

Underwriting Hub Evaluations

	Vendor #1	Vendor #2	Vendor #3
Dynamic Questionnaire	2	3	1
User Friendly Approach	1	3	2
Hosting Options	Did Not Address	3	Did Not Address
Commitment to Customizations	1	3	2
Upload Documents	3	3	0
Understanding of Request	1	3	2
Time to Go Live	No Response	90 Days	90 Days
Price	No Response	Responded	Incomplete
	8	18	7

Vendor #1

Vendor was able to demonstrate a dynamic questionnaire which allows the applicant to answer a yes/no medical question, and they are then taken to provide additional details if there is a condition present. The positive with this approach is the applicant can immediately enter details on the condition they just responded is present, the con is there is a lot of back and forth between general yes/no questions and detailed information request.

The vendor did not respond with hosting or pricing information in the given timeline. While the questionnaire is customizable, many aspects of this customization rely on user access by the client (FHC) to their site to update colors, questions, and possible response. This may lead to a limited range of customization options, and an unprofessional final appearance to the quoting hub.

Vendor #2

Vendor was able to demonstrate a very clean and well designed questionnaire. All preliminary questions with yes/no answers were displayed on one screen for ease of answering without multiple clicks. Any questions that received a yes response gave the user a prompt to answer which family member this diagnosis applied to. This gives the user the ability to go through the questionnaire once for the entire family.

There are multiple hosting options for this vendor including hosting by the vendor themselves or installing the quoting hub on an outside server.

The questionnaire is completely customizable. The vendor will work with the corporation to develop the desired specifications of the look and feel.

Vendor #3

Vendor classified dynamic questionnaire by disabling (graying out) questions that did not apply to the given applicant. While this allowed the applicant to skip these questions it still led to a lengthy appearance in the application. The applicant would be guided to answer yes/no to various medical conditions, and on the next screen would be asked to provide additional details on conditions that received yes responses. The questionnaire will require the applicant to complete it entirely for each family member. There is no ability to answer a single question and then respond as to which family members the answer applies to.

The vendor did not address hosting options in the response requested for pricing, hosting, timeline, etc.

The vendor stated that their underwriting hub was entirely customizable to the specifications of the corporation.