STEP Solutions Underwriting Platform provides end-to-end automation and Straight-through Processing for ACORD Life, Annuities and Health insurance products. Perform smarter, consistent underwriting with our configurable, rules-based risk assessment engine for complex or simple underwriting of your LAH insurance products.

**FULLY-CONFIGURABLE DECISION ENGINE**
- Evidence-based intelligent medical correlation database
- Application attributes reconciled in real time
- Configurable scoring for mortality and morbidity
- Medical database contains ICD-10 and ICD-9 coded diseases
- National Drug Database correlation between drugs to diseases
- CMS database of all providers within the United States
- Standardized database of BLS Occupations, Avocations, SIC Industry classifications
- Automated correlation of prescription drugs with ICD-10 coded impairments
- Operations, procedures and medical examinations included in ICD database
- Regular automatic refresh to keep pace with master database updates
- Synonyms, lay terms and abbreviations enhances end-user experience

**FLEXIBLE UNDERWRITING CRITERIA**
- Carrier designed underwriting parameters and guidelines
- Reinsurer “black-box” mortality assessment engines
- Hybrid solutions for complete flexibility to match reinsurance treaties

**AUTOMATED CASE ROUTING**
- Product guidelines and locale attributes
- Coverage selections such as face-amounts, riders, etc.
- Specialized medical underwriting guidelines

**INTEGRATED RISK ASSESSMENT & DECISIONING WORKFLOW**
- Electronic applications with reflexive forms for medical, occupation, financial and avocation questionnaires

**TAKE STEP FOR A TEST DRIVE**
See how we can control your expenses, accelerate revenue and manage risk — all from one tightly integrated web-based platform. Schedule a demo today: www.stepsolutions.com/take-step-for-a-test-drive
TRANSFORM YOUR INSURANCE BUSINESS — FASTER WITH LESS COST

Automated Underwriting
Reduce underwriting cycle time from 26 days down to a single day.

Lower Cost
Lower operational and underwriting costs by as much as 60%.

UNDERWRITING WORKBENCH

**STEP Solutions Underwriting Workbench** enables the underwriter to manage non-medical and medical underwriting requirements and provides complete control to the underwriter to assess the risk profile based on validation, reconciliation and recommendations from the rule-based underwriting guidelines processed by the decision engine. Robust functionality includes:

- Task management queues for each underwriter via “My Task” feature
- Manual “Referred-to-Underwriter” cases based on decisions deferred by recommendation engine
- Configurable attributes such as face-amounts, specific demographics or other business rules determine diversion of cases to underwriting task queues
- Re-assignment of cases by underwriting supervisors for specialized underwriting
- Detailed risk assessment worksheets with case details for applicant information, product information, disclosures, underwriting based mortality factors and external straight-through data
- Discrepancy management and risk class assessment
- Manual overrides and additional requirements management
- What-if scenario building for easy evaluation based on variable data input

UNDERWRITING REQUIREMENTS MANAGEMENT

- Underwriting requirements managed through STP web services or via provider’s direct FTP / interface services
- Event-based workflows trigger additional underwriting requirements — automated management of alerts and reminders to providers and policyholders
- Configurable attributes such as face-amounts, specific demographics or other business rules determine diversion of cases to underwriting task queues
- Re-assignment of cases by underwriting supervisors
- Detailed risk assessment worksheets with case details for applicant information, product information, disclosures, mortality factors and external data
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STANDARD ADAPTERS FOR EXTERNAL DATA

- Motor vehicle records
- MIB Checking Service
- Prescription data
- Identity verification
- OFAC and Patriot Act
- Credit bureaus
- Address validation
- Agent licensing / credentialing
- Regulatory compliance
- Lab orders / para-med exams

ONLINE RECORD ORDERING & ELECTRONIC DELIVERY

- Attending Physician Statements (APS)
- Exams / Labs / Physical Measurements
- Criminal History
- Motor Vehicle Reports (MVR)
- Physician Information Line (PIL)
- Medical Information Bureau (MIB) – requests and reports are transmitted electronically

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