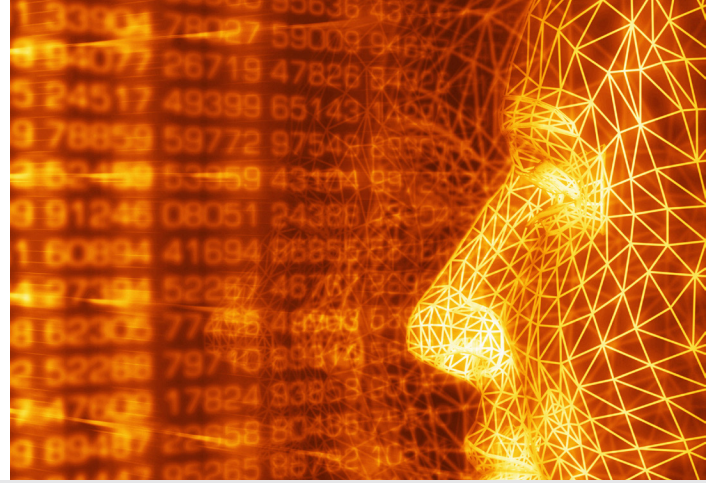




Information Services at the Forefront



We are excited to announce the development of some exciting new Information Services (IS) initiatives at Captive Resources (CRI). You'll see some immediate benefits of these improvements soon and others will roll out over time.

No moss grows under the feet of our Information Services (IS) team. We have deliberately termed what some call their 'IT Department' as an Information Services Team because that is what they do– they make data and technology serve...internal staff, service partners and captive members. While we tap numerous staff to advise our IS team, the day-to-day falls to these talented folks: Ashu Ketkar, Jean-Paul Lupori, Andrew Jacobsen, Jesse De La Fuente, Keaton Oleskow and Sean Baker.



Captive Resources' Information Services team, left to right: Ashu Ketkar, Sean Baker, Keaton Oleskow, Andrew Jacobsen, Jean-Paul Lupori, and Jesse De La Fuente.

CRM. Our enhancements began about three years ago with the development of our CRM system using the SugarCRM platform. Sugar has allowed us to better organize and manage captive, member, broker, and service partner contact and related information. Reports on premiums and member counts, member mapping, team listings, prospect logging and tracking as well as other reports, all are managed using Sugar.

Process Management. Over the past year, a true cross-company team has been increasingly engaged in rolling out our process management program, based on PEGA Systems offering. The program takes information from submission through financial reporting and automates some traditionally manual processes. This is truly a game-changing development not only for CRI, but also for our captive members and service partners. The PEGA team was led by Lisa Johnson who has now handed ownership off to our new SVP of IS, Ashu Ketkar. Lisa's team consisted of Cindy Waldon, Dan Peterson, Jean-Paul Lupori, Sean Baker and Mary Scianna.

Business Intelligence. Concurrent to the development of the PEGA process management program, is creation of a massive data warehouse and business intelligence (BI) system to make our information meaningful and visual. The data warehouse, CRIconnect, fed by PEGA, our CRM system (Sugar) and other data sources, will create tremendously powerful analytical reports and dashboards to help us continue to move CRI forward.

These systems create new and exciting opportunities for improving the customer experience across the board – for captive members, service partners, and internal staff. At some point, we envision appropriate elements of CRIconnect being open to members, brokers and service partners.

Risk Control Tracking & Claim Review Scheduling.

Over a year ago, we rolled out a new process management system via Pulpstream to manage the services and allocations of fees for safety consulting services across our client captives. Nearly 300 consultants across the country use this system to obtain their assignments and create service reports and invoices. Members also have access to Pulpstream to request alternative services via their loss control funds

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and track the work being provided by their servicing consultants. Virtually all Risk Control Assessments (RCAs) are now housed in Pulpstream allowing for improved captive Board reporting and cross-consultant and captive evaluation of RCA scoring and service satisfaction. Dave Netti, SVP Risk Control, has led the Pulpstream efforts.

Pulpstream is also being leveraged to create a more user-friendly Claim Review scheduling process. The current system relies on a tremendous amount of back and forth via email and phone calls and we felt there had to be a better way. We contacted our friends at Pulpstream and they are building this better way.

Members will be able to choose their preferred Claim Review times and receive confirmations immediately. This tool is still in its testing phase, but look for it to go live for all captives later this year.

Similarly, we are evaluating our current workshop, board meeting registration and overall user experience. A team is looking at the possible development of an app or similar tool to improve the user experience at workshops and board meetings....more to come on that at a later date. As you can see, our IS team and many others who lend their talents to our IS, have their hands full keeping things moving here at CRI.