

KL Insurance Consultants
Primary Life and Health
Insurance Services

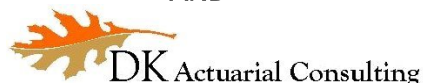
- ✓ Pricing Solutions
- ✓ Policy Form Development
- ✓ Mortality, Expense and Persistency Experience Analysis
- ✓ Individual Life Illustration Testing and Certification
- ✓ Reinsurance Pricing, Retention and Treaty Analysis
- ✓ Cost-Benefit Analysis
- ✓ Underwriting Management Solutions
- ✓ Risk Selection Requirements and Guideline Analysis
- ✓ Underwriting Audits
- ✓ Work Flow Analysis
- ✓ Product Marketing Ideas
- ✓ Expert Witness Services
- ✓ Underwriting Training
- ✓ Agency Relations
- ✓ Expense Analysis and Control
- ✓ Request for Proposals – Creation and Results Analysis

KL Insurance Consultants



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AND



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Management Research Services, Inc.
www.mrswi.com

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Introducing:

KL Insurance Consultants

**Knowledgeable Life &
Health Insurance
Solutions**

Along With

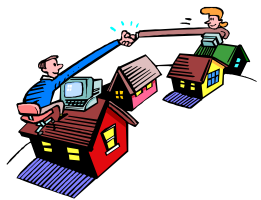


Management Research Services, Inc.

Attitude— Flexibility — Consistency

Meeting YOUR Business Needs . . .

Scott Leach and Dean Klingenberg have teamed with MRS, Inc. in order to provide “one stop shopping” for life and health insurance services. This strategic alliance has been created to offer risk management benefits unequalled in our industry today. Working together, we are able to offer solutions ranging from product development to application approval. Every incremental step is customizable and modular to meet the demands of your underwriting and marketing projects. Employ our services with confidence while internally focusing valuable time and resources on growing your business.



Contact us for a no obligation evaluation of your needs. Contact information may be found on the back panel.

KL Insurance Consultants

Scott Leach, FLMI

Scott has over 35 years of underwriting experience with extensive exposure to life, health, disability, and critical illness product lines. He has been responsible for developing and managing underwriting departments. He has chaired and/or been a member of new product, pricing, and claim adjudication committees. Current work by Scott as a consultant for MRS, Inc. has involved dynamic workflow projects, marketing, and comprehensive audits covering underwriting, teleunderwriting, and claims.

A full resume is available upon request.

Dean Klingenberg, FSA, MAAA

Dean recently started his own actuarial consulting practice, providing a diversity of services to the life and health insurance industry. He has over 33 years of actuarial experience, most recently as Actuary – Life and Health at Sentry Life Insurance Company. While there he served as Director of L&H Underwriting and Reinsurance for 6 years and Illustration Actuary for 12 years. Dean’s primary specialties are development and pricing of individual life, annuity and direct response accident medical products.

A full resume is available upon request.



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MRS was established in 1988 providing APS services to the individual life and health industry. Over the years new underwriting solutions have been added; adopting controlled steady growth objectives. MRS continues to challenge processes in order to deliver efficient, cost-effective products for clients. MRS processing offers dynamic flexibility and their recently modified automated workflow system —*mrsPipeline*— is used for internal underwriting programs and marketed as Software as a Service (SAAS) to life and health clients. MRS services include:

- *mrsPipeline*—workflow system
- APS Retrieval
- APS Summaries
- mRx Profiles
- Tele-Interviews
- Teleunderwriting
- Outsourced Underwriting
- Other Database Searches