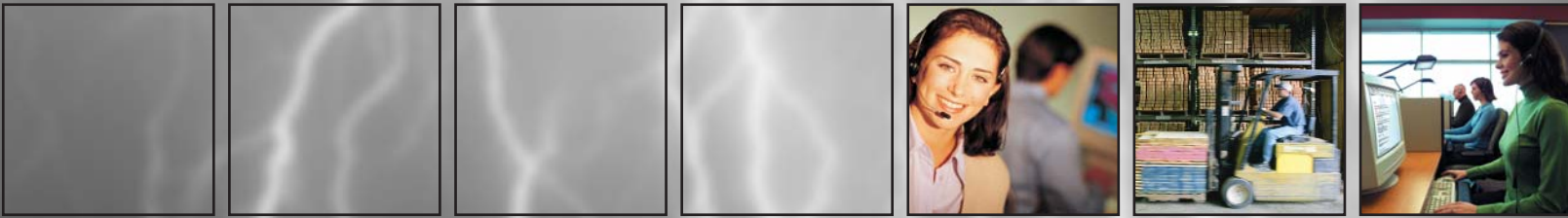


CS STARS



STARS™ First Notice™

Streamline and automate claims reporting, increase intake efficiency, and improve customer satisfaction.

CS STARS pioneered the concept of call center claims reporting in 1982 by establishing the industry's first call center.

CS STARS has been providing claims solutions and first notice of loss reporting solutions to corporations, insurers and third party administrators for more than two decades.

STARSTM First NoticeTM was built from this service center perspective to provide the flexibility and responsiveness necessary to adapt to constantly evolving customer needs and regulatory requirements.

STARSTM First NoticeTM automates both call center and Internet reporting processes. Its comprehensive claims-capture capabilities and integrated workflow management tools help to streamline processes, reduce call durations and improve customer satisfaction.

Improved Quality and Customer Service

Rules-based Intake

STARSTM First NoticeTM incorporates a dynamic and flexible rules-based engine to facilitate fast and accurate data capture based on the business needs of each customer. Both page and field-level controls enforce best practices and ensure that intake specialists record all of the information needed to satisfy claims management and jurisdictional reporting requirements.

According to your claims-handling routines, our rules-based engine drives intake scripting, escalation, dissemination and exception handling, helping you provide valuable service, reduce intake duration, and promote early claims intervention.

■ **Dynamic, Reflexive Questioning:**

Dynamically generated questions are based on previous answers or on stored data.

■ **Escalation and Exception Handling:**

Our expert system identifies exceptions and routes them for timely intervention and management.

■ **Information Dissemination:**

Automated alerts are issued to immediately distribute data and notify management when serious events occur

Tiered Service Approach

Quick intake scripts can be used to collect minimal information during an initial claim report, in preparation for manual follow-up. Once an incident has been entered, STARSTM First NoticeTM can be configured to distribute an e-mail follow-up notice to the party responsible for completing the intake process.

Custom Screen Design

Dynamic page building gives clients control over the layout, look, and flow of their intake screens. With simple drag-and-drop tools, clients can design and maintain an intake process that is effective and efficient.

Eliminating the need to start from scratch, STARSTM First NoticeTM includes a library of preconfigured templates created for common coverages such as workers' compensation, auto liability and general liability. More than 2,000 standard data elements are available and clients can create additional data elements as needed.

Increased Productivity and Accuracy

Automatic Data Pre-fill

To improve productivity and decrease mistakes resulting from human error, stored data elements are automatically populated on intake screens. Data auto-population rules are defined for each client based on its business workflow and requirements. STARST[™] First Notice[™] pre-fills employee demographics, location and address details, policy data, and insurer and adjusting office information.

Intuitive System Navigation

During the claims-entry process, a navigation bar provides a visual indicator of progress, showing steps completed and steps remaining. Key incident information is also displayed in each page header for easy reference throughout the intake process.

Customized Help for System Users

Field-level and page-specific instructions guide intake specialists during the data-capture process. Help utilities are customized according to your claims-handling routines and best practices.

Claims Management & Reporting

Distribution of Claims Data

Once captured, incident and claims information can be distributed to internal and external systems to meet reporting requirements, alert stakeholders, and keep claims information in sync.

- **Claims Administration:** Data can be seamlessly integrated into CS STARS' claims management solutions, whereby claims, and claim alerts, can be automatically assigned to claims handlers. Data can also be integrated with other proprietary or third-party claims systems.
- **E-mail Notification:** According to your business rules and schedules, claims notifications and alerts can be sent via e-mail to stakeholders both within and outside of your organization.
- **State Reporting:** To help you ensure compliance with state workers' compensation reporting requirements, STARST[™] First Notice[™] includes a complete library of approved FROI and SROI forms for all 50 states and supports EDI processes where required.

Management Reports

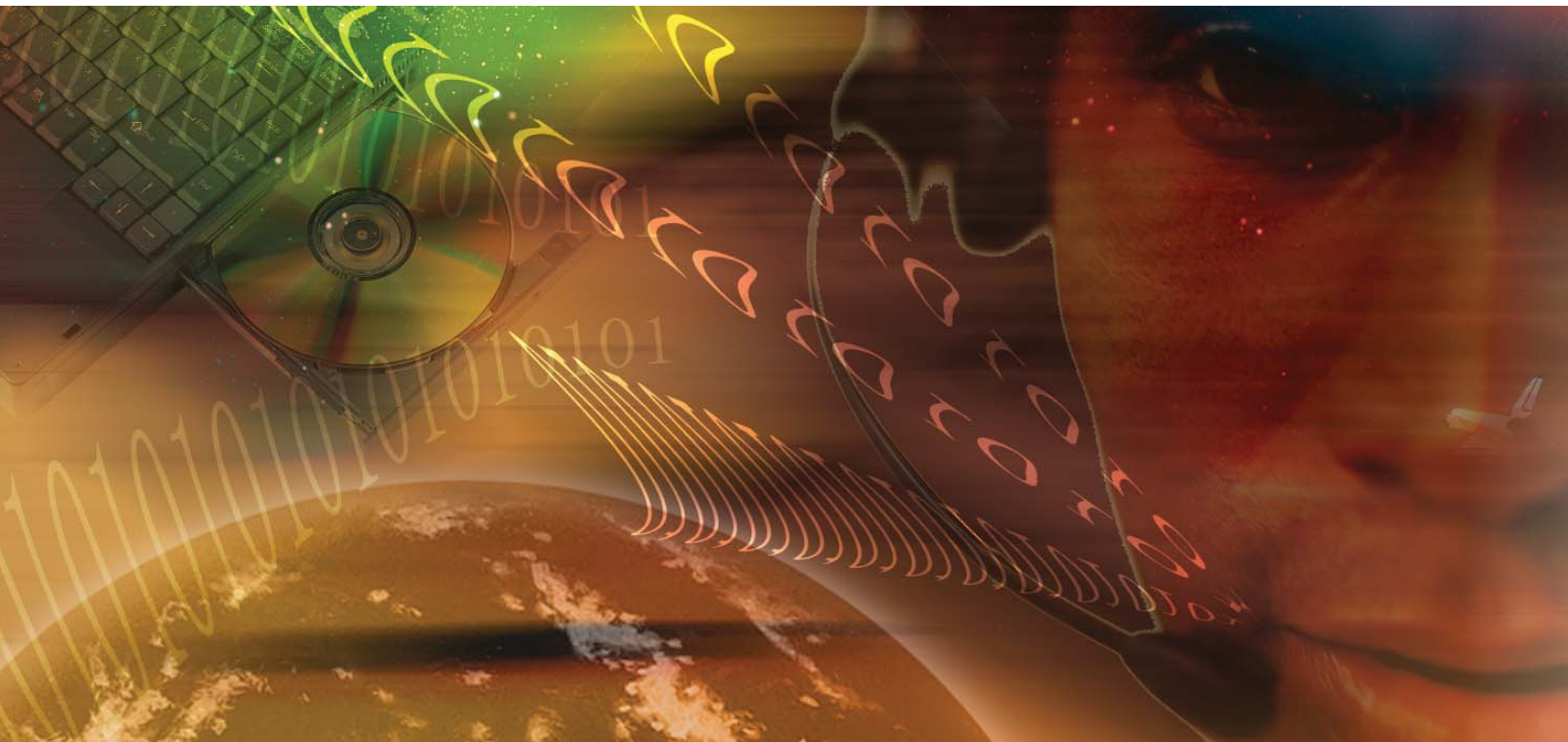
STARST[™] First Notice[™] includes management reporting features for monitoring lag times, performing claims audits, and reviewing other claims data. An intuitive point-and-click interface gives users the ability to quickly and easily produce reports. CS STARS can also design custom reports according to your business requirements.

Call Center Option

Call Center Claims Intake

CS STARS offers a full-service call center for claims and incident reporting. Available 24x7, the call center delivers flexible, responsive support for capturing workers' compensation, auto liability, general liability, property and crime claims reports. Using STARST[™] First Notice[™], the call center provides responsive primary, overflow, and after-hours intake services to corporations, insurers, and TPAs nationwide.

STARST[™] First Notice[™] delivers dynamic, flexible intake of claim and incident reports.



STARS™ First Notice™ Features

- Page builder utilities
- Dynamic scripting tools
- Reflexive questioning
- Seamless integration with client systems
- Management and audit reports
- 24 x 7 availability
- Call center option
- Conforms with ISO 17799 information security standards
- Custom reports available
- Comprehensive failover and disaster recovery

CS STARS™

With more than 30 years of industry experience, CS STARS LLC is committed to delivering leading technology products for managing risk, claims, and insurance.

CS STARS' software and services include:

- Risk and Claims Management
- Claims Administration
- Audit Solutions
- Medical Bill Review
- Legal Matter Management
- Call Center Solutions
- Data Services

To learn more about CS STARS, visit www.csstars.com, call 800.927.3343, or email solutions@csstars.com.