



P.O. Box 9023547  
San Juan, P.R. 00902-3547  
787.758.2500

San Juan, Puerto Rico

March 2019

To whom it may concern,

*MCS Healthcare Holdings LLC* is a leading company in Puerto Rico's health insurance market. MCS offers a wide range of products and services that encourage healthy lifestyle choices which promote physical and emotional well-being to its 370,000+ clients. The company has over 1,700 active employees in all of its offices across Puerto Rico.

Between August 2018 and March 2019 MCS developed, in conjunction with the firm *LONDON CONSULTING GROUP*, the "SIP (Service Improvement Project)" which focused on the company's Commercial and Implementation departments.

During the project, we implemented work systems and management tools in the commercial group policy renewal process, from the quotation stage up to the operative implementation stage. The main objectives of the project were to standardize the commercial process in order to improve the portfolio retention rate, to maximize the premium's retention, and to improve the quality of the service offered to the client by speeding up the implementation of the renewed benefits.

Some of the quantitative results we obtained during the project were:

- 54% increase in the number of requests for quotes answered in under 24 hours during the negotiation process.
- 68% reduction in late renewal transactions.

Other qualitative results we obtained during the project were:

- Implementing a system to administer quotation requests in order to streamline the negotiation process.
- Designing a tool for showing the expense by benefit in order to facilitate the redesigning process for those group policies which are in the process of being renewed.
- Designing a model for reviewing alternatives, which allows us to adjust the premium we need to renew in line with different shared cost structures (co-payments and co-insured).
- Implementing active follow-up for the renewal process which focuses on increasing both coverage and the premium to be renewed.
- Implementing a contract traceability system in order to visualize the status during the implementation of new benefits process.
- Designing the development requirements in order to migrate the model, which was implemented during the project, to a CRM\_Dynamics 365 administered process.

As a result of the improvement initiatives, we have obtained at the end of the project a ROI of 1.1 to 1 and further increases are expected. We are happy to recommend London Consulting Group as a company with a highly effective methodology that allows them to develop these types of improvement projects.

Sincerely,

A handwritten signature in blue ink, which appears to read "Roberto Torres", is positioned above the printed name.

Roberto Torres

Executive Vice President of Operations



P.O. Box 9023547  
San Juan, P.R. 00902-3547  
787.758.2500

San Juan, Puerto Rico

March 2019

To whom it may concern,

*MCS Healthcare Holdings, LLC*, is a leading company in Puerto Rico's health insurance market. MCS offers a wide range of products and services that encourage healthy lifestyle choices which promote physical and emotional well-being to its 370,000+ clients. The company has over 1,700 active employees in all of its offices across Puerto Rico.

We would like to acknowledge London Consulting Group's Human Development department for their excellent work as leaders of the Change Management and Managerial Development program, which was carried out as part of the improvement project called "SIP, Service Improvement Project" between August 2018 and March 2019.

The program designed by LCG's Human Development department managed to establish adequate conditions within the organization, in terms of Methodology and Attitude, and had an impact on all of our participating personnel.

Some of the initiatives we carried out were:

- **Managerial Skills Seminar:** This seminar was composed of 8 very dynamic and interactive workshops which were designed in a specific manner in order to address the development requirements presented by our participating personnel (14 members) through the different **Profile Tests** that were applied, and through the **Managerial Values Survey**. The seminar taught us the necessary techniques and tools in order to be more efficient, strategic, and methodological leaders in our different work teams.
- **Managerial Personnel Strategic Coaching.** In these one-on-one reunions, the participants received support and guidance so that they could effectively apply the knowledge they received in the seminar sessions to their work areas.

Without a doubt this program was of great importance to our organization. The increased openness to change, along with the newly acquired skills, has strongly contributed to the development of our personnel. Due to this, we strongly recommend London Consulting Group's Human Development department for their professionalism, commitment, and efficiency in carrying out a program of this nature.

Sincerely,

A handwritten signature in blue ink, which appears to read "Roberto Torres", is positioned above the printed name.

Roberto Torres

Executive Vice President of Operations