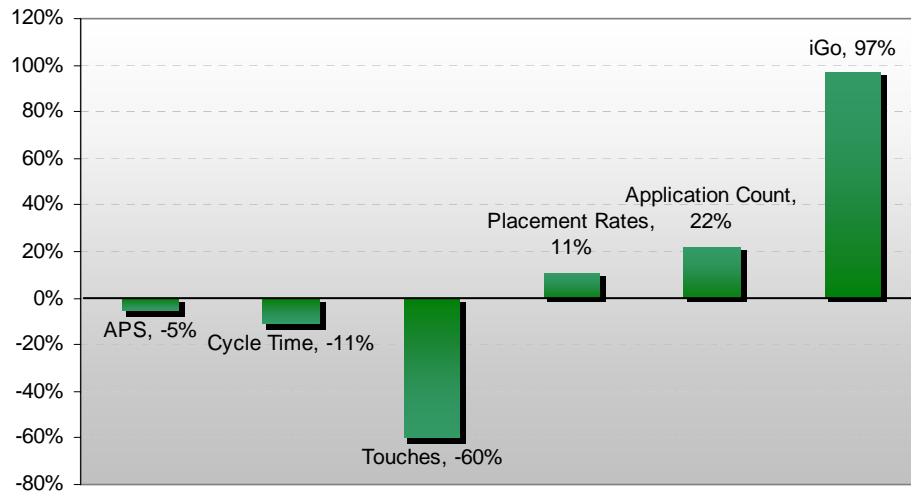


ExamOne's Policy Express™ helps carrier reduce manual handling and increase placement rates



THE CHALLENGE

One of our carrier partners has been seeking opportunities to penetrate the middle market. They recognized that life insurance needs and therefore premiums would be less in this segment of the population. They wanted to create an opportunity for the traditional agent to make money, address the middle market needs, and have a simple process that would allow non-traditional agents to reach new markets.

From the viewpoint of our brokerage partner, the rate of applications “not in good order” were high, the paperwork seemed confusing to complete, and there were too many touches on the applicant case. All of this resulted in applicant frustration, high cycle

time, and reduced profitability.

THE SOLUTION

Our carrier client partnered with our brokerage partner to implement a straight through process, Policy Express. By partnering with ExamOne, both entities were able to streamline the entire process and remove paperwork from hands of the agent. This was accomplished by:

- Using a paperless short form that's easy and quick for the agent to complete with electronic transmission of the form to ExamOne
- During one phone call/one touch point, ExamOne does the following:

*“Our partnership with ExamOne has allowed us to draw on ExamOne’s workflow expertise and Six Sigma knowledge, and this has helped us increase our placement rates by **11%**.”*

~ Carrier Client

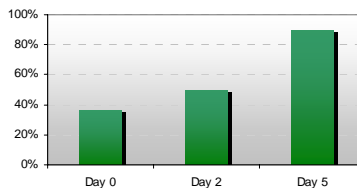
- Complete the remainder of the Part I and II via electronic data collection, including asking medical drill down questions to eliminate APSs
- Collect the applicant's voice signature on the HIPAA authorization, thus allowing immediate APS ordering on pre-determined age/amount requirements and conditions
- Schedule the paramedical exam using real-time scheduling availability
- Perform the paramedical exam, obtain wet signature on the Part I and II application and submit all data to the carrier

THE RESULTS

With ExamOne's straight through process, more than 84% of the carrier's submitted applications have resulted in a signed application.

Our brokerage partner experienced a 22% increase in application count.

Now, when an application is submitted, 37% are complete on Day 0 with a Part I, Part II, and the exam scheduled.



More than 50% are complete by Day 2 and by Day 5, 90% of the applications are complete.

Our carrier partner attributes this success to a very strong call campaign, decreased cycle time, and a straight-through process

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