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## Capstone Consulting, Inc.

### It's Time for the Intelligent Choice

The purpose of the claims adjusting process is to satisfy insurance companies' obligations under the insurance policy. It is the responsibility of the adjuster to fulfill this obligation by responding promptly, obtaining adequate information that is valid and accurate, evaluating the claim (coverage and value of loss), and dealing fairly with the claimant.

The current process for many adjusting firms small and large is primarily paper-based and very labor intensive. Based on a report in National Underwriter's "The Week in Property and Casualty" (March 14th, 2004), this manual process consumed nearly "80% of every premium dollar". The potential for errors and discrepancies with this manual and paper-driven process can increase costs significantly.

The nature of the insurance claims industry requires an abundance of documentation. Automation can help streamline the process by providing faster access to information and eliminating redundant documentation steps. Capstone Consulting, Inc. has developed CLAIMS INTELLIGENCE® as the automation tool for the adjusting process.

While other software packages focus on claims management or estimating, CLAIMS INTELLIGENCE® focuses on improving the adjusting process. 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.

CLAIMS INTELLIGENCE® is a toolbox filled with user-friendly interfaces for everyone in the claims office. Empower your people with information. It's time for the intelligent choice. It's time for CLAIMS INTELLIGENCE®.

### CLAIMS INTELLIGENCE Features

For Management	For Adjusters
<ul style="list-style-type: none"> <li>• Claim assignment with automated email notification to adjuster</li> <li>• Adjuster reports for backlog &amp; diary</li> <li>• Task Management</li> <li>• Draft logs with draft imaging</li> <li>• File attachment utility</li> <li>• Claims Log</li> <li>• Claims Billing/Invoice Processing, including interim billing from activity log</li> <li>• Invoice Log and A/R reporting</li> <li>• Phone Directory: Locate any name with a quick search</li> <li>• Vendor Listings</li> <li>• Management Reporting: Profitability, Claims Status by Customer, 12 Month Claims History, Adjuster Assignments, Closed Files per period... and more</li> </ul>	<ul style="list-style-type: none"> <li>• Diary</li> <li>• Activity log with log notes</li> <li>• Claim timesheets</li> <li>• Vendor contact management</li> <li>• Photo Integrator with mounting sheets</li> <li>• Task Management</li> <li>• Adjuster worksheets</li> <li>• Statement of Loss</li> <li>• Personal Property Inventory</li> <li>• File attachment utility</li> <li>• Letter Assistant: automates letter generation from customizable templates</li> <li>• Phone Directory: Locate any name or telephone number with a quick search</li> <li>• Caption Report Generator</li> </ul>

#### It's Time:

To **SIMPLIFY** the process

To **SATISFY** customers

To **SAVE** time and money

#### Contact Us:

[sales@capstoneonline.com](mailto:sales@capstoneonline.com)

410-549-9165 tel

410-549-1619 fax

877-255-2561 toll free



## Capstone Consulting, Inc. A word from the president...

*My husband was a claims adjuster.* In 2003, in the wake of Hurricane Isabel, he received a call to assist a local independent adjusting firm with the onslaught of claims pouring into their office. After being away from the business for a while, it was interesting to watch him perform his task. Folder after folder piled up and paper after paper was inserted into each folder. He meticulously compiled hand-written notes and dictated reports to a file clerk that would type the documents into a word processing program. Much of the information was repeated from one document to the other which left room for error when retyping in various formats. Additionally, there were often calculation errors in spreadsheets when new rows were inserted above calculated cells. The lack of a database resulted in a reduced quality product. Additionally, a large portion of his job took him out of the office on site visits. Without a system at home base, it was extremely difficult for other personnel in the office to answer questions regarding the status of a claim when the handling adjuster was out on site visits. This compounded the quality issue by providing little ability to provide appropriate customer service.

Immediately, Capstone began meeting with the customer to determine how we could improve the quality and timeliness of their product with a comprehensive claims system. By the end of 2004, our customer was running their first network, with all of their adjusters accessing their claim assignments on a shared database via their own desktop. It is from this we have developed our flagship software product: CLAIMS INTELLIGENCE®.

With the continuing need to augment the claims adjustment process, especially in times of catastrophic natural disasters, there has also come a need for companies to manage an increased volume of claims. With this increased volume of claims, there is also a demand for tech-savvy products and solutions. The days when a company could simply send a written report to their client are quickly fading. To stay in business and thrive many small companies and independents have realized the need for adopting service-oriented computer system solutions.

The success that CLAIMS INTELLIGENCE® has brought our first customer has provided the opportunity for this software offering today. We believe that Capstone is the optimum solution for small businesses, independents and in-house claims adjusting departments.

I look forward to speaking to you regarding the implementation of CLAIMS INTELLIGENCE® for your business.

Kind regards,

Kim L. Nupp  
President, Capstone Consulting, Inc.

*“To stay in business many small companies and independents have realized the need for adopting computer system solutions.”*

## System Requirements

To support 5 concurrent users of Claims Intelligence, your office will need a server with these minimum specifications:

Windows 2000 or 2003 server operating system

600 MHz processor

2 G RAM

4.5 G disk storage\*

\*Storage requirements will vary based upon your use of file and photo attachments within Claims Intelligence.

Enterprise configurations and alternate operating systems are available and we'd be happy to discuss these with you.

