



P1 Platform

Re/Insurance
Run-Off Management



**Developers of P1 Re/Insurance
Run-off Systems**

Cloud delivered.
Precision coded with more than
100 years of insurance expertise.

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P1 Reinsurance and Run-Off Management Application

Fast, Simple and Streamlined

P1 is trusted and used by major insurers for managing reinsurance and run-off. Enjoy global access to your books of business and critical financial data anywhere in the world. P1 utilizes the Microsoft Azure Platform for delivering the application in the cloud. P1 securely handles millions of dollars in transactions, claims and contracts. Enterprise-ready from day one, you can relax knowing the power of P1 is supporting your business like no other.

Masterfully Delivered.

Every line of code and query is supported by more than 100 years of insurance management expertise. The team is respected and trusted for their critical knowledge and mastery of insurance and assumed/ceded reinsurance. P1 is more than just an application: HMR is renowned for outstanding business and technical support which readies users for complete success. User friendly and efficient, the system handles multiple books of business with ease and accuracy.

Features

- **P1 – 360-degree View**

Dovetails information on original contracts/policy information, with associated premiums, claims, claimants, expenses, reserves, cash transactions, and documents. Tracks approvals for payments and reserve changes.

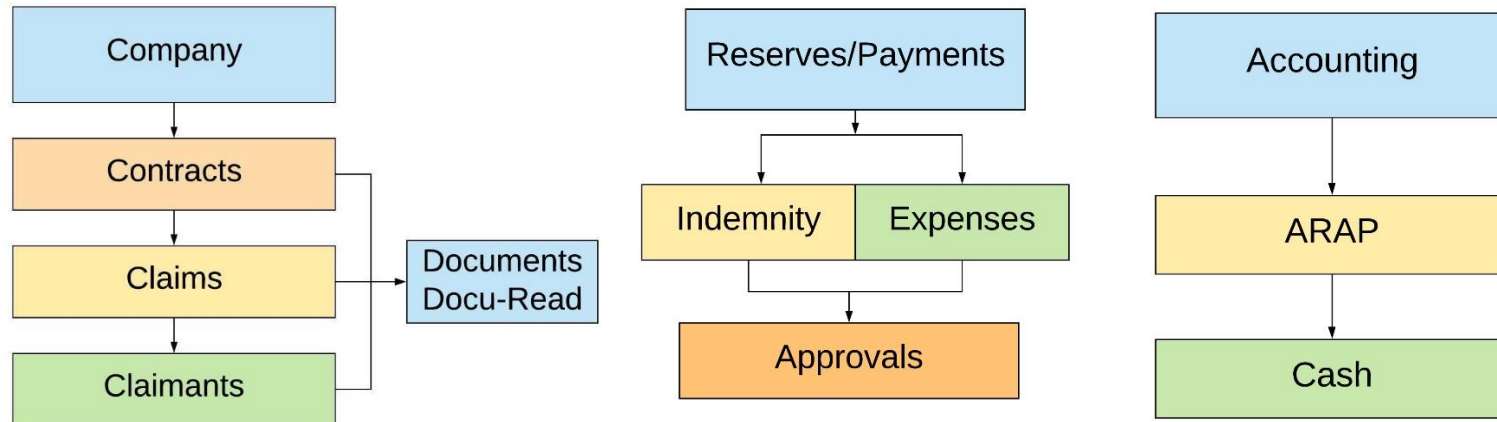
- **Intuitive Hierarchical Organization and Easily Navigated**

Users can easily move forward or back through the screens. Information is structured in the following way:

Company (Books of Business)

- | | |
|------------------------------------|--|
| a. Contracts/Policies | f. Document Management & Archival (Docu-Read) |
| b. Claims | g. Interface with Legal-X bill review vendors |
| c. Claimants | h. Cash Management |
| d. Reserves Case &
IBNR | i. Report Generation |
| e. Payments: (Loss
and Expense) | j. Accounting
Premium related transactions
Reinsurance
Bulk Reporting |

i. Report Generation



- **Multiple Books of Business**

Handle multiple books of business with just one interface

Complex reinsurance and ceded calculations are handled with ease.

- **Client runs locally delivered globally by Microsoft Azure Cloud**

Completely free yourself from running and maintaining expensive datacenters. Say goodbye to the high overhead costs of equipment, IT salaries, and constant updates. No specialized equipment other than a desktop or laptop for each user are needed. Our .NET client runs through a client on the browser. The application is easily scaled to as many users as you require. Delivered securely wherever there is an internet connection. P1 is built on the Microsoft .Net platform, and data is handled through Microsoft SQL stored procedures and queries.

- **Migrations from Legacy Systems to P1**

HMR has migrated hundreds of systems in the past. The average migration time is surprisingly fast and usually takes about 90 days. Millions of records can be accurately mapped and imported into P1. Our business analysts, developers, and network/data administrators will handle for you, or assist you throughout the entire process ensuring accurate data mapping and QA testing.

- **Data Security**

In today's world data security is of critical importance. Microsoft Azure and HMR Network Administrators provide multi-layered security controls for your data. The Azure Cloud Platform is kept secure in conjunction with Microsoft's Cyber Defense Operations Center. Data is kept continuously secure through 24/7 monitoring, and security anomaly detection. Every day, 3,500 Microsoft security professionals protect customers through advanced AI, analysis of global signals, threat detection and response to threats. Microsoft invests over a billion dollars every year into security, including the security of the Azure platform.

- **Data Backup & Mirroring**

For data security & backups we take a multi-layered approach.

1. In Azure, all systems are geo-redundant, meaning that if one Azure datacenter is lost or goes down, all the systems automatically boot up in another Azure datacenter. This replication happens continuously. At most, only 1-2 seconds of data would be lost (probably none).

2. The second layer of redundancy includes backups being taken every night from which the servers could be restored, or the databases separately. For the servers, these backups are stored segregated from the systems themselves and even if all the systems are lost, these backups could be accessed and restored to

full capabilities within a few hours.

3. The third layer of redundancy is that for every key database, every 15 minutes transaction log backups are taken, so we have a resolution of 15 minutes to which any database could be restored even if all systems are lost completely.

- **Data Security Audit Compliant**

Audit trails keep precise track of every entry and changes on every record. Audit files record what changes were made, on what date and by whom.

- **Diary Dates**

Ability to create diary dates for both examiners and supervisors to remind them when work is due on a claim. Dairy date alerts examiners and management upon login.

- **Document Management with Docu-Read**

Increase productivity and customer satisfaction with integrated document management. **Docu-Read** keeps all your claim, policy, legal correspondence in one easily searched archive. Scan, index, archive, search and categorize with ease. Completely eliminates the need for manual document filing. Supporting documents and invoices are linked directly with claims.

Handles 14 different types of documents. Docu-Read saves complete email chains with attachments. This saves examiners from cumbersome Outlook searches. Upload multiple invoices at one time. All existing legacy documents can be converted and saved within the Docu-Read system in an easily retrievable format that will seamlessly connect to your policies and claims.

P1 MODULES

- **CLAIMS MODULE**

Search:

Search by as much or little info as user wishes.

Search by type of Business: Assumed, Ceded or Direct

Claim Search by:

Policy Number

Claim Number

Claim Reference Number

Loss Date

Date Reported

Insured Name

Catastrophe Description

Claim Status

Claim Examiner

Examiner's Supervisor

Claim Diary Date by Supervisor or Examiner

After searching for a claim, the user is taken to the Claim Master

Claim Master

More than 70 fields are available on the claim master screen for tracking claims and specific losses.

Claim Navigation Links

Policy | Claimants

Claim Views (read only)

Last Changed | Claim Current Position | Comments | Ground-up | Policy Info | Retro Event | Deductible Recovery | Docu-Read (document, emails, invoices, etc. associated with claim)

Claim Entries (modify)

Modify Claim | Close Claim | Open Claim | Comments | Add Claimant.

Manages individual losses under direct policies or reinsurance contracts. Utilizes Industry Standard Coding such as ISO or NAIC for workers compensation reporting. Also allows custom codes for internal reporting or accumulation based on client requirements. Automated production of payment checks to policyholders, claimants, or outside adjuster or legal fees.

Claim payment and reserves can be imported from outside sources, such as Third-Party Administrators, using the P1 Automated Interface Module (AIM). Integrated document management used for storing and retrieving any correspondence related to a claim.

The diary system alerts the adjuster upon login when claims need to be reviewed. Manually administered claims under ceded reinsurance contracts are maintained at contract level and distributed to individual reinsurers in the ceded reinsurance module. Immediate distribution of participant level transactions and balances is an option to allow for expedited billing.

Manual distribution of ceded accounting and claim transactions from contract level to participant level to generate detailed transactions and balances. P1 supports automated calculation of Proportional and Non-Proportional Facultative and Treaty arrangements, including application of layered programs and deduction of inuring reinsurance relationships.

Claims Administration Menu (Approvals & Payments)

Search | Approvals | Payment File Generation | Payee Master Maintenance | Examiner's Pending Payments | All Pending Payments | Reviewing Examiners Invoices | All Pending Invoices | Apply Approved Invoices | Automated Invoice Processing | View Bill Review Fees

- **CLAIMANT MODULE**

Claimant Search by:

Claimant No | Claimant Reference No | Claimant Full Name | Claimant First Name | Claimant Status | Claimant Examiner | Claimant Diary Date

After searching for a claim, the user is taken to the Claimant Master

More than 65 fields for viewing and tracking information on the claimant and insureds along with links to additional screens for detailed stat reporting, litigation, worker's comp injury information.

Claimant Navigation Links

Policy

Claimant Views (read only) include: Payments | Reserve Changes | Deductible Recoveries | Current Position | Current Position History, Comments| Claim Payees | View Litigation | Coverage Details | Ground Up, Change History | Payment Schedule | ISO | Workers Comp Detail | Workers Comp ISO

Claimant Entries (read/write) includes: Creating Payments | Adjusting Entry | Reserve Changes | Deductible Recoveries | Recovery Reserve | Comments | Reverse Pending Payments, Reverse Pending Reserves | Error Reversal | Void Payments | Modify Claimants | Close Claimants | Reopen Claimants | Add Claim Payees | Create a Payment Schedule (for workers comp) | Ground-Up Changes, ISO | Workers Comp Detail | Workers Comp ISO | Litigation entry.

- **CONTRACTS/POLICY MODULE**

Add Contract/Policy (direct, assumed, pool or ceded)

Contract/Policy Search

Search by as much or little info as user wishes. And/or Search

Policy No,

Policy Ref No,

Effective Date,

Title or Insured Name,

Company Reference No,

All Policies for Company,

Source Reference No,

All Policies for Source

After searching for a contract, the user is taken to the Contract/Policy master

Contract/Policy Master

The contract master tracks more than 47 fields of information.

Contract Navigation Links

Coverages | Claims | Add Claim | Accounting | Comment | Locations | Deductions | Modify | Last Changed | Current Position by Transaction | Current Position History by Transaction | Current Position by Tran Type-Sub | Current Position History by Tran Type-Sub | Docu-Read

Contract Coverage Details

More than 50 fields of information tracked.

Coverage Links

Modify Coverage | Add Coverage | View Currencies | View Retro Placement | ISO View Line of Business | View Placement | View Deduction | Add Retro Placement | Transaction Curr Position | Transaction Curr Position History | Tran Type-Sub Curr Position | Tran Type-Sub Curr Position History

Maintain details of all key policy/contract terms and conditions.

Direct and assumed contracts are linked to associated ceded reinsurance contracts. Links are used for monitoring potential loss recoveries as well as in the ceded automation process under the ceded

reinsurance module to calculate reinsurance recoveries.

- **ACCOUNTING MODULE**

Recording of direct premium and related fees, commissions and assumed/ceded reinsurance accounting details. Used for recording reinsurance premium details on non-proportional business and all transactions associated with proportional treaties.

Ceded reinsurance accounting is maintained at contract level and distributed to individual reinsurers in the ceded reinsurance module. **Immediate distribution of participant level transactions and balances is an option to allow for expedited billing.** Ceded participant level accounting is an available feature for processing adjustments or activity to a single Reinsurer.

Accounting Reports

Accounting Data Report

Accounting Data Reserve Report

Accounting Participant Report

Accounting Part Reserve Report

- **Bill Review by Expert Legal Service**

P1 seamlessly connects to **Legal-X**, an expert bill review service. This feature saves insurers potentially millions of dollars each year in expense overrun payments. P1 gathers new invoices and appeals nightly. Examiners can review new invoice information the next day and give their approval decisions regarding payment.

- **Cash Module**

- **ARAP**

- Management of receivables/payables generated by accounting, assumed claims and ceded reinsurance modules. Also tracks direct bill review fees.

- **Cash Menu**

- View Balances | Apply Cash Offline | Maintain Cash Batches

- Apply Cash Online | Unlock My Online Batches

- **Ceded Insurance Ground Up:**

- Current Position for claim, accounting per current position, ground up history

- **Currencies**

- P1 works with multiple currencies and uses currency conversion throughout the system.

- **Deductible Recovery Tracking & Letters**

- For recovery and tracking of deductible payments that are due from the insured. Auto-generated letters to insured to collect deductible payments.

- **Reporting Module**

- Flexible reporting and data extraction. Daily, weekly, monthly and annual reports exist for accounting, claims, and ARAP/Cash. Custom designed reports are available for industry financial reporting, management & actuarial.

More than 30 standard reports are currently available as downloadable Excel files for any date range. (examples as follows) HMR can create a customized report for your company from your specifications.

Accounting Reports

Accounting Data Report
Accounting Data Reserve Report
Accounting Part Report
Accounting Part Reserve Report

Actuarial Reports

Actuarial Paid & Reserves
Audit Claim Status
Audit P1 Changes
Bordereaux
End of Month Claims
Download Database

Claim Reports

Claim Activity by Acctg Period
Claims Activity by Date
Claim Payment Report
Workers Comp Payment Plans
Workers Comp Scheduled Payments
Payee Master Report

Management Reports

Incurred Loss by LOB

Loss Run Report

Deductible Recovery Activity

Deductible Recovery Entry

Deductible Recovery Work

Claim Last Note Date

Invoice Duplicate Scan Docu-Read

Bottomline Fee Report

Underwriting Reports

Contract/Policy Listing

- **Service Request Tickets for HMR**

Create tickets for customization or enhancements to P1. Tickets can be made and searched. Tickets have the following fields: title, status, priority, category, sub-category, requested by, created by, create date, primary resource

- **Payments and Tracking**

Issues payment requests and alerts examiners when invoices have been indexed or provided by Legal-X. Users can also enter manual invoices. Examiners can review invoices, approve new invoices that have come in, or put payments on hold. Pending payments and reserve changes are queued for Management approval for a second tier of security.

- **Approval Options**

Payments for My Approval | Approve Payments | View Pending Checks | View Pending ACH | Reserves for My Approval | Approve Reserves

- **Alerts Keep Examiners Aware of Activity**

Diary dates, new Invoices, payments and reserve alerts upon examiner login

- **Finance**

Issues payment requests, approvals based on approval authority, handles reserve changes, issues checks, ACH payments and tracks payments.

- **Litigation Entry**

Track lawsuits, notice received dates, court filed in, counsel information, policy and claimant counsel. More than 45 fields of court and litigation information.

- **Transactions (Payments)**

More than 90 different classifications of transactions with each client assigned specific codes needed to process underlying business.

- **Workers Compensation**

Automatic Payment scheduling

- **Payees**

Master list of payees with address information for ease of creating checks, and non-duplication of payees. Edit capabilities of the payee master for authorized managers

- **Current Positions**

View current positions by transaction, history, claims, comments, locations, see current position by transaction, or current position history, view current position by transaction types

- **Multiple Books of Business**

Handle multiple books of business with ease using the same platform: Assumed, Ceded, Direct or Pool. Examiners and management can switch to any book and continue to work with ease.

- **Personal Information Encryption**

Encryption of claims and claimants' personal information, including birthdates, and social security number.

- **User Permissions: Set to Team Member's Role**

Sophisticated user permissions system, based on team member's roles and groups within your company. Each group has specific functions. Once a user has been added to a group, such as "accounting" for example, they have specific functions they can utilize. User permissions can be enabled or disabled for users & groups within seconds. Currently the system has 76 types of groups setup.

- **Approval Authority Dollar Amounts**

Set approval authority for reserve and payment amounts for claim examiners, supervisors, managers, etc.

- **Approvals**

Examiners can efficiently process invoices for insureds and claimants through their "**Approve Pending Invoice**" dashboard. Admin staff index invoices for examiners to review, or invoices are presented from a feed utilizing **Legal-X's** expert bill review service. Examiner can review invoices, with quick links to: claim

master, and past payment history. They can enter specific payment amounts, approve, unapprove, deny or undeny, change payee and remit information.

Approvals Menu

Payments for My Approval

Approve Payments

View Pending Checks

View Pending ACH

Reserves for My Approval

Approve Reserves

Payment File Generation

Create Checks

Post or Void Checks

Create ACH File

Payee Master Maintenance

Payee Name (Updated from AMBEST)

Search

Add New Payee

My Pending Payments

All Pending Payments (For entire book of business)

Shows Total Pending Payments

Shows Total Expense Payments

Shows Total Indemnity Pending Payments

Remit Information

Claim No
Payee
Transaction Type
Requested By
Request Date
Requested Amount
Approved Y or N
Approved By
Method
Date Paid
Changed By
Changed Date

Review My New Invoices

All Pending Invoices (for entire book of business)

Provides invoice status, inv approved date, invoice received date, examiner,
Invoice no., invoice date, claim number, payee

[View Invoice \(PDF\),](#)

[View Claim](#)

Apply Approved Invoices

[View Invoice](#)

[View Claim](#)

[Request Payment](#)

[Docu-Read Details](#)

Automated Invoice Process (Legal-X Bill Review)

Resolve AIP Issues

View Bill Review Fees

Clear Bill Review Fees

View Case Audit Table

Refresh Legal-X Vendor List

View Bill Review Fees

Payment Approval Processing

Fields for Payee

Invoice Information

Service Date

Policy Information

Requestor Information

Comments

Claim & Claimant Info

Links to Approval Authority, View Claim, View Payments, View Reserves

Approve Payments, or Place On Hold

Status

Payment Request Amount

Reserve Change Requests

Current Reserves

Payment Type

Single or Combined Check

Payment Method

Status Change Date and Time

Requested By

Payment Request Exceeds Limit

Apply Approved Invoices

[View Invoice](#) | [View Claim](#) | [Request Payment](#)

[Docu-Read Details](#)

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