

## Technology not just for Big Business

In today's marketplace, small businesses must have a full set of tools to compete with big business. Customers expect top-notch service and consistent, high-quality products delivered on time. There is no question that one of the tools necessary to meet those customer expectations is technology. But can a small or mid-size independent adjuster firm compete with a big business using expensive custom-built claims management software?

Choosing the software that powers your business is not easy, but it is a choice you must make to enable your business to thrive. Without a good system, it is difficult to manage employee workload, measure performance, track customers, respond promptly and ensure standardized products. Capstone Consulting's new Claims Intelligence™ makes your software choice easier. "We're excited to provide a tool for the small business that allows them to operate like and compete with big business," according to Capstone's president, Kim Nupp.

Claims Intelligence™ was built using Oracle database technology previously only affordable to big businesses. Capstone Consulting's owners wanted to bring the power and reliability of best-of-breed technology to small and midsize businesses. "We've seen many small businesses struggle to stretch single-user, desktop class software far beyond the point where it is still an effective software tool. You can't run and grow your business using Microsoft Word and Excel. We've also consulted with many large businesses to integrate document management tools, internal database applications, and corporate websites," said Capstone's Mike McGrath. It is these consulting experiences that enabled Capstone to create Claims Intelligence™, a complete solution for the independent adjuster marketplace.

Unlike many web-deployed systems, Claims Intelligence™ delivers a full, rich user interface. Claims Intelligence™ looks and behaves like traditional desktop application but still runs via your internet browser. The application has clearly labeled buttons and tabs, making it easy to find what you need without having to click and wait or scan through a list of web links.

Capstone has packaged many features into a single system but at the same time not lost its focus on the people that do the work and what is needed to improve the adjusting process. Within the application, adjusters will find everything they need to handle their file: adjuster diary; activity log notes (automatically used for the claim timesheet and billing); statement of loss builder; personal property inventory sheets; and tools to generate required letters and reports. Claims Intelligence™ has a unique Caption Report Builder™ that allows for the complete creation and generation of the caption report within the tool. Management can define a standard caption report template for property, auto, and liability claims. The adjuster can then pull information straight from the loss notice, their log notes, and other completed tasks to assemble the report. There is no need to retype information in a word processor or other tool. Additionally, photos, scope notes, estimates, and any file attachments can be uploaded to Claims Intelligence™ and included as enclosures for the report.

"Besides packing it full of features, we knew we needed to price the software affordably so that a company with 5 employees could enjoy the same class of system that a 100-employee company uses," states Nupp. Claims Intelligence™ licensing follows traditional software applications: you buy the software and a support contract based upon the number of users, and you don't pay any additional per-claim, per-adjuster, or monthly fees. "We want your business to be able to grow without you needing to

continually pay for the same software over and over again, as is the case with many claims management systems,” adds Capstone’s Mike McGrath.

Effective enterprise software systems are built to optimize a workflow and bring efficiency to a process. Many systems collect and organize the data related to a loss notice, but Claims Intelligence™ goes far beyond simple data entry and output. It frees up time for the adjuster to perform the decision making tasks needed to evaluate the claim and deal fairly with the claimant or insured. The system includes something for everyone in the claims office: administrative staff, adjusters, finance and accounting staff, and claims managers. Because the tool was designed around the claim workflow, anyone familiar with handling an insurance claim should be able to quickly use Claims Intelligence™.

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