

StoneRiver Insurance Integration Platform Overview

Overview

Carriers today look for solutions that help achieve their business vision through solutions that offer agility, configurability, and ease of integration. With more data available from wearable technology and the Internet of Things, ease of integration with external sources has never been more critical.

Insurance administration systems have made strides in reaching these goals; however, most still only layer new technology on top of old. This means they are inherently less efficient, hard to change, and hard to extend in the new connected world of social media, mobile, cloud, and big data. But there's good news. Truly modern technologies are available that enable insurers' ability to deliver

efficiency and ease of integration in this new connected world.

StoneRiver has the production proven solution known as the Insurance Integration Platform (IIP™) that uses modern

technology to deliver nimble and

efficient integration that is sustainable over time.

Stream Suite™ for core systems plus Customer and Distribution is available. A suite of complementary Business Intelligence offerings accompany these solutions.

All are deployed on StoneRiver's patented IIP. The service-oriented architecture platform opens up new business, operational and technical opportunities by providing easier business process automation, smoother integration, and a rich user interface framework.

These all-lines solutions handle the challenges of multiple corporations and companies easily. They help conduct business faster with workflow, business process management (BPM) and business rules to ensure consistent processes and faster work turnaround.

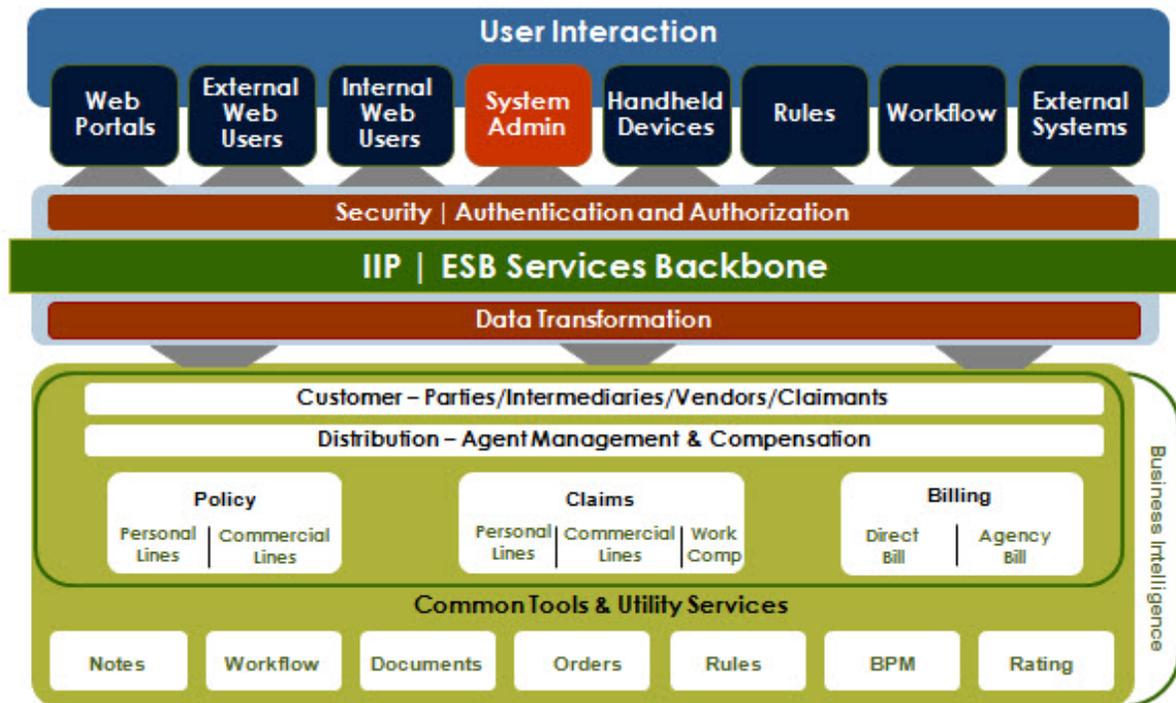
Some advanced benefits include:

- Reduced cost and faster work turnaround with straight-through processing and integrated BPM
- Greater operational efficiency with advanced event management accessible by business rules processing
- Easier integration with in-house and third party systems with an embedded enterprise service bus (ESB) in addition to predefinition of web services for easier integration with any mobile apps
- Consistency and improved service with a fully integrated external rules engine that includes graphical rules definition capability
- Flexible rating that supports product development
- Easier training and better user experience with a sophisticated and flexible User Interface framework
- Improved customer service from a comprehensive document tool for managing correspondence on customers, quotes, policies, claims and accounts
- Consistency and efficiency with outbound document generation automatically through triggered system events or manually by the user

IIP: Smarter by Design

The sophisticated business features in Stream are built on an architecture that grants a strong competitive position. The IIP is built to help a system evolve more easily.

A conductor directing musicians that share a musical score is roughly parallel to our embedded enterprise service bus with business process management. The ESB orchestrates underlying services into composite business processes that can



be reconfigured. This technology offers plug-and-play ability in insurance administration.

The ESB is both a powerful integration platform and a layer for application services orchestration and messaging. A rich user interface built with professional usability experts provides a superior user experience.

Strong services based on ACORD’s process model support true customer centricity along with master data management capabilities. The rich data structures are designed to support up-sell, cross-sell and customer service representative interactions. A customer’s participation in every aspect of your business and portfolio is instantly available.

Benefits

Three key benefits of the IIP focus on helping your company stay lean and fast:

- High performance
- Simple, yet powerful customization / adaptability
- Real-time integration to third parties

Our IIP also delivers true business value by providing:

- A lower cost for interfaces to your in-house solutions

- An adaptable UI, services and integration platform
- Ability to customize user interfaces for various roles
- Ability to scale horizontally and vertically
- Faster time to market for a new product or a changed existing one
- Document management support for various documents or electronic media formats including but not limited to Word (DOC), Acrobat (PDF), Excel (XLS), Photo (JPG), Sound (MP3), Sound (WAV), and Video (AVI)

The primary attributes and value are a production-ready SOA infrastructure, a developer’s toolkit, P&C models, and access to off-the-shelf components, including common services as well as lead insurance components. Core IIP functions include:

- Flexible User Interface Framework
- Batch subsystem
- Business Process Management
- Encryption and masking services
- The enterprise service bus
- Security services

- Service process management
- System Development Kit (SDK)
- User Interface patterns and styles
- External rules engine
- Financials interface
- Customer component system

The StoneRiver IIP opens the door to a leaner, faster, smarter way to do business.

Contact 800-943-2851 or solutions@stoneriver.com to learn more about the value and benefits of the StoneRiver Insurance Integration Platform.