



LE Generation Process

1. Intake of AVS files

- Files received are entered into AVS data base and assigned a unique AVS file number. Identifiers are verified, including name spelling, gender, SSN, DOB and HIPAA
- Electronic files are encrypted and sent through FTP to India for date coding; each page is assigned a date and code (such as possibly new, previously extracted)
- Duplicate files are routed through *Duplicate Processor* and *Duplicate Dating programs* to identify duplicate images to previous files
- Electronic files are routed to Abstract Writing department (AW)

2. AW Process

- Medical team individually examines each electronic file, page by page. The medical team works with the Underwriting team to determine information required for AW and UW manuals.
 - Identifiers of Insured are verified, including name spell, gender, SSN, DOB and HIPAA.
 - Pertinent medical information, including surgical, familial and social histories, as well as diagnoses, current functional status, laboratory values and diagnostic test findings are extracted from the medical records; close attention is given to possible material inconsistencies while data is collected.
 - Abstraction of insured's health history is created in a chronological timeline in AW program, and documented by calendar year
- Abstraction is checked by writer for accuracy; completed electronic abstraction is routed to Underwriting department.

3. UW Process

- Individual underwriters receive electronic file
 - Identifiers are verified, including name spell, gender, SSN, DOB and HIPAA
 - UW examines abstraction for insured; additional records are requested as needed
 - UW contacts AW as needed for clarification or additional detail
- UW enumerates pertinent medical data onto UW program

- Disease processes and conditions are assigned debits / credits per AVS UW manual
 - AVS uses a “rules based system” and strives for consistency
 - Comorbid conditions are identified when necessary
 - UW’s confer with higher level UW on more complex cases
 - Difficult or atypical cases are discussed daily in AVS case conference; Level III underwriting team, AW Director, Medical Director and Operations Manager discuss case
- UW program calculates mortality percent and LE using AVS2008 table

4. Report Manager Process

- File is routed to report manager from UW team
- Identifiers are verified, including name spell, gender, SSN, DOB and HIPAA
- Start and end (first and last) date of medical records are verified
- Report is edited for typographical and grammatical errors
- Unofficial report is generated on web site
- Hard copy report is printed and mailed to client company