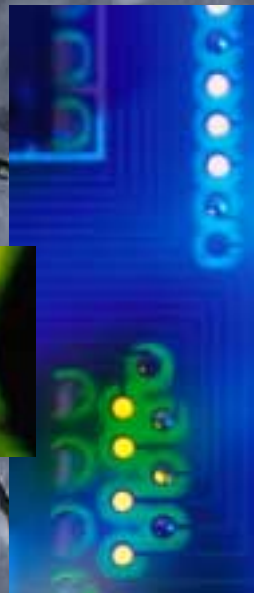


RISK & INSURANCE TECHNOLOGY

Featuring the RMIS/Lab™



Our Risk & Insurance Technology practice offers a full range of consulting services from systems analysis, selection, and implementation to maximizing system efficiencies through process redesign. We provide products and services to financial institutions, insurance companies, self-insured organizations, and other entities involved in the purchase, distribution, or management of risk and insurance. Our professionals continually monitor changes in risk and insurance management software and online service solutions through the RMIS/Lab™, the first independent risk management information systems laboratory.

We can help you with the following insurance functions:

- Claims Adjudication
- Underwriting and Rating
- Work Flow and Imaging
- Reporting and Communications
- HR Integration
- Financial Integration
- Data Integration
- Enterprise Risk Integration
- Legal Management
- Knowledge Management
- Data Mining and Modeling
- Data Warehousing

Because we sell no software or hardware, our clients are assured **full objectivity** in our recommendations. Our independence is our strength and enables us to find the best solution for your situation.

Our full complement of services includes:

ANALYSIS	SELECTION	IMPLEMENTATION
Strategic, Tactical, and Operational Planning	Risk Management Systems	Project Methodology
Risk and Insurance Technology Marketplace Overview	Claims Management Systems	Project Planning and Management Support
Legacy Systems Review and Needs Analysis	Disability Management Systems	Current Process Engineering ("As-Is")
Work Flow and Best Practices Analysis	Medical Bill Review Systems	New Process Engineering ("To-Be")
Technology Strategy	Underwriting and Policy Management Systems	Data Mapping and Conversion Management
e-Commerce Strategy	Certificate Tracking Systems	Integration Analysis with Accounting, HR Systems, etc.
Electronic Data Interchange (EDI)	Agency Management Systems	Internal Application Design and Development Support
Annual Risk and Insurance Technology Performance Reviews	Legal/Litigation Management Systems	Business Systems Analysis
Compliance Analysis	RFI Development and Evaluation	Testing Management and Support
Claims Audits and Reviews	RFP Development and Evaluation	Training Management and Support
Risk Management Surveys	RMIS/Lab Evaluation and Selection Sessions	Deployment Execution Management

One of the key offerings of our Risk & Technology practice is the RMIS/Lab.™

The RMIS/Lab provides a one-stop solution for risk and insurance technology analysis, selection, and implementation.

Instead of contacting various vendors, determining their capabilities and interest, arranging and sitting through multiple presentations, enduring persistent vendor "follow-up," and squandering valuable time, a client can use the RMIS/Lab to review and analyze in one location the systems most applicable for its particular situation.

One of the primary functions of the RMIS/Lab is to provide an environment in which our clients can evaluate options and develop solutions to a wide range of mission-critical issues, including:

- Remaining with an existing system configuration or investing in an upgrade;
- Determining which Web solution is right for the organization;
- Finding the most cost-effective and efficient means of integrating risk or insurance related data; and
- Ensuring that system solutions are flexible enough to contract or expand with the organization's needs.

With market access to more than 150 major vendors, the RMIS/Lab gives clients access to more technology solutions in one place than they would have ever believed possible.

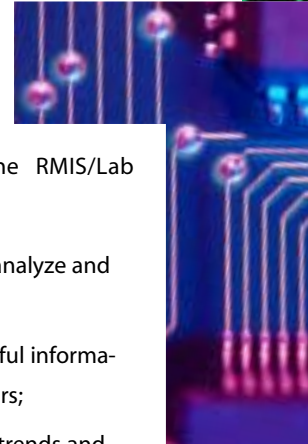
Other key functions of the RMIS/Lab include the opportunity to:

- Provide an environment to analyze and evaluate software;
- Collect and deliver meaningful information to technology purchasers;
- Provide reports on industry trends and user needs to participating vendors; and
- Offer annual risk and insurance technology performance reviews.

Our RMIS/Lab consultants have more than 150 years of combined industry experience. We have in-depth knowledge of business and technical issues in various risk management and insurance carrier operation and system processes. This deep industry knowledge is critical to leading complex system enhancements and integration projects. We build a project team to meet your needs. Our professionals can serve as the key liaison between the business and technology sides.

RapidRMIS™

Organizations are turning to Deloitte & Touche and our RapidRMIS methodology to assist in the technology selection process, project implementation, and the integration of technology with best practice assessments. RapidRMIS is our proprietary methodology that is flexible and scalable to fit the scope of your project, no matter what the size. RapidRMIS identifies the main threads and tasks of a project, allowing us to deliver technology in the most efficient and effective means possible.





RMIS/LAB™ HEADQUARTERS

City Place

185 Asylum Street, 33rd Floor
Hartford, CT 06103-3402

With advances in technology,
we can also bring the Lab to you.

Are you a candidate for Risk & Insurance Technology Services?

Ask yourself the following questions:

- Are you using a methodology to integrate all of your risk or insurance data for analysis?
- Are you taking full advantage of the Internet in your risk and insurance operations?
- Are your business practices reflective of best practices in your industry?
- Have you tuned-up your work flow “engine” recently?
- Does your legacy system allow you to take advantage of e-business?
- Does your technology allow you to deliver quality customer service?
- Are you satisfied with your current risk and insurance technology?
- Does your risk and insurance technology offer comprehensive support in decision-making?

If you answered **No** to any of the questions above, we can help you with a solution.



RISK & INSURANCE TECHNOLOGY SERVICES

Risk & Insurance Technology Services is a part of our Risk Management Services practice, which provides actuarial and risk management consulting to property and casualty insurers, self-insured organizations, and other entities involved in the purchase, distribution, or management of risk and insurance. Our support includes strategy development, casualty actuarial and financial services, operations reviews and risk management information and insurance systems consulting. Risk Management Services is part of our Actuarial & Insurance Consulting Group, a member of Human Capital Advisory Services.

ABOUT DELOITTE & TOUCHE

Deloitte & Touche, one of the nation's leading professional services firms, provides assurance and advisory, tax, and management consulting services through nearly 30,000 people in more than 100 U.S. cities. The firm is dedicated to helping our clients and our people excel. Known as an employer of choice for innovative human resources programs, Deloitte & Touche has been recognized as one of the "100 Best Companies to Work For in America" by *Fortune* magazine for four consecutive years. Deloitte & Touche is part of Deloitte Touche Tohmatsu, one of the world's leading professional services firms, with more than 92,000 people in over 135 countries. For more information, please visit Deloitte & Touche's Web site at www.us.deloitte.com.

FOR MORE INFORMATION

For more information about Risk & Insurance Technology Services or the RMIS/Lab™, please call 1.888.715.RMIS or contact one of the following in your region:

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You can also visit our Web site at www.rmislabs.com.

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