



Stream Suite[™]
Powering What's NextSM



Stream® Policy

Nimbleness in policy administration is especially important because insurers need to bring new offerings to market proactively or they miss opportunities. *Stream* Policy speeds up time to market. The system uses standardized configuration tools, not custom code, to quickly and easily create new products.

As new needs emerge, a policy system must be equipped to handle change. A modern system like *Stream* Policy regularly reinvents itself for future changes without disrupting current business operations. The entire *Stream* Suite™ is based on a modern architecture with open technology, designed to be renewable, to be upgraded, and to remain modern.

Key Features

- Real-time, dynamic configuration of rules, products, and lines of business to meet changing business needs
- Rules and intelligent workflow for straight-through processing, exception underwriting, and back-end ordering and tasks
- Side-by-side comparisons for all lifecycle stages
- Skills-based assignment process
- Rules-based risk selection process
- Workflow automation for automated routing, work item creation, and exception handling

Stream® Billing

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 *Stream* Billing is advised of a new or changed policy in your policy administration system through the time receivables are cleared, the billing solution streamlines processes. *Stream* Billing 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? *Stream* Billing's configurability helps you quickly set up billing for both direct and agency bill options for personal and commercial lines of business.

Key Features

- Flexible payment options like Electronic Funds Transfer (EFT), credit card, payroll deduction, electronic bill presentment and payment
- Self-service options for electronic bill presentment and payment
- Rules-based payment application feature
- Online inquiry for information on billing, premium, and cash activities

Stream® Claims

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 *Stream* Claims adjusters have the tools they need to provide quick service and can devote time to those claims that truly require their attention. A geospatial option can transform your claims operations so you can alert policyholders in the path of a storm, and can help you locate where a house was before a tornado.

Key Features

- Multi-channel support for loss reporting including call center, electronic file, vendor import, portal and mobile for improved customer service
- Intelligent, rules-driven workflow with effective claim assignment, ensuring faster cycle times that equate to lower expenses and settlement costs.
- Deep functionality, full claim life cycle support for all personal and commercial lines of business including workers' compensation
- Intuitive, easy to use with "one click" access for adjusters working a claim, for a much improved claimant/adjuster experience

Stream® Customer

With *Stream* Customer 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 partner data in a single solution that gives you a complete view into your relationships for access by StoneRiver and non-StoneRiver policy, billing, and claims 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. *Stream* Customer is all about smart administration!

Key Features

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



Stream® Distribution

Managing every aspect of distributor interaction is critical given today's focus on customer acquisition and retention. Gain and maintain a competitive advantage with effective producer management.

Leverage producer management in your favor with *Stream* Distribution. 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
- Capture and maintenance of Producer Contract details such as appointments, commission structure, payment details and authorized lines of business
- Support for calculations for standard, graduated, sliding scale and campaign commissions
- Views and maintenance of agency financial activity in an agency account

The Ultimate in Evolution Technology for Insurers

- Database platform agnostic
- Application server: Supports JBoss and WebSphere application servers on a variety of platforms

The following components are required:

- Client workstation
- Web server
- Application server
- Database server

Hardware configuration is based on the number of concurrent users, the nature of transactions, lines of business, and total policy count. The solution scales up or down through application server scalability to support any size carrier, from small to very large.

One Stream Client's Experience

This carrier took a modernization opportunity to align multiple companies for consistent claim management across the organization, which writes or manages more than \$1 billion in personal and commercial auto and homeowner's insurance.

The organization has made advancements in business intelligence and analytics with central customer management. The carrier is positioned to respond to changing market needs such as self-service, and can now move on to deploy Billing and Policy.

Powering What's NextSM

StoneRiver began developing Stream Suite with a keen awareness of the state of the P&C industry. Our goal was to create a suite that enabled change to occur easily ... so Stream Suite can truly power whatever needs emerge in the future. Our evaluation methodology is based on over 3,500 business function points. In addition to core processing capabilities, we included distribution services, customer information, business intelligence, an external rules engines, and intelligent workflow.

To ensure that Stream is a next-generation solution, we referred to the ACORD Process models, Sarbanes-Oxley controls, Model Audit Rule, PCI security standards, HIPAA, and much more. And our experienced human performance professional designed a sleek, dynamic user interface that maximizes information on your screen. See Stream Suite applications in action by checking our webinar calendar at www.stoneriver.com.

Sustainable Stream Suite: Systems Evolve Easily as Needs Emerge

Frequently, an insurance carrier finds that after a few years of service a core system doesn't measure up to new systems on the market. Maybe you can't quickly access or share internally customer or business partner information. Maybe you lie awake nights wondering what new business requirement will surface in the future.

The StoneRiver Stream Suite™ redefines the life cycle of core systems with truly sustainable solutions. For all P&C lines of business StoneRiver Stream delivers rich business functionality on a platform based on the need to evolve.

Good news for the business team:

- Full core system functionality
- Ability to easily interface to business partners for the services you want
- Business rule configurability by business or IT staff

Sometimes, "a lot of little things add up to big things." That's how one Stream customer described the big timesavers that users discovered. One example: They feel empowered to work the best way for their role because they can set user preferences, which the system saves.

Good news for the IT team:

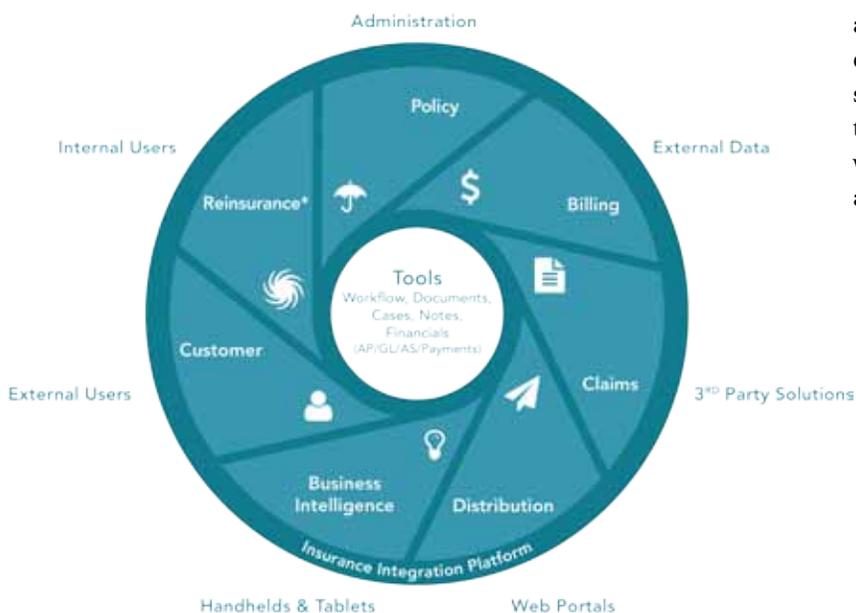
- Ability to configure the system for your unique needs
- Easier and faster integration with in-house and third- party systems
- Externalization allows you to change rules, but those changes won't be impacted by future version updates. That means you can adopt version upgrades much more quickly

Good news for the executive team:

You'll have the dashboards, reports and analytics needed to improve customer retention, price optimally, and make good decisions based on actionable data. Stream Suite enables you to:

- Know your customer base
- Assess vendor relationships
- Track work process inefficiencies
- Identify impacts related to trends in your operation
- Gain awareness of potential fraud
- Improve the quality of your customer service

With strong offerings for all core systems, plus customer and distribution management, StoneRiver provides carriers a strategic operational solution. Without a sustainable solution like Stream Suite, you'll face new threats and miss opportunities because the company won't be prepared to change as competition, regulation, and the marketplace evolve.



StoneRiver Stream

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

How It Works

Choose the entire Stream Suite or any individual system for policy, billing, claims, distribution or customer. You gain efficient, effective operations with Stream's powerful tools like intelligent workflow, business rules, and business intelligence. Each Stream system has the same common tools:

- Intelligent workflow
- Business Intelligence
- Documents
- Cases
- Notes
- Financials
- Automated assignments

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

The business benefit of IIP: Staying current on what you can offer your policyholders. Access information and add new services easily.

The IIP allows your company to:

- Respond to new market demands. Easily integrate with other services as needs emerge.
- Configure the system and add business rules as needed, AND still keep up with version upgrades as they come. You can modify the system's functionality through its service-oriented architecture where components from the base system can be replaced or extended in functionality while still minimizing the impact to future upgrades.
- Make changes using GUI-based system administration tools, rules engine, and tables.



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