



GETTING STARTED WITH MARS

Creating and amending treatments

MorganAsh

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i Please be aware that firms can configure MARS to suit their specific needs. Therefore, some options outlined in this guide may differ from your system, and some of these fields detailed may not be available on your system. This is explained in the guide *MARS configuration*.



MARS, the MorganAsh Resilience System, is a tool which helps organisations to both manage vulnerable consumers and to comply with the FCA's Consumer Duty regulations. Since vulnerability and Consumer Duty are relatively new disciplines, there is a need to introduce some new concepts – as well as helping you use the MARS tool itself.

To help you get the full use of MARS, we provide assistance in several ways.

- [A glossary of terms](#)
- [Online help](#)
- [Video tutorials](#)
- [Written tutorials](#)

There are six written tutorials:

- Introduction to MARS
- The MARS Resilience Rating
- Adding new customers
- Managing and monitoring vulnerability
- Creating and amending treatments
- MARS configuration

The tutorials can be [downloaded from our website](#).



Introduction to treatments

MARS enables the users to set 'what to do next' actions, which we call 'treatments'. This system is very powerful. It enables users to trigger an action where a consumer has a specific characteristic, at any MARS Resilience Rating, for any product and any age.

Note: only those with administration-level access can create and edit treatments.

Treatments can be anything that you would like to present as a next action to users when consumer vulnerabilities are discovered. They can be simple text recommendations, links to relevant charities, referrals to other departments to handle a process, or they may suggest other services. For example, if a MARS questionnaire reveals that a consumer does not have a will, and it is your organisation's practice to recommend that they should get a will, then a treatment can be set up which recommends that a will should be acquired, and/or provides a referral to a will-writing service.



Creating and amending treatments

Treatment descriptions

Treatment descriptions – what a treatment is – are added by choosing 'treatment descriptions' from the 'treatments' menu. Each treatment is given a name, a value, a type and a category. Treatment names are free-text – and are used to describe the treatment. Treatment types are 'document', 'hyperlink', 'information', or 'process' – these are used for categorisation. The treatment value is the treatment itself: this could be a URL link (for a hyperlink or other link to a process) and it can also be text, the same as the treatment name. Treatments can belong to treatment groups, to help organise them.

Show 25 entries

Search:

Treatment name	Value	Type	Group
A sale is not suitable	A sale is not suitable	Information	High Net Worth
A standard annuity quote is OK	A standard annuity quote is OK	Information	High Net Worth
Alcohol Advice	https://www.al-anonuk.org.uk and https://alcoholchange.org.uk	Hyperlink	General
Alcohol Support	https://www.alcoholics-anonymous.org.uk/	Hyperlink	General
Bereavement	https://www.cruse.org.uk/	Hyperlink	General
Book an annuity quote with MorganAsh	Book an annuity quote with MorganAsh	Information	High Net Worth
Can self serve (none advised)	Can self serve (none advised)	Information	High Net Worth
Caring responsibilities	http://www.carersuk.org/	Hyperlink	General
Coercion	https://www.citizensadvice.org.uk/	Hyperlink	General
Consult specialist team	Consult specialist team	Information	High Net Worth

Treatment groups

Treatment groups are used to help manage large numbers of treatments, or related treatments. Users define them by clicking on 'treatment groups' from the 'treatments' menu. Typically, they are used for different areas of business. For example: applications, claims, servicing and complaints.

Show 25 entries

Search:

Group	Class
Equity release/later life lending	Standard
General	Standard
High Net Worth	Standard
Protection applications	Standard
Retirement	Standard
System	System

Showing 1 to 6 of 6 entries

Previous **1** Next

Treatment risk matrix

The 'treatment risk matrix' page lists all treatments. These can be ordered by any column, using the small up and down arrows in the column header.

Show: 10 entries

Search:

Product	Status	Characteristic	Rule	Value	Value2	Action	Age Rule	Age Value	Age Value2	Treatment	Category	User
Any	Any	Health - Mental health	Less than	4	0	and	Not Required	0	0	Depression	General	MorganAsh
Default	Contract	Health - Mental health	Less than	4	0	and	Not Required	0	0	Needs a mental capacity test	High Net Worth	MorganAsh
Default	Contract	Customer understanding, financial capability	Greater than	5	0	and	Not Required	0	0	A sale is not suitable	High Net Worth	MorganAsh
Default	Contract	Customer understanding, financial capability	Less than	3	0	and	Not Required	0	0	Consult specialist team	High Net Worth	MorganAsh
Default	Contract	Customer understanding, financial capability	Less than	3	0	and	Greater than	90	0	Consult specialist team	High Net Worth	MorganAsh
Default	Contract	Domestic abuse	Less than	4	0	and	Not Required	0	0	Consult specialist team	High Net Worth	MorganAsh
Default	Contract	Customer understanding, financial capability	Greater than	5	0	and	Greater than	18	0	OK - continue with standard process	High Net Worth	MorganAsh
Default	Enquiry	Health - Physical health	Less than	5	0	and	Greater than	55	0	Book an annuity quote with MorganAsh	High Net Worth	MorganAsh
Default	Contract	Health - Physical health	Less than	4	0	and	Not Required	0	0	Refer to compliance team	High Net Worth	MorganAsh
Default	Customer	Health - Physical health	Less than	5	0	and	Greater than	50	0	Refer to compliance team	High Net Worth	MorganAsh

Showing 1 to 10 of 33 entries

Previous 1 2 3 4 Next

Creating a new treatment

A new 'treatment risk matrix' is created by clicking the 'new treatment' button. You are then presented with a list of fields.

New Treatment or click on a current row to edit it

'Products' – treatments can be applied to a specific product. The treatment can be assigned to 'any' if it is to be applied to all products. Products can be edited; for more information see the tutorial, *MARS configuration*.

Product

Any

'Status' – there are four statuses: 'enquiry', 'quotation', 'contract' and 'consumer'. These reflect the various stages of engagement. You can select 'any' where you want the rule to apply regardless of status.

Status

Any

'Characteristic' – characteristics are the particular vulnerability characteristics of concern. Different types and levels are listed here. 'Full MARS rating' includes the rating for all characteristics; 'health' covers all health characteristics; 'alcohol addiction' covers just the characteristics of alcoholism.

Characteristic

Alcohol addiction

'Rule' – this is a logical rule of how you want the decision to be applied. The rules include options for 'equals', 'does not equal', 'greater than', 'less than', 'equal or greater than', 'equal or less than', 'between' – and 'not required' if a logical rule is not needed.

Rule

Equals

'Value' – is the MARS Reliance Rating, a value from 1–10, with 1 being 'extremely vulnerable', and 10 being 'very resilient', that will trigger the rule against a consumer's MARS rating. If there is just one value, then this is entered in the first 'value' field and the second 'value 2' field is left blank. When using the 'between' rule (selected in 'rules') the first value must be the lower one and the second rating the higher one, for example: between 2 and 5 will return all values greater than 2.0 and below 5.0.

Value

'Action' – this is used for combing the 'age' rule, using the 'and' or 'or' option. 'And' means the specified age must also meet the criteria, while 'or' allows the options for an age range to be applied.

Action

'Age rule' – this has all of the same options as 'rule' – 'equals', 'does not equal', 'greater than', 'less than', 'equal or greater than', 'equal or less than', 'between' – and 'not required' if a logical rule is not needed.

Age Rule

'Age value' – this assigns an age value to trigger the treatment. It can be any numerical age value, for example 18, 21, 65 and so on.

Age Value

'Treatment' – this is one of the treatments defined within MARS.

Treatment

'Category' – this is simply used to manage a large number of treatments. These are added and edited by clicking on 'treatment groups' on the menu.

Group

Editing or deleting a treatment

Within the treatment risk matrix, any treatment can be edited or deleted by clicking on the product name on the left-hand side of the matrix list. The available fields and functionality when editing is exactly the same as creating a new treatment – with the addition of a red 'delete' button on the bottom right-hand side of the page, which will remove the current treatment.

Making a treatment live

Once created, its rules built in the risk matrix, and then accepted, the treatment will be live.

It will apply to all the firm's cases going forward – both to new cases and to cases which are updated. It is not otherwise applied retrospectively.

If you wish to test it or apply the rule to an individual case then you can recalculate the resilience rating and the treatments using the 'refresh treatments' button within the 'MARS rating history' section on the individual cases page.



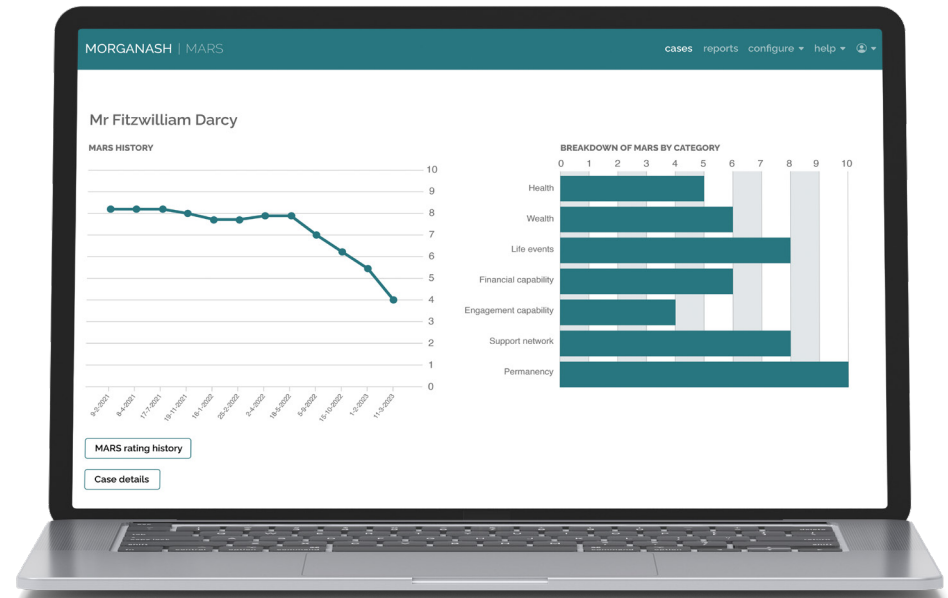
About MARS

The MorganAsh Resilience System, MARS, helps organisations to demonstrate compliance with the FCA's Consumer Duty regulations and puts consumers at the heart of their business.

There is an increasing need for financial services firms to understand their consumers – and to record any actions taken to ensure good, fair outcomes. MARS is an easy-to-use, online system which enables organisations to accurately assess consumers' characteristics and any potential harms – and then recommend appropriate actions to mitigate those potential harms in a consistent, structured way. It helps firms meet, and demonstrate compliance with, the FCA's Consumer Duty and vulnerability requirements.

MARS generates an objective, consistent 'Resilience Rating' – like a credit score. MARS also helps to determine any next steps needed to mitigate any potential harm. This is all supported by on-demand human services (provided by a team of fully qualified nurses) to help with more difficult assessments – and to provide additional services which support vulnerable consumers.

[Find out more about MARS](#)



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