, which means less precise risk decisioning, or complexity, which leads to opaque decisioning.
- **A fragmented operational view**
  Queues, case status, follow-ups, and SLA reporting live in separate tools, meaning lots of manual processes and no single source of truth.
- Unattributable rule changes
  A ruleset ships at once, so there's rarely a clean way to attribute data to the change responsible. This isn't just a performance measurement issue, it's a governance issue.

Our solution

Bestow's unified platform means maximum visibility, from the case level to the state of the whole operation.

One source of truth

From decisions, caseload, and data to the rules behind it all, the entire program runs on one platform. That gives you one current view of the operation, rather than a picture reassembled from separate systems and exports every time a question comes up.

No black box

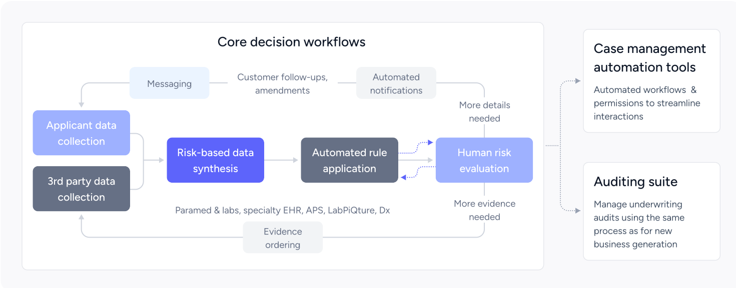
Bestow builds and runs the decisioning engine itself, so the logic behind every decision and the rules that drive it stay open to you. When results move, you're looking at the actual reasoning, not waiting on a vendor to explain a system you can't see into.

Flexible and auditable

The program provides the flexibility to refine vendor integrations, rule configurations, workbench decisioning, and more over time. Tighten risk in one place, ease friction in another. And with end-to-end data, every move is reversible and attributable. Underwriting becomes something you steer, not a system you simply hope keeps working.

One platform, one connected view of the operation

Bestow's underwriting platform spans the full lifecycle — data intake, decisioning, the underwriter workbench, and case management — with auditing across all of it. Because it's one platform rather than tools stitched together, each step is visible and connected.



Our approach

Visibility, reporting, and control are embedded directly into each part of the operation.

Program performance in view

See approval and take rates, risk-class mix, funnel, cycle time, and vendor cost per case across your book, tracked over time.

See every decision's basis

In the workbench, every case carries its full decision record, including the vendor results, the reasoning, and the assigned risk class, applicable notes, and more.

Manage the caseload

Automation helps fast track the right cases for accelerated underwriting, while routing complex, ambiguous, or high value cases to humans. Queues, assignment and routing, follow-ups, and SLA tracking give a live read on where every case stands.

Built-in integrations

The standard third-party sources (identity, medical, prescription, driving) are integrated out of the box. Each result and its status appear on the case, and new sources can be added as the program grows.

Test before you launch

Run a rule change against historical applications first to see how it would have played out, so you can launch on real evidence, rather than guesswork.

Rule changes cater to your business

A program rule change can be released to a portion of applications first, evaluated, then widened, or released to the full applicant pool at once, depending on carrier risk tolerance and objectives.

Reverse and attribute

A change can be rolled back on its own version, and because every decision records the version that produced it, any shift can be traced to its source.

Real-time data unlocks agility

Get actionable data insights via feeds and reports that allow you to be proactive and enhance your program quickly to meet evolving market conditions and business objectives.

Business impact

Visibility and control change how a program is run — from reacting to problems after the fact to managing risk and performance deliberately.

Catch risk early

When performance shifts, its cause is attributable to a specific decision or ruleset, so it can be addressed before it compounds.

Change with confidence

Staged, reversible changes contain the downside of any change and allow the ones that perform to be expanded.

Audit-ready by default

Decisions and their inputs are retained and traceable, easing risk management, internal review, and regulatory compliance.

On the roadmap

Self-serve, in-platform dashboards

In addition to raw feeds, metrics, and reports already on offer, carriers will have the option to use a platform-native analytics tab that caters to their business. Pull funnel, profitability, and data-completeness views anytime, without a data request.

Carrier self-service configuration

A configuration UI that puts common setup in carrier hands, turning what are change requests today into self-serve edits — branding and content first, expanding to more of the program. Starting with a pilot.

Why now?

A boom in data quality and availability means the industry is primed to truly optimize underwriting: better, faster decisions, more effective human resource management, more streamlined configuration, and more reliable audit trails — all visible to an organization in near real time. The carriers investing in the tech foundation needed to see, understand, and steer their program will be the ones who manage this shift with the least risk.

Let's talk.

To see how this applies to your underwriting program, email enterprise@Bestow.com and we'll find some time to chat.

If you'd like to learn more about our platform overall, visit our resource center.