

CSC IN FINANCIAL SERVICES

FINANCIAL SERVICES IS
CSC'S LARGEST
COMMERCIAL VERTICAL

NOVEMBER 2010

CSC

CSC in Financial Services

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CSC is a global leader in providing technology-enabled business solutions and services. Headquartered in Falls Church, Va., CSC has approximately 95,000 employees and reported revenue of \$16.2 billion for the 12 months ended July 2, 2010.

CSC makes change practical for leading financial services firms around the world. To complement its capabilities in consulting, systems integration, and business process and IT outsourcing, CSC brings deep financial services industry knowledge and experience, a comprehensive portfolio of financial services application software, and an extensive network of industry and technology partners. More than 10,000 CSC employees are dedicated to serving financial services clients, which include more than 1,200 major banks, insurers, and investment management and securities firms.

Learn more about CSC in Financial Services at http://www.csc.com/financial_services.

Business Services

CSC offers a full array of business and technology solutions designed to support the evolving global financial services industry. We draw upon a unique blend of industry knowledge, technology expertise and intellectual property to deliver flexible solutions that allow clients to achieve competitive differentiation and stay ahead of emerging financial services trends.

Our objective is to be a strategic partner providing the right mix of offerings to support clients' unique business needs. Our portfolio of assets includes the world's largest collection of financial services application software, a full range of consulting, systems integration and outsourcing services, and an extended network of industry and technical alliances.

Financial services firms ranging in size from Fortune 1000 companies to ambitious start-ups tap into CSC's spectrum of products and services. Our team is available for short, narrowly focused projects and long-term relationships that span clients' business units and geographies. CSC offers:

Technology-enabled business solutions - Designing, developing, deploying, operating and securing large, complex, functionally complete, business-oriented solutions in all technology domains

Specialized application software - A comprehensive portfolio of financial services applications software designed to help companies improve customer relationships, operational effectiveness, profitability, product innovation, distribution/delivery channel growth and enterprise information management

Strategic consulting - Consulting in business strategy, operations, change management and information technology to help clients transform their businesses and achieve competitive advantage

Systems integration and business process management - Business process and information systems consulting, design, development, integration and implementation. Implementing and integrating business processes, software (our own and third-party applications), hardware and communications to support client business objectives

Information technology (IT) outsourcing - The full spectrum of technology management services, spanning desktop and applications management, data center management, Web hosting, virtual desktop and managed application services, systems integration and network operations

Business process outsourcing (BPO) - Taking responsibility for selected financial services business processes, such as insurance policy administration processing, including the knowledge workers and the supporting technology

Within the financial services industry, CSC's revenues are split among our service lines as approximately:

- Strategic consulting: 5%
- Systems integration and business process management: 25%
- Specialized application software development and associated services: 30%
- IT and business process outsourcing: 40%

Financial Services **Market Presence**

CSC serves nearly 5,500 financial services clients in 44 countries, including more than 1,200 of the world's premier financial services organizations:

- Nearly half of Fortune's global 500 financial services companies
- One-third of the world's top 50 banks
- Two-thirds of the world's top 50 insurers

Within the United States, CSC's clients include:

- Forty of the top 50 U.S. life insurance and annuity carriers, representing three-fourths of total industry premium
- More than 30 of the top 50 U.S. property and casualty insurance carriers, representing nearly half of total industry premium
- More than half of the top 50 U.S. banks and insurers
- Nearly half of the top 25 U.S. banks
- Nearly 50% of the top 10 U.S. mortgage servicing companies
- Four of the top 15 U.S. issuers of debit and prepaid cards

Market Sectors

CSC serves all sectors of the global financial services industry, including:

- Insurance – life insurance, pensions, annuities, health insurance, property and casualty (P&C) or general insurance, reinsurance, workers' compensation, flood insurance
- Banking and consumer finance
- Investment management and securities

As one of the largest independently owned consumer reporting agencies in the United States, CSC provides consumer credit reporting, mortgage credit reporting, real-estate-related services, data analytics and account portfolio management to more than 20,000 clients.

Global Reach

CSC has more than 10,000 professionals focused exclusively on the financial services market. Many come from acquired IT firms that have specialized in insurance and banking for 40 years. For the business benefit of our clients in the global financial services industry, we leverage not only our financial services expertise, but also specialist knowledge from throughout the company.

A Fortune 200 firm, CSC's revenues are dispersed throughout the world's major financial services markets in approximate proportion to the overall information technology spend in those markets:

- Americas: 50%
- EMEA: 40%
- Asia-Pacific: 10%

CSC combines the advantages of a large worldwide infrastructure and resources with a strong local presence in regional markets. For example CSC has served Asia's insurance industry since 1981, with a full range of business and IT services. Today, CSC supports more than 200 clients in Asia in the life and P&C (general) insurance and reinsurance markets.

Our world sourcing model gives local CSC team's access to extensive offshore capabilities in lower-cost regions such as India, South Africa, Australia, Singapore, Malaysia, Vietnam, Eastern Europe, Ireland and Canada.

CSC has financial services presence across 44 countries:

Australia	France	Netherlands	Sri Lanka
Austria	Germany	New Guinea	Sweden
Bahamas	Hong Kong	New Zealand	Switzerland
Belgium	India	Norway	Taiwan (ROC)
Brazil	Indonesia	Peru	Thailand
Bulgaria	Ireland	Philippines	United Kingdom
Canada	Italy	Poland	United States
Chile	Japan	Portugal	Vietnam
China	Korea	Singapore	
Denmark	Macau	Slovakia	
Egypt	Malaysia	South Africa	
Finland	Mexico	Spain	

Noteworthy Facts

In October 2010, CSC was among the “Top 25 Enterprise Companies in FinTech” ranking by American Banker and Financial Insights, an IDC company. This is the seventh consecutive year that these firms have named CSC a leading provider of IT services to the financial services industry.

In September 2010, CSC was recognized as the “Best Technology Vendor” for the third consecutive year by *Reactions* magazine, as part of the Reactions Global Awards, an international recognition program for insurers. The winners are chosen through reader surveys and interviews with leading individuals and companies representing the insurance and reinsurance industries.

In the 2010 Vanguard in Insurance Practices (VIP) survey of insurance carriers in the United States and Canada, conducted by Insurance Networking News and research firm Celent, CSC was named the top provider in IT services. Providing a broad range of IT services, including consulting, data transformation, software testing and outsourcing, CSC has won first-place honors in the IT Services category every year since the award was established in 2007.

In 2010, ACORD, a nonprofit insurance standards organization, recognized one of CSC’s mobile applications as the “Most Compelling Case Study” at the 2010 ACORD Awards. The award acknowledged CSC’s “first notice of loss” claims mobile application, which uses current ACORD Standard Messaging and demonstrates, through a case study, the significant impact ACORD standards can contribute to the enterprise.

In March 2010, CSC was named the 2009 SAP® BusinessObjects™ OEM Partner of the Year. Awards were granted by SAP America, Inc., and SAP Canada, Inc., to the top-performing SAP channel partners and SAP BusinessObjects partners worldwide for outstanding contributions in revenue, marketing and customer service. CSC was selected from more than 850 SAP BusinessObjects OEM partners.

CSC won a Diamond Award for Marketing Excellence from the IT Services Marketing Association (IT SMA) in October 2009. The award recognized CSC’s development and launch of the first insurance industry business-to-business (B2B) collaboration and networking site, Wikonnnect,

which enables CSC to engage and energize insurance clients about its business and technology solutions. Since the 2008 launch, the site has grown to more than 12,000 members interacting in more than 150 online communities.

CSC placed #6 in the 2009 *Software Magazine's* Software 500 ranking of the world's largest software and service providers, based on total worldwide software and services revenue for 2008.

Managed Services and Business Process Outsourcing

CSC provides managed IT services to financial services clients around the world including Zurich, Aon and Maybank.

CSC's BPO services support more than 100 financial services organizations worldwide from multiple BPO centers on three continents, providing outsourced processes such as policy and claims administration, customer service, payment processing and new product launch support at mutually agreed and measured service levels.

CSC provides full insurance BPO support and processing for more than 6.5 million policies representing approximately \$3 billion in life insurance and annuity premiums, \$3 billion in P&C (general) insurance premiums, and more than \$750 million in flood insurance premiums.

CSC has 50 banking BPO clients representing \$2.3 billion in bank insurance premiums, and currently services 4.5 million loans, policies and contracts.

During the past 10 years, CSC has helped its clients successfully complete more than 150 large-scale life insurance BPO transitions and transformations.

In 2009, for the fourth year, CSC announced that its life insurance BPO service ranked highest in the industry on the LOMA performance benchmark for service turnaround times. LOMA, the leading international association for the insurance and financial services industry, performed the study through its *2008 Life Insurance Service Turnaround Times Survey*.

Top financial institutions, which collectively serve nearly 50% percent of the U.S. mortgage servicing industry, use CSC's EarlyResolution consumer lending default management Software-as-a-Service (SaaS) as a loss mitigation tool to help borrowers facing potential foreclosure keep their homes and lower collection costs associated with defaults.

Application Software and Services

Celent named CSC a leading technology provider in multiple categories of Celent's 2010 Insurance Software Deal Trends study, published in two editions. Celent, a financial services technology research and advisory firm, identified CSC as a leader in Property and Casualty (P&C) core claims in the P&C edition and as a leading vendor in Infrastructure & Financial, Distribution and Policy Administration subcategories in both the Life/Health/Annuity and P&C editions. This recognition reflects CSC's deal volume in each of these categories.

CSC's compensation software reached a milestone, processing life insurance commissions for more than 1.5 million U.S. distributors, agents and producers.

Four of the top ten US flood insurers use CSC systems and services.

Two out of every three homeowner's insurance in Europe is processed through CSC solutions.

CSC's policy administration systems support more than 80 million life insurance and annuity policies in North America, including the conversion of more than eight million policies since mid-2003.

More than 700 organizations worldwide rely on CSC's P&C solutions to support growth and create new sources of business value.

More than 50,000 independent agents currently access CSC's POINT IN policy administration system through CSC's Agency Link software.

More than 500 self-insured organizations use CSC's RISKMASTER innovative software tools to better understand and manage risk. RISKMASTER supports approximately 15,000 users – more than any other independent risk management software – with complete claims management, from first notice of loss to final disposition, and a flexible risk management information system.

CSC's Hogan Integrated Deposits system processes more than \$700 billion in deposit accounts for the top 100 banks in the United States.

Banks, card processors and networks around the world use CSC's CAMS II Card and Merchant System to process and service card and merchant portfolios. Currently more than 20 banks process their card portfolios with it in house and more than 400 banks are serviced by third party processors using CAMS II.

Used by nearly 100 insurance companies around the world, CSC's GraphTalk A.I.A is Europe's foremost insurance software package, supporting all life and non-life insurance products and offering full processing of the whole contract cycle, from quotation to claims settlement. In addition, GraphTalk A.I.A is positioned in the "Leaders" quadrant of Gartner's Magic Quadrant for Life Policy Administration Systems in Europe.

PerformancePlus, CSC's enterprise distribution management system, is used by more than 30 companies including many of the largest insurers in the United States.

Logic Warranty System, CSC's service contract administration system, administers more automobile warranties and prepaid maintenance agreements than any other independently marketed system in North America.

Half of the world's reinsurers use CSC reinsurance solutions.

CSC's financial services delivery operations in India have been assessed as operating at CMMI Level 5, as defined by Software Engineering Institute (SEI).

About CSC

CSC has consistently ranked as one of the world's top global IT services companies and we have received numerous awards for achievements in business and technology. For example:

- CSC named to the 2010 Global Services 100 List by Global Services and NeoAdvisory (October 2010)
- CSC recognized as 'Best Technology Vendor' by *Reactions Magazine* (September 2010)
- CSC positioned in 'Leaders' Quadrant of leading industry analyst firm's *European Life Insurance Policy Administration Systems* (September 2010)
- CSC named Company of the Year by Everything Channel and ranked sixth on VAR500 list (June 2010)
- CSC awarded 2010 SAP Pinnacle Awards for Customer Satisfaction and Sustainability (May 2010)
- CSC wins fourth Department of Defense Mentor-Protégé award (May 2010)
- CSC ranks #138 in the 2010 Fortune 50 largest companies by revenue (April 2010)
- CSC rated as positive in market scope of leading industry analyst firm's *North American Data Center Outsourcing Report* (March 2010)
- CSC named 2009 SAP BusinessObjects OEM Partner of the Year (March 2010)
- CSC wins Corporate University Xchange awards for learning (March 2010)
- CSC's Enforcement, Security & Intelligence Group achieves CMMI Level 3 rating (March 2010)
- CSC positioned in 'Leaders' Quadrant of leading industry analyst firm's *Communications and Professional Services Outsourcing Report* (March 2010)
- CSC recognized as one of the world's Most Admired IT Services Companies by *FORTUNE* magazine (March 2010)
- CSC insurance software clients land Client Model Insurer designation for fourth consecutive year (March 2010)
- CSC awarded the SAP Customer Center of Expertise certification for our work with the U.S. Army's Logistics Modernization Program (LMP). SAP (February 2010)
- CSC recognized by *CAREERS & the disabled* magazine as one of America's "Top 50 Employers for Persons with Disabilities" (January 2010)
- CSC recognized as the leader in enterprise resource planning (ERP healthcare implementations KLAS) (January 2010)
- CSC presented two Contractor of the Year awards at NASA's small business symposium and awards ceremony (January 2010)
- Leaders Quadrant, Magic Quadrant for Oracle Outsourcing, North America. Gartner (December 2009)
- Leaders Quadrant, Magic Quadrant for SAP Outsourcing, North America. Gartner (November 2009)
- CSC wins NELI Award for Diversity and Inclusion, which represents our commitment to develop a sustainable culture for our employees, our brand and our clients (November 2009)
- CSC Asia named one of The Top 75 Strategic Global IT Vendors by Managing Information Strategies — *MIS Asia* magazine (November 2009)
- CSC ranks as World's Sixth Largest Software Company by *Software Magazine* in the magazine's Software 500 ranking of the world's largest software and service providers. CSC was also named the leader in the Outsourcing Services category (November 2009)
- ITSMA recognizes CSC's launch of the first insurance B2B networking site, Wikonnect, by awarding their Diamond Award for "Best In Class" Marketing Excellence Award (October 2009)

CSC is headquartered in Falls Church, Virginia. For more information, visit the company's Web site at <http://www.csc.com>.

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