


The quality of Life just got better

LifeSuite™ Automated Underwriting



“We can react to questions about individual policies, observe underwriting processes and react to global situations in real time without delays.”

Allen Foster, VP of Underwriting

“When we were ready to make the move to automated underwriting, StoneRiver had already demonstrated fully functional connectivity between the applications function in Life Portraits and automated underwriting of LifeSuite.”

Jody Carroll, IT Director

StoneRiver Improves the Quality of Automated Underwriting

LifeSuite is a leading web-based solution for new business and automated underwriting. LifeSuite streamlines workflow and manages the entire new business process for carriers and their distribution channels.

StoneRiver's LifeSuite is built on user experience. LifeSuite brings to the market the most efficient and consistent solution while letting carrier staff customize features and rules to fit to business needs to make informed decisions.

Value for Clients

Reduced "time to issue" and acquisition costs are key values to an automated underwriting solution. LifeSuite provides that key value while adding improved consistency and the certainty of decision-making. LifeSuite also empowers your organization to process

new business transactions quickly and accurately while keeping expenses down. Manual tasks are greatly diminished and many business processes become fully automated. Integrated components featured in LifeSuite give the client the ability to customize the user interface with a greatly improved ease of navigation.

LifeSuite Client Value

- Automated processing of cases eligible for auto-approval
- Improved efficiency within your organization
- Decreased time to issue
- Increased distribution channel satisfaction at having cases 'decisioned' faster
- Higher levels of consistency and reduced errors
- Fewer not-taken cases
- Lower policy acquisition costs
- Streamlined requirements management resulting in a reduction of unnecessary and duplicate orders

Real Life Situation:

An underwriter has just signed into LifeSuite looking at their real-time dashboard of assigned cases. A message shows a case where new lab evidence was just received from your provider. Viewing the case, the underwriter is presented with key alerts requiring immediate attention. LifeSuite has automatically sent notice that one of the lab results is outside of the normal range. The underwriter reviews the lab data, enters a case note and refers the lab to the carrier's medical director for further review. Meanwhile, LifeSuite has received and automatically assigned the underwriter a new case. The underwriter clicks on the new case without the need to close the current case to initiate the new case review. The underwriter sees MIB evidence for the applicant was ordered and received automatically by the system upon receipt of the application. After review, the underwriter decides to order a lab test for the applicant. The order is immediately and automatically sent from LifeSuite to your vendor of choice.

Does your underwriting department operate this efficiently? Do you wish that it could?

Life carriers have wanted modern, end-to-end new business and underwriting solutions for some time. With LifeSuite, this is no longer just a desire – it’s a reality.

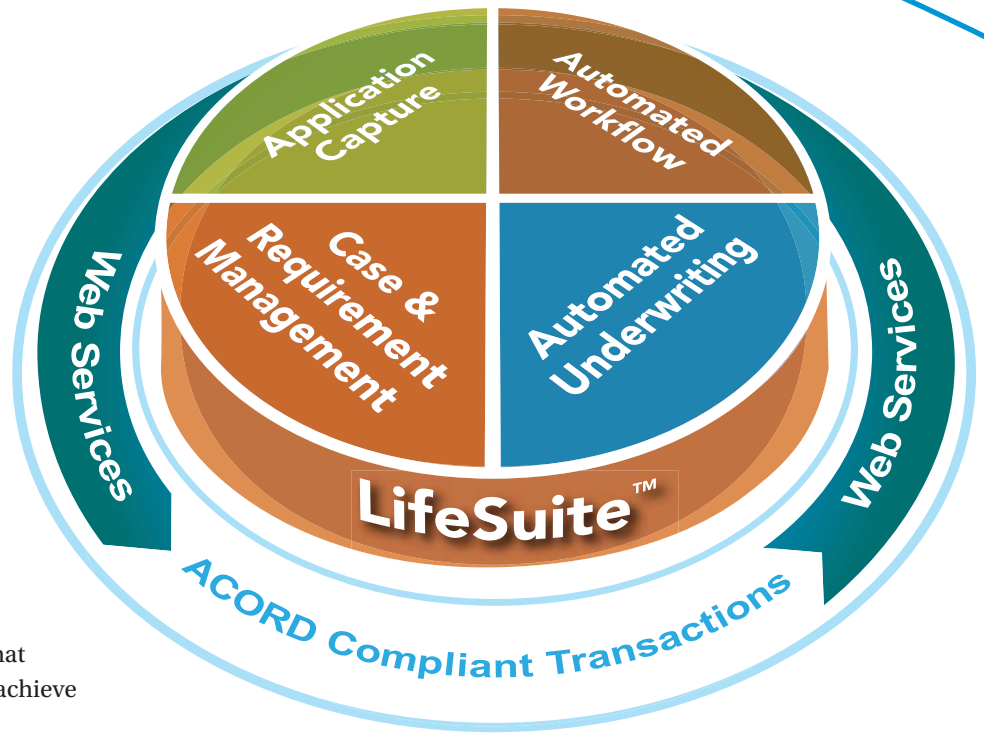
LifeSuite was built on the mandate of creating a highly scalable solution using the latest technology with a maximum amount of user-configurability. The result is an unparalleled suite of new business and underwriting functionality that will help organizations of all sizes quickly achieve their goals.

The LifeSuite automated underwriting system builds upon over a decade of experience delivering underwriting and new business solutions. LifeSuite’s full suite of components helps maximize your organization’s effectiveness all the way from point of sale to coverage approval.

Key LifeSuite Sale-to-Issuance Features

- StoneRiver’s optional fully reflexive, rules based e-Application includes the ability to interface with policy administration systems, medical providers and prescription name databases and to generate PDFs ready for e-signature and submission of in-good-order applications
- Underwriting Portal allows real-time access to policy information as well as the ability for the agent to correspond with the underwriter or case manager
- Rich Internet Application (RIA)
 - Built with Adobe Flex-based framework, LifeSuite provides an innovative layer that makes workflow easier, controllable, faster, and efficient.
 - Resizable screen views
 - Customized filtering and data sorting
 - Summary and Detail information in a tabular design

- Strong case management tools throughout the new business and underwriting process provides real time updates to:
 - Case status
 - Workload task
 - Inbox messages
 - Alerts
- Requirements management and vendor integration for:
 - MIB
 - MVR
 - Lab data
 - Paramedical Exams
 - Rx data
 - Inspection Reports
 - Attending Physician Statements



Key LifeSuite Sale-to-Issuance Features (cont)

- An application data capture appliance provides the ability to quickly enter new applications, or LifeSuite can auto-receive application data electronically from third-party systems
- Reporting tools which allow real time or scheduled access to critical case information including:
 - Productivity reports
 - Requirements ageing
 - And much more
- Powerful, integrated, user-configurable rules engine
 - Customizable to fit your underwriting guidelines and business needs
 - Ease-of-use allows business users to easily create and maintain rules without IT support
- LifeSuite completes sales-to-issue cycle

Key Points to Consider

- Enterprise proven and scalable for organizations of all sizes
- Flexible and highly configurable for quick rollout of new products and system changes

- ACORD/XML standards facilitate integration with evidence vendors and the use of Web Services provide seamless integration with third-party and back-office systems
- StoneRiver's financial strength, large client base, and dedicated and knowledgeable staff with real world carrier experience

The Bottom Line

StoneRiver's LifeSuite is the solution to help you transform your underwriting department. This is the solution to support improved customer service, improved underwriter efficiency and effectiveness, and lower acquisition costs. Now is the time to start your underwriting transformation.

About StoneRiver

StoneRiver, Inc provides end-to end solutions to sustain and enhance the insurance business life cycle. StoneRiver has over 4,500 clients, comprised of 18 of the top 25 carriers leveraging our systems. Nearly 75% of our professionals have a client-centered responsibility of design, development, support or service.

Call 800-943-2851 or e-mail solutions@stoneriver.com to learn more about you can take advantage of StoneRiver LifeSuite now.



Property & Casualty . Life & Annuity . Workers' Compensation . Reinsurance . Financial & Compliance

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