

CSC

ENTER THE FLOOD INSURANCE MARKET AND GROW YOUR BUSINESS

AT A GLANCE

- Expand into New, Profitable Markets
- Support Growth of Your Homeowners Business
- Increase Customer Retention
- Use Technology Designed Specifically for Flood Programs
- Rely On an Experienced Team of Flood Experts

Expand into a Profitable New Market

Congress established the National Flood Insurance Program (NFIP) to provide extra protection for home and business owners. Under FEMA's Write Your Own (WYO) Program, insurance companies can issue federally backed flood insurance, but take no insurance risk.

However, FEMA reports that 75 percent of the available flood market is still subserviced.

By offering flood Insurance, you can grow your business and offer your current customers more coverage. You can expand into new, profitable markets, support growth of your homeowners business, avoid errors and omissions claims, and increase customer retention. But how do you move your company into the flood insurance market?

CSC can help you enter the program quickly and easily.

Reduce Risk with Our Proven Experience

CSC has a strong relationship with the NFIP, and has 10 years of experience in providing full insurance processing services to the flood market. We process 35 percent of the available flood market, and our flood customers include nine WYO carriers, including three of the top 10 insurance carriers writing flood.

Support Your Complete Flood Program

CSC provides a wide array of services to the flood insurance industry, from offering its premier flood insurance processing application, FloodConnect, as a hosted application, to providing complete insurance business processing that includes application capture, rating and quoting, policy issuance and management, billing, and claims administration. FloodConnect also facilitates supporting services such as records management, quality assurance, training and customer service.

Rely on Technology Designed Specifically for Flood

To bring FloodConnect to market, CSC partnered with a large insurance carrier to develop the system requirements and design and construct the application. It has since evolved into a full-featured, function-rich flood insurance management system that uses the latest Oracle technologies and is a Microsoft .NET-connected application. The system features a secure, Web-based user interface for processing agent requests and a client/server solution used by home office personnel for processing flood business.



The U.S. government's General Accounting Office (GAO), in its review of CSC's Flood services, found FloodConnect to be technologically superior to the competition, providing ease of use and the ability to readily incorporate new technologies as they become available. The GAO specifically focused on the reusable components of the system and the complete integration of all modules, and it also included favorable remarks on the system's ability to access real-time, online reports and information.

FloodConnect functional highlights include:

- Rating engine for all flood insurance policy types
- Electronic application submission
- Policy administration
- Claims examination and management
- Fully integrated financial and accounting systems
- Extensive management and agency reporting
- Statistical and financial reporting
- Online document imaging
- Built-in workflow
- Automatic flood zone determination
- Address scrubbing and standardization.

FloodConnect runs on top of a Web server farm and database computing grid that provides a fault-tolerant, scalable, highly available set of services for our customers.

Bring Your People Up to Speed Quickly and Efficiently

World-class training and communication are the cornerstones of CSC's philosophy. Our experienced training team will educate all levels of users. Training could include Web demonstrations, online PowerPoint quick guides, and in-person, instructor-led training. Based on your specific situation, our ongoing training includes FloodConnect system training, FEMA-required flood insurance continuing education, and customized customer-driven training. To keep everyone, including your agents and representatives, in the loop, CSC maintains a high level of communication — from a detailed explanation of your project schedule to communicating post-production system enhancements.

Put Your Business in the Hands of Experts

CSC's ability to scale staff and infrastructure based on your needs is globally recognized. Our operations have been certified to the highest standard — People Capability Maturity Model (PCMM) Level 5 certification.

While CSC's abilities and processes for delivering resources and infrastructure are critical, so too is the quality of people we hire. We seek people with experience

in the flood industry. That's why we opened an office in Germantown, Maryland, an area with a high concentration of flood-industry professionals in and around Washington, D.C., the home of FEMA headquarters.

Experience the Benefits of a Time-Tested Program

Advantages of using CSC's FloodConnect system and dedicated Flood Services include:

Service

- Companywide focus on customer satisfaction
- Commitment to your business model and plans
- Complete support for your agents and representatives
- Commitment to training and communication

Technology Focus

- Web-based technology, designed for flood
- Relational database — changes implemented in days, not weeks or months
- 100 percent electronic claim processing
- Customized portal

Industry Experience

- A safe, time-tested process
- Support from CSC's P&C Insurance Services Global Center of Excellence
- Strong relationships with FEMA and key players within the program

Stability

- Leadership in global technology — in business for 50 years
- Financially strong position (reported \$16 billion for the 12 months ending October 2, 2009)
- Diversified client portfolio

Find out more about FloodConnect and CSC's proven Flood Services. For more information, call 800.345.7672 or send an e-mail to inforequests@csc.com.

About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world. We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients.

More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.



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