SAPIENS
Partnering for Success

Sapiens CoreSuite
For Workers' Compensation

One Partner for Success

From new business quoting, to underwriting processing and injury management, through claims settlement adjudication - one partner for all your workers' compensation business and technical requirements is key. A strategic partner and advisor can help you optimize your operational efficiencies, increase customer satisfaction, ease the administrative burden and increase profitability.

Sapiens CoreSuite for Workers' Compensation

From policy and billing to claims and beyond, **Sapiens CoreSuite for Workers' Compensation** (formerly "StoneRiver PowerSuite") can digitalize and streamline your processes and efforts. Our flexible, configurable solutions can be deployed individually, or as an integrated solution across platforms – and they are pre-integrated with our digital offerings.

Fully modular software platforms and the ability to accommodate a wide range of insurance environments are at the heart of our architecture. Our end-to-end solutions are delivered in browser-based technology with deep workers' compensation insurance functionality and methodology that allows for easy upgrades. Add-on solutions, and the ability to deploy all or selected components of the enterprise solution, provide the utmost in flexibility.

Extending your technical abilities is vital to achieving your business goals and Sapiens is the provider that can help you meet these needs.

CoreSuite includes:

Sapiens PolicyPro for Workers' Compensation

Our policy and billing solutions deliver complete lifecycle policy administration and maintenance. This multi-state, multi-program solution supports quoting, rating, issuance, endorsements, billing, audit, and loss prevention.

Our rules-driven processes provide the ability to define workflows, with an emphasis on optimizing underwriters' daily activities and effectiveness. This streamlined approach provides improved risk analysis and underwriting performance for higher profitability.

PolicyPro (formerly known as "PowerSuite Policy") enables you to quickly adapt to changes in the workers' compensation market by offering the ability to easily modify an existing product or program (leveraging cloning and versioning capabilities).

Sapiens ClaimsPro for Workers' Compensation

Claims automation is the key to increased productivity and stronger financial controls. **ClaimsPro** (formerly known as "PowerSuite Claims") allows insurance organizations to handle unexpected changes that may arise throughout the workers' compensation claim cycle, from FROI to final benefit resolution and closure. Advanced processing expedites the loss reporting and assignment process and offers significant savings in loss adjustment expenses.

Our detailed data capture assures compliance with regulatory reporting and other critical claims data. Consistent information ensures swift processing and our payment management functionality facilitates financial integrity.

Sapiens Connect

Sapiens Connect for Workers' Compensation (formerly known as "StoneRiver Portal for Workers' Compensation") is a rapid development tool that gives agents and policy holders what they want most – web access. Our solutions easily integrate with Sapiens' portal and business intelligence tools. This portal solution, provides a web-based quoting feature that enables insureds and agents to enter submission data, rate and receive quotes based on rules that they define (rules that are specific to their company and reflect the way they do business).

Sapiens IntelligencePro

Sapiens IntelligencePro for Workers' Compensation (formerly known as "4SightBI") provides insurance carriers with information in easy-to-use formats for analysis and enhanced decision-making for workers' compensation. Carriers gain operational insight and the ability to fine-tune critical decision-making and strategic planning.

Policy & Claims Business Benefits

CoreSuite provides full-featured, seamless, end-to-end solutions that address your business needs and challenges. It is supported by a highly flexible workflow and rules-based engine that enable insurers to effectively mitigate their overall risk exposure, maintain profitable growth, increase operational efficiencies and improve overall customer service.

Policy benefits include:

- **Maximized Underwriting Results –** rules-driven, straight-through processing enables workflow definition focused on optimizing the underwriting process for improved risk analysis and higher profitability
- **Agile-to-Market Changes –** flexible and scalable for quick adaptation to the changing workers' compensation market
- **Strong Customer Focus–** a global view of the customer across all quotes and policies offers underwriters and agents the tools to thoroughly aggregate and analyze the customer profile, resulting in better service and retention
- **Improved Operational Efficiency –** increase productivity and reduce cycle times, from automated underwriting to compliance reporting (WCPOLS and WCSTAT)

Claims benefits include:

- **Better Injury Management –** our 360-degree view offers claims professionals a centralized way to view and analyze the incident, claim and claimant information for quick resolution and increased customer satisfaction
- **Financial Efficiencies –** industry-leading financials provide flexibility and control of claims reserves and payments. Comprehensive, real-time payment processing supports automatic payments, split payments, offset and deductions, refunds, transfers and 1099 processing
- **Advanced Regulatory Processes –** streamlined compliance reporting improves the efficiency and accuracy of your review process, reducing risk of potential fines (DCI, CMS, FROI, SROI)
- **Ensure Appropriate Treatment and Improve Customer Retention –** containment of medical costs through outcome-based case management that focuses on the injured employee's health and productivity. Workflow processing support allows for proactive case management and faster claim resolution

About Sapiens

Sapiens International Corporation empowers insurers to succeed in an evolving industry. The company offers digital software platforms, solutions and services for the property and casualty, life, pension and annuity, reinsurance, financial and compliance, workers' compensationand financial markets. With more than 35 years of experience delivering to over 450 organizations globally, Sapiens has a proven ability to satisfy customers' core, data and digital requirements. For more information: www.sapiens.com