

For Immediate Release

Editorial Contact:

Cynthia Chow

925-242-4614

cchow@valleyoak.com

ART Insurance Services' Case Study Reveals 55-Percent Savings in Medical Costs

Cost-Savings Achieved by Integrating Bill Review and Claims Management
into "One-System" Solution

San Ramon, CA – August 8, 2006 – Advanced Risk Technologies (ART) Insurance Services, the premiere provider of comprehensive risk management solutions, and Valley Oak Systems Inc., a national provider of claims management software, services and support, today released case study results that illustrate the benefits and cost-savings achieved with a browser-based, “one-system” claims management solution.

"Our organization prides itself in being the 'watchdog' over client claims," said Linda Leichty, claims manager at ART Insurance Services. We needed state-of-the art technology that would enable us to sustain our superior claims-handling as competitive differentiator, and would address two specific needs. Our staff and clients were demanding Web-based capabilities, so the system needed to leverage the Internet; and our medical bill review was inefficient and disjointed, so we needed to streamline the process. As a result, we implemented the iVOS® browser-based claims solution in 2004 and transferred our bill review to iVOS Review Service."

"The iVOS 'one-system' design allowed ART to consolidate claims management and medical bill review into one convenient platform," said Randy Wheeler, Founder and CEO of Valley Oak Systems. "By bringing these two processes together on a browser-based platform, ART has re-engineered its workflow, enhanced productivity, and achieved a 55% savings in medical bills."

"The iVOS claims system has been a tremendous value to our organization," said Leichy. "With its automation tools and integrated platform, our claims staff can now dedicate more time and attention to customer service, savings, and satisfaction. We're equipped with the necessary tools and infrastructure to meet and exceed client expectations, as well as to foster customer partnerships long into the future."

To download the complete case study, visit Valley Oak Systems' website:

www.valleyoaksystems.com/news/case_studies_whitepapers.html

About ART Insurance Services

Since 1988, Advanced Risk Technologies (ART) Insurance Services has provided companies with a comprehensive package of risk management solutions, including claims consulting, claims administration, and loss-control expertise. These services have enabled ART clients to lower their risk profiles, take control of premium costs, keep claims costs lean, and strengthen safety and accident prevention programs. For more information about the company, visit them on the Internet at www.artinsuranceservices.com.

About Valley Oak Systems, Inc.

Valley Oak Systems, Inc. is a privately held corporation with headquarters in San Ramon, California. Founded in 1994, Valley Oak Systems is dedicated to providing the highest quality software, services and support to enable clients to meet their goals. The company's flagship product iVOS is the leading browser-based claims management software that integrates core insurance processes, system features, and claims functions into a "one-system" solution. Recognized for its business impact, iVOS earned the 2006 IASA Technology Achievement Award. For more information, go to www.valleyoak.com or call (925) 242-4600.

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