

For Release 9 a.m. EST
October 29, 2009

SYNEV Announces Availability of Automated Life Underwriting Service Platform

IRMA Expected to Become the Industry Standard for Rapid Deployment

SACO, ME— October 29, 2009 — SYNEV Insurance Services announces the availability of automated underwriting services with IRMA “Individual Risk Mortality Assessment”. Highly accurate mortality risk recommendations are calculated using Synev’s workflow systems accessible via the internet. IRMA has been engineered using SharePoint and the Microsoft suite of tools, thus ensuring a high level of compatibility with existing business software productivity platforms.

Simplified automated underwriting within the Preferred and Standard mortality classes is systematically performed on data extracted from traditional source documents - application, medical records, lab data, motor vehicle records, inspection reports, and more. Using Structured Data loaded into an XML record IRMA calculates the **appropriate** risk classification by **analyzing** all available data from 16 body systems utilizing each carrier’s distinct underwriting guidelines and procedures. The SYNEV Summit.ins system compiles a report in PDF format with the carrier’s calculated risk class and shows all the critical data by body system. Additionally, this data is provided in a Structured Data XML Record that goes to the carrier for future use in auditing, analytics and consultation with their reinsurers.

The Perfect Marriage of Human Expertise and Automated Systems for Life Underwriting

While many attempts to automate underwriting gets bogged down in technical data and calculations, IRMA captures the necessary data from required underwriting documents and applies it to its Calculation engine **with Standard and Preferred classes defined by each carrier**. The process includes use of knockout data definitions for certain conditions that are applied to exclude certain risk classes, thus guiding the system calculation to the proper risk class for each applicant.

Any applicant that falls outside the Standard or Preferred classifications are referred to Underwriting Solutions LLC for review by an experienced underwriter to produce a risk recommendation for the carrier at substandard rates.

About SYNEV Insurance Services

SYNEV Insurance Services (www.synev.com) provides New Business and Underwriting automation via SharePoint workflow systems for Standard and Preferred rating classes for Life products using proprietary rating calculation modules for Carriers, Large Brokers and Reinsurers. Risk recommendations, full outsourced underwriting, and complete auditing services are furnished through Underwriting Solutions LLC. SYNEV Insurance Services

provides Medical Summaries that improve the underwriter's productivity. SYNEV's principals each have over 35 years experience in the insurance industry in developing systems that improve human productivity in the areas of Actuarial, Underwriting, Administration, Agency and New Business Processing. SYNEV Insurance Services also provides industry leading software like SettleSoft that greatly improves document handling and processing for Life Settlement Brokerage offices. SYNEV has formed a strategic alliance with eNoah. eNoah provides high quality, accurate medical data mining to the insurance industry. eNoah's experience in medical records summarization and data mining combined with Underwriting Solutions' extensive underwriting expertise are delivered via SYNEV's customization of Microsoft's strategic workflow solutions. This unique alliance, offers the life insurance industry a **strong value proposition** combined with a variable cost structure that furnishes immediate value and a path leading to automated electronic medical records processing.

About Underwriting Solutions, LLC

Underwriting Solutions LLC (www.uwsolutionsllc.com) is a full service underwriting and consulting company that provides experienced underwriters on an outsourced basis to direct carriers, brokers and reinsurers. Based in Edmond, OK and managed by Gary Lee, Underwriting Solutions LLC handles all life lines and other specialty products. The underwriting staff consists of experienced underwriters operating virtually as contractors using the SYNEV Summit.Ins systems.

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For more information on Microsoft SharePoint:

<http://sharepoint.microsoft.com/Pages/Default.aspx>