

BESTOW



You've got goals.
We've got solutions.

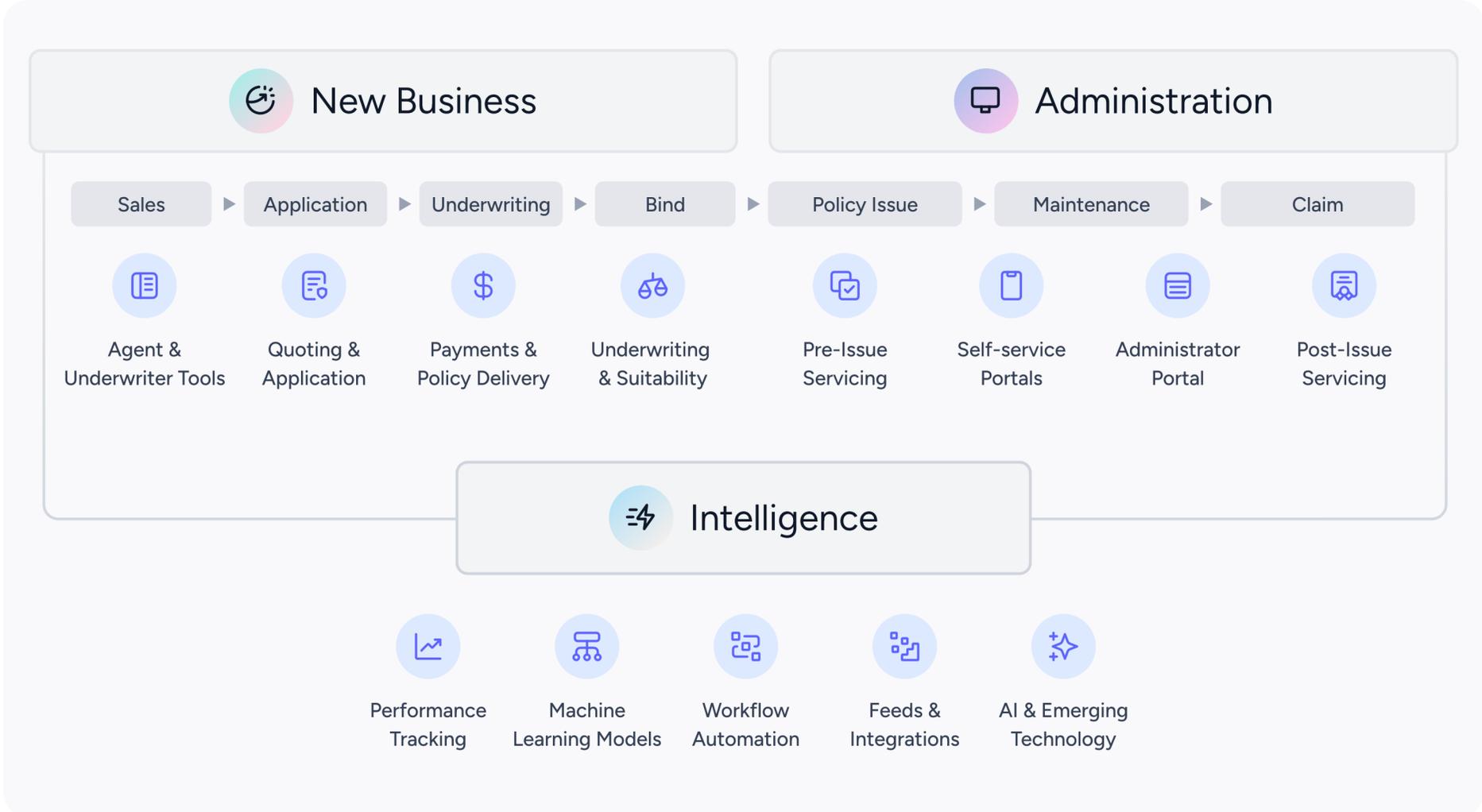
Learn more about how Bestow can help you achieve cost effective and scalable growth. Email enterprise@Bestow.com.

Unlock revenue growth and cost efficiency in a matter of months.

- 
Grow revenue
 Bestow helped one carrier realize 20% sales growth within four months of launch.
- 
Lower costs
 For another carrier, a post-launch feature implementation helped achieve 22% lower underwriting costs.
- 
Innovate rapidly
 Build and launch new products in as little as 4 months, and make data-backed changes or enhancements in days or weeks.

Our platform

Carriers can implement Bestow as an end-to-end or modular solution, with support for term, final expense, IUL, and other life insurance products. Leveraging Bestow's platform helped one carrier partner dramatically reduce purchase friction, increasing conversion rate by over 200% compared to their existing product.



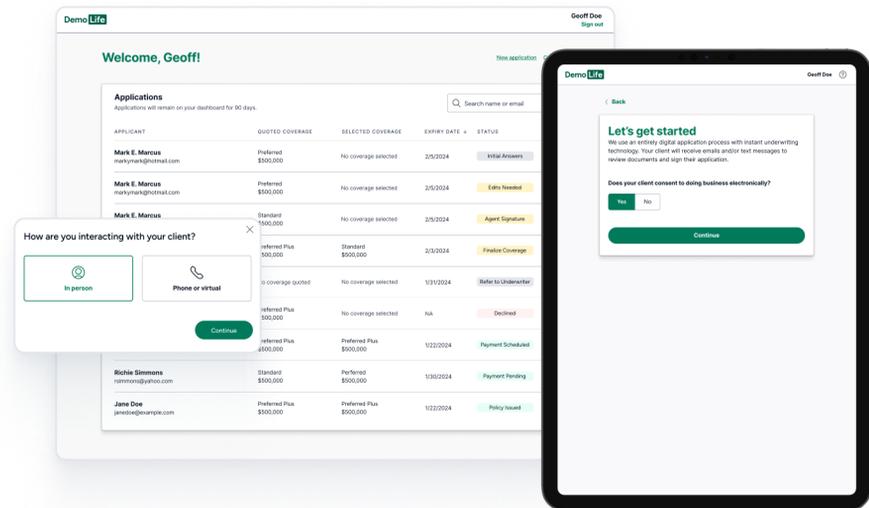
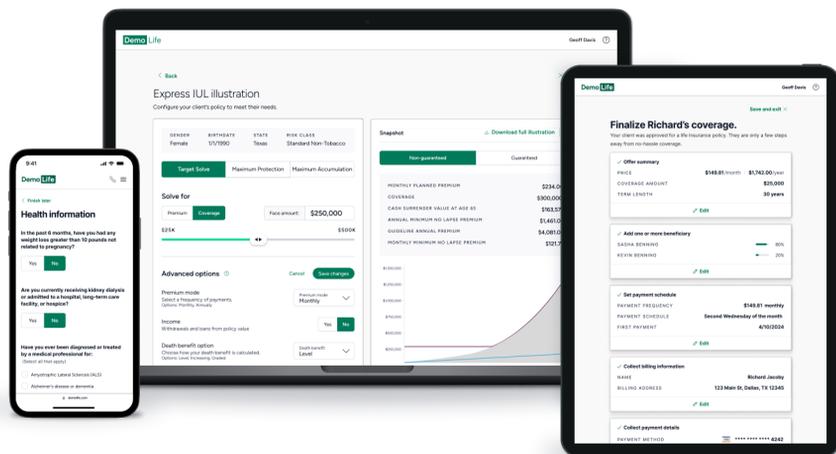
Save time and money while improving agent and customer experiences.

4 months

Product launch timelines that get you to market fast

45%

Lower per policy costs vs the industry average



Quoting, illustrations, and application

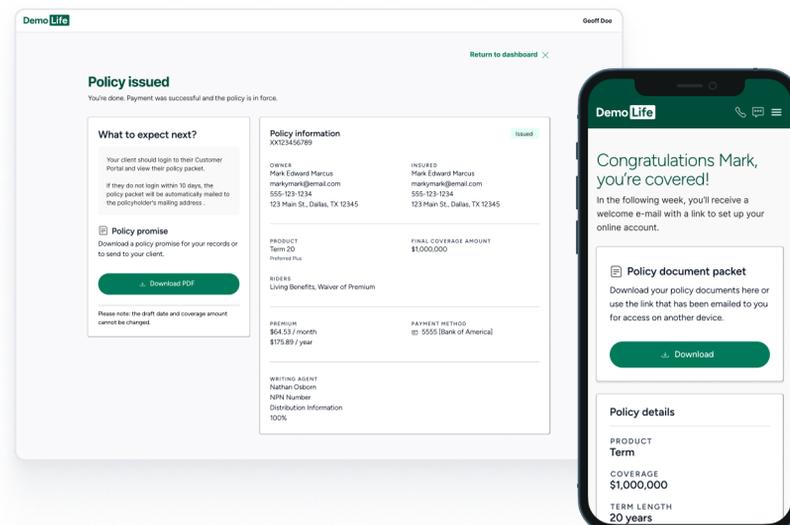
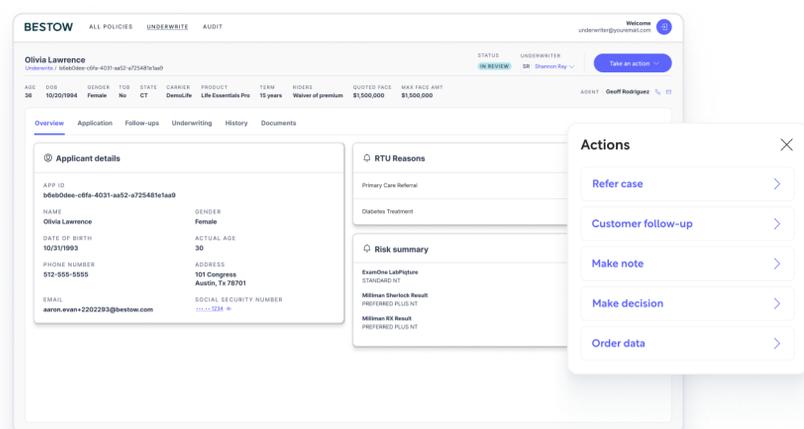
Launch a frictionless experience for both customers and agents, with the customization options carriers expect.

- Dynamic, interactive quote and illustration tools
- Customized questions & rules
- Branded color & styles
- Saved application progress
- Secure verification process

Agent portal and tools

Empower your distribution teams with intuitive dashboards and powerful sales tools.

- Agent portal with real-time updates
- Built-in customer communication flows
- Digital attestations and commissions support
- Post-submit coverage adjustments for ultimate flexibility



Underwriting and suitability

Unlock the future of underwriting with sophisticated, market-proven technology.

- Data-backed program design
- Industry-leading rules engine
- Built-in state-by-state compliance
- Integrated underwriting workbench

Payments and policy delivery

Digitize every step of the checkout process with integrations and features that get customers over the finish line faster.

- Coverage selection
- Beneficiary assignments
- CC or ACH payments
- Secure Pin-to-Sign and simple eSignature
- Digital document delivery

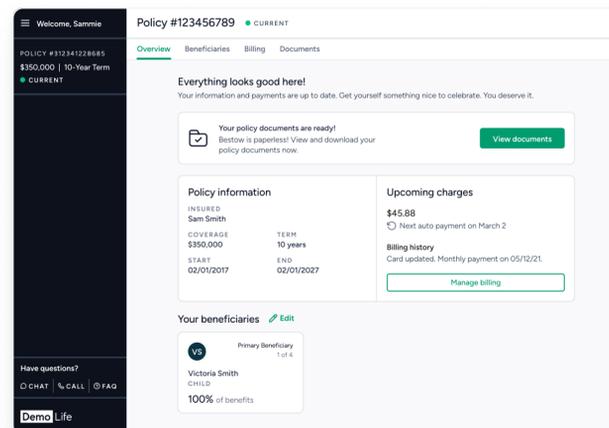
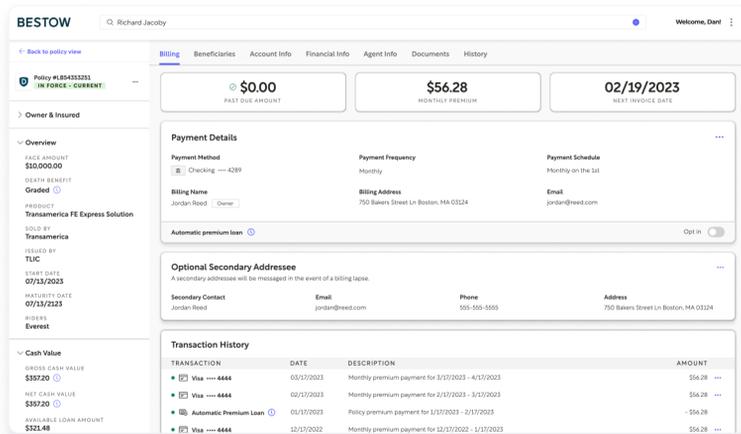
Reduce burden on administrators and empower policyholders.

77%

Customer calls answered in 30 seconds or less

87%

NPS (40% higher than the industry average)



Admin portal

Give your support team the powerful, reliable tools they need to easily handle pre- and post-issue servicing needs.

- Help with application process, status, and decisions
- Payment scheduling and processing
- Automatic premium loans
- Policy and information management
- Built-in notification system

Customer self service portal

Offer a white-labeled portal experience that lets customers self-serve up to 97% of typical service needs, including:

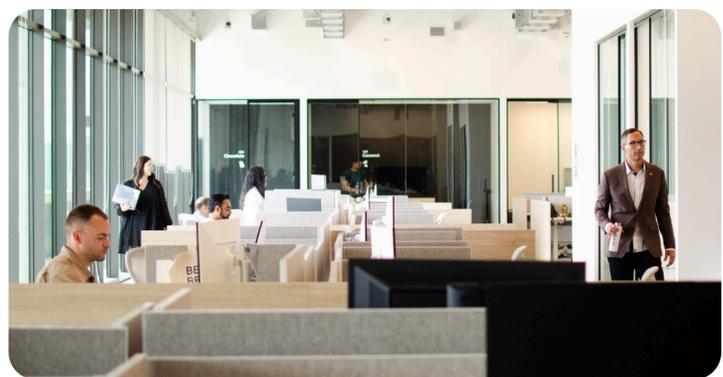
- Updating and verifying account info
- Retrieving digital policy docs
- Updating beneficiary designations
- Making payments and viewing billing history
- Claims initiation



TPA services

Take advantage of Bestow's top-notch team of customer support specialists already trusted by top carriers to service thousands of policyholders across numerous products. Our TPA support staff has the full range of pre- and post-issue assistance tools at its disposal, including additional tools like:

- Fraud reporting
- Cash value tracking and loans
- Collateral assignment
- Outbound 1035 exchanges



Optimize costs with smarter, data-backed decision making.

67%

Boost in start-to-bind rate after data-backed product changes

22%

Reduction in underwriting costs with recommendation engine

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 ongoing innovation

Bestow’s ongoing research and development yields industry-leading innovations that partners can leverage, like AI-based tools to help underwriters and field agents more efficiently assess and balance key factors like product fit, mortality, and risk distribution.

AI Underwriter Assist

Upload your EHR document

Drag and drop file here
Limit 2000MB per file

Browse files

EHR-2redacted-kelly.pdf 1.5MB

Ask your question

Analyze the medical records for any mentions of suicidal thoug...

Submit

Answers

Page 2: Suicidal ideations are mentioned in the context of the patient’s diagnosis on 06/08/2018. No other specific dates or associated symptoms or events are provided in the context.

Page 5: Suicidal ideations are documented in the context. No specific dates or associated symptoms are provided.

Was this answer useful?

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