Underwrite before *you contract.*

OR BEFORE YOU RENEW

The vendor's story is not your opportunity. A guarantee allocates residual risk. It does not say whether the buy is large enough, addressable, or worth the price.

A condition is not ***an opportunity.***

Activity is ***not impact.***

A guarantee ***is not underwriting.***

SIX ACTIONS Ground them in your experience. Not from the pitch.

01 Define the buy

Who is targeted, what the solution does, what result is expected, and over what period.

02 Size the problem here

Your claims, prevalence, and spend. Not a national burden figure or a handful of high-cost cases.

03 Narrow to the addressable

Identified, contacted, likely to participate, and operable inside your plan. Eligible is not enrolled.

04 Test what can change

A population, network, and environment like yours. Not vendor analysis or an unconfirmed proxy.

05 Value the change before the fee

Quantify impact of the expected change using your utilization, costs, and operating assumptions.

06 Set what you are willing to pay

Retained value in a downside case, and the risks that stay with you. Price that. Not the base-case ROI.

THE DISCIPLINE

Ask what must be true. Obtain the evidence. Apply it to your book. Document the range. Then decide.

If the guarantee is doing the underwriting for you, stop.

You are not ready to sign — or renew — until you can put a range on the value from your own population.