

Key Benefits:

- Fast-track low-risk applicants through the approval process
- Quickly review high-risk applicants
- Attract and retain loyal customers
- Integrates with your existing life underwriting and content management systems
- Enable consistency across your underwriters
- Grow your organization organically
- Gain greater risk insight

Life Underwriting Solution

What if you could increase your underwriting efficiency by more than 50 percent?

What could you do with that valuable time? Double the number of applications processed? Increase customer satisfaction through expedited responses? Beat your competition.

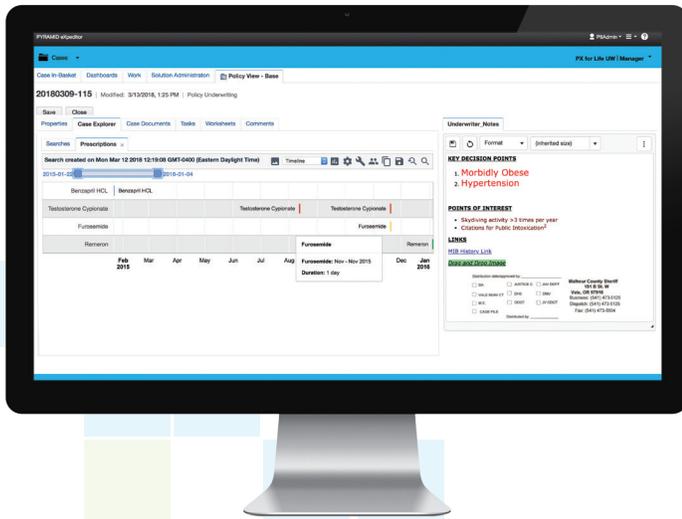
Writing Better Business, Faster

Documents, documents, documents!

There are potentially hundreds of pages of information containing critical data that underwriters need to quickly review, understand, and use to either approve, accept with modifications, or deny each application that comes across their desk. Additionally, those documents contain a lot of irrelevant information. We call this information overload.

So how can you make your underwriters more productive?

Pyramid Solutions' Life Underwriting Solution helps insurers underwrite applications faster by streamlining the application process and guiding them in their day-to-day activities to help produce consistent policy processing, organic growth and better customer service.



Timeline of applicant's diagnoses.

Complete Application Visibility

Many underwriters undergo a daily battle with their system of records. They have to jump between applications to perform tasks, their organization's repositories are siloed making it difficult to search for information, and they often encounter duplicate and/or outdated documents/data.

By extending your existing system of records to improve its functionality and bridge silos, underwriters' jobs get much easier.

Pyramid Solutions' Life Underwriting Solution **captures information** (test results, prescription information, vitals, diagnosis data, declared drug/alcohol usage, etc.) from unstructured documents such as applications, medical exams, transcripts and attending physician statements and **extracts decision-critical information**, preventing

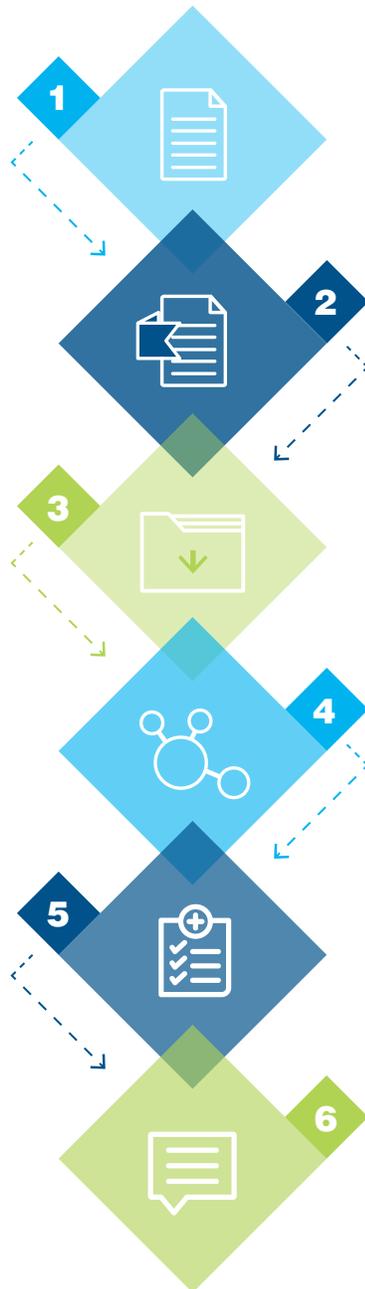
duplicate information from entering your system.

Integrating with relevant medical data sources including Milliman's IntelliScript and the Medical Index Bureau, our Solution pulls the applicant's information into a single interface that contains all their documents, images, etc. and easy-to-read reports.

Your underwriters can quickly understand an applicant's health history, including overlapping diagnoses, treatments, hospitalizations and more. This comprehensive view of the applicant **helps underwriters quickly and easily assess the applicant's potential risk** and come to a decision in half the time of conventional manual methods.

How it Works

The solution consists of our case management product, **PYRAMID EXPEDITOR** and integrates directly into your existing policy system to extend the value of your current investments.



1. An unstructured document such as an application, medical exam, transcript or attending physician statement **enters the system via capture technology.**

2. **The medical extraction module applies bookmarks and tags to key information** such as test results, prescription information, blood pressure readings, diagnosis data or declared drug/alcohol usage.

3. Rules and workflows **automatically place the document** into corresponding folders.

4. Workflow rules linked with **certain data points trigger actionable tasks** such as *order a paramedical examination, request telephone interview, or perform prescription check* to move the process along quickly.

5. The life underwriting module **assimilates all the data into a graphical storyline** of the applicant's medical history so the underwriter can see overlapping diagnoses, prescriptions and medical events.

6. Since we use enterprise content management technology, your employees are able to **collaborate and comment on documents** in the notepad or comments section to keep everyone up to date and to eliminate departmental silos.

When insurers utilize Pyramid Solutions' Life Underwriting Solution they make the underwriting process more efficient, experience faster processing times, and increase agent loyalty.

PYRAMID EXPEDITOR

Pyramid eXpeditor is a collection of products, toolsets and modules that allow clients to strategically organize, find and process structured and unstructured content.

Our products, Pyramid eXpeditor for Case and Pyramid eXpeditor for Content, extend the functionalities of IBM Case Manager and IBM Content Navigator. These products include capabilities that help users find, select and manage information in a single interface. Both products leverage cross-repository searches, document tags, bookmarks and more.

What Makes Our Solution Superior?

Extend the Life of Your Initial Investments

One of the best capabilities of our Life Underwriting Solution is that it **seamlessly integrates into your existing infrastructure** to extend the life of your other business-critical investments while optimizing your current process. With our solution, there is no need to rip and replace.

Bookmarking

Our Life Underwriting Solution **bookmarks decision-critical data so the underwriter can easily jump to it** without spending unnecessary hours combing through non-impacting information. This feature even allows the underwriter to declare and create their own bookmarks for data points they feel should be included in the decision process.

Document Annotation

This allows underwriters to **highlight specific text on a document, outline a portion of a document or simply add a free-form note** for their manager or colleague. With our Life Underwriting Solution, your team can easily annotate documents directly from the document viewer. The best part is that the integrity of the original document is never compromised.

High-Speed Document Viewer

Load documents quickly with our high-speed HTML5 document viewer that **displays documents as fast as they download**. Have an APS that's 11,000 pages? Our viewer doesn't even bat an eye. There are a few other things that set our viewer apart from others in the market:

- Users can continuously scroll (even for an 11,000-page APS)
- Annotations and security settings are invoked based on the role of the user
- Users can leverage document management tools without having to leave the interface
- Users can open, view and act on emails and email attachments
- It accepts PDF, TIFF, image and Microsoft Office documents

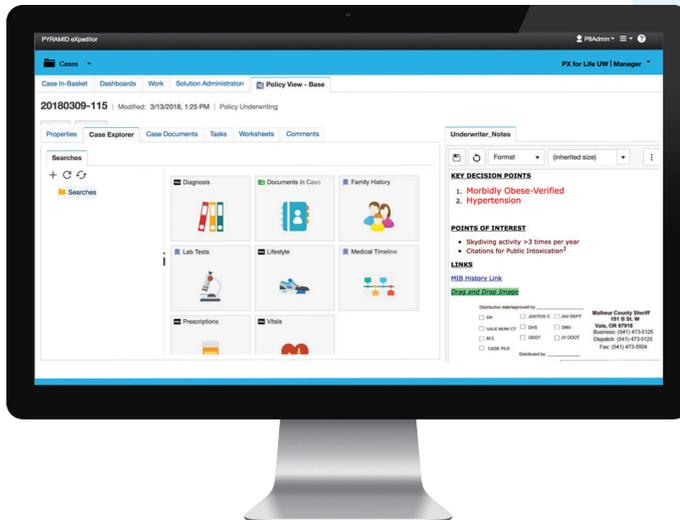
Underwriter Checklists

With fully-configurable checklists, your team will know exactly **what tasks they have to do, tasks that are complete, tasks that need to be routed** for additional processing, and ones that are left to process an application. With the checklists, our clients see less errors, experience process consistency and even have a tool to onboard new and less-experienced underwriters.

About Pyramid Solutions, Inc.

Your process needs to flow smoothly, and we're here to help with enterprise information management (ECM) solutions. Pyramid Solutions provides ECM products, services and solutions for advanced case management, business process management and advanced document imaging to drive greater operational efficiency and reduce dependency on paper-based and manual processing.

With years of experience in the insurance industry, we have a deep understanding of the most complex content management systems. With your business goals leading every decision, we offer creative, effective solutions.



Configurable search dashboard.

Search Dashboard

Look for **key medical terms** such as references to cancer or prescription drugs no matter which repository a document is in or its format (document, folder, bookmark). You can also search for more abstract things like “Documents that still need review.”

It delivers the results in a configurable graphical or tabular format. Each result set also has a set of actions the user can take on it such as opening the document in the viewer, previewing the document or bookmarking it.

Frequently searching for the same thing? **Save the search parameters** so you don't have to re-enter them with every application you process.

Split/Merge Documents

More often than not, insurers receive an applicant's test results, application forms, identification documents, etc. in paper form which are all scanned into the system as one. If an underwriter needs to act on a specific document, they can easily **split it from the larger document** and save it on its own. Conversely, if an insurer receives dozens of separate electronic documents, they can **merge them into one**. The split/merge functionality doesn't stop there though. If a user is in a hurry, they can engage **Quick-Split Mode** which allows them to split a document with just one click.