

BESTOW



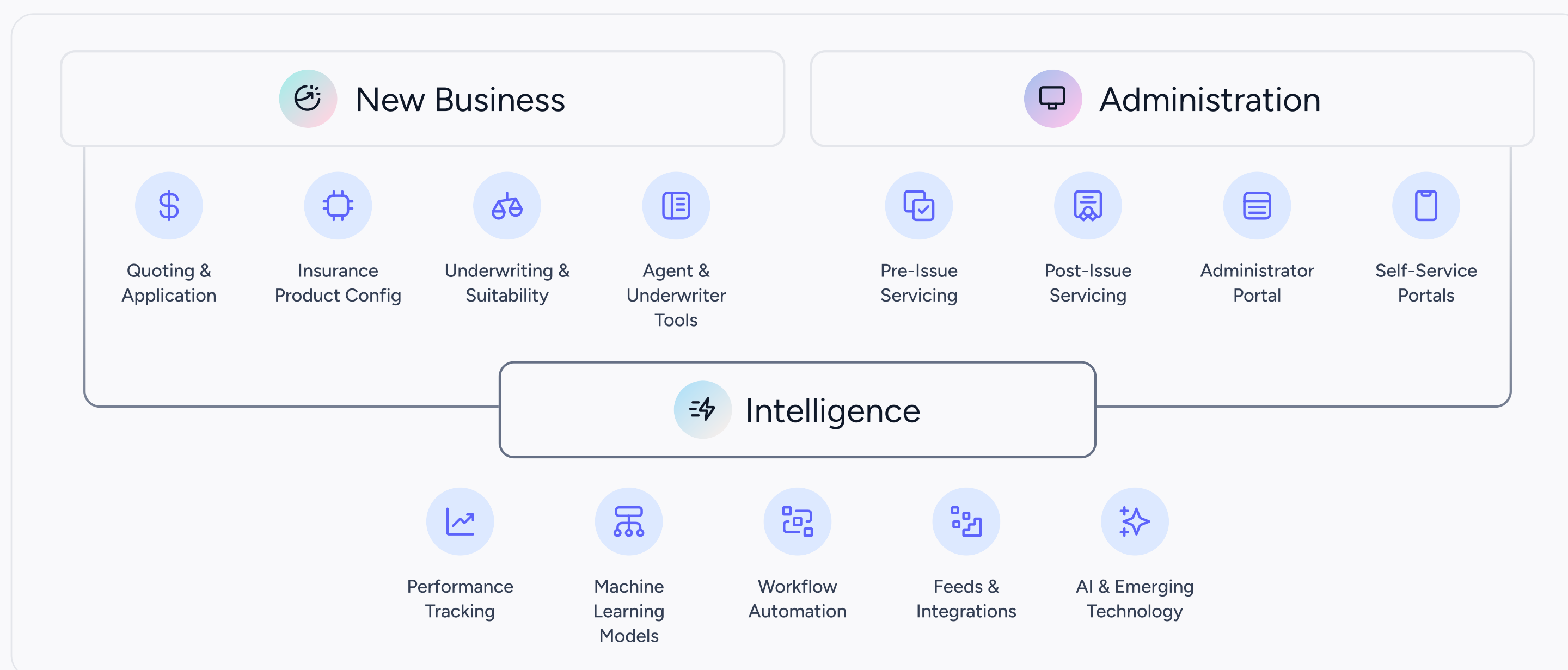
Intelligence

Revolutionize the way you do business
thanks to powerful data insights and
sophisticated tools.

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Bestow Platform



Smarter data. Better decisions.

Bestow's industry-leading technology enables data-backed product and marketing insights and optimizations. Realize your data's true potential with Performance IQ and our Data Optimization Suite.



Balance growth and cost

Reduce per policy costs with automated backend processes and sophisticated marketing insights to help efficiently guide more customers to the right products and lower underwriting costs.



Increase performance insights

Unlock the power of true end-to-end data to more fully understand not just product and channel performance, but every step of the customer journey and policy lifecycle.



Improve risk decisions

Get the data and tools you need to make more accurate long term risk decisions. Run models from historical data with new products to test market viability before investing further resources.

Tap into the benefits of Bestow's built-in R&D.

Our ongoing research and development continues to push the limits of data and marketing technology. New innovations are passed on to our carrier partners, helping drive business — and the industry — forward.

- ✔ Our developments in real-time data are giving users crucial insights and assistance in seconds rather than hours or days.
- ✔ We're exploring ways that real-time API data delivery can help carriers in their fight against fraud.
- ✔ Using data science and AI, we're zeroing in on more ways to help agents cross-sell a variety of financial tools.

Make your data work for you.

Bestow's platform is built on data-first principles, and designed to give stakeholders across an organization the insights and tools they need to optimize their resources and drive growth and innovation.

Data to serve your entire organization

High-level performance summaries and recommendations

Get performance insights, risk analysis, and data-backed recommendations.

BUILT FOR

 Business leaders

Channel insights

Boost efficiency and success across marketing channels.

BUILT FOR

 Marketers

Audience insights

Build a 3D picture of your best-fit customers and increase activation.

BUILT FOR

 Marketers

Predictive modeling

Use custom-built models to make informed decisions and ensure reliable outcomes.

BUILT FOR

 Marketers

 Product

 Underwriting

Granular performance data

Deep dive into trends, time frames, demographics, and individual policies for a more complete understanding of performance metrics.

BUILT FOR

 IT and Tech

 Legal & Compliance

 Product

 Underwriting

Product and business data feeds

Evaluate product performance, and iterate quickly with meaningful insights.

BUILT FOR

 IT and Tech

 Legal & Compliance

 Product

 Underwriting

Policy lifecycle data

Understand your customers to better predict retention rates and future insurance needs.

BUILT FOR

 IT and Tech

 Legal & Compliance

 Product

 Underwriting

Data technology built for highly regulated environments.

Building, migrating, and scaling your own data technology stack would be no small task. In fact, it could take years and cost millions. With Bestow, you can gain instant access to a state-of-the-art data infrastructure. Bestow is built on a truly modern tech stack, providing scalability and the regulatory flexibility carriers require.



Intelligence

Performance IQ

Harness the power of data to boost product performance and drive innovation. Whether you're a business leader looking for KPI's and recommendations, or an ops team member looking for granular, specific data, Bestow Performance IQ gives you everything you need.

Get curated performance data

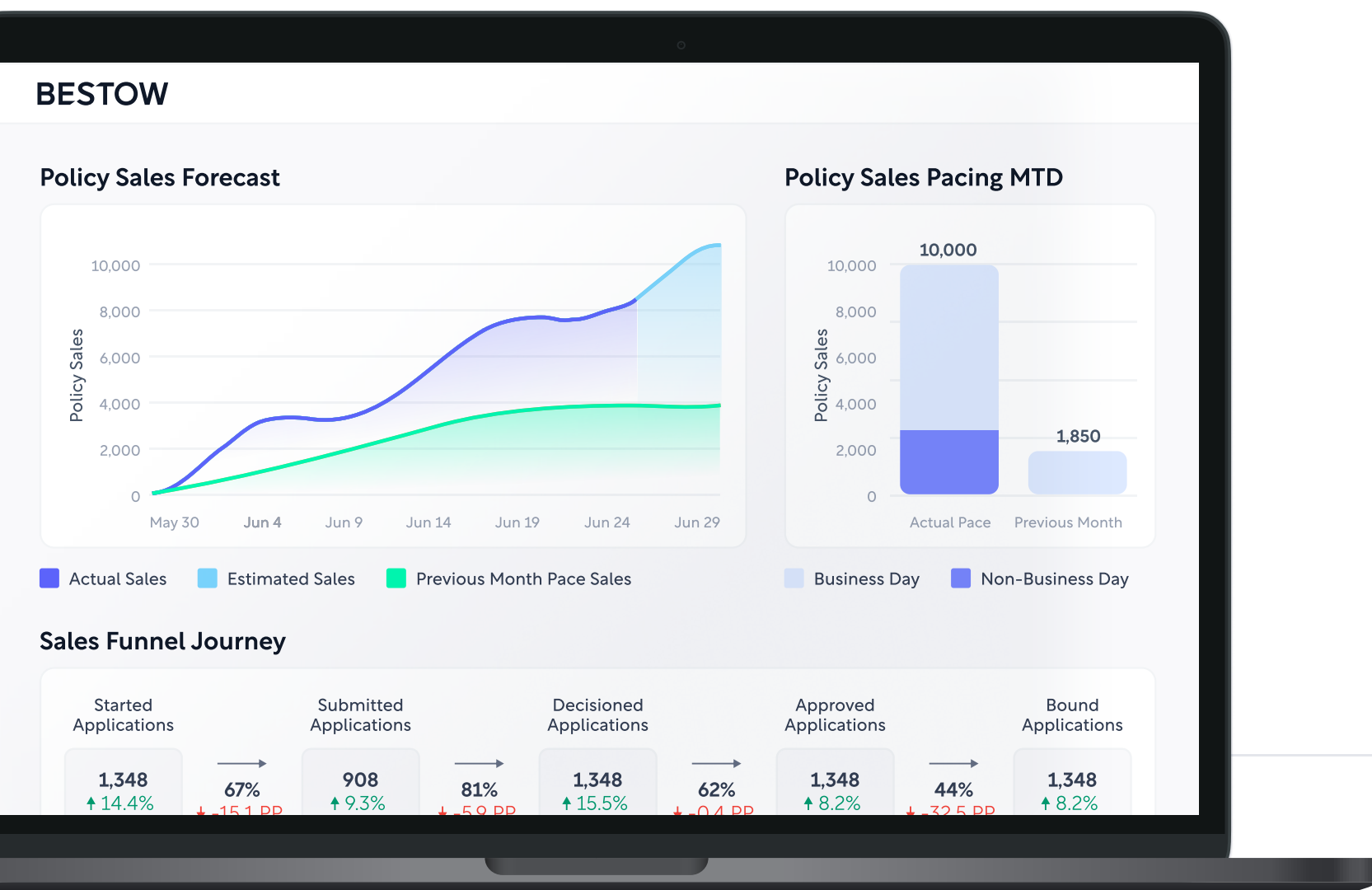
Access high level performance data and summaries curated for your specific needs.

Partner sales dashboard

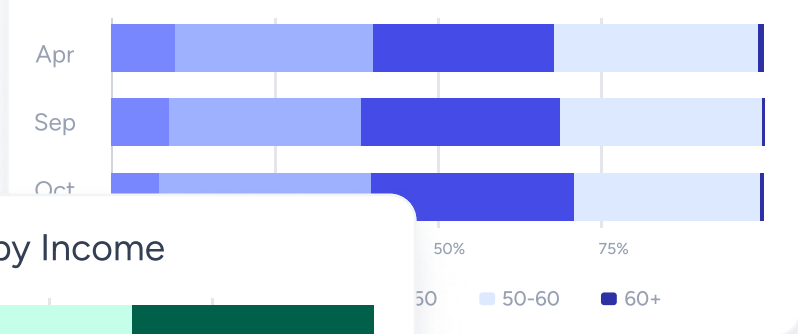
Get robust funnel insights that combine unit economics and proprietary data models for a curated view of product health and performance.

Monthly Inbound Channel Breakdown

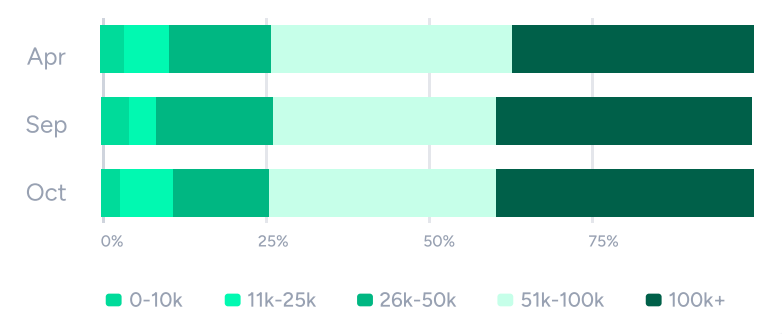
Marketing Channel	Start Rate	Submit Rate	Decided Approval Rate	Close Rate	Lapse Rate(14d)	Avg 2Y Revenue	CPA	Avg Per Bind UW Cost
Direct	4%	64%	47%	32%	0%	\$1,999	\$0	\$514
Partners	5%	74%	30%	23%	0%	\$1,709	\$1,525	\$735
SEO	4%	73%	44%	47%	0%	\$1,593	\$0	\$379
Affiliates	13%	80%	41%	37%	5%	\$2,076	\$965	\$656
Display	2%	71%	29%	25%	0%	\$1,027	\$1,854	\$715
Search	9%	77%	55%	40%	5%	\$1,624	\$1,078	\$357
CLM	43%	92%	32%	44%	0%	\$1,098	\$275	\$485
Click Exchanges	2%	67%	50%	100%	0%	\$2,553	\$168	\$118
Direct Mail	6%	75%	50%	100%	0%	\$1,563	\$1,421	\$150
Total	9%	75%	40%	34%	1%	\$1,840	\$878	\$490



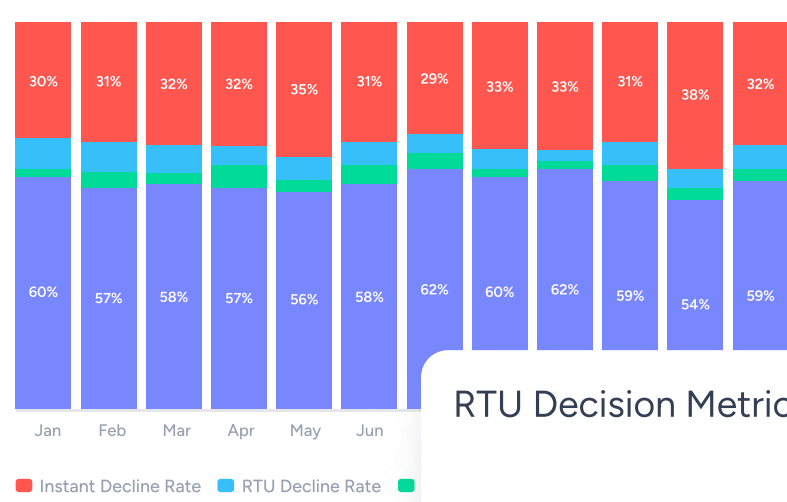
Authenticated Apps by Age



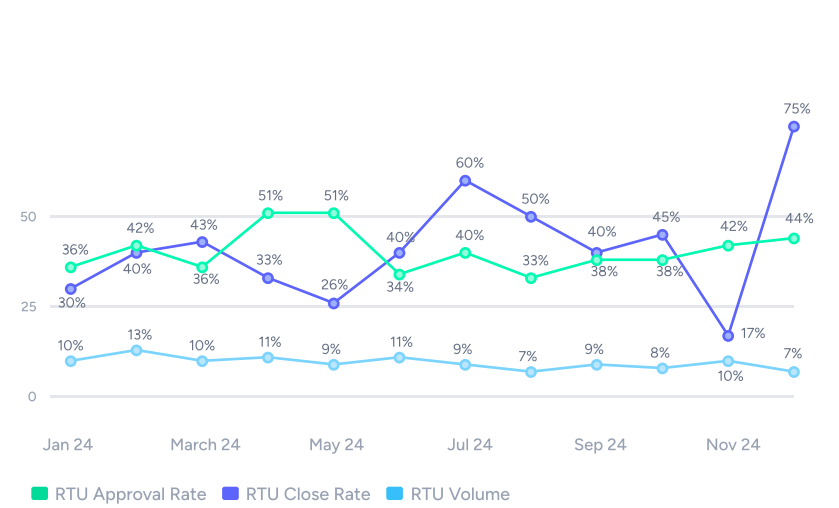
Authenticated Apps by Income



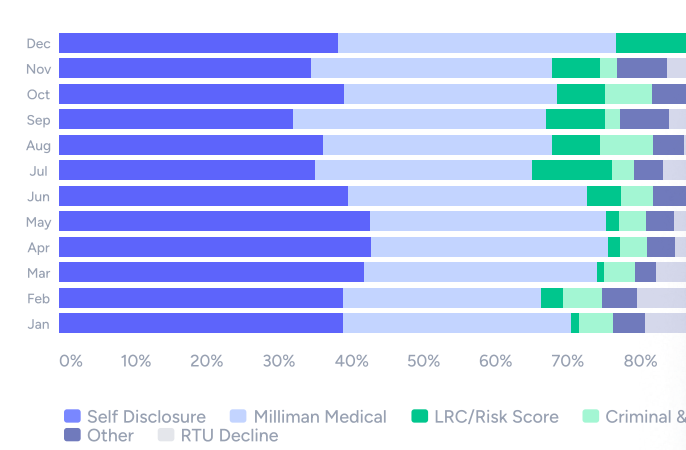
Underwriting Decisions



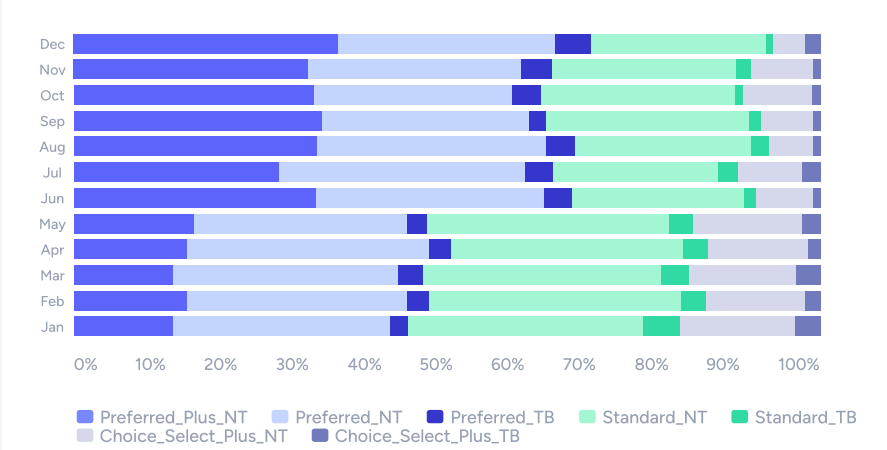
RTU Decision Metrics



Decline Distribution



Rate Class Distribution

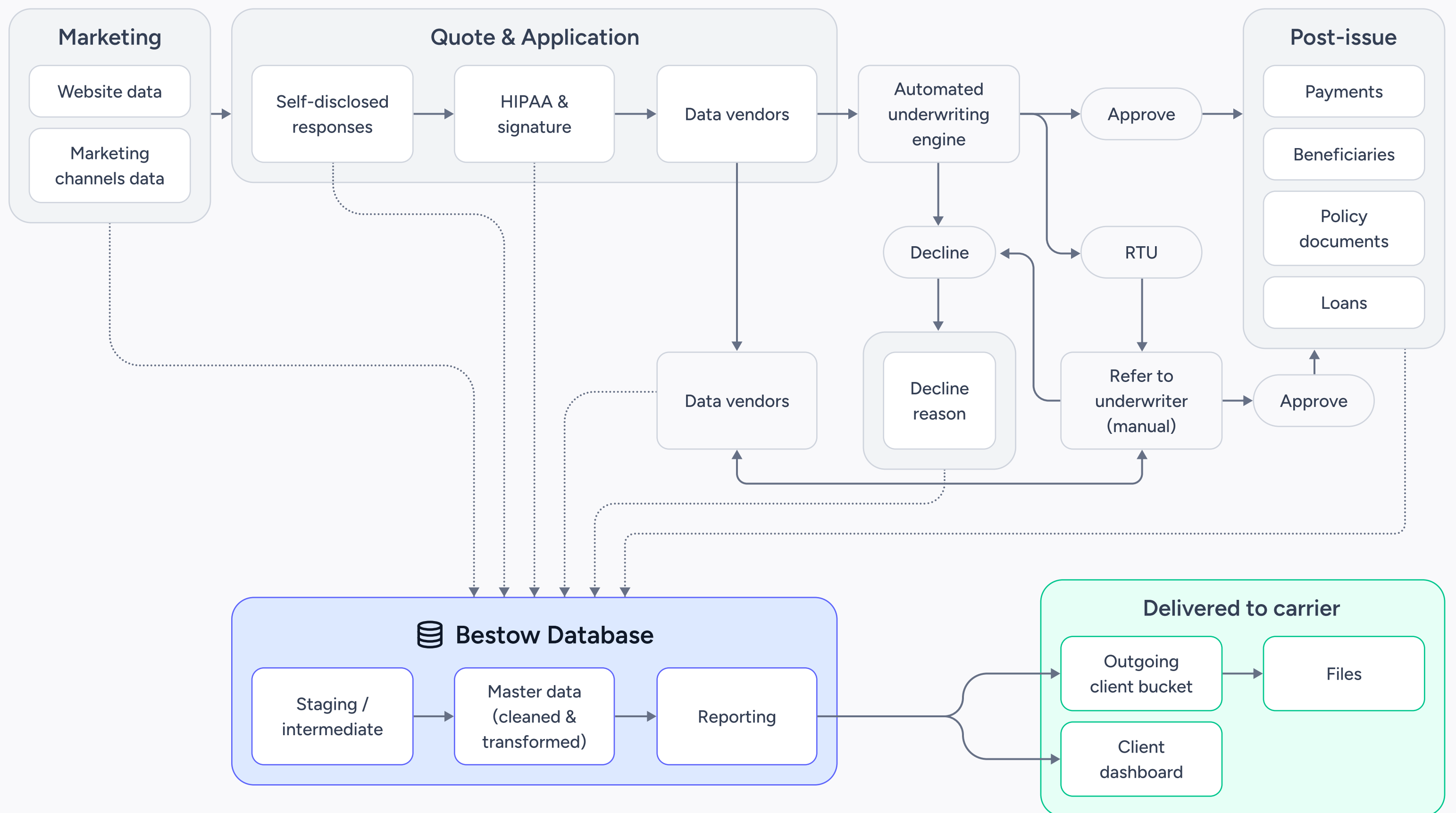


Partner risk dashboard

Access real-time breakdowns of risk analytics and product performance trends.

Holistic policy lifecycle data

Give your teams full end-to-end visibility into the entire customer journey and policy lifecycle.



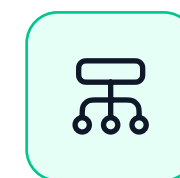
Governance

To ensure your data maintains a high-degree of fidelity and confidence, Bestow utilizes a governance team composed of data analysts, data scientists, data engineers, and software engineers.



Privacy

All carrier data is securely isolated. Bestow employs AES-256 encryption and Integrity Monitoring (FIM) for all data at rest, and data in transfer always follows the latest NIST standards.



Tailored data feeds

Our data integration team will meet your unique data needs, from specific file types and formats to complex regulatory requirements.

Intelligence

Powered by Bevel

Data Optimization Suite

Find your customers. Drive action.

Utilize sophisticated data modeling and predictive analytics to make smarter, faster decisions about everything from products and pricing to marketing optimizations and guiding the right customers to the right products.

Built-in MarTech

Quickly implement our marketing technology stack to boost efficiency and success across channels.

Personalization models

Utilize popular models like Recommendation Engine or create completely customizable models to activate customers.

Bevel platform

Source highly actionable insights with our front-end marketing technology platform.

Implementation & Integrations

Implementation

Get up and running with a single line of code.

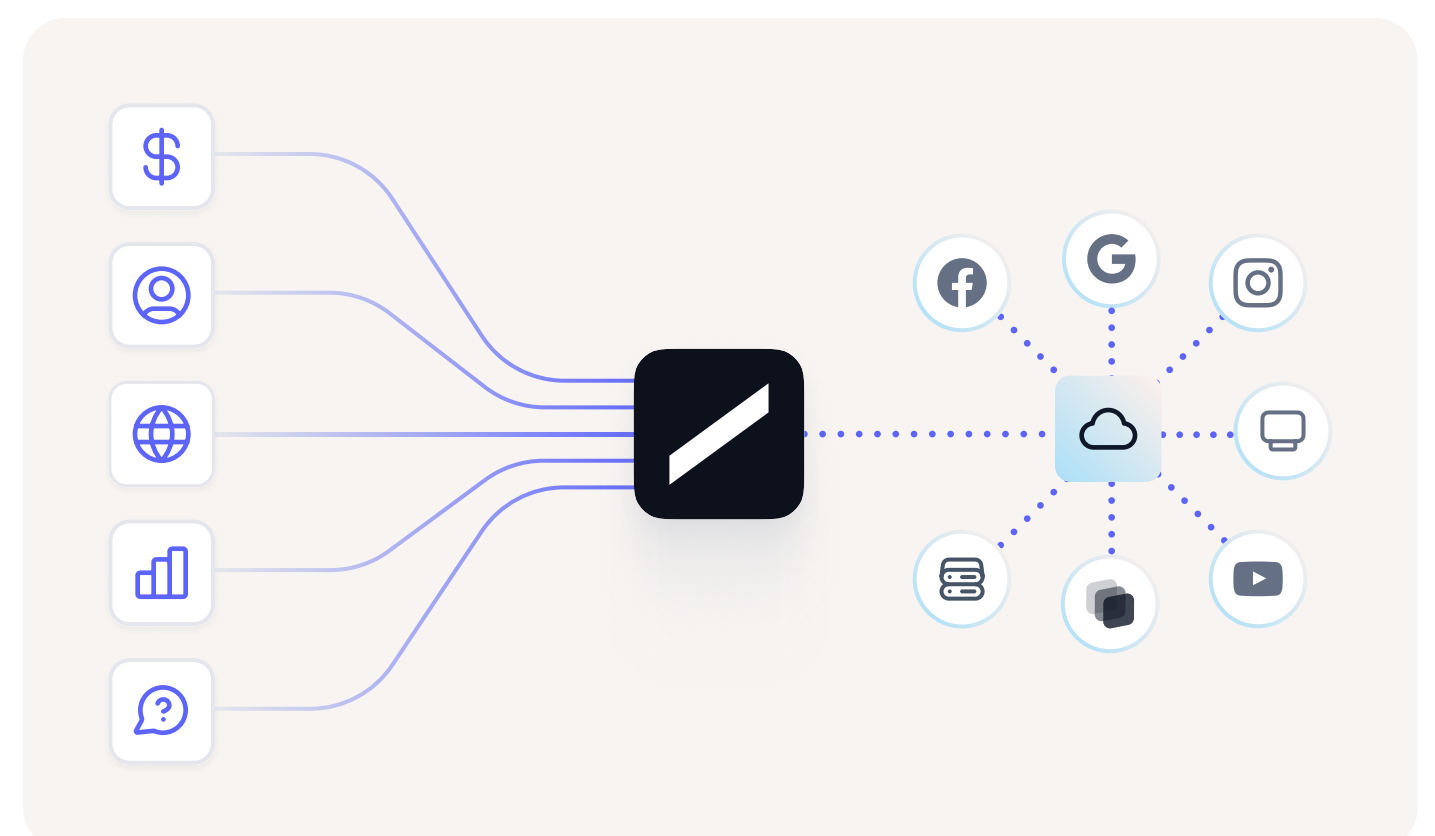
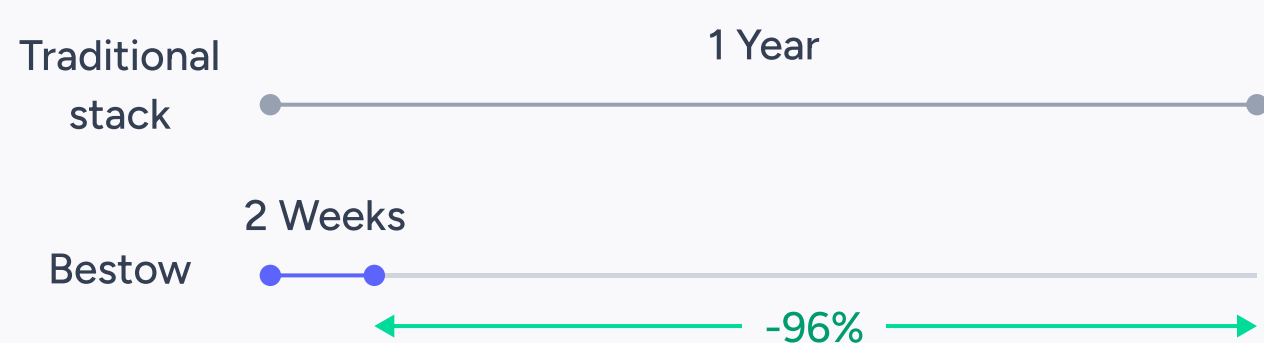
Implementation is easy, requiring only a single line of code to be added to your website and DNS entry. It is built to be easily configurable for each client instead of requiring custom development to fit the platform to your needs.

Integrations

Leverage APIs for multi-platform integrations

We provide customizable APIs across ad platforms. Bestow has a large network of direct publisher partners and activation platforms, enabling you to locate and target your precise audience across various channels. We are adding more platforms regularly. Once a channel is live, we can launch a client in less than a week.

Significantly reduced time to market



Improve your marketing efforts with robust sales journey data and best-in-class identity tracking.

Identity

Out-of-the-box 3D customer identification based on multiple, flexible IDs that evolve with the customer.

Cookie tracking

Bestow leverages all three types of cookies (Browser Cookies, Server Cookies, and Local Storage) to maximize the cookie coverage and lengthen the lifespan of cookies, preventing the data from becoming stale or degraded.

Attribution

Rather than getting a perceived "truth", utilize multiple attribution models accessible instantly to triangulate the most valuable insights.

Privacy

Privacy built natively, ready for adaptation, to maximize data collection while restricting identity.

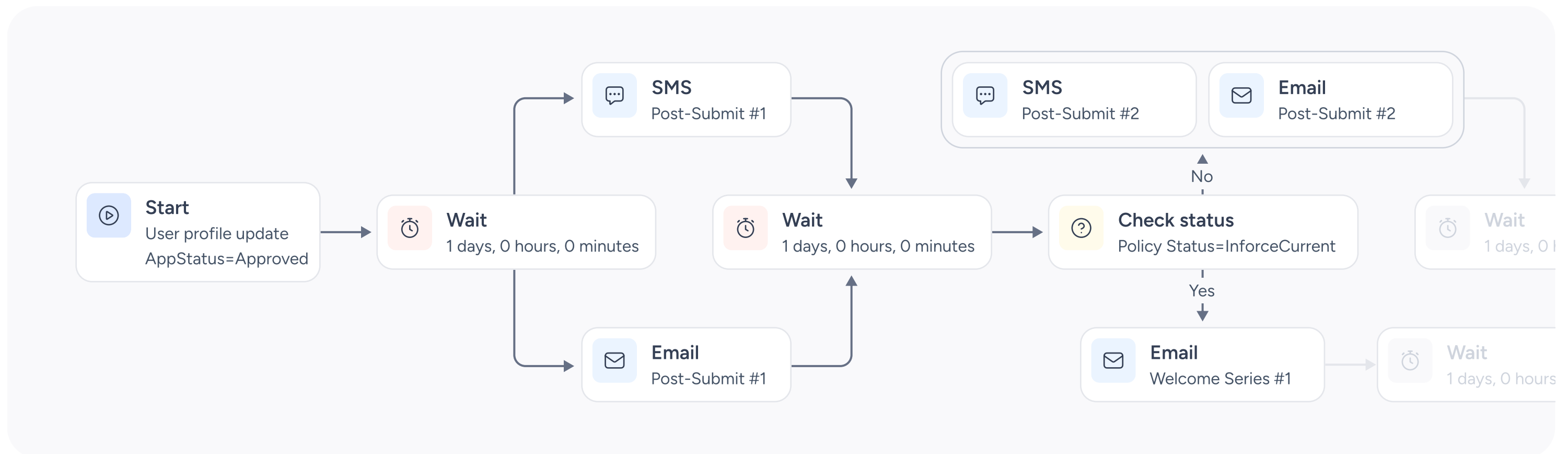
What we capture along the journey

Customer journey

Device / Stage	1 (Mobile)	2 (Laptop)	3 (Mobile)	4 (Mobile)	5 (Mobile)	6 (Laptop)
Data we stitch together	<ul style="list-style-type: none"> Facebook ID Ad ID 	<ul style="list-style-type: none"> Visitor ID Session ID UTM data Visit data Quote ID Quote data Interaction data Location data 	<ul style="list-style-type: none"> Application ID Application Data Name Address MSISDN Email 	<ul style="list-style-type: none"> Credit score LNRC score Risk data 	<ul style="list-style-type: none"> Approval status Beneficiary data Pricing Quote vs. Final 	<ul style="list-style-type: none"> Policy ID Payment data

Boost your re-marketing capabilities and success rate.

Improve lifecycle management through event-triggered automated emails and notifications to both customers and agents. With simple workflows, paused or stalled applicants can receive personalized messages encouraging them to resume.



Build and activate new audiences and channels.

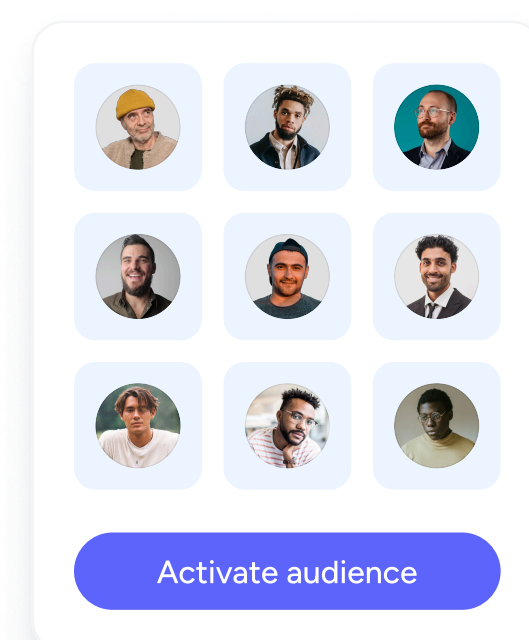
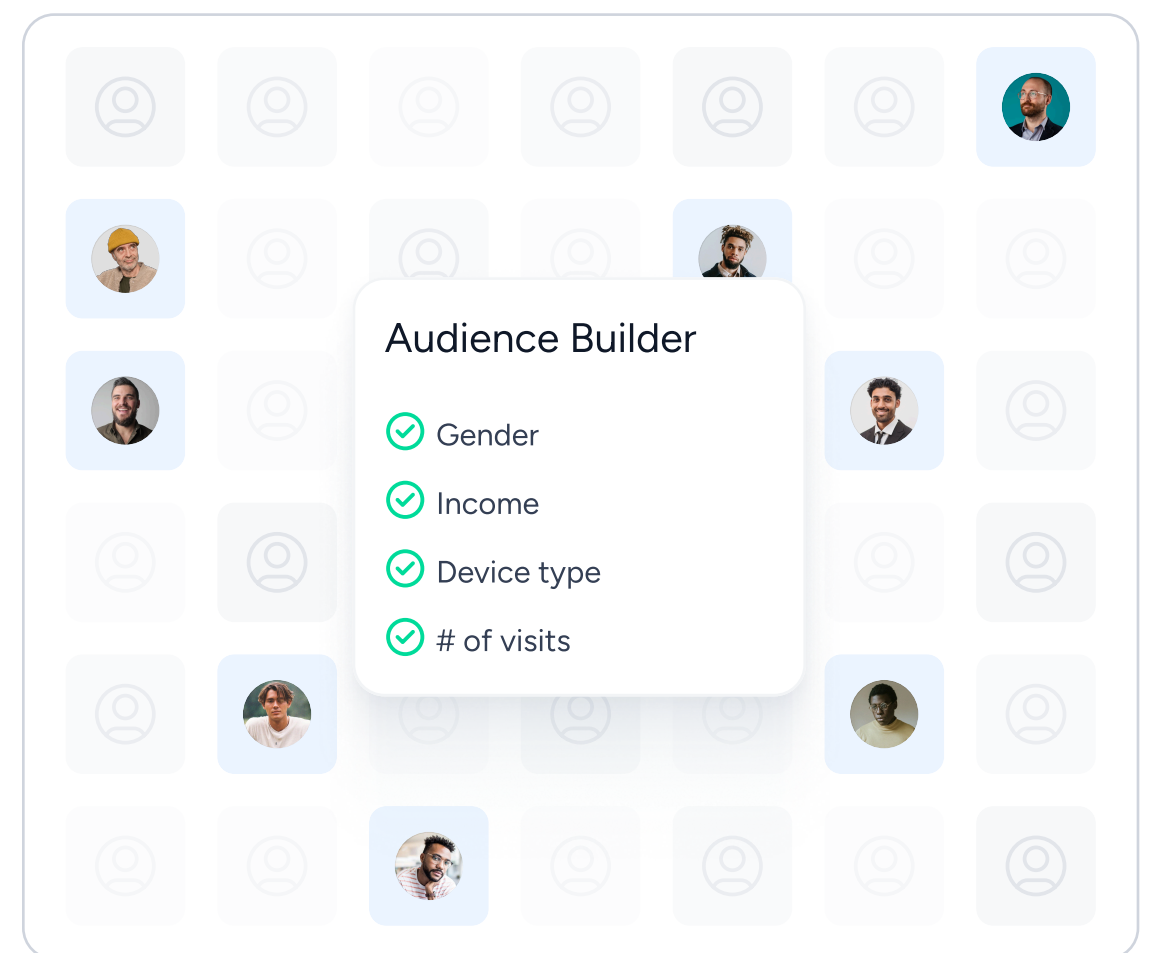
Using hundreds of variables, build lookalike audiences to identify prospects who look just like your target segments. Pairing this with attribution insights allows you to develop a deep understanding of customer attributes in each channel to create effective segmentation.

Building a Bind Seed List

Example: An entire collection of interaction data across many different users is collated as a bind seed list. That seed list is filtered by binds from top risk classes and set as Model Target. The Model Target and base are combined to construct a lookalike model that can be filtered by granular deciles.

Activating the model

Bestow can then send the lookalike audience across all of your connected ad platforms for immediate activation. Bestow will monitor performance and provide insights into what audiences are outperforming.

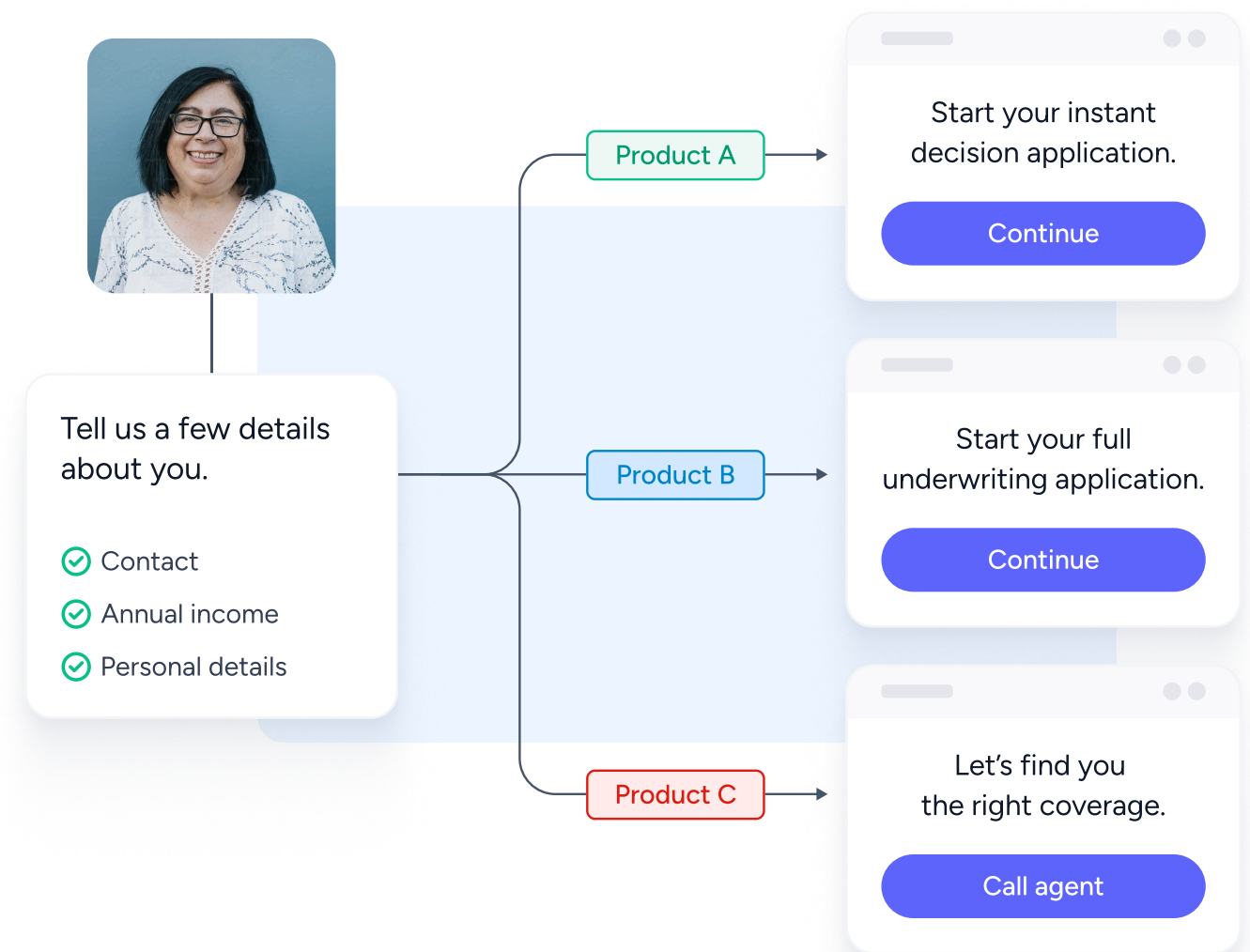


Recommendation Engine

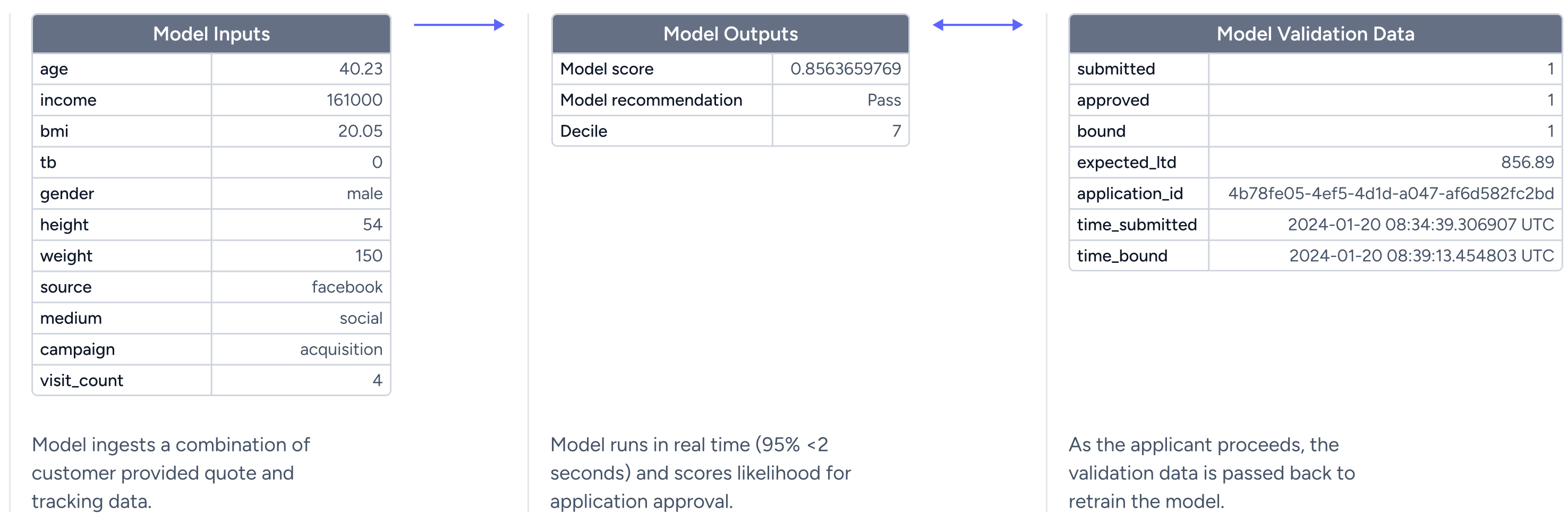
Leverage sophisticated data modeling to help guide the right customers to the right products, saving time and reducing underwriting and customer acquisition costs.

Bestow's Recommendation Engine employs automated backend processes to:

- Pre-sort and tier customers
- Determine likelihood of approval
- Determine likelihood of purchase
- Route customers to best product fit, including 3rd party offboarding



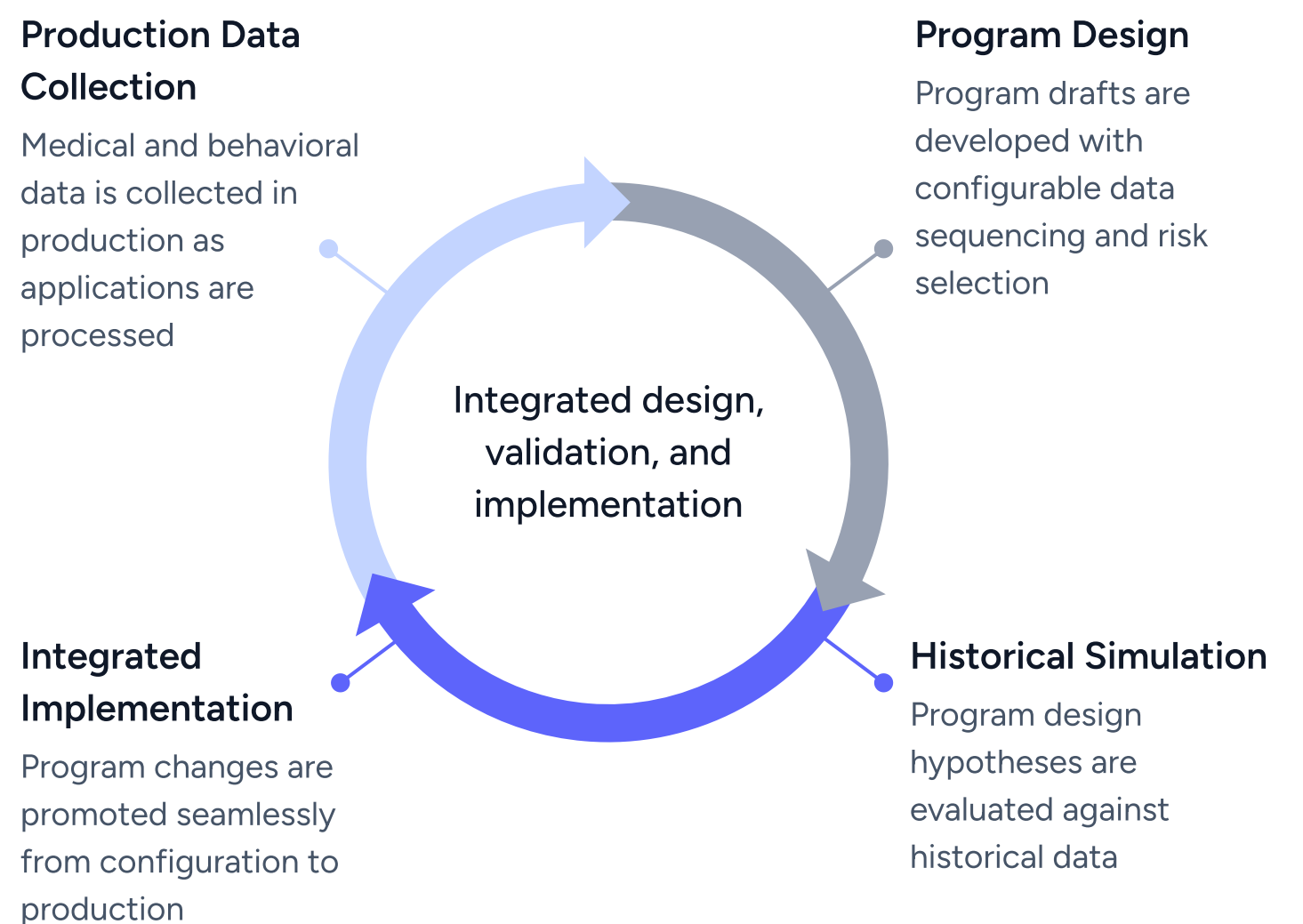
Real-time models drive differentiated customer experiences.



Risk model lab

Drive innovation by building and testing program and risk hypotheses based on historical and theoretical data.

- Strike the right balance between business goals like eligibility, mortality, and program expense.
- The same code used to test your program can be pushed into production with minimal lift.



Bevel Platform

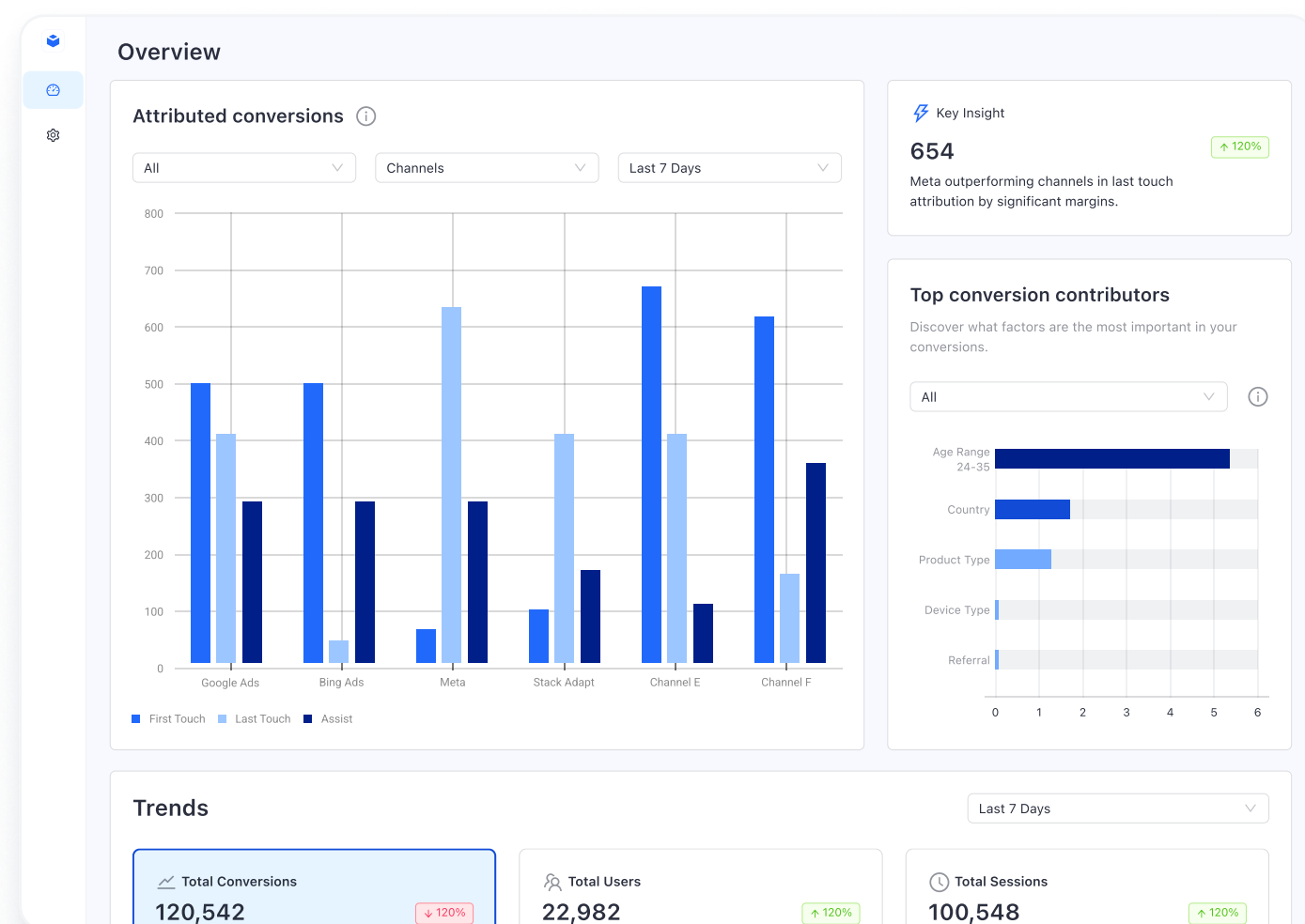
Built within Bestow, this unique marketing tech stack was custom-built to service the unique needs of regulated industries like insurance and annuities.

Flexible & personalized reports

No need to rely on business intelligence tools — Bevel aims to provide flexible reporting personalized for every user.

Automatic relevant insights

Insights generated automatically to kick off any day with actionable next steps on how to grow your business.



No-code machine learning

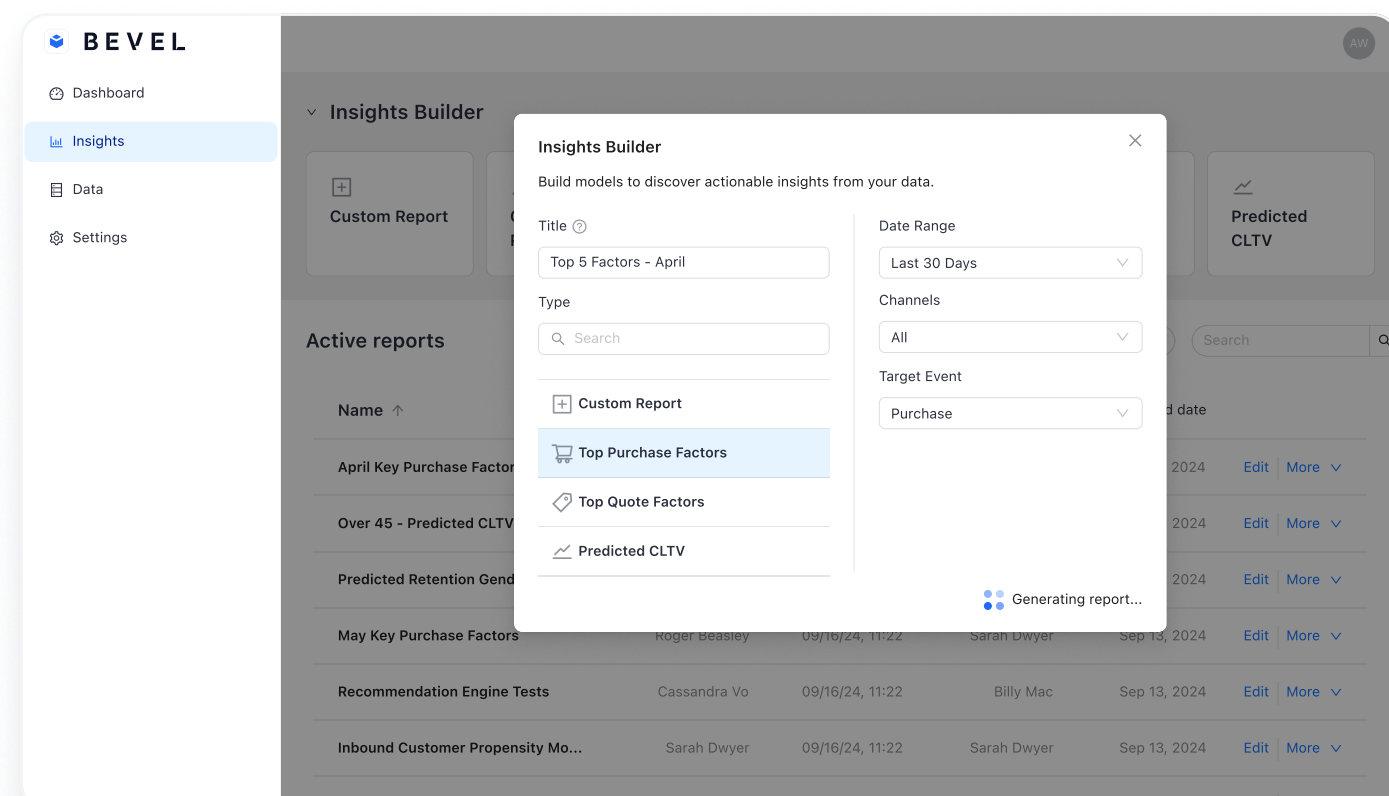
Bring the power of data science to any user's fingertips, allowing in-browser model building without the coding.

Intuitive model building

An intuitive design simplifies the modeling workflow, streamlining the building and deployment of models.

AI + LLM infrastructure

LLM endpoints allow integrations of cutting edge AI technology directly into your scaled operations.



Push AI models & data results directly to product or marketing channels.

Marketing platforms

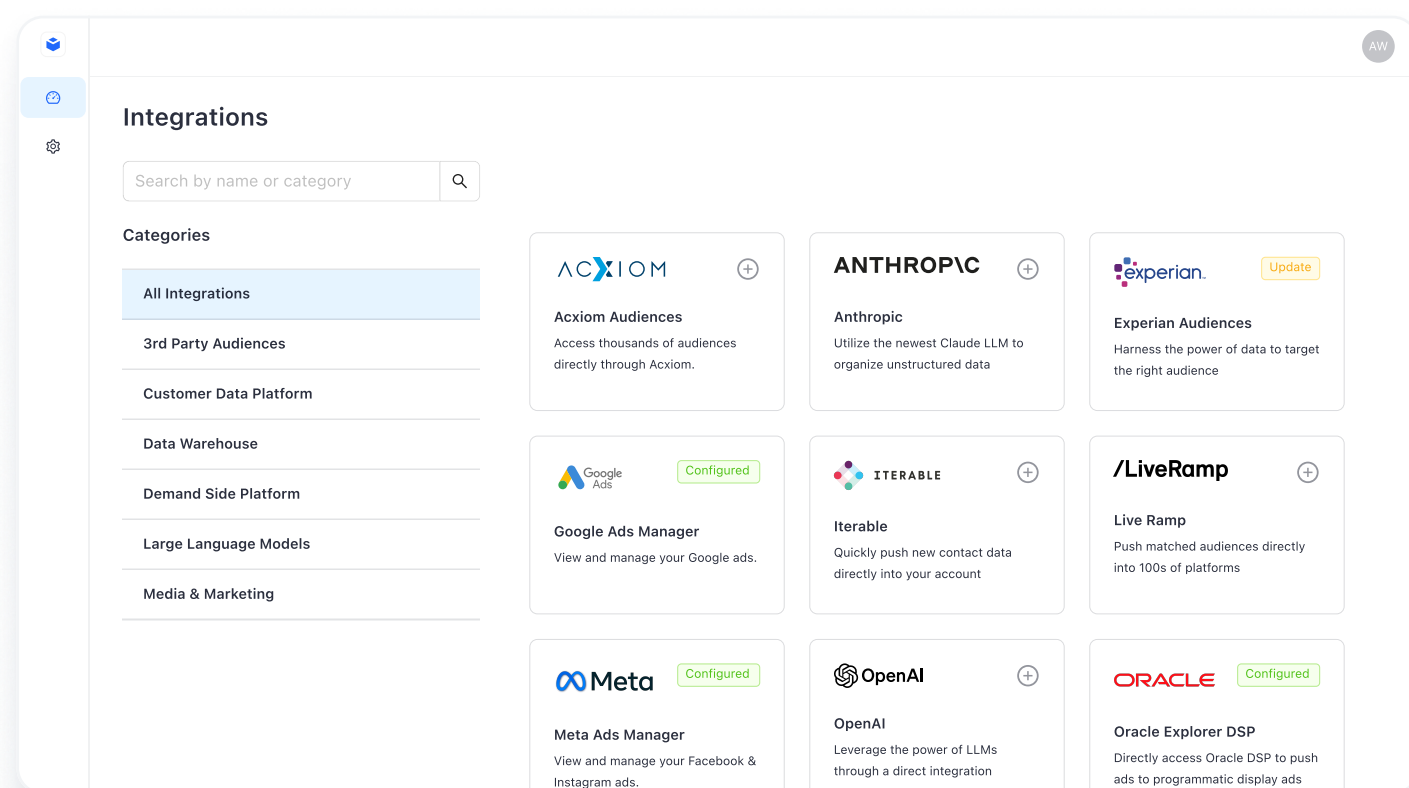
- Facebook
- Instagram
- Google Ads
- Iterable

Audience platforms

- Experian
- Acxiom
- Neustar
- TransUnion

Data endpoints

- LiveRamp
- Snowflake
- AWS
- Google Cloud Platform

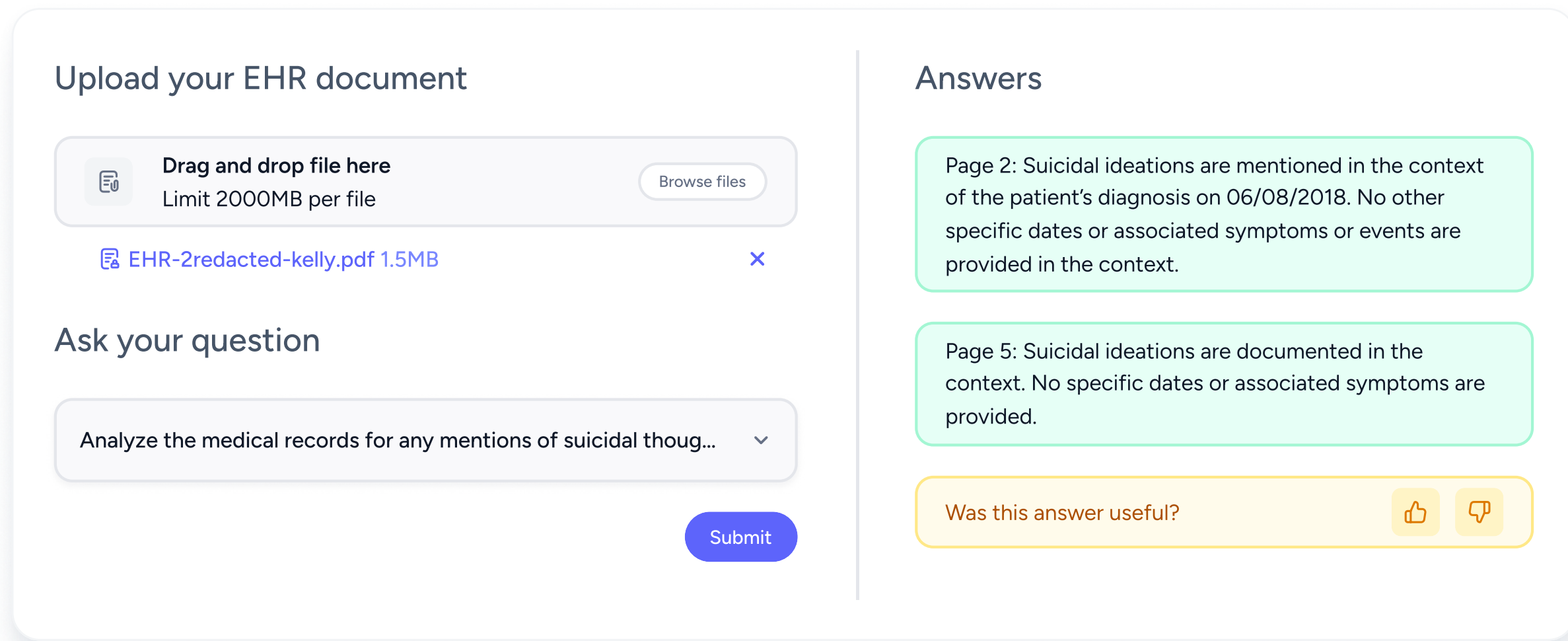


Intelligence

AI Underwriter Assist

Driving efficiency with generative AI

Bestow's generative AI-based Underwriter Assist tool helps underwriters more efficiently and effectively identify areas of interest during the post-issue audit process, saving valuable time and resources.



How it works

Carriers can utilize Underwriter Assist either on an individual basis or via batch processing.

Direct support

Direct support is a case-by-case interface, which allows an underwriter to upload one or more documents into an interface.

There, an underwriter can select from a database of common questions, or create their own questions to ask.

Underwriter Assist uses generative AI to apply those questions against the uploaded documents and highlight any areas that may be of interest to the underwriter.

Batch processing

The second method, batch processing, allows a carrier to process extremely large volumes of information (like EHR records) almost instantaneously.

An administrator can submit a set of EHR records into the system. Underwriter Assist will then process those EHRs against a long list of common questions — a thousand or more.

A report is then generated with both detailed and at-a-glance results for further digital pipelining or for human underwriter review.

