

CSC

EXCEED BILLING & COLLECTIONS

AT A GLANCE

Automate Billing and Collections for All Lines of Business

Provide Policyholders with Multiple Billing and Payment Options

Increase Agent Productivity and Satisfaction

Improve Customer Service with Immediate Account Updates

Improve Cash Flow with Easy Payment and Automatic Draft Options

Consolidate Multiple Billing Systems

Meeting the Billing and Collections Challenge

Billing is your most frequent touch point with customers. Leading insurance providers trust this critical process to CSC's Exceed® Billing & Collections software. These companies not only use Exceed, they contribute to its direction through CSC's Exceed Customer Community. Together, we have created an automated, real-time billing system that facilitates the steady flow of premium dollars into investment portfolios.

With Exceed Billing & Collections, you can offer flexible billing options and roll out new billing plans quickly and cost-effectively. Exceed bills and collects for both gross premium and premium net of commission. Gross premium processing includes Direct Bill (both single policy bill and account bill) and Group Bill (including payroll deduct, mortgagee list bill and affinity group bill). Premium net of commission processing includes Agency Bill (both Statement Agent and Account Current). Your representatives, agents and insureds can enter, review and edit billing information in real time through a standard Internet browser. Customer service representatives have immediate access to data and call center scripting with intelligent screens that reduce entry time.

Built upon an open, business-services architecture, Exceed Billing & Collections is proven scalable, function-rich and highly configurable. Exceed can be integrated with other CSC software, as well as your proprietary systems and third-party applications.

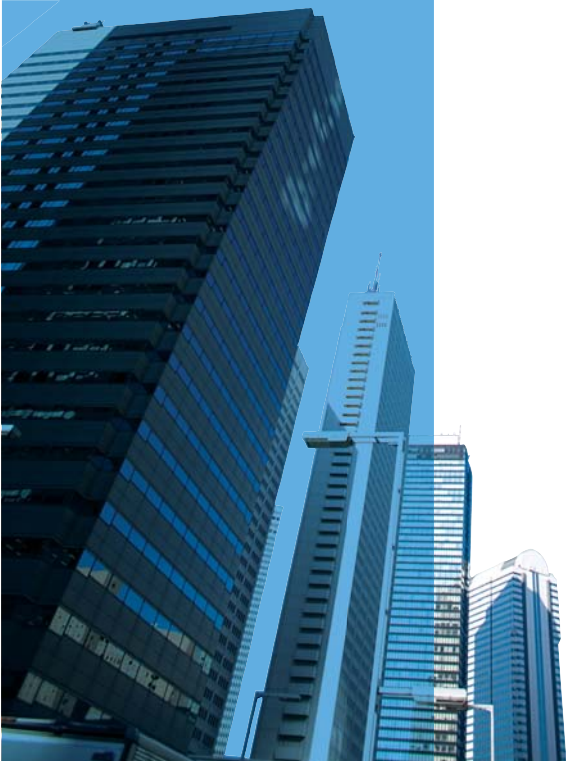
Green, As Always

Exceed saves paper, hardware and time by creating efficiency at every opportunity. An accurate electronic bill, for example, saves printing, paper and postage costs — and reduces time spent resolving problems on the phone. Every insurance provider in production with Exceed Billing uses at least one electronic billing feature such as electronic bill presentment, recurring electronic funds transfer, recurring credit card billing, one-time ACH or one-time credit card payments. Insurance providers can also accept and disburse funds electronically.

Flexible Company-Defined Business Rules

Exceed lets insurers configure their own rules for automatic billing and collections. A rich set of thin-client screens supports customer service inquiries and exception processing. Otherwise, automation is based on the rules you set for policy level, bill account level, third-party account, and even electronic funds transfer and recurring credit card billing.

These business rules govern items such as payments made, collection activities, service charges, disbursement limits, overpayments, underpayments and cash allocations. Billing frequencies can range from weekly to yearly, and you can configure rules for in-house and external



collection activities down to the type and frequency of collection letters.

For non-sufficient fund processing, Exceed Billing provides configurable rules for immediate evaluation of pending cancellation due to non-payment.

Additional rules are provided for automatic rescissions and automatic reinstatement requests. Rules can be defined for refund-to-source (e.g., refund to bank account, credit card, etc.) and overriding refund-to-source. Insurance providers can also configure rules for automated bad debt collections.

For catastrophic events, insurance providers can identify affected policyholders through defined criteria, place the policyholders' bills on hold, request rescission for those pending cancellation automatically and release the moratorium at a designated time.

Superior Customer Service

For quick response to customer requests, Exceed's Media Management component provides a consolidated view of each customer's billing and payment history, including an archived image of the exact invoice sent to the customer. Billing information is updated online by authorized users. Customer service professionals can change the installment schedule instantly — without waiting for batch updates. Insurers provide billing schedules for new business quotes, endorsement quotes or other what-if scenarios. Exceed Billing even provides configurable rules for equity checks prior to allowing scheduling changes. With this equity check, Exceed Billing immediately calculates the required payment due prior to processing the scheduling change.

Quick Allocation of Cash

Multiple collection methods are designed to deposit cash quickly and improve cash flow. The system accepts full or partial payments, cash in advance, cash with application and unidentified cash. Payments can be entered online as cash or credit card payments, or accepted through an optical character reader, lockbox or electronic funds transfer. Additionally, Exceed provides a collection method for electronic billing. The Client Management feature stores multiple e-mail addresses, including a bill mailing e-mail address.

Billing Inquiry

The inquiry feature assists with day-to-day customer questions. Online documentation and help are available for easy entry and inquiry. Billing professionals can access and display the billing schedule, cash receipts list or account summary detail to provide immediate answers. Greater

security through Exceed's Dynamic Entitlements allows organizations to suppress fields from display, limit fields to view-only and pre-fill fields with default data.

Reporting

To improve management review and control, you can schedule or produce reports upon request. The Business Analytics component lets you design templates and run reports on an automatic schedule or as needed. Dashboarding capabilities transform complex data into at-a-glance summaries of key performance indicators for specific business priorities. Ad hoc reports are created quickly using a drag-and-drop method.

Document Management

Exceed Billing & Collections integrates seamlessly with Exceed Document Production or other print engines to produce a variety of predefined correspondence such as second notices, reminders, invoices and statements.

Work Management

A work management feature automatically generates work activities based upon company-defined criteria and provides the ability to attach free-form notes. Activities can be generated for many types of exceptions such as cash in suspense over a predefined number of days, or tolerance for the number of pending cancellation requests that have been reached. All activities generated are routed to the appropriate personnel for quick response to billing exceptions. Activities also can be routed to a clearinghouse queue where the appropriate group of users can work on them.

Common Financial Facility

Exceed's Financial Integrator feature provides a centralized repository for both financial and non-financial business transactions. It supports automated intra-system and inter-system balancing, and summarizes financial transactions into a common format for interfacing with non-Exceed systems, such as general ledger systems.

Common Disbursements, Contracts and Commissions

CSC's Exceed provides comprehensive management of disbursements, contracts and commissions. Insurance providers can automate the way they issue, track and reconcile payments, creating a common facility for managing checks and drafts. Exceed's Contracts and Commissions component manages agency contracts, licensing, hierarchy, commission rates and other relevant data.

For more information about CSC's Exceed Billing & Collections, call 800.345.7672 or send an e-mail to inforequests@csc.com.

