BESTOW

Performance IQ

Performance IQ

Designed for visibility, speed, and confidence.

From KPIs and recommendations for business leaders to granular data for ops, Performance IQ harnesses the power of data to enable smarter, faster, decisions across the distribution and product lifecycle.

Key capabilities

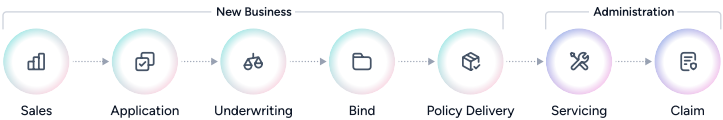
- Curated performance dashboards across performance, underwriting, and marketing
- Actionable analytics and data-backed recommendations
- Insights for both business leaders and operations teams

Clarity from quote to placement

Spanning acquisition, underwriting, distribution, and post-issue servicing, Performance IQ turns raw activity into a clear picture of what's working and what needs attention. Operations teams get the granular, timely data they need to spot issues and act, while leaders get the high-level KPIs and recommendations they need to steer resources.

Full visibility across the policy lifecycle

Bestow's unified platform enables full visibility from quote to claim. Performance IQ draws on holistic, end-to-end data, feeding a governed data pipeline that flows back to your teams, so the picture is always complete and current.



Delivery that fits your rhythm

Your team provides a distribution list, and every delivery schedule is sent to that full list. Dashboards are delivered on the cadence your teams work in:

Daily MTD pacing only, delivered each day

Weekly delivered every Monday

Monthly delivered on the 1st of each month

A dashboard set on multiple schedules arrives as multiple versions, each with its own daily, weekly, or monthly data grouping.

Built for highly regulated environments

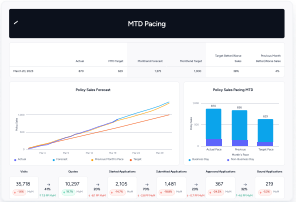
Governance
A dedicated governance team of data analysts, data scientists, and software engineers keeps your data high-fidelity and trustworthy.

Privacy & security
All carrier data is securely isolated, with AES-256 encryption, File Integrity Monitoring, and data-in-transit protection following the latest NIST standards.

Dashboards curated for your needs

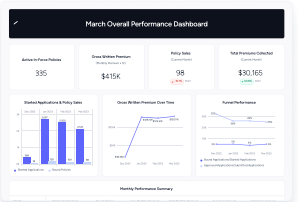
Performance insights

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



Performance overview

See a high-level view of overall policy sales, premiums, and face amounts, including prior month performance and 6-month trails for context.

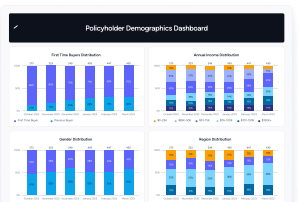


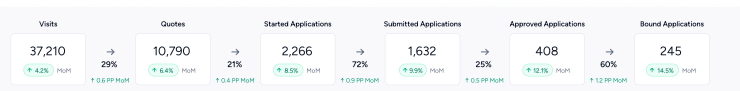
Policy sales forecast & MTD pacing

Analyze how current month performance is tracking against targets and historical trends to identify areas that are over or underperforming expectations. Forecast predictions based on month-to-date performance.

Demographic distribution

Understand how your policyholder mix is distributing across key demographic attributes.





Funnel performance

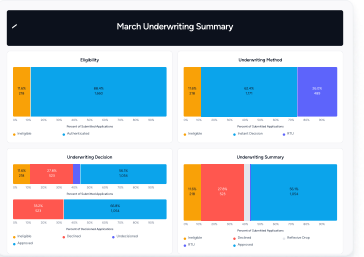
Monitor and analyze overall health of key conversion points in the funnel, with trending data to illustrate month over month performance.

Underwriting insights

Real-time breakdowns of risk analytics and product performance trends gives underwriting and product teams visibility into how decisions are being made and where friction originates.

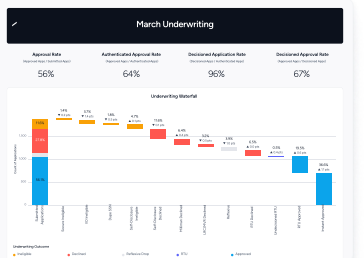
Underwriting summary dashboard

Gain visibility into the overall decision and underwriting process, including how applications are decisioned over time and where outcomes are landing.



Decision distribution

Understand the reasons behind declines, how approvals distribute across rate classes, and the data-vendor and risk drivers behind each decision.



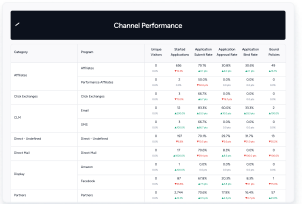
RTU decision metrics

Track refer-to-underwriter (RTU) performance, like approval rates, close rates, and volume, so teams can see how referred cases are moving and resolving.



Marketing insights

Optimize resourcing and operations with highly granular channel performance insights that span the entire application and policy lifecycle across every product entry point.



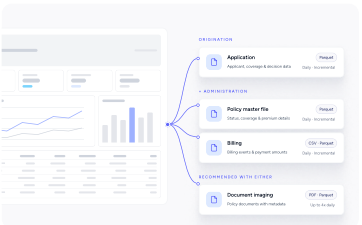
Channel performance

Analyze funnel performance at the individual, marketing channel level. Enable optimization by understanding how different acquisition channels perform across the funnel.



Channel lapse analysis

Drive strategy and decisioning making with lapse trends and cohort behavior insights at the individual, marketing channel level.



API-driven data delivery.

Beyond the standard dashboards, Bestow delivers operational data through standardized APIs and data feeds — streamlining integration and accelerating speed to market.

What's next?

Performance IQ is the day-to-day foundation of Bestow's Intelligence offering. It's the reporting your teams rely on to run your business. From here, carriers can extend into the Data Optimization Suite for predictive modeling, tracking, attribution, and personalization, and tap the Innovation Lab for emerging, data-driven capabilities like AI-powered underwriting tools.

Together, they turn your data from a record of what happened into a driver of what happens next.