

Paperless Applications for the Insurance Industry



DOCULIVERY™
Online Document Solutions

Paperless Applications for the Insurance Industry

At a time when environmental concerns are at an all-time high, old-fashioned paper processes are coming under intense scrutiny. And it's not just about saving trees. Relying on paper resources for communication just doesn't make sense any more. Not from a compliance standpoint, not from an environmental standpoint, and certainly not in terms of efficiency and standardization across office networks. Storage alone can become a nightmare for any firm required to create stringent business continuity plans.

Let's face it — Few businesses generate more paper than the insurance industry. The average insurance worker wastes over 40% of each day on paper-driven tasks that do little to increase sales revenues or productivity.



The Paper Chase

- Average cost to store a single paper document — **\$20**
- Average cost to copy a document an industry-standard 9-11 times — **\$18**
- Average cost to locate a single misfiled document — **\$120**

When you consider that even more time and money is wasted battling archaic legacy systems, it's easy to see how the losses can add up. With overhead expenses on the rise and new business waning, corporate decision-makers are working harder than ever to slash costs. Web-based technology is the answer.

Paperless business solutions abound, from direct deposit to online pay stubs, W-2s, and employee pay cards. Following upon the heels of paperless payroll is a new generation of online document management solutions designed to help insurers cut costs, improve efficiency, and streamline compliance processes.



You don't adapt to Doculivery, Doculivery adapts to you.

www.doculivery.com

Data Collection

SmartForms Module

With Doculivity, you can enter, edit, and review claims using any computer or wireless device. You don't have to rely on new software or hardware that begins to outdate itself the moment you open the box.

You can use Doculivity to generate online status reports detailing corporate performance at any level. Need to generate that same report every week? With Doculivity, that's not a problem. You can automate commonly used reports so that they're automatically generated on your timetable. You can also customize the list of recipients who should receive the report and be authorized to review it.

Doculivity's data collection function can also be customized to work with your existing expense reimbursement process so that associates can submit their requests remotely and then review them at any time.

Templates for commonly required forms, including state-specific disclosure and replacement forms, acknowledgements, address changes, or policy information requests, are easy to retrieve, complete, and submit. And best of all, these forms can be submitted with minimal staff assistance or intervention. This function can also be used to draw prospective customers to your corporate website. Use the forms function for quote requests and lead generation.

SmartForm Benefits

- Increases staff productivity
- Consolidates data from multiple forms
- Exports to XML, CSV, or HTML formats
- Searches by the data element of your choice
- Creates and distributes customized reports
- Simplifies query process for ad hoc reporting
- Protects data from intrusion and loss



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Data Distribution

Basic Doculivery Distribution Module

Doculivery's two-way data exchange to distribute a variety of information, including trial balances, performance statistics, and claims data, throughout multiple business channels. Associates can review the data from any computer with Internet access or Web-enabled wireless device.

Security

Doculivery utilizes SQL server redundancy, SSL encryption, GeoTrust certificates, and firewall protection to minimize exposure and prevent critical data loss.

Ease of Use

User-friendly design incorporates targeted search tools, along with customizable features that create lower staff learning curves.

Flexibility

Doculivery's web-based system consolidates data from existing legacy systems allowing revisions and upgrades, custom features, and customer-centric enhancements unmatched by older, less dynamic programming models.

Even better, you can use Doculivery to inexpensively transmit claims information, premium notices, and even policies to many of your policyholders. You can select either a "push" or "pull" approach for delivery. A user-friendly "push" allows your customers and vendors to receive their information without logging onto a website, while a customer-centric "pull" approach instead draws visitors to your website where you can then inexpensively expose them to valuable policy update information as well as marketing materials promoting your complete product line.

Using Doculivery's data distribution module could save your firm thousands of dollars each year in postage and paper alone. Adopting a paperless approach can also provide you with a clearer perspective on your human resources and a strategy for how to best utilize them.

Doculivery can even help you stay in compliance. Submit rate increase requests online. Receive a request for information from a regulator? You can easily retrieve the answers you need and transmit them using the Doculivery system. We can even build modifications into the system to ensure that you capture all of the data required for your ongoing compliance and recordkeeping requirements.



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Funds Collection and Distribution

Click-To-Pay and Click-To-Collect Module

Once you begin providing vendors and policyholders with electronic invoices and statements, you'll enjoy a shorter payment cycle. Doculivery's electronic payment feature encourages immediate payment and reduces collection efforts.

Doculivery's Click-To-Pay function allows policyholders and vendors to conveniently pay online without making a long-term commitment to recurring ACH debit transactions. Customers also enjoy the benefit of selecting payment options and amounts directly from their statement screen.

Unlike traditional ACH programs, interactive payment records can be accessed immediately and integrated into existing accounting programs. Individual branch locations can even use the electronic payment mechanism to transfer funds among corporate accounts. Implementing Click-To-Pay will drastically reduce your lockbox deposit fees and simplify your account reconciliation process.

Click-To-Collect offers electronic access to office funding, so you can distribute funds to individual branches from the home office for a variety of uses, including claims payments for



Faster Payment

Enabling customers to pay their bill with a few quick clicks encourages them to pay faster. When Doculivery e-Statements are offered with the Click-To-Pay option, payment cycles are generally shortened by several days.

Reduced Lockbox Expenses

Offering an electronic payment option greatly reduces the number of paper remittances received. Less paper means fewer costly lockbox deposits.

Simplified Reconciliation

Click-To-Pay payments are conveniently recorded with simple reconciliation in mind eliminating the number of clerical errors that delay account reconciliation and lead to time-consuming research efforts.

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Information Retrieval

Archive Research

Anywhere Access

Doculivery's components consolidate data into a unique web-based tool that can be accessed from any Internet-ready location.

Security

Doculivery utilizes SQL server redundancy, SSL encryption, GeoTrust certificates, and firewall protection to minimize exposure and prevent critical data loss.

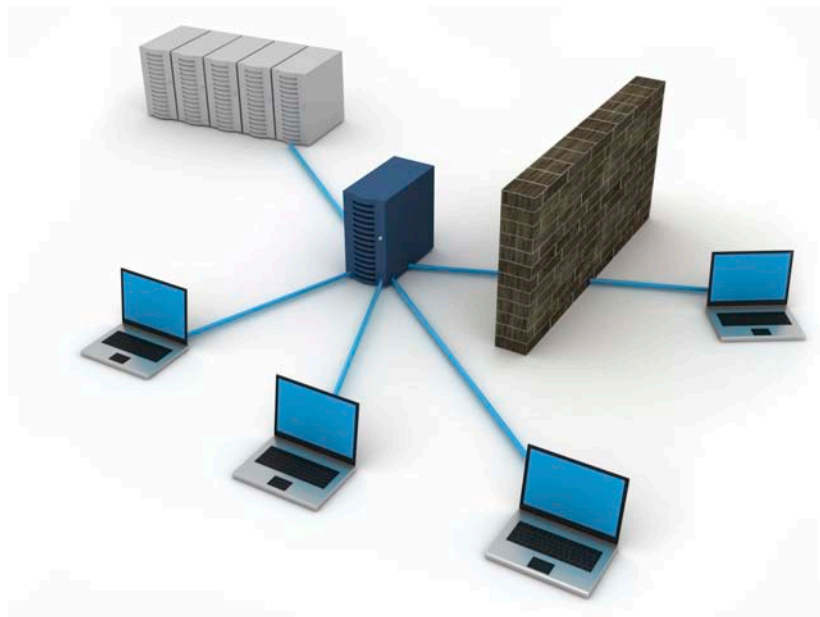
Compliance

Customizable user entitlements safeguard privacy, and random offsite testing ensures coverage for any contingency. Doculivery enables users to quickly and easily retrieve documents required for regulatory review or legal response.

One of Doculivery's best features is its use of intelligent search tools. Now your associates can review records quickly and easily from any location. Customized access levels protect customer privacy, and you determine which data elements should be searchable.

Doculivery's user-friendly design incorporates customizable features in order to keep your staff learning curve low. Doculivery's components consolidate data into a unique web-based tool that can be accessed from any Internet-ready location.

The Archive Research tool facilitates data analysis and allows organizations to determine which individual data elements should be searchable. Report scheduling, distribution, and user access levels are also customizable for any organization.



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About NatPay

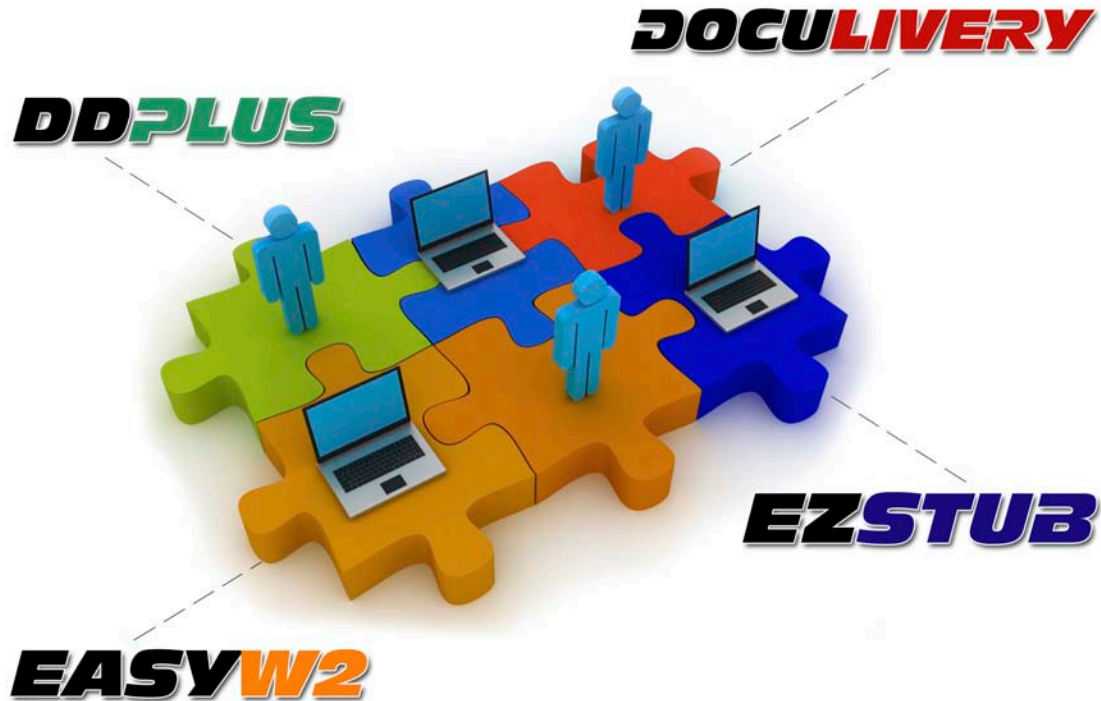
NatPay was founded in 1991, and became the first company to offer third-party processing of Direct Deposit for employee payroll. Our company has been profitable since inception. This core competency has grown to over \$7 billion annually making NatPay the leader in third-party processing of Direct Deposit.

Eight years ago, NatPay introduced the first electronic pay stub branded as EZStub. In 2007, NatPay introduced Doculivery – a fully web-hosted SaaS delivery of Enterprise Resource Solutions. This includes but is not limited to Payroll, AR/AP, full HR paperless functionality, CSR/CRM, and other marketing solutions.

NatPay is an innovator in the online document solutions industry with over 19 years of information distribution experience. We provide online document solutions to over 7,000 clients across the nation.

NatPay offers a comprehensive portfolio of payroll, human resource, and financial solutions with services that help clients do what they do best — run their business. With customized SaaS (Software as a Service) solutions and online document management services, NatPay provides their clients relief from administrative hassles so they can focus on their human capital needs and profitability by reducing G&A costs and streamlining business processes.

NatPay is bonded through two major insurance carriers and uses a third-party accounting firm to perform an annual audit of its records. We are also HIPAA compliant as well as a SAS 70 Type II audited organization.



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