The InsPro Solution:

The Complete Lifecycle for Senior Health Insurance Management

Insurance Dedication. Inspired Innovation.

BENEFITS

> Launch new products in half the time

> Out of the box self-service for agents, insureds and groups

> Reduce IT costs by up to 50%

InsPro Technologies delivers the most comprehensive and flexible insurance solutions in the industry. Our senior health insurance processing system, InsPro, spans the entire product lifecycle from quote to claim, and supports the entire enterprise from marketing to finance.

InsPro gives insurers and administrators unsurpassed accuracy and visibility for dramatically faster product launches, lower IT costs, higher customer satisfaction and improved operational performance.

InsPro Technologies professionals average more than 18 years of experience in the life & health market, which is reflected in a more fluent product design, efficient implementation methodologies and effective operational support. InsPro can be deployed in a matter of weeks – nearly 50% faster than alternative systems.

InsPro's technical innovation lies in its design as a single platform customized to meet the needs of all users, enabling unmatched consistency. A proven and scalable web-based delivery model, combined with options for hosting and application management, significantly lowers ongoing IT support costs.

The Deepest Experience in Senior Health Solutions

We understand the complex challenges of senior health insurance products, with dedicated experience going back more than 20 years in the industry. We've been building insurance software for over 18 years. InsPro has a five-year track record of proven innovation as the one of the first web-based software solutions designed specifically for the senior health market.

Today, several leading insurance carriers rely on InsPro to support their LTC, Medicare Supplement and Critical Illness businesses. And, it's the only solution used by insurers and administrators alike.

One Platform for All Requirements

The secret to InsPro innovation lies in its design as a single technology solution to manage all insurance processing requirements. InsPro's integration brings senior health insurance companies unsurpassed accuracy, consistency and visibility.

Companies can deploy InsPro as an enterprise solution, or select the modules they want to solve their most pressing areas of needed improvement.

InsPro manages the complete policy lifecycle from quote to claim. Components include:
> Product Configuration
> New Business and Underwriting
> Policyholder Service
> Billing & Collections
> Distribution Management (Commissions)

ONE PLATFORM

> All senior health products: LTC, Medicare Supplement, Critical Illness and Life

> All policy types: Individual to group

> All user types: Policyholders, employers, agents and internal users

> Document Management
> Claims

With InsPro, insurers and administrators can consolidate hundreds of thousands of policies from disparate systems into one strategic processing platform, reducing hardware, software and IT support costs by as much as 50%.

InsPro's LTC Fluency Means IT Independence

Our expertise in insurance systems, and senior health in particular, is captured inside InsPro's flexible, rules-based configuration engine. This InsPro Engine makes product development, policy administration and customer service smarter, easier and faster, right out of the box.
> User-driven menus eliminate the IT support queue for new requirements and changes.
> Self-service portals for agents, policyholders and employers reduce the burden on internal customer service support and increase customer satisfaction and retention.
> Integrated document management streamlines workflow.
> Customized reporting provides insight into any aspect of the business on demand.
> Controlled security features ensure that all users have access to exactly what they need – and only what they need.

Time to Value Measured in Weeks

InsPro customers are up and running in weeks – *less than half the time of other solutions*. InsPro's built-in flexible and fluent design, combined with our professionals' deep industry experience and our proven methodology based on dozens of implementations, ensure successful deployment every time – *guaranteed*. This faster time to value means a faster return on investment, giving you streamlined and automated business processes, improved staff productivity and a competitive edge in the marketplace.

Integrated Support from Strategy to Systems

Flexibility is also built into our delivery and support models. In addition to having the industry's most functionally rich senior health insurance processing system, InsPro Technologies can also provide complete application management services. With our Application Management offering, companies can take the guesswork out of their IT budget. For a monthly fee, InsPro Technologies provides all of the hardware, third-party software, resources and 24x7 support of the InsPro solution, including complete monitoring, backup and disaster recovery services.

Through our established and successful partnerships with the industry's leading providers, InsPro Technologies is also able to offer insurers an extended solution inclusive of product development, regulatory filing, underwriting, full administration and claims management, using InsPro as the foundation. This holistic offering enables customers to shift from insourcing to outsourcing – and vice versa – based on evolving support needs and business strategies.

NEW PRODUCTS TO MARKET

> Alternative solutions: 6-12 months

> InsPro: 12-16 weeks

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TECHNOLOGIES