



Advanced Technology at the Heart of Workers' Compensation

PowerSuite®



Technology Aligned with Workers' Compensation Challenges

Workers' compensation is now the fourth largest line of business by net written premium in the U.S. P&C industry, according to the State of the Line 2008 report from the National Council on Compensation Insurance.

Today's workers' compensation market is increasingly demanding with more regulation and higher stakes. It's a line of business requiring accuracy and efficiency. Only the best technology can help you satisfy your workers' comp policy and claims challenges.

PowerSuite Policy

In an era when doing more with less is a reality, it only makes sense to turn to a proven solution that offers the most function. PowerSuite Policy delivers complete life cycle policy administration and maintenance, so you need only one solution for all your workers' comp policy needs. It's a multi-state, multi-company and multi-market solution in production across North America with support for quoting, rating, issuance and endorsements that delivers:

- Ability to reward profitable customers because of the sophisticated rating programs that enable competitive pricing

- Rating flexibility to support the most complex structures and filing nuances
- Assurance of regulatory compliance through enforcement of accurate rating parameters
- Flexibility to meet jurisdictional requirements while promoting reuse across common elements of your business
- Ability to make company wide changes quickly and efficiently

PowerSuite Claims

As part of the insurance community you understand the value of claims automation to manage the entire claims process and maintain strong financial controls. PowerSuite Claims arms you with tools to meet claims needs. Your employees become knowledge workers that handle exceptions. With PowerSuite Claims you can:

- Maintain customer intimacy and achieve higher client satisfaction
- Enhance workforce productivity with the right systems integration and control

PowerSuite

Policy and claims modules can be deployed individually or as an integrated solution

PowerSuite Policy *Leading the Market*

- ACORD-based quote management
- Integrated agency management
- Flexible policy issuance options
- Full billing system supporting advance payment and payroll reporting
- Rules-based policy renewal
- Case management
- Automated regulatory reporting and document production
- Full-featured audit system

PowerSuite Claims *Best Weapon for Streamlining Claims*

- Complete lifecycle claim support from first notice through claim closure
- Sophisticated, flexible claim search
- First Report of Injury process support with standard formats for ACORD and IAIABC data
- Collection of state-specific data
- Integration capabilities to other suppliers' systems as well as other StoneRiver solutions
- Intuitive claim status controls for user guidance
- Payment management

- Support key decisions with an organized adjudication process
- Gain control of where payments are going and prevent unnecessary payments
- Achieve financial accuracy and regulatory compliance

Advanced Technology

PowerSuite is a comprehensive solution delivered in completely browser-based J2EE technology that can be deployed in whole or in part to support workers' compensation insurance providers. It's a fully modular software platform and able to accommodate a wide range of insurance environments because of its:

- Superior architecture
- Deep insurance functionality
- Full life-cycle policy administration and claims management
- Ability to deploy all or selected components of the enterprise solution

PowerSuite Policy

Lower Underwriting Leakage

If your company is like many that don't charge the right price for a risk, leakage may be painting a financial picture you'd rather avoid. The culprit is likely to be errors that occur when gathering information, assessing and analyzing exposure, structuring coverage, rating, pricing or even issuing. One of the quickest ways to address the problem is by instilling consistency and automating execution.

PowerSuite Policy enables you to define underwriting templates that are used to determine risk selection and pricing. With streamlined underwriting your staff can focus on the complex cases that require personal attention. Since PowerSuite also works with predictive analytics solutions, you gain even further insight into the *right* price for a risk. With PowerSuite Policy, you have the tools to understand, identify and properly price profitable business.

Provide Strong Options for Insureds and Agents

This is an age when customers are more knowledgeable and powerful than ever. You're wise to offer agents and policyholders the options they most want. One of the most desirable options is web access. PowerSuite Policy includes a web-based quoting feature that enables insureds and agents to enter submission data, rate and receive quotes based on rules that you define ... rules specific to your company that reflect the way you do business. The result is that business slides through the system faster and more smoothly than ever. At the same

time, your clients get what they want: faster, accurate service.

And what about the features that clients will want tomorrow? We're already hard at work on those too

PowerSuite Claims

Pull Ahead with Productivity

PowerSuite provides the tools adjusters need to be more productive than ever. A key example is the fully configurable Jurisdictional Benefit Calculator that is built into the system. The calculator is pre-loaded with calculations for all jurisdictions. We have researched all the rules, so adjusters have just what they need at their fingertips. And because we realize that each insurer may be different in some very specific ways, the calculator can be easily tailored for unique situations at your company.

Achieve Easier Reporting

Unfortunately, not everyone filing a claim knows the ins and outs of efficiently entering a First Report of Injury (FROI). Missing information becomes a hurdle for smooth claims processing. Those hurdles also create testy clients. With PowerSuite's integrated web first notice of loss for policyholders and agents, a wizard-based process guides claim entry, so consistent information is gathered, ensuring swift processing. PowerSuite Claims also prints the right regulatory forms for FROI and immediately provides the claim number. Agents and insureds can check the status of their claims at any time.



Alliances: Complete the Process

Streamline other processes by capitalizing on the strong partnerships we have in place with other companies. P2P Link offers integrated eBilling services that enable medical providers to submit workers' compensation medical bills electronically rather than mailing or faxing them. DirectCompRx provides pharmacy services for employers and payers to care for injured workers while managing and reducing pharmacy-related cost. Our alliances extend the reach of our comprehensive line of insurance solutions and provide you with a rich set of business components for your unique requirements. Contact us today for more information.

About StoneRiver - Insurance Solutions

StoneRiver - Insurance Solutions delivers the industry's widest range of technology solutions and services to insurance carriers, agents, and broker-dealers. This versatile product group encompasses front-office, policy, claim, rating, underwriting, billing, reinsurance, financial and compliance solutions for all major business lines.

About StoneRiver

Hundreds of insurers, thousands of agents and brokers, and tens of thousands of pharmacies rely on StoneRiver software and processing solutions to achieve a competitive edge. StoneRiver promotes client success by streamlining complex business processes. Visit www.stoneriver.com for more information.



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