

eFreedom Client Impressions

eFreedom Annual Statement streamlines your quarterly and annual filings with countless time-saving features. Hundreds of insurers currently license this dependable software—which can be installed on a network or used on a hosted basis. Here are a few of the compliments that clients have shared about their experience using eFreedom Annual Statement software.

- "As a health company filing two annual statements, the switch from AS 2000 to eFreedom was a great decision! eFreedom has allowed us to have many users on the system, whereas previously we had only one. We also are able to store everything on our network, which is ideal and preferred. The support staff, accountants on staff, and industry experts like Connie Jasper Woodroof are great to work with! The experience moving from AS 2000 to eFreedom was seamless and on time. I couldn't have been more pleased. eFreedom is extremely user friendly and we have had no issues with it thus far."

*Roderick Curry
Health Alliance Plan of Michigan*

- "We've seen great results from moving from AS 2000 to hosted eFreedom. The speed of crosschecks in eFreedom is fantastic! The overnight processes were done in minutes. Copying and pasting is easier, and you can have several statements and pages open at once. In addition, we don't have to worry about updates any more with the web-based system. The Help Desk provided great service throughout the conversion process as well as the quarterly and annual filing process. I was initially reluctant, but changing to hosted eFreedom wasn't as hard as I thought, and it was definitely worthwhile."

*Peter Geraci
Fire Districts of New York Mutual
Insurance Co. Inc.*

- "I used eFreedom for the first time to complete my 2010 Annual Statement filing and this was one of the smoothest closings that I have had ... The hosted system more than met my performance needs and

provided tremendous relief in not having to deal with updates ... I wish that I had made the switch to eFreedom sooner."

*Daniel Butts
Generali USA Life Reassurance Co.*

- "We're very pleased with eFreedom Annual Statement this year. We really like the look and feel of the system, and the copy/paste function saves so much time. This year we finished Schedule P in 30 minutes. In the past, it took two or three people almost an entire day to enter the data manually. The continuous validations are a great time-saver, and the user group is a nice benefit. The StoneRiver developers definitely took action on the feedback provided by the group."

*Jessica Greisch
West Bend Mutual Insurance Company*

- "I'm coming up on my third annual filing with eFreedom. I like the software's maneuverability—the way you can have multiple statements and identifiers open at the same time. This makes it easy to compare or verify between multiple pages and statements. It's also nice how the validations run behind the scenes. They are updated continually, so we never have to sit and wait for cross checks."

*Sara Funston
Medical Associates Health Plans*

- "eFreedom has improved our performance in many ways but the validations that run in the background are a great time saving tool. With eFreedom we just click on the validation button and they are magically completed. This technology has made our statement process much more efficient.

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“At FBL Financial Group, we value our partnership with StoneRiver. We work closely with them on enhancements to the eFreedom product. They do a great job listening to our needs as well as our recommendations on features that would be nice to have. It is important to us that our voice is heard in the design of eFreedom software. “

Deb Schirm
FBL Financial Group, Inc.

- “Customer service at StoneRiver is the best—always helpful, prompt, and patient. I also appreciate the sophistication of the software—millions of lines of code are working continuously in the background, making my Annual Statement preparation practically seamless. This, coupled with immediate validation, gives me confidence that the statement is filed accurately. With eFreedom we are able to import many pages directly from our Trial Balance instead of tediously hand keying each entry. The direct business worksheet builds Direct Business by State, Schedule T and the Guaranty Association pages, so we only enter the information one time! “

Carol Harrison
American Fidelity Life Insurance

- “The organization of the system makes navigation between companies, statements, and identifiers easy—and has improved our statement filing efficiency.”

Jeff Erlandson
Western National Insurance Group

- “I like the ease of using eFreedom. It's good to be able to open multiple identifiers and statements. I also like that the validations are automatic and we don't have to wait to ensure our pages tie.”

Stephanie Sabin
Mitsui Sumitomo Ins Co

- “The best feature is being able to drill down to cell details. I also appreciate the customer service and knowledge of the support team. “

Allen Yudichak
Everest Reinsurance

- “The internal links shorten the input time and reduce errors when an entry is used in more than one place. Your many years of Accounting and Statutory experience are evident in the product. The

software takes into consideration the needs of preparers of Annual and Quarterly statements. Your statutory people are right up to date on changes. Let me also say that the support team has been very very helpful over the years.”

Rod Curry
Health Alliance Plan of Michigan

- “It is much easier to file with eFreedom. And the customer service is exceptional.”

Laurie Kupchick
Michigan Basic Prop Ins Assoc

- “I like the ease of use within the identifiers as well as the whole statement. The StoneRiver team listens to any suggestions that I as a customer would like to see in the software. The support team is great! They are very knowledgeable and they worked with me so I could still make my deadline.”

Sara Funston
Medical Associates Health Plan

- “Accurate, easy to use software and excellent support. The speed and simplicity of crosschecks and audits are especially good.”

Sandy Hayes
Old Spartan Life Insurance Co

- “eFreedom lets us open multiple statements at the same time. That saves time. I've always received outstanding service when I have questions for your support team.”

Debra Snow
Delta Dental Plan of Iowa

- “The system is easy to use and the cross checks are fast. I also like the way PDFs are attached in the filing wizard.”

Dale Sowards
Cameron Mutual Insurance Co

- “Immediate cross checks are what I appreciate most. eFreedom is excellent, and your customer service is really good. The transition to the new system was painless. This is the quality I've come to expect from StoneRiver and before that from Fiserv and Freedom. “

Sara Silva
Tower Life Insurance

- “The entire filing process is much faster and it's seamless. Validations are in real time.”

Rose Chierchio
Quanta Indemnity Co

- “I like the ease of using the software and the availability of customer service techs. I also like having the option of calling or posting our questions on the Lifeline website.”

Kristen Lunt
Sandford Health Plan

- “The system is very user friendly. I like being able to have several statements open at the same time. Customer support is great too. I would recommend StoneRiver to anyone. “

Margie Schmidt
Florists Ins Co

- “I appreciate StoneRiver's quick response to any question, and the ease of use of eFreedom.”

Chelle Cupit
Vantage Health Plan

- “eFreedom is very user friendly and the customer support is great.”

Stephen Rohde
Peoples Trust Insurance Co.