

adaptable
sustainable
intelligent

The Brilliance of Now

Stream™ Solutions for Insurance Automation



StoneRiver Stream™

changes the way carriers do business by giving them the power to change the business itself.

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What happens when an insurer invests time and money to implement a new core system? Frequently, after a few years of service the company finds that the capabilities don't measure up to new systems on the market. The StoneRiver Stream™ solution set redefines the life cycle of core systems with the

debut of these first truly sustainable solutions. For all P&C lines of business StoneRiver Stream delivers an evergreen platform, pairing rich, time-tested business functionality on an advanced, open architecture that encourages renewal and growth.

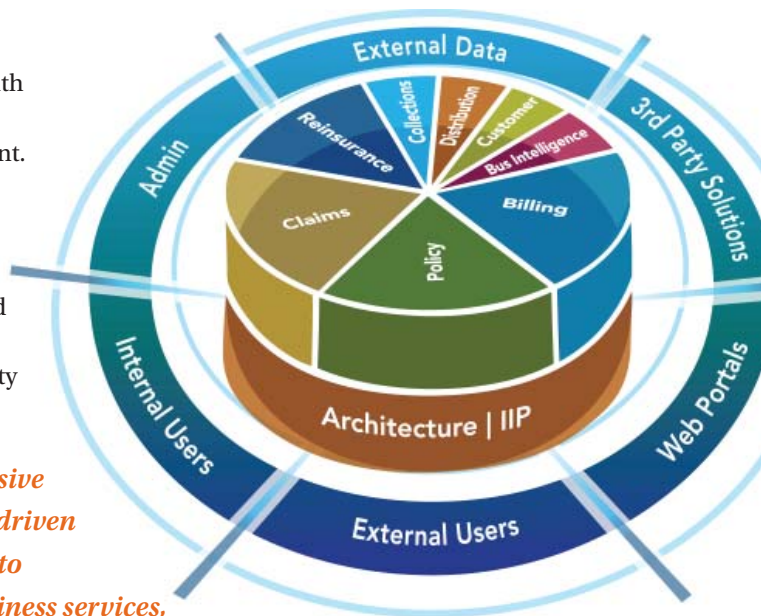
With market-leading offerings for all core systems, plus customer and distribution management, StoneRiver provides carriers a state-of-the-art, strategic operational solution.

You gain leaner, faster, smarter business operations with Stream's powerful business tools like intelligent workflow, business rules, and business process management.

You also gain easier integration to your in-house systems and third-party solutions with the backbone of the solution set, the StoneRiver Insurance Integration Platform (IIP). The IIP is a service-oriented architecture that has an embedded enterprise service bus (ESB). From the IIP and ESB you gain the capability for faster, less expensive integration.

“Our research continues to prove that a responsive and dynamic business model requires an SOA-driven technology platform. This platform is essential to support the integration of all applications, business services, tools, and data stores. This approach will enable speed to market, agility and flexibility for the business. StoneRiver’s Stream solutions are built on a modern technology platform, which is one of the first true SOA platforms available in the insurance marketplace.”

Deb Smallwood, Founder of SMA Strategy Meets Action



StoneRiver Billing Stream

Billing has a big impact on customers—and on your reputation and ability to compete. It's a powerful opportunity to create a brand representing convenience.

From the time Billing Stream is advised of a new or changed policy in your policy administration system through the time receivables are cleared, the billing solution streamlines processes so your operation is leaner, faster and smarter. Billing Stream plays an active role as you move to edge out the competition.

While other insurers depend on multiple billing systems, you have everything needed in a single system. Bringing new insurance products to market? Billing Stream's configurability helps you quickly set up billing for both direct and agency bill for personal and commercial lines of business.

Key Features

- Modern options like Electronic Funds Transfer (EFT), credit card, payroll deduction, electronic bill presentment and payment
- Configured rules on how payments are applied
- Online inquiry for information on billing, premium, and cash activities



StoneRiver Customer Stream

With ground-breaking Customer Stream you can manage what is possibly the most essential set of information your company has – customer information for both people and organizations. Consolidate your customer and business partners into a single solution that gives you a complete view into your relationships. Customer Stream can bring your data together into a single solution for StoneRiver and non-StoneRiver policy, billing, claims, and reinsurance systems. Tracking and managing your company's customer information becomes easier and more accurate with strong

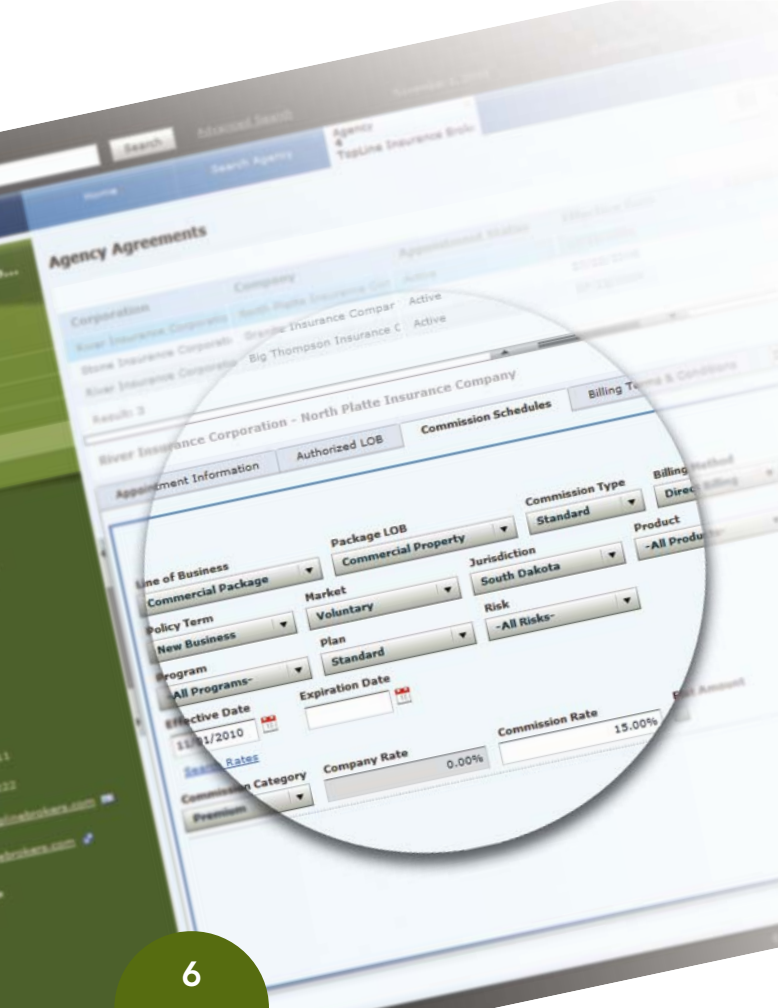
functionality for duplicate checking, importing and address verification. Names, demographics and tax information are all collected, as are addresses, banking information and communication methods. Customer Stream is all about smart administration!

Key Features

- Master Data Management (MDM) capabilities
- Geo-coding and mapping
- 360° view into customer/partner relationships

“StoneRiver’s recent releases of Billing Stream™, Customer Stream™ and Distribution Stream™ offer carriers robust functionality, in a user-friendly interface, delivered in a modern architecture. The modular approach to the Stream offering, combined with the shared services (workflow, notes, business rules, etc.) and ESB integration foundation, will likely make Stream flexible enough to support best of breed, hybrid and full suite implementations.”

– Martina Conlon, Principal, Novarica



StoneRiver Distribution Stream

Managing every aspect of distributor interaction is critical given today's focus on customer acquisition and retention. "Effective producer management is an untapped area of competitive advantage," according to Celent report *Insurance Distribution Management Systems: Seeking a Bigger Piece of a Smaller Pie*.

Leverage producer management in your favor with Distribution Stream. Rest well at night, knowing that your distribution channel is protected from overpayments and underpayments due to manual management, reliance on spreadsheets, or improper commission structures.


Key Features

- Real-time insight into licensing information and production history
- Support for calculations for standard, graduated, sliding scale and campaign commissions
- Views and maintenance of agency financial activity in an agency account

StoneRiver Policy Stream

Policy Stream delivers policy administration the way you've always wanted it - easy to use, to integrate and to adapt to new market trends. Policy Stream combines the deep functionality of the StoneRiver Policy STAR® solution in production at insurers across the nation with strong workers' compensation functionality. The deep capability also rests on the powerful Stream architecture and design to ensure that this is a policy administration system that can match the demands of the future.

Policy administration relies on complex data and processes. But underwriters can handle those processes without facing many administrative tasks that require their time and attention. How? The advanced business tools inherent in the entire Stream solution set help. Underwriters see a snapshot of diary activities, pending workload, and key alerts. They can choose a policy flagged for exception-based underwriting review and then Policy Stream will walk them step by step through your underwriting review process with guidance



differentiated by line of business and state / jurisdiction. At the same time, new assignments are made, information is ordered, and letters and e-mail are generated automatically. Complex processes are still required ... they just happen automatically, behind the scenes, with Policy Stream.

Key Features

- True end-to-end policy management for all P&C lines including workers' compensation
- Intelligent workflow and rules for straight-through processing, exception underwriting, and back-end ordering and tasks
- Web portal for online quoting and collaborative underwriting with agents

StoneRiver Claims Stream

A solution that combines the proven capabilities of Claims Workstation with strong workers' comp functionality, business process management, and client / business intelligence can only result in streamlined management.

Your company provides consistent service with a claims solution that walks adjusters through the review process step by step when necessary. At the same time—with no help from the adjuster—assignments go to other staff, information requests are sent, and letters and e-mail are generated automatically. With Claims Stream, adjusters have the tools they need to provide quick, consistent service and can devote time to those claims that truly require more attention.

Key Features

- Intelligent workflow for automated rerouting, task creation, and exception handling
- Case Management for consistent handling of lengthy activities like fraud and subrogation
- Robust rules engine for events and actions management and custom edits



StoneRiver Reinsurance Stream

Master the complexities of tough reinsurance administration challenges with Reinsurance Stream. Reinsurance Stream is based on our proven, function-rich Universal Reinsurance System (URS®) in production at dozens of insurers across the nation. Your Schedule F and P statutory reporting will be easier than ever, and “what if” ceded reinsurance experience analysis modeling will help you make better decisions. In addition, you will gain advanced business tools like intelligent workflow, business rules, and business process management. Based on service-oriented architecture that’s designed for easier integration

with other systems, Reinsurance Stream will help your company become leaner, faster and smarter as you do business well into the future.

Key Features

- Manage treaties for ceded, assumed, retroceded, pools and affiliates
- Identify / calculate per risk, per occurrence, proportional and catastrophe loss recoveries
- Automate attachment, calculation and posting of premium and loss cessions and retrocession



StoneRiver Collections Stream

StoneRiver's Collections solution will offer powerful collection management for insurance companies that want to greatly improve the efficiency and cost-effectiveness of their premium- and claims-related collection processes. Collections Stream will be based on the same powerful SOA-based Stream platform architecture and will use all common platform

components (Customer Stream, Documents, Notes, Workflow, etc.). The Collections Stream solution will integrate with the StoneRiver Claims and Billing Stream solutions, but it can just as easily integrate with in-house or third party systems. You'll reduce expenses, have more controlled, efficient collection processing, and gain the ability to quickly analyze results.

Key Features

- Configurable "on-the-fly" collections billing process
- Collection agency assignments and inventory tracking
- Easily defined notice schedules and time periods for follow-up letters and tasks

Leaner, Faster, Smarter Insurance Automation

StoneRiver began developing Stream solutions with a keen awareness of the state of the P&C industry. Our evaluation methodology is based on over 3,500 business function points. Our plan covers the core processing solutions such as policy, claims, billing and reinsurance. And we have gone beyond these traditional areas to cover distribution services, business intelligence, external rules engines, business process management, collections, and intelligent workflow.

To ensure that Stream will be a true, next-generation solution, we referred to the ACORD Process models, Sarbanes-Oxley controls, Model Audit Rule, PCI security standards, HIPAA, the proposed

optional Federal Charter, and much more. And our experienced human performance professional has designed a sleek, dynamic user interface that maximizes information on your screen.

It's been a remarkable journey. We look forward to sharing

with you the exciting new abilities you get with these solutions and encourage you to see them in action by checking our webinar calendar at www.stoneriver.com.



LEANER



FASTER



SMARTER

Dynamic User Interface • Intelligent Workflow • Open Design

**Three attributes that set Stream apart
from other solutions on the market**

Stream™ Solutions

LEANER, FASTER, SMARTER

Insurance Automation



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