



Accident and Health Consulting

Waypoint Underwriting Management is your business partner for insurance compliance work, actuarial development and SERFF form and rate filings. Our team brings deep knowledge of the Accident and Health space and recognizes the need for speed-to market. We work with your company to develop a policy that supports your growth goals and is focused on long term, profitable results.

What Waypoint Offers

- **Policy Development**
We develop Individual, Group and Blanket policy forms to enhance your current offerings, get you in certain lines of business or create it from scratch.
- **Rate Development**
We develop claim cost for new filings, review your current claim cost and create actuarial memos to be filed with the individual states
- **Claims Review**
We review claims data to develop trends and IBNR by market segment. We also identify the loss drivers behind high loss ratios and make the appropriate adjustments to rates, coverage, distribution and expense to help improve your bottom line.
- **Underwriting Development**
We review and develop Underwriting Manuals and Tools to uncover weakness or areas of improvement. We also can train underwriting staff members.
- **Oversight of Claims TPA**
We can assist your claims department in evaluating, determining and working with Claim TPAs that best fits the Insurance Company.
- **Policy Issuance**
We will issue bound policies on behalf of the Insurance Company.
- **Brokerage**
We can utilize our deep network to bring insurance companies and distribution together.
- **Reinsurance**
We can provide quota share and excess of loss support to our consulting clients.

For further information about this program, please contact Richard Powell at 917-826-5091 or Richard.powell@waypointunderwriting.com.