



- ◇ Real People
- ◇ Real Technology
- ◇ Real Solutions



**P&C Insurance**

**Vertical Systems Integrator**



# ABOUT US

MFX is a specialist Vertical Systems Integrator for insurance Industry providing end-to-end services leveraging strong capabilities in :

**Platform Services (PaaS)**

**Infrastructure (IaaS)**

**Application Development and Maintenance (ADM)**

**Testing**

**Business Process Outsourcing (BPO)**

**Analytics**

**Governance Risk and Compliance (GRC) services.**

Headquartered in Morristown, NJ, MFX has additional locations and datacenters in Virginia, Texas, Ontario and multiple development centers in India. MFX provides critical support and business applications to the Property and Casualty industry, processing more than \$4 billion in insurance premiums annually for customers on its systems and supporting customers core insurance applications, infrastructure and business processes.



## OUR ROOTS

MFX is subsidiary of Qness Corp Limited, a step-down subsidiary of Fairfax Financial Holdings. With this strong backing, our focus is long-term. This allows us to give our clients the time and attention that is required to develop targeted, strategic solutions.

Founded in 2001, MFX was formed to reduce the technology operating expenditures of all Fairfax's insurance subsidiaries. By leveraging our expertise in application development and infrastructure management and focusing on reducing expenses. MFX was able to deliver significant operational savings to our parent's subsidiary companies in a relatively short period of time.

The services and the technology know how gathered by us have been valid across all the segments of P&C insurance industry. MFX applied the same expertise to develop end-to-end enterprise application suite to support commercial P&C carriers and a Insurance Platform with multiple pre-built functionalities.

MFX continuously builds on its experience, by ensuring continuous P&C Insurance industry domain knowledge improvement initiatives for its employees. This has led MFX to deliver industry agnostic services and solutions for Insurance customers seeking to stay ahead as their business grows.



## OUR PEOPLE & CULTURE

MFX has been able to recruit some of the best insurance and technology professionals in the industry. Their expertise ensures our clients achieve rapid implementation of MFX solutions. It also means our technology specialists can quickly shift priorities as per our clients' requirements. We always shared an honest assessment of the challenges faced during work with our clients — and our commitment to our work assures them that the job will get done with a sense of urgency.

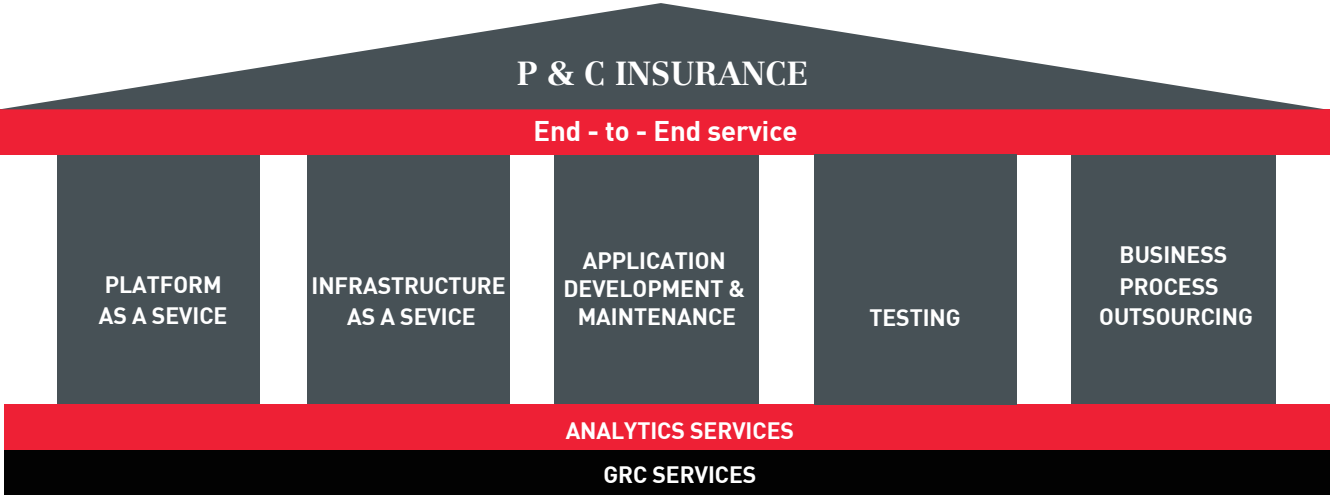
MFX is built around a customer-intimate philosophy in view of promoting long-term relationships. Unlike remote, disengaged and disinterested vendors, we act as trusted business partners, advising our clients with the highest level of integrity and expert advice. With every client engagement, we strive to demonstrate our agility and flexibility and focus on making these qualities a consistent part of our clients' experience.



# OUR CAPABILITIES

Our flexible, integrated insurance platform and related support services are designed to increase operating efficiency for insurance carriers, giving them the ability to adapt to changing markets and respond to developing opportunities. Our predominant goal is to eliminate the technology and operating obstacles which inhibit business growth and provide our clients with solutions that empower their operations.

This mandate is carried through all our end-to-end IT services.





## OUR FUTURE

At MFX, we continually evolve our processes and technologies through integrated and innovative solutions for our clients across our core business segments. In a rapidly changing market, this approach is the best way to deliver value.

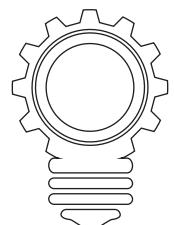
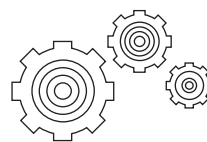


## PLATFORM as a SERVICE

We aggregate, integrate, automate and operate client-centric technology, solutions & services. MFX's Integrated Insurance Platform (IIP) has a unique framework at the core that addresses the problem of consolidation of data from various business systems and third parties, involved in the insurance value chain. The core of Insurance Data Integration Platform helps :

- Seamless data movement, with plug-ins for insurance specific interchange formats & standards
- Insurance specific data consolidation & storage facilities
- Capability to create unified reports and analytics, with pre-built, industry specific analytics
- Additional layer of security
- Partner eco-system for core business components aligned to our offerings

The Insurance Data integration Platform allows you to integrate and fetch data from various functions including Policy Administration, Submission, Claims Administration, Billing, Financial, Reinsurance, Agency Portal, MGA / TPA onboarding etc.



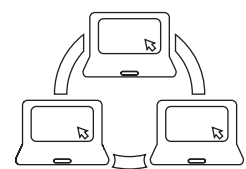
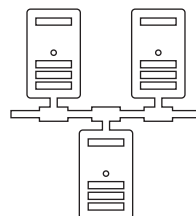




# INFRASTRUCTURE AS A SERVICE

From providing servers to managing your data protection, MFX offers end-to-end services to ensure your infrastructure is working perfectly 24 hours, throughout the 365 days of the year. Some of the key areas supported include -

- Cyber Security & Compliance Services
- IT Service Management & ServiceNow Implementation Services
- Cloud Managed Services/Support
- Messaging & Mobility Services
- Remote Infrastructure Management (RIM) Services

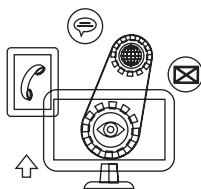
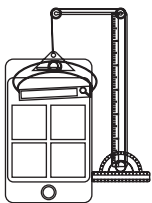




# APPLICATION DEVELOPMENT

MFx ADM services fill all gaps of application development to keep pace with the exponential growth of data and technology. MFx has certified engineers to support every requirement of yours. The ADM services support

- Integration services
- Legacy Modernization
- MGA / TPA integration
- Testing services
- Professional services
- Analytics

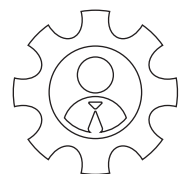




# BUSINESS PROCESS OUTSOURCING

MFX domain expertise is real. We establish teams that would be able to function as your extend teams with minimal training and be productive at shortest possible durations of onboarding. MFX BPO teams will support in

- Regulatory Reporting
- Claims services including subrogation services
- Billing and collection services
- Policy admin services
- Actuarial services
- Marketing and new business services along with F&A and HRO.





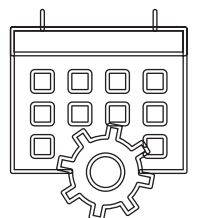
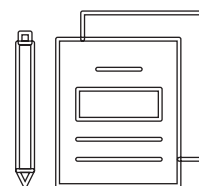
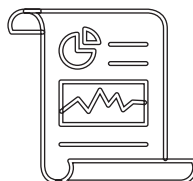
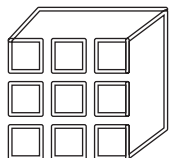
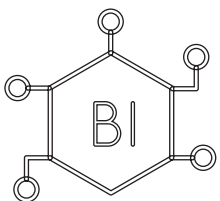
# ANALYTICS

MFX Analytics is a powerful decision platform which helps facilitate and mandate decisions based on analytic outcomes, by combining outputs of predictive & prescriptive analytics with business rules.

The MFX Analytics Platform built on patented nano-mart technology covers three main areas of services -

- **Data Management** - Manage data from multiple insurance systems and third party data sources
- **Data to Insight** - Get insights into insurance business functions through intelligent reports
- **Predict the Future** - Observe patterns in Insurance data and Predict future outcomes and trends

MFX Analytics Platform and services help you accelerate your Profitability, Growth and Innovation.

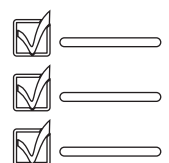
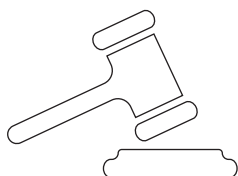




# GOVERNANCE, RISK & COMPLIANCE

MFX GRC services help solve CIOs unique challenge of striking the right balance between protection & privacy and growth & progress. The MFX GRC service features include -

- Unique Risk Assessment Framework for regulatory and business specific compliance
- Templates and frameworks that provide visibility into historical Risk and Compliance data across all segments of the enterprise
- Templated, quantification approach to manage risks
- Integrated dashboards, metrics & KPI tracking
- Assurance of Confidentiality, Integrity and Availability of customer's sensitive data





## CLIENT TESTIMONIALS

“For our business, migrating a large number of mailboxes as part of a Microsoft Exchange Server 2010 upgrade had to be done without interruptions in service. Plans and timelines were clearly defined, milestones were often reached ahead of time, and most importantly, the whole process was seamless to our users.”

- Joanne Hodge, Vice President & CIO, TheMIGroup

“We rely on our computer systems to service our clients seven days a week. Like so many Northeastern operations, Hurricane Sandy challenged us all. During this time, MFX stayed on the job at its datacenter and continued to provide our applications with no interruption in service.”

- Bruce Weisgerber, Application Services Manager, Munich Re

“We were a rapidly growing P&C insurer that needed an integrated processing suite to bring our business together. We turned to MFX for the solution. Converting two to three years of data from a small custom application into its back-office system, MFX had Ironshore up and running in less than ten months.”

- William Gleason, Chief Financial Officer, Ironshore Holdings (U.S.) Inc.





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