



Advantage^e

The Insurance Business Processing Solution.



EADOWBROOK[®]
INSURANCE GROUP

Until now...

Independent Agents and Insurance Companies have transacted commercial insurance business in a process resembling this:

1. An agent completes forms/ applications by hand or agency system.
2. Agent faxes or mails forms/ applications to the insurance company.
3. An underwriter reviews and quotes the application. If additional information is required, the form is faxed or mailed back to the agent with questions.
4. Once information is finalized and approved, the policy is then entered into the system.
5. The policy is routed to be typed, reviewed and quality-checked, and then mailed to the agent or insured.
6. The entire process can take from 45 to 70 days to complete and issue a policy.

The process has evolved...

Meadowbrook Insurance Group presents Advantage, an online B2B system for the processing of Workers' Compensation insurance policies (Commercial Auto and Package Policy modules are soon to follow).

This newly automated business methodology replaces the old way of transacting insurance business in favor of a new, web-enabled process with instant results:

1. An agent enters applicant information online, via the web.
2. The Advantage System contains built-in underwriting guidelines to rate eligible accounts. Meadowbrook underwriters only look at the exceptions.
3. If eligible, the application is instantly rated online and the agent is able to request that Meadowbrook bind coverage.
4. The Advantage Print Center produces the policy and mails it within hours.
5. This new process only takes 2-4 business days.



No more filling out applications by hand and faxing or mailing them to your carrier, only to wait hours or days for a quote...



...Instead, enter your applicant's information online, via the web to receive an instant quote and then request that Meadowbrook bind coverage!

Meadowbrook's e-commerce strategy integrates online access with local claims, underwriting and loss control.

Meadowbrook's new Advantage System provides the following functionality and on-line capabilities:

- Instant online quoting
- Rating, using filed carrier rates
- Policy and Form Generation
- Direct or Agency Billing
- View Policies
- View associated scanned documents
- View Claims
- Perform Billing Inquiries
- Process Endorsements Online
- Automated Underwriting
- Online access to Underwriter for real-time service
- Automated Cancellation
- Reinstatements
- Scheduling/Production of Audits
- View Loss Detail Reports
- Paperless Record Keeping
- Read Informative Literature



Agents can self-serve their own accounts by using the robust reporting capabilities within Advantage. Reports can be run in real-time with the click of a mouse! View reports on screen or print to paper output.

Reports on demand.

Report functions have been designed with the agent in mind. Here is a sampling of the types of reports that can be generated from within Advantage:

- Policies with open billing balances: by program, by agent, presented in insured name order or in policy order.
- Find Policies that have been cancelled, searchable by the number of days, the reason cancelled, presented in order by date, by name, or by policy number.
- In-force policy reports in name or policy number sequence.
- In-force policy listings in premium ranges greater than, less than, or within certain ranges.
- Policies scheduled to be renewed within specified date ranges.
- Claim reports, showing claims per policy, in claim number or claimant name sequence.
- Listings of policies expiring within a specified number of days.
- Inquiry reports by name, zip code, carrier, program, policy number, or any combination of the above.

In addition to these reports, Advantage features online request capabilities for agents to request additional reports to be added as the need arises.

Enter new business

Inquire about a specific policy

Request changes for your insured online

Monitor Claims

Generate specialized reports

Personalize Advantage with your agency's logo

Monitor status of submissions

Note: Training time on the user-friendly Advantage System is under 30 minutes!



Meadowbrook's corporate headquarters in Southfield, Michigan



Meadowbrook Insurance Group is a full-service risk management company and one of the nation's foremost leading providers of specialty insurance programs.

Since the 1960's, Meadowbrook has been developing and managing specialty programs for select client groups. Clients include trade and professional associations, governmental entities and municipalities, and individual companies.

Founded in 1955, Meadowbrook is among the top 20 insurance brokers

in the United States, and currently has in excess of \$500 million in premiums under management.

Meadowbrook owns and operates 4 domestic insurance carriers, offering both admitted and non-admitted surplus lines coverages. Additionally, Meadowbrook provides its own claims handling, loss control and captive management services, which are specifically tailored to the individual needs of its client groups.

Meadowbrook Insurance Group is listed on the New York Stock Exchange, trading under the symbol MIG.



For more information about Meadowbrook Insurance Group and the Advantage System, please contact:

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The risk management company of the future.