

BESTOW



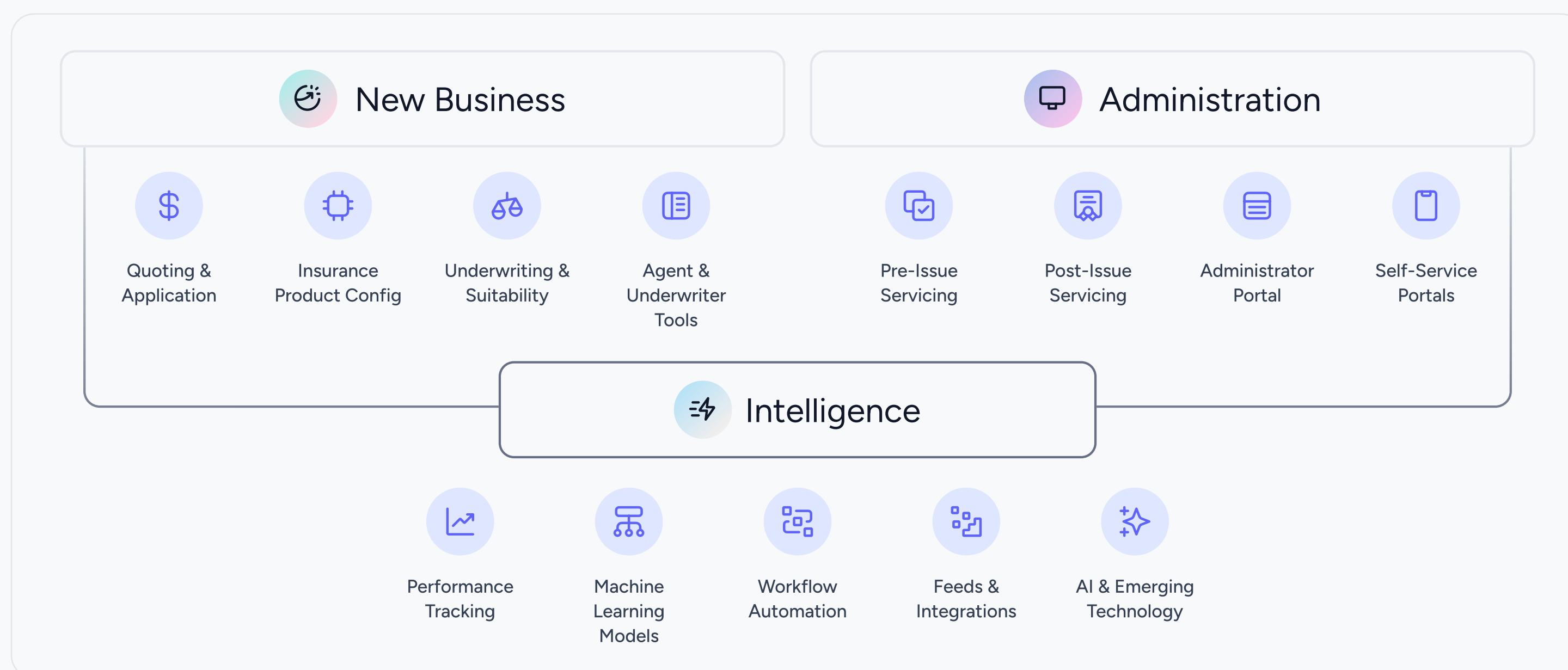
Underwriting

Build, test, and launch data-backed underwriting programs.

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Bestow Platform



The future of underwriting is here.



Build and launch quickly

Create, test, and launch underwriting programs in just months. Utilize Bestow's out-of-the-box underwriting templates, or partner to build fully customized programs that meet your specific objectives, from instant issue to fully underwritten products.



Improve risk decisions

Make more accurate long term risk decisions with access to Bestow's intelligence tools and data integrations. For program development, run models with historical data to test against business objectives. For existing programs, get powerful audit tools to evaluate program and underwriter performance.

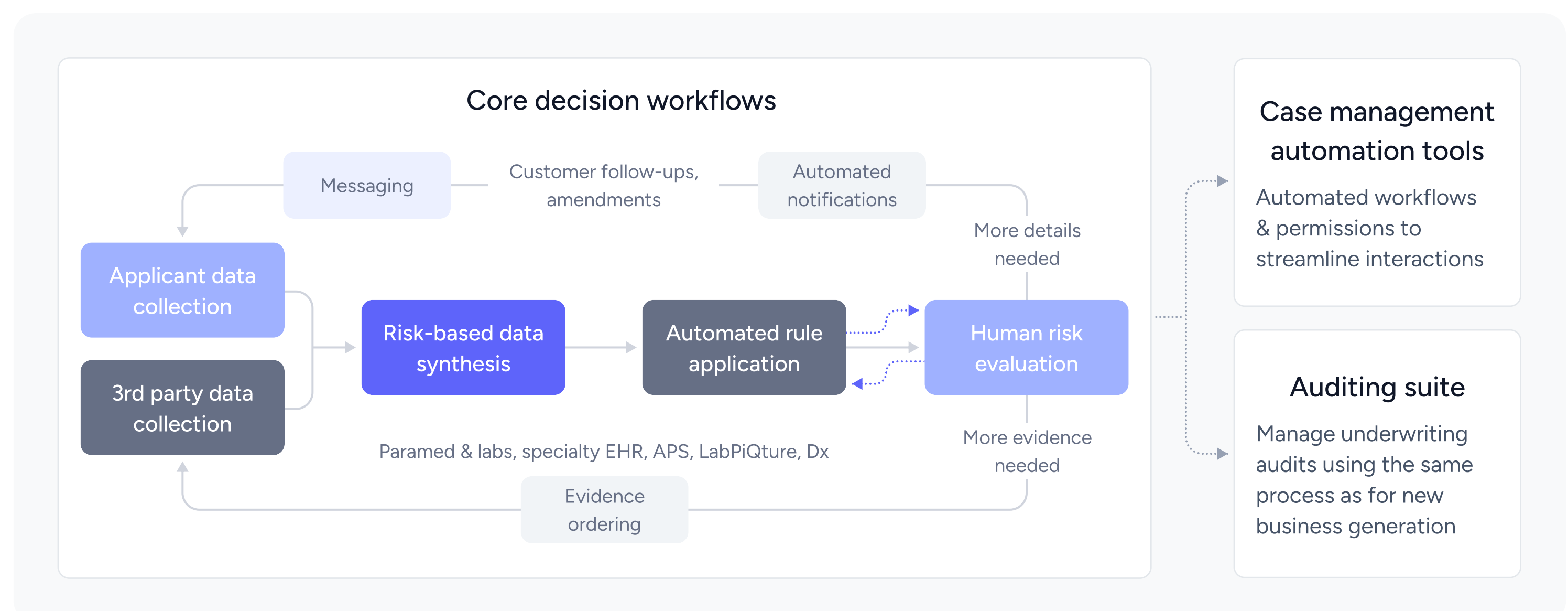


Leverage built-in compliance

Eliminate blockers with built-in, state-by-state compliance settings. Bestow's industry expertise helps carriers stay ahead of the ever-changing regulatory landscape, with technology that's flexible enough to make changes in days, not months.

Optimized workflows, better decisions.

Bestow pairs industry leading data sources (prescription history, medical claims data, clinical labs data) with human decision-making to optimize the entire workflow, helping you build smarter automated programs, drive protective value, and help underwriters make better decisions.



Underwriting



Product configuration

Quickly build, test, and launch an underwriting program that meets your unique business needs.

Build a balanced program

Get everything you need to build and launch from-scratch underwriting programs that balance goals like eligibility, mortality, and expenses.



Program Design

Design and implementation of risk evaluation philosophy to achieve your unique business objectives

Workflow

Automated sequencing of data calls, human triage, and decisioning activities from application submit to decision

Rules Engine

Automated evaluation of data points from self-disclosure and third-party data calls

Compliance & Security

Built-in compliance and data security that's flexible enough to keep up with changing regulations and technology

A data-backed design cycle

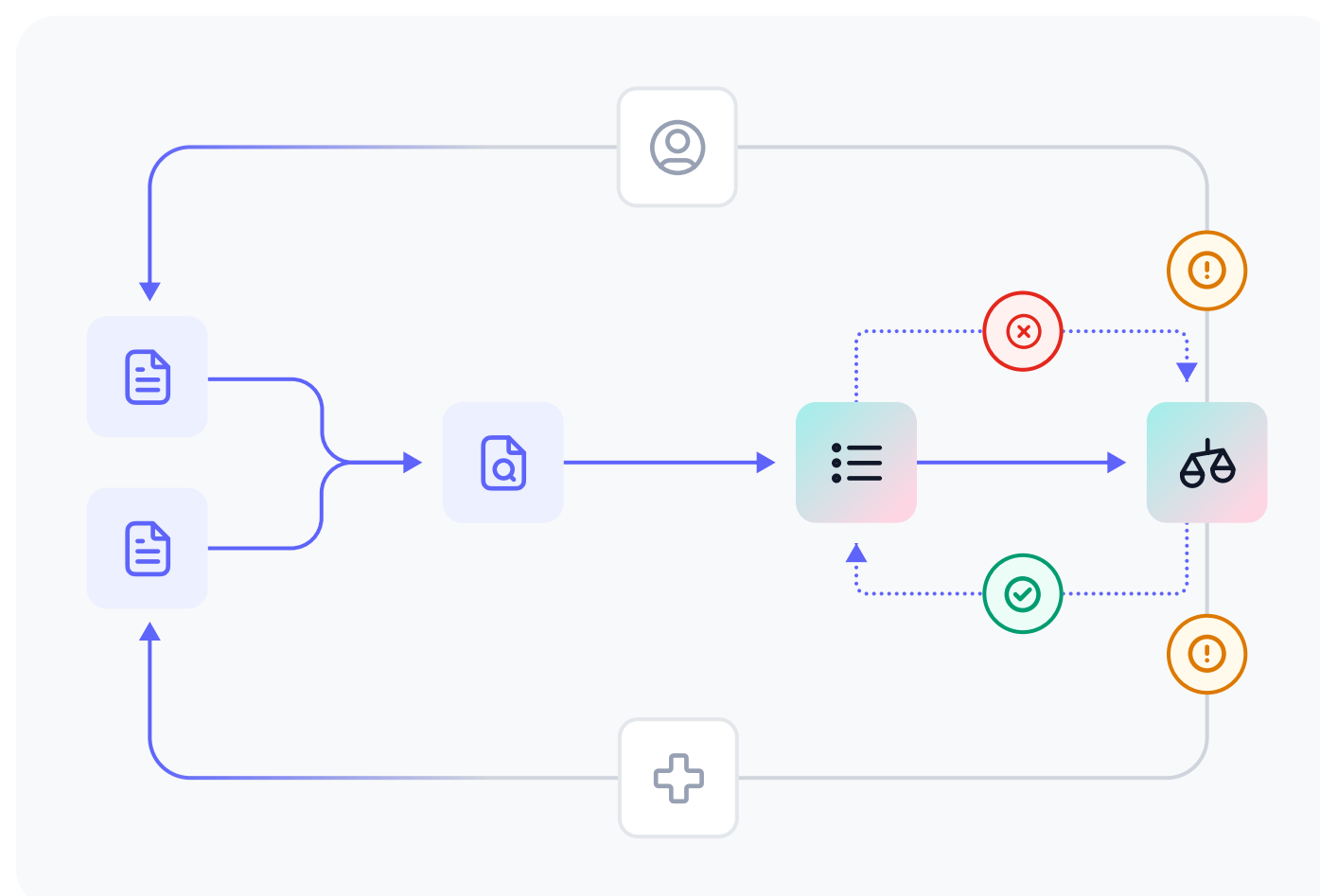
We employ a rigorous cycle to construct, test, and analyze underwriting programs with an eye toward optimizing operations and driving specific business results depending on your needs.



Automated workflows to optimize your process

Implement set-it-and-forget-it workflows that completely optimize your underwriting operation by automatically sequencing or executing every step of the process, including:

- Data calls
- Human intervention
- Decision activities



Powerful rules engine

Our sophisticated digital rules engine simplifies the complexities of building an underwriting program while keeping carriers in control of key customizations like:

Underwriting rules and criteria

Start with our existing framework or build a custom program based on your established risk philosophy.

Risk thresholds

Completely customize your risk thresholds to balance business goals like eligibility, mortality, and program expenses.

Decisioning spectrum

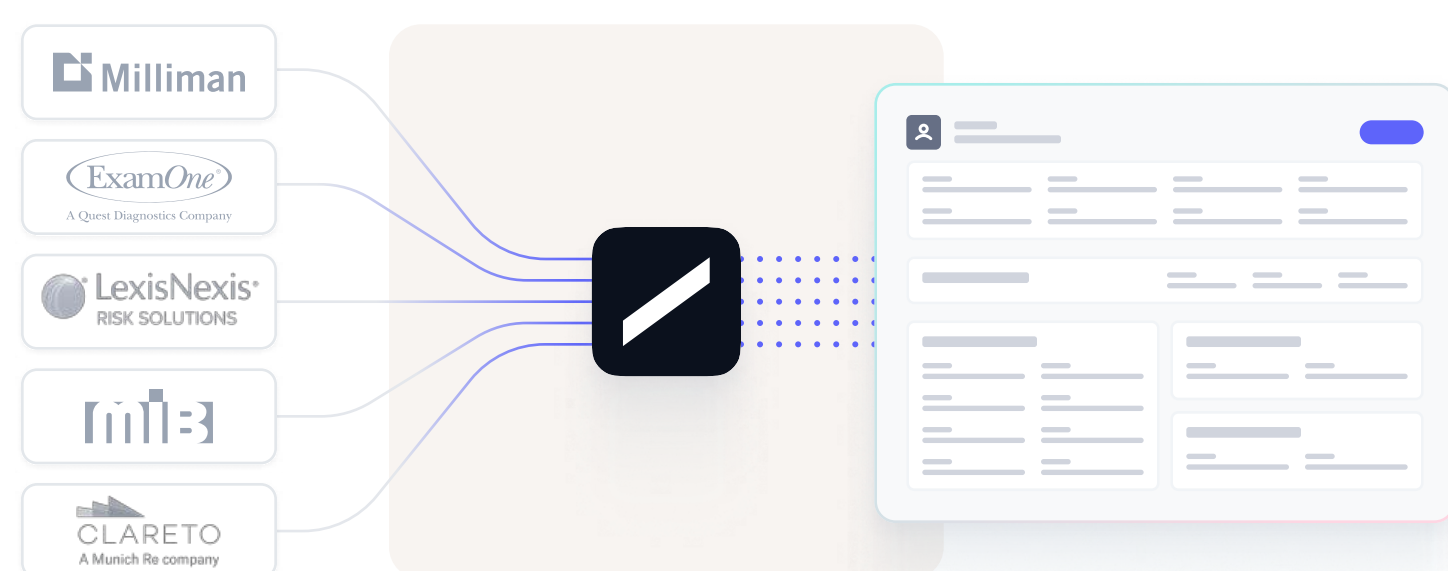
- Instant digital issue
- Refer to underwriter
- Full underwriting



From data source integration to compliance and security, we've thought of everything (so you don't have to).

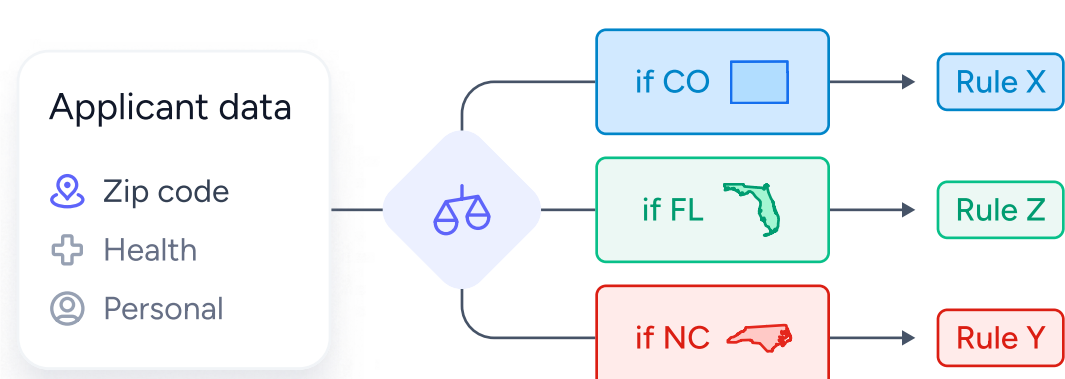
Integrating data sources and vendors

We offer all of the industry standard data sources and vendors — like mortality data and behavioral data — giving you all the information you need to make risk decisions. Any preferred, additional data sources can be integrated quickly. Once a new data source is integrated, that's an innovation that can be shared across carriers.



Built-in compliance flexibility

Compliance rules and regulations are built into every product at the development stage, and our flexible framework means no more bottlenecks — making changes to meet new regulations takes weeks or even days, not months.



Data and program security

Each carrier experiences a unique instance of our platform with no overlap — all carrier data is securely isolated. Bestow employs AES-256 encryption and Integrity Monitoring (FIM) for all data at rest. Data in transfer always follows the latest NIST standards.

Filing your new product

Leave the filing and forms management to us — another benefit of working with a partner with insurance industry expertise.

Underwriting

Workbench

Streamline your underwriting and auditing with a reliable, easy to navigate workbench experience.

Workbench tour

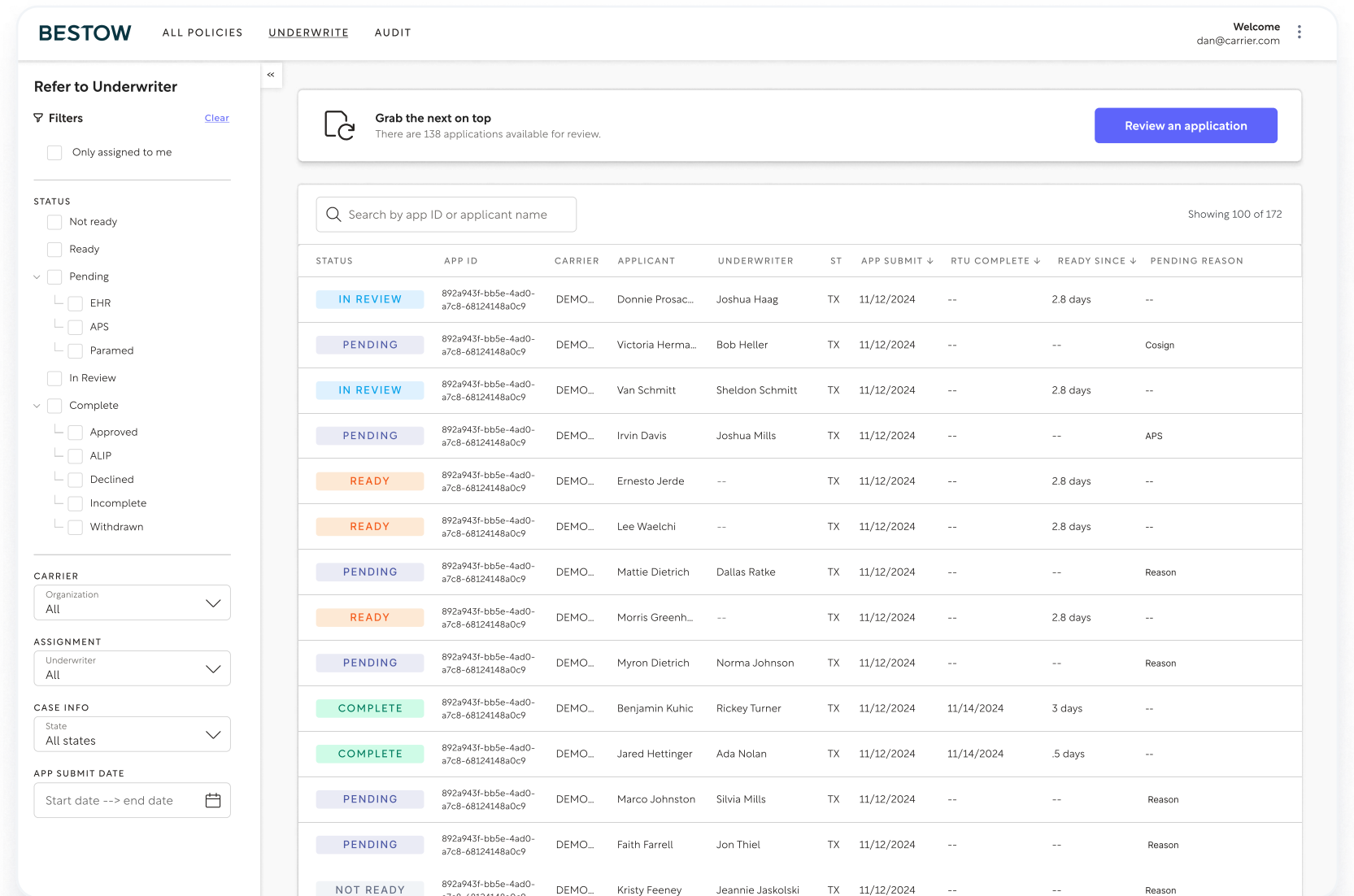
We've collaborated with underwriters in the field to create a workbench that's both powerful and user friendly.

Clean, simple main dashboard

The main dashboard view is clear and easy to navigate, with intuitive filtering options and straightforward case status details.

From the dashboard you can:

- Filter cases using the side bar
- Search for a specific case
- View real-time case statuses across multiple policies and applicants



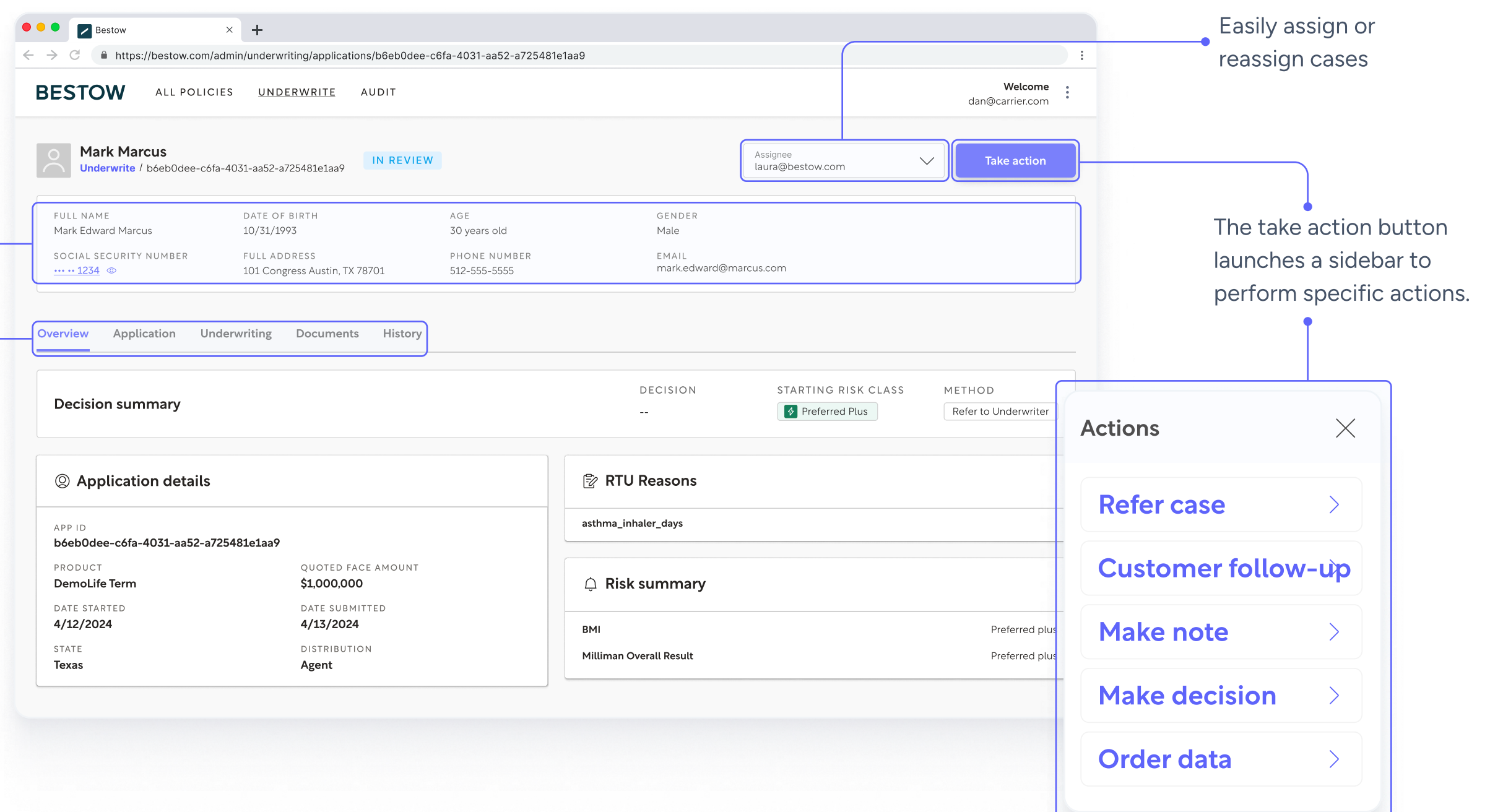
Comprehensive case overview

The case overview page offers applicant, product, and status details as well as clear action paths.

Applicant information is presented alongside case status and followed by a tabbed menu that opens on an overview.

An underwriter can then navigate through various actions such as:

- View application information
- Order additional data to review
- View available documents
- Request follow-up info from applicant

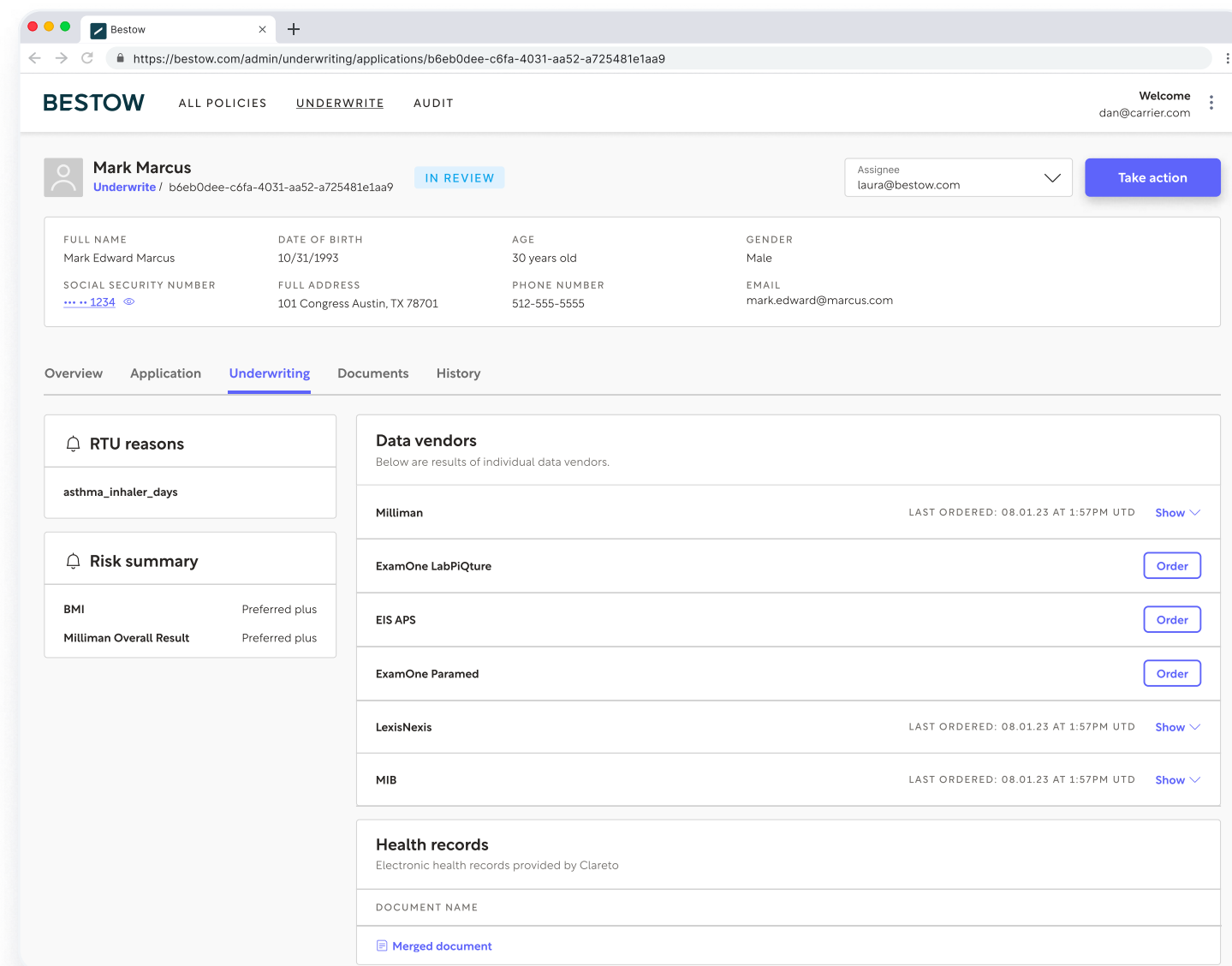


Working a case

We've collaborated with underwriters in the field to create a workbench that's both powerful and user friendly.

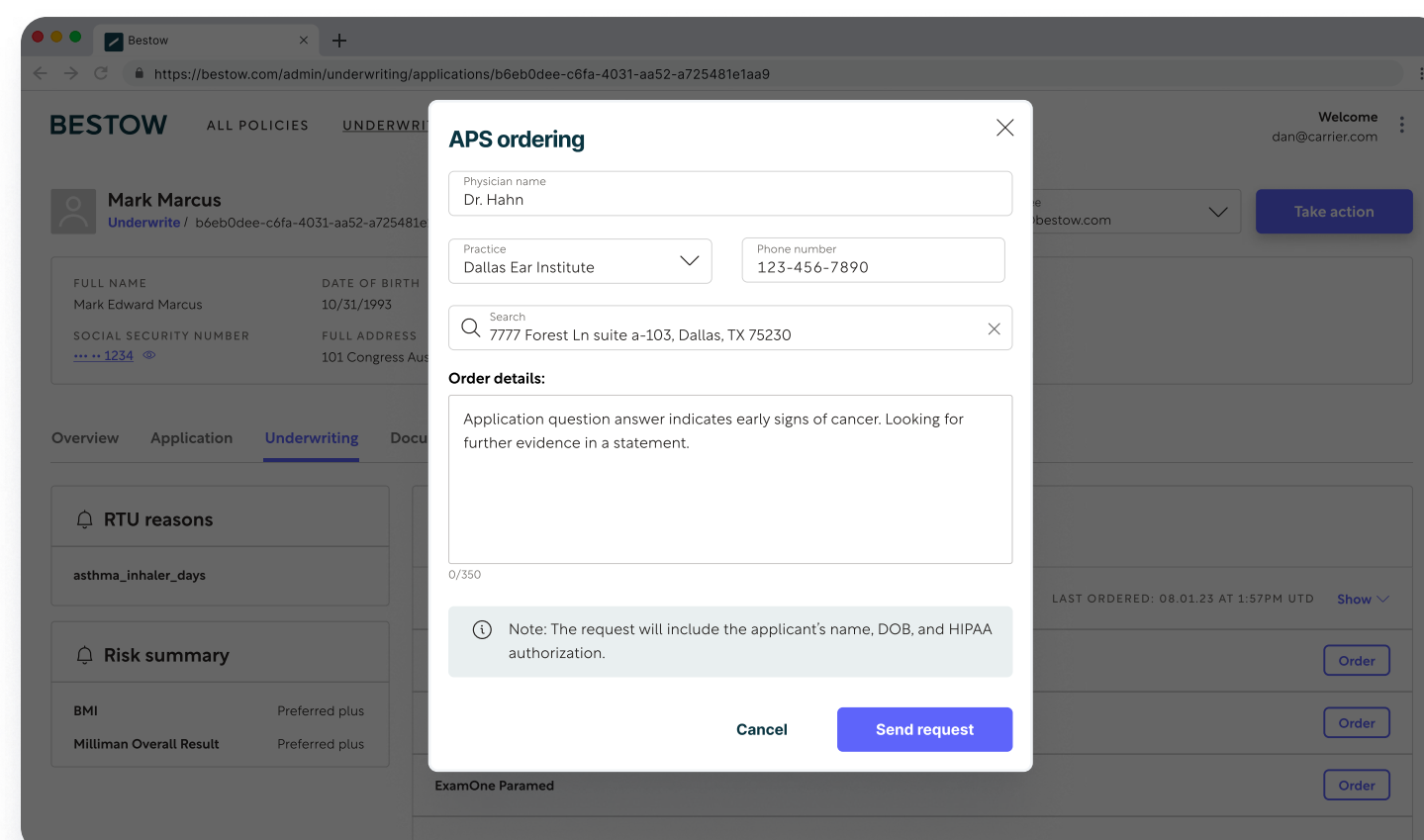
Evidence ordering

Ordering additional data has never been easier. Set up automatic data ordering or digitally order individual reports as needed and get real-time order status updates.



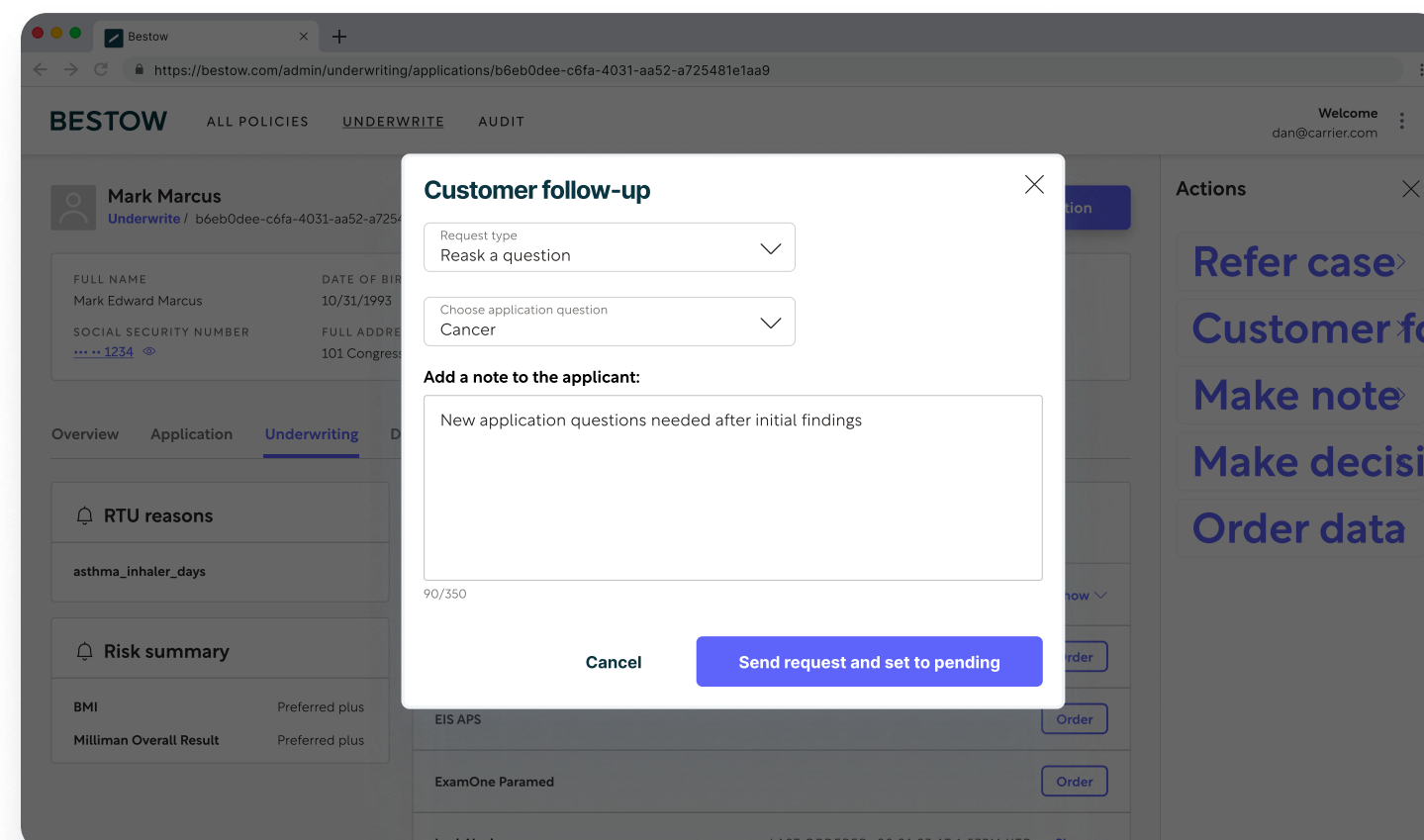
True one-step APS

Get simple digital ordering of attending physician statements with no manual follow-up required. Requests automatically include all patient info and include editable fields for specific instructions about a request.



Seamless customer follow-up

Enjoy a built-in digital experience for customer follow-up. Ask for additional or alternate information, or clarify other test or application details all within the same workbench experience.

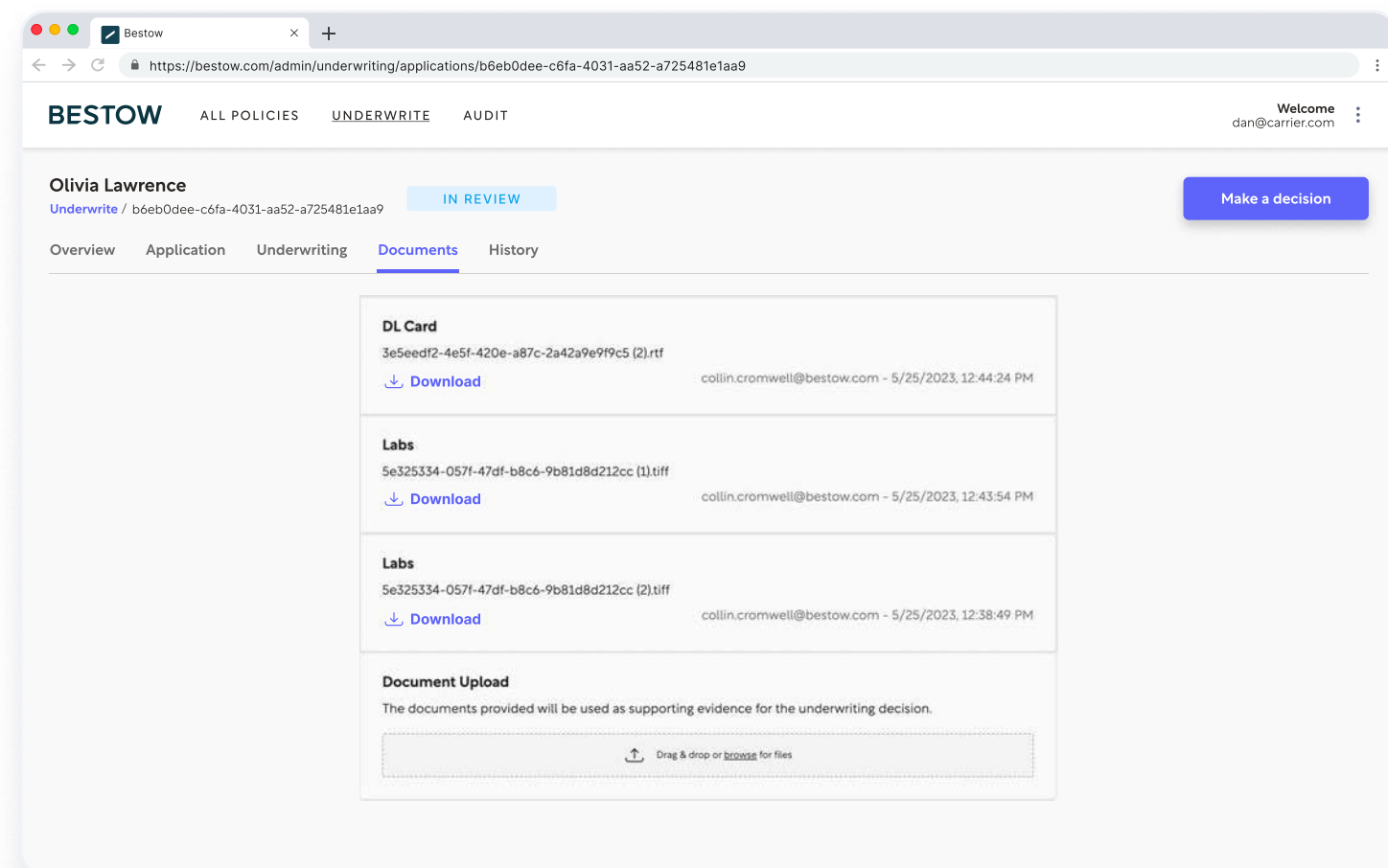


Working a case

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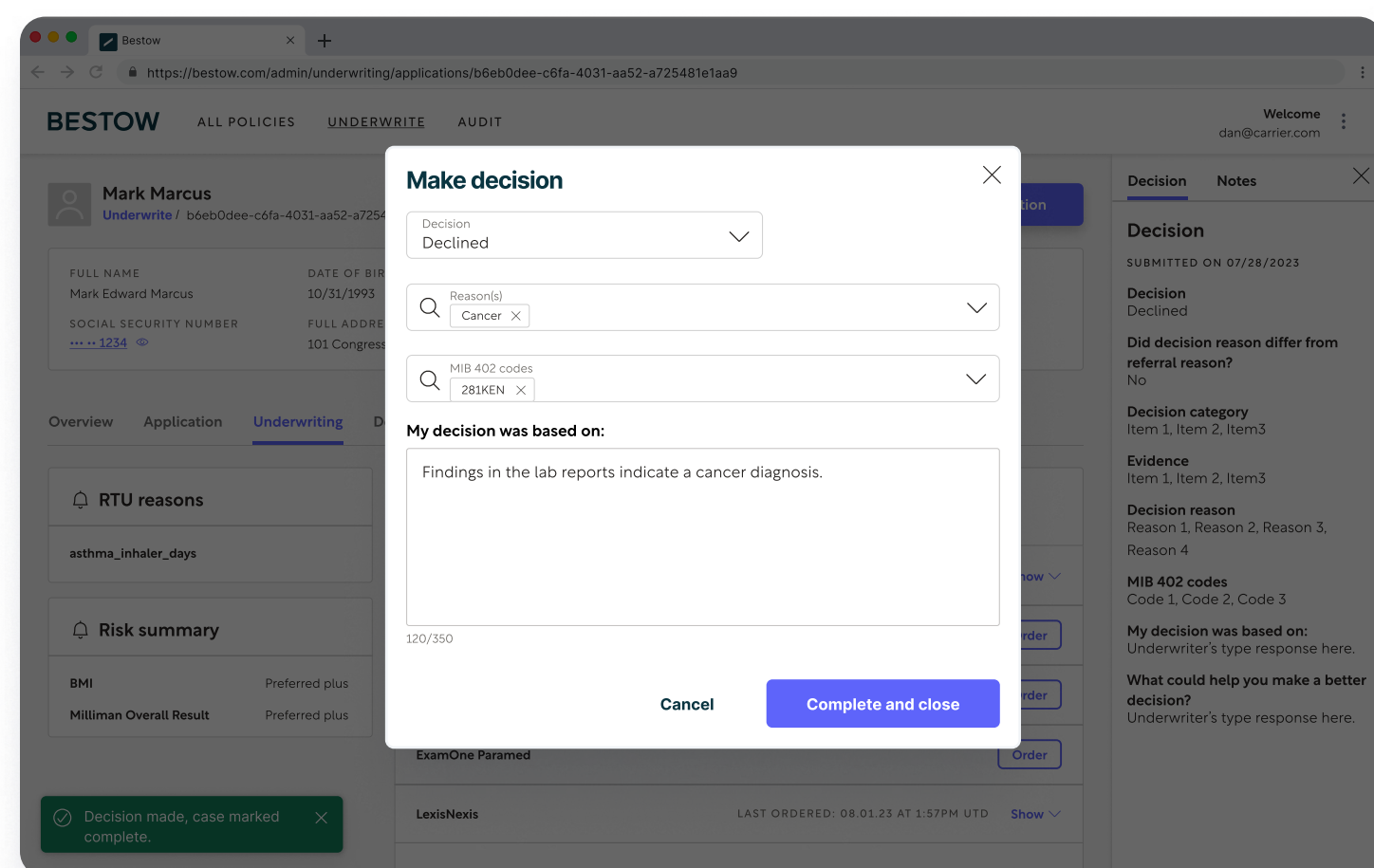
Crystal clear data review

Case data results are organized and easy to find and review, so underwriters can work quickly and efficiently.



Decisioning tool

Use the thorough, yet simple, decisioning flow to designate case outcomes, reasoning, risk class info, and even communicate high level decision notes with applicants.



Controlled access across your org

Set up permissions tiers to control underwriter access, allow for post-decision auditing, and provide insights to administrators and other operations teams.

Underwriter

Access the data and tools you need to make smarter, more efficient decisions, from refer-to-underwriter to fully underwritten products.

Auditor

Dive deep to improve underwriter performance and ensure your book of business is producing the results you anticipated.

Admin and distribution

Administrative workbench view gives access to key operational insights like application and policy data, financial info, agent source details, supporting documents and more.

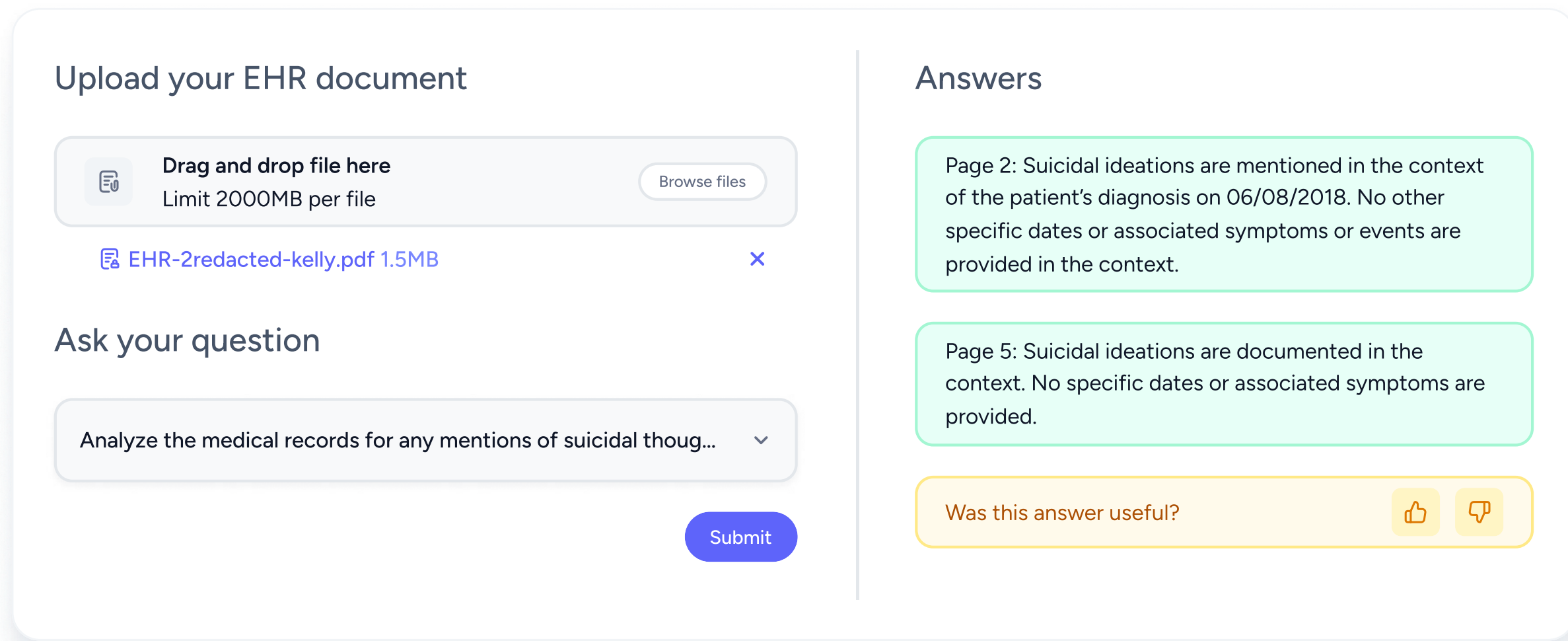
Underwriting

AI Underwriter Assist

Optimize your underwriting workflow with an AI assistant that parses complex medical records and flags relevant details.

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, offering mortality insights and 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.

