RESONANT®

BUILT BY UNDERWRITERS, FOR UNDERWRITERS

Finally - a modern new business underwriting solution delivering all the capabilities you need, paired with advanced analytics and industry benchmarking.

Every day in your new business and underwriting process is crucial: the odds of placement decrease with each hour your applications wait in underwriting. The lower the placement, the lower your premium for the same expense.

Resonant® tracks millions of underwriting decisions across multiple carriers and uses predictive analytics to optimize your underwriting throughput. Once Resonant understands your desired underwriting path from submission to decision, it focuses on the automated toolsets necessary to execute those specified outcomes.

KEY MODULES

Resonant's key modules provide unique features designed specifically to help you reduce your cycle times and increase placement ratios for all Life, Annuity and Health products.

- **Workbench** – allows case managers and underwriters to track and manage their individual cases, with all decisioning information at their fingertips

- **Decision Engine** – houses the complexity of underwriting and automates the entire new business process, including robotic workflow routing of the next steps to the right person at the right time

- **Guideline Manager** – provides no code, self-service ability to build and modify the rules that drive the Decision Engine – underwriting guidelines, product, workflow, NIGO and suitability rules

- **Correspondence & Real-Time Dashboards** – enables faster messaging to agents and clients- with dashboards to manage pending inventory in real-time- for quick action on cases approaching the not-taken "hour of sour"

IPIPELINE®
INNOVATION UNLEASHED

FEATURES & BENEFITS:

- **Separate or As a Suite**
Workbench, Decision Engine and Guideline modules can be utilized independently or together in a suite.

- **Instant Decisioning**
Easily integrate with your e-Application process – and allow your agents to offer instant decisions on products that make the most sense.

- **3rd Party Evidence Provider Integrations**
Standard integrations enable access to critical data in real-time.

- **One Process for the Underwriting Spectrum**
From instant, to accelerated, to traditional… Resonant has you covered.

- **Total Automation**
Integrate with iGO® and DocFast® and you've got an entirely automated new business solution! You can also integrate Resonant with other vendor products to live in a blended family environment.

SHORTENING THE 'LONG POLES' IN YOUR UNDERWRITING TENT

Cycle times are tricky because days are often not concurrent- they are a series of start, stop, and wait events. In traditional underwriting, it's not uncommon for underwriters to wait on items that are beyond their control- things like paramedical exams, APS's, and agent responses are examples of the 'long poles' within the cycle time tent.

Examples of How Resonant Helps:

- Triage an application to automatically route it to either instant underwriting decision at the point of sale, or acceleration to an underwriter without a paramed/fluids, or to traditional underwriting

- Automate workflow routing of next steps at the right time to either a robot or human case manager and underwriter from submit to issue- enabled by your underwriting, product, workflow, NiGO and suitability/compliance guidelines that are self-service managed by your business

- Via Workbench, the case manager and underwriter can easily get to time sensitive work and make more/faster decisions … that are measured in seconds or minutes rather than days

- Manage the pending inventory in real-time via dashboards to quickly take action on the outliers