

MISSION: TO BECOME THE BENCHMARK FOR EXCELLENCE AS A SERVICE PROVIDER TO THE INSURANCE INDUSTRY. VISION: TO IMPROVE THE EFFICIENCY AND QUALITY OF INFORMATION PROCESSING AND RISK ASSESSMENT TOOLSETS FOR THE INSURANCE INDUSTRY. MRS IS PROUD TO ANNOUNCE THE **mrsPIPELINE** : A COMPREHENSIVE UNDERWRITING WORKFLOW MANAGEMENT SYSTEM FOCUSED ON STANDARDIZING AND EXPEDITING THE REVIEW OF NEW BUSINESS APPLICATIONS. YOU CAN ALSO REALIZE TRULY SEAMLESS REQUIREMENTS PROCUREMENT WITH **mrsINSIGHT** : A PREMIERE TOOLSET OF VALUE ADDED REQUIREMENT RETRIEVAL SERVICES INCLUDING MEDICAL RECORDS, MVR, CREDIT-REPORTS, TELE-INTERVIEWS, MIB, CRIMINAL, mRx PROFILES, TELE-UW, AND MUCH MORE. OUR OUTSOURCED UNDERWRITING SERVICES CAN AUGMENT STAFF RESOURCES AS NEEDED. MISSION: TO BECOME THE BENCHMARK FOR EXCELLENCE AS A SERVICE PROVIDER TO THE INSURANCE INDUSTRY. VISION: TO IMPROVE THE EFFICIENCY AND QUALITY OF INFORMATION PROCESSING AND RISK ASSESSMENT TOOLSETS FOR THE INSURANCE INDUSTRY. TO BECOME THE BENCHMARK

PIPELINE YOUR UNDERWRITING WORKFLOW: CONNECTED

MISSION: TO BECOME THE BENCHMARK FOR EXCELLENCE AS A SERVICE PROVIDER TO THE INSURANCE INDUSTRY. VISION: TO IMPROVE THE EFFICIENCY AND QUALITY OF INFORMATION PROCESSING AND RISK ASSESSMENT TOOLSETS FOR THE INSURANCE INDUSTRY.



PIPELINE

SIMPLE...FAST...EFFICIENT

What if you could improve your underwriting process without a huge investment? Balance production with quality and take advantage of continuous advancements in technology to achieve optimum industry performance?

The **Pipeline Underwriting Workflow Solution** can show measurable reductions in turn-around time and increases in placement ratio, underwriting consistency, and producer satisfaction.

MRS PIPELINE

Workflow efficiencies are essential in today's competitive insurance market. MRS offers a scalable, modular Underwriting Workflow Solution designed to meet or **exceed the expectations** of agents, applicants and underwriters. The system is customizable to your company's needs and can integrate with front-end new business and back-end admin systems of any type. The Software as a Service, or SaaS, model we have chosen provides a cost-effective and easy to implement solution for our clients.



mrspipeline
WORKFLOW MANAGEMENT



SOFTWARE AS A SERVICE

It is important to note that the hardware infrastructure and the customized modules that comprise this solution are hosted and administered through MRS. This Software as a Service delivery model minimizes the high capital investment and on-going costs related to the purchase and maintenance of traditional software licenses. SaaS delivery also allows the customer to focus on workflow and business process priorities, and offloads back-office administration and maintenance issues to MRS. We are able to leverage our partnership with **Peer 1, one of the nation's leading datacenter operators** to provide best-in-class hardware reliability, network security and application uptime.



MRS INSIGHT

Combine the Pipeline with our existing underwriting support services to realize truly seamless requirements procurement:

- * APS Retrieval
- * Tele-Interviews
- * APS Summaries
- * Tele-Underwriting
- * mRx Profiles
- * Outsourced Underwriting

mrsinsight
RISK MANAGEMENT



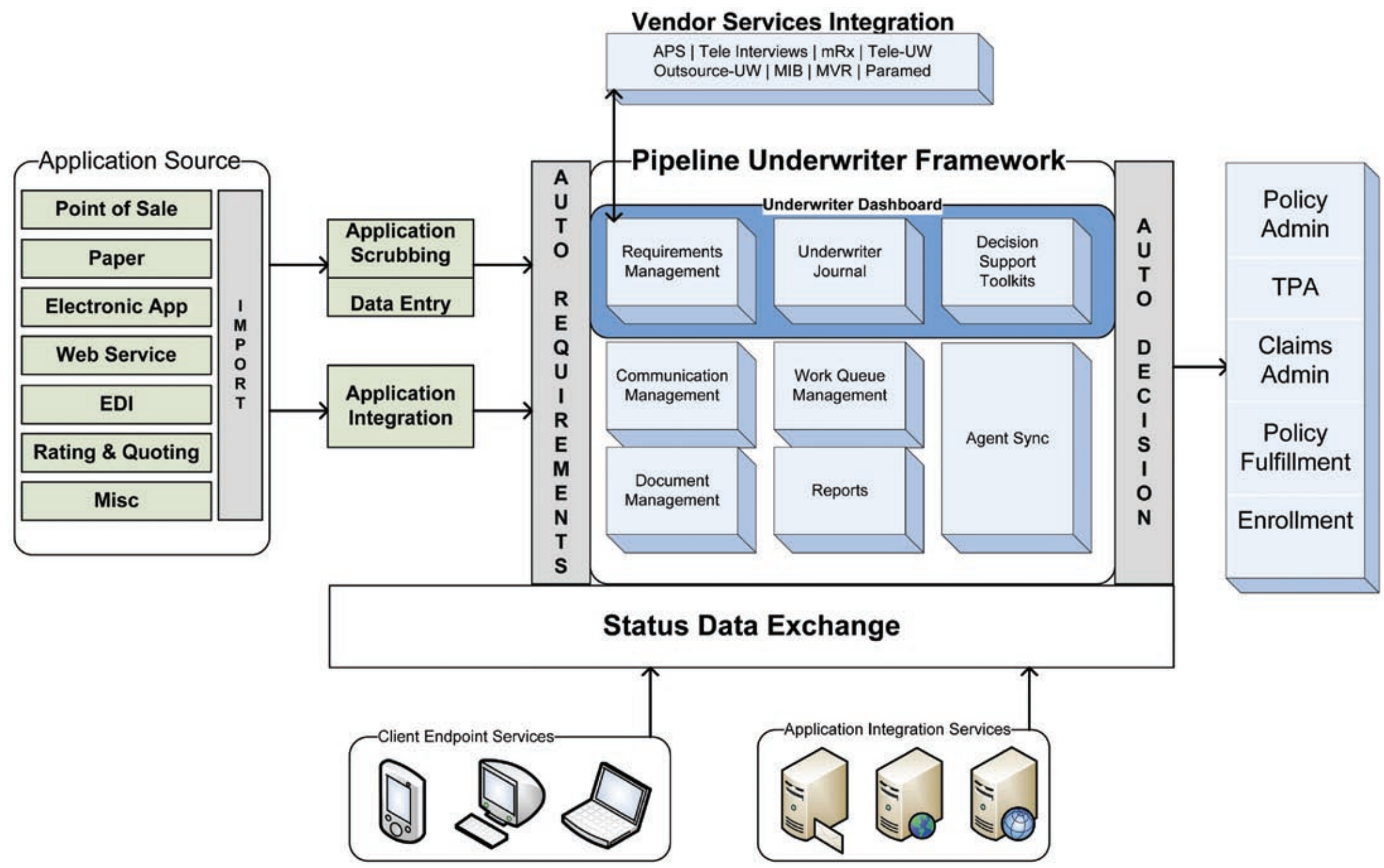
PIPELINE

PIPELINE FEATURES

The Pipeline provides extensive workflow management functionality out of the box, and offers broad flexibility to customize integration into your business workflows. Virtually all types of applications can be accommodated or imported into the system from paper apps to e-apps to point-of-sale tele-apps.

Rules can be applied to filter applications for jet-issue, jet-decline, or other scenarios deemed appropriate by your management. Requirements can be triggered by rules or handled manually by underwriters. **Your choice.** Workflows and rules are not set in stone and can be easily adjusted. The case management view provides a central location for all underwriting needs: requirements ordering, retrieval, and storage, underwriter journal, correspondence, and decision support tools.

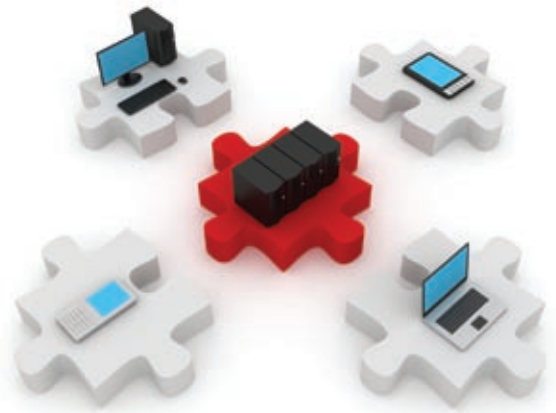
Communication with various sales levels becomes effortless and secure. Your agents can even check status of their cases via their mobile device. **Better data collection provides awesome analytical reports.** You design the reports you need to better manage your business.



INTEGRATION. . .

MRS recognizes that organizations typically have existing technology assets that manage critical portions of their overall workflow. A robust implementation strategy for any new system should take these resources into account in order to maximize the value of previous investments.

MRS is proficient in data exchange standards and has extensive expertise in the development of custom integration solutions with existing systems such as third-party e-Applications, policy enrollment and administration, and claims management systems. The modular architecture of the mrsPipeline, coupled with our integration services allows MRS to identify and address specific aspects of your workflow that would benefit from improved efficiency and automation.



COST BENEFIT ANALYSIS

Underwriting departments are eager for improved efficiency and more streamlined operations, but the risks and costs are often perceived as too great. While it is clear that IT can solve many of the workflow issues and improve efficiency and productivity, underwriting departments often have limited access to these resources. **Let us demonstrate the cost benefits** of the Pipeline in great detail with a flexible tool designed to outline both the costs and the savings of implementing our solution. You can't afford **not** to.



WHAT CAN WE EXPECT FROM MRS?

The following chart describes the decision making process and what you can expect from MRS.

DISCOVER	CONFIGURE	EXECUTE	IMPROVE
<p>PROCESS</p> <ul style="list-style-type: none"> • Identify current workflows and resources • Develop scope of customization 	<p>PROCESS</p> <ul style="list-style-type: none"> • Customize/configure Pipeline deployment • Systems integration • Testing • Training 	<p>PROCESS</p> <ul style="list-style-type: none"> • Determine Go-Live Date • Implement production cut-over 	<p>PROCESS</p> <ul style="list-style-type: none"> • Monitor system health • Propose feature enhancements • Match your needs as operations grow
<p>RESULTS</p> <ul style="list-style-type: none"> • Gap Analysis • Cost Benefit Analysis • Implementation Proposal 	<p>RESULTS</p> <ul style="list-style-type: none"> • Deployable implementation of the Pipeline • Testing and feedback framework 	<p>RESULTS</p> <ul style="list-style-type: none"> • Production environment • Technical and End-User Support 	<p>RESULTS</p> <ul style="list-style-type: none"> • Quarterly Performance Reports • Ad-Hoc Production Metrics

NEXT STEPS...

Talk to us. We will outline the steps from requirements gathering through deployment and create a time-line that makes sense for you.

Don't let another month go by... we can make it simple, fast, and efficient.
Just what you've come to expect from MRS.



CELEBRATE 20 YEARS!

MRS combines over 20 years of experience supporting the life and health underwriting process with leading edge technology solutions to meet the needs of our clients. The challenges that we all face in this industry will change, but our positive attitude toward their resolution will not. Keep it simple yet sophisticated, global yet local, consistent yet flexible. Our thoughtful approach to your business needs is genuine.

GET IN TOUCH...



Management Research Services, Inc.
155 South Executive Drive
Suite 206
Brookfield, WI 53005-4201
800-726-3643

www.mrswi.com

©Management Research Services, Inc. 2009
mrsPipeline is a trademark of Management Research Services, Inc.