

CSC

# BUSINESS PROCESS OUTSOURCING FOR COASTAL MARKETS

## AT A GLANCE

- Respond Quickly to Events
- Easily Ramp Up to Meet High Demand
- Trust Your Business to a Stable Infrastructure
- Increase Service to Agents and Policyholders

### Need Help Weathering a Turbulent Market?

Insurers in coastal markets have unique requirements. You must be agile enough to react quickly to changing conditions, and stable enough to maintain service during hurricanes. Nobody understands your business better than CSC.

CSC has two decades of experience helping insurers serve property owners in Florida and other coastal markets. Our business process outsourcing (BPO) experts know how to respond to events as they unfold and help you quickly execute emergency plans.

CSC has P&C BPO service centers in Sarasota, Florida, and Blythewood, South Carolina. Having different locations under the same management lets us ensure business continuity and engage additional resources on demand to respond to high volumes of inquiries and first notices of loss.

### Rely on a Provider with Coastal Experience

CSC works with more than 10 insurers in Florida. We have deep experience in the Citizens (formerly JUA) policy assumption takeout process. In fact, we were involved with the Florida JUA in the design and implementation of the current Citizens depopulation model. Six of our customers have active or planned assumptions. In addition, we have supported the assumption process for the Louisiana Citizens organization.

CSC's BPO operations manage approximately 350,000 personal property policies, and business from two more Florida residential property carriers, representing more than 200,000 policies, is being transitioned. We also support commercial property for two companies, one of which recently went into production assuming Citizens commercial property line in addition to voluntary business.

During the Florida JUA time frame, CSC supported 935,000 in-force property policies on one system. If you grow significantly, we can scale to meet your needs. Today, CSC's BPO operations support more than \$2.7 billion in premium for companies in all lines throughout the United States.

### Make It Easier for Agents and Policyholders to Do Business with You

We offer advanced self-service capabilities that help make it easier for your insureds and agents to do business with you. Your policyholders can access billing installment schedules and pay invoices online, and agents can have electronic access to virtually all information, minimizing the need for phone calls. CSC understands your needs at the point of sale, and CSC's Agency Link provides a best-in-class Web portal solution.

With Agency Link, more than 30,000 agents can rate, quote and issue policies through an agency portal, their agency vendor system, a comparative rater or a combination of channels. Agency Link improves agency relations while



lowering expenses — for both you and your agents. Insurers also receive business value through the automated underwriting and integrated information ordering.

### **First Notice of Loss Services**

Whether you outsource First Notice of Loss on a permanent basis, or use our FNOL Services on Standby, CSC can help you respond quickly and effectively. In 2004, after four major hurricanes, we maintained a 97 percent call answer rate, despite the doubled call volume.

Our ClaimsDispatch<sup>SM</sup> FNOL intake application helps you increase FNOL productivity, increase customer retention, and better manage indemnity costs. ClaimsDispatch uses scripted questions to facilitate claims triaging. It is an ACORD-driven, subscription-based, full-function FNOL system, using the latest software as a service (SaaS) Web technology.

### **Offer More Value with Flood Insurance**

Flooding is a threat in your region, and offering flood insurance lets you provide more coverage, increase revenue, give your agents another line to sell, and protect your company from error and omissions claims. Whether you already participate in the National Flood Insurance Program, or want to, CSC can help. We offer our premier flood insurance processing application, FloodConnect, as a hosted application. We also offer complete insurance business processing. CSC processes 35 percent of the outsourced flood market, including three of the top 10 flood carriers and the NFIP Direct.

### **Take Advantage of a Full Range of Outsourcing Services**

CSC's range of services includes IT outsourcing, full back-office operations and customer service. We also provide full compliance support and financial reporting including annual report filing.

We combine unparalleled P&C industry expertise with the power of POINT IN, the industry's leading P&C policy administration software suite.

### **Full Policy Life Cycle Management**

- Policy administration
- Claims administration
- Billing

### **Agent Portal**

- Policy, billing and claims inquiry
- Quote, rate, bind, issue
- Underwriting at the point of sale
- First notice of loss
- Interface with agency systems
- Electronic document access and distribution
- Electronic bill presentment and payment
- Electronic commission

### **Back-Office Services**

- Print and distribution
- Rate, rule and form compliance
- Bureau reporting
- Accounting services
- Financial reporting
- Data entry
- Premium audit processing
- Imaging
- Third-party integration

### **Customer Service**

- Customer care center
- Billing and payment services
- First notice of loss
- Underwriting and underwriting support

### **IT and Application Management**

- Infrastructure and hosting
- Application management
- Performance management
- Network management
- Security management
- Account governance
- Project management

### **Turn to the Leader in Outsourcing**

CSC's involvement in coastal markets is only part of our BPO experience. Our P&C BPO operations manage business for 45-plus carriers ranging from startups to existing companies with direct written premium as low as \$30 million and in excess of \$500 million.

Our BPO services combine experienced employees with offshore support services and a global data center infrastructure. More than 30 percent of our BPO employees hold insurance certifications or designations, and the average tenure exceeds 10 years (20 years for project managers.) We also draw on the expertise of our hundreds of resources who deliver our insurance software solutions.

CSC continually invests in employee training and fine-tunes processes by applying Six Sigma principles. Bilingual staffing for English and Spanish is available.

### **Reduce Risk, Increase Performance**

Discover new ways to protect your operations in coastal states, while also supporting your company's growth agenda. Find out about CSC's BPO services.

**To learn more about CSC's Business Process Outsourcing services, call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com).**

