

DEBT PROTECTION, BANK AND SPECIALTY INSURANCE PROGRAMS

PROTECT YOUR CUSTOMERS AND YOUR INTERESTS

CSC



PROTECT YOUR CUSTOMERS AND YOUR INTERESTS

OFFER MORE COVERAGE AND INCREASE YOUR REVENUE

Wouldn't you like to secure customer loyalty, while also securing your financial position? Now's the time to offer more innovative products that will help your customers weather financial challenges and create a profitable climate for you.

CSC excels at helping lenders, insurance companies and administrators create and service cost-effective insurance and debt protection products. We offer a low-risk approach to generating additional fee income — and attracting and retaining customers.

CSC provides the systems and services that help you quickly react to emerging market opportunities. Our proven business models can move you from product concept to market introduction in as little as 30 days — without having to add new infrastructure.

We've made the investment in people and technology so you don't have to.

We address the unique requirements of your affinity group, your marketing channels and your product mix, creating tailored nationwide programs that protect both your customers and your interests.

- Introduce New Products Quickly
- Offer All the Protection Features Your Customers Want
- Reduce Start-Up Costs
- Generate New Fee Income
- Outsource to CSC or Manage Programs In-House



CHOOSE THE RIGHT SYSTEM FOR THE RIGHT CONDITIONS

Many companies make the common mistake of trying to make a system designed for complex life or casualty products support specialty insurance products. This results in expensive, inefficient and inflexible programs.

While bank insurance and debt protection products may seem simple by insurance standards, they have different servicing and reporting requirements. Efficient automation is the only way to hold down per-policy processing costs and ensure profitability.

CSC's software and services are designed specifically for financial institutions and other specialty product marketers. Using a single, integrated system for all activities can help you:

- Ensure one-touch customer service for multi-product customers
- Facilitate rapid launches and easy changes
- Provide a single view to servicing personnel for loan and insurance/protection data
- Interface seamlessly with your lending systems.

Our deep experience in debt protection and lending systems helps you build profitable programs.

ADD MORE PROCESSING POWER

CSC's debt protection, bank insurance and specialty insurance programs are built around CSC's Convenience II system. Convenience II was designed specifically to support the unique requirements of these products — providing you the right amount of flexibility at the right cost.

Convenience II gives you the power of online, real-time processing. And with a seamless interface to your lending systems, Convenience II provides fast, efficient product administration not possible with standalone solutions. You can automate your program end-to-end, from solicitation through claims and benefit activation, including agency compensation, billing, reinsurance and reporting.

CSC's systems can be securely accessed over the Internet, eliminating the need for new equipment and complex communication lines.

FULL SUPPORT FOR A WIDE RANGE OF PRODUCTS

- Bank Insurance
 - Credit Insurance
 - Life, Disability, Property, Involuntary Unemployment
 - Monthly and Single Premium
 - Term Life
 - Accidental Death and Dismemberment
- Debt Protection
 - Life, Disability, Involuntary Unemployment, Hospitalization, Family Leave, Divorce/Marriage, Disaster
 - Mortgage, Home Equity and Revolving Lines of Credit, Direct/Indirect Auto, Retail
 - Point of Sale or Solicited
- Specialty Insurance
 - Travel
 - Identity Theft
- Accident and Health
- Hospitalization
- Cancer
- Accidental Death and Dismemberment
- Critical Period Life
- Vacation

MEET YOUR BUSINESS GOALS

OUTSOURCE YOUR PROGRAM ON YOUR TERMS

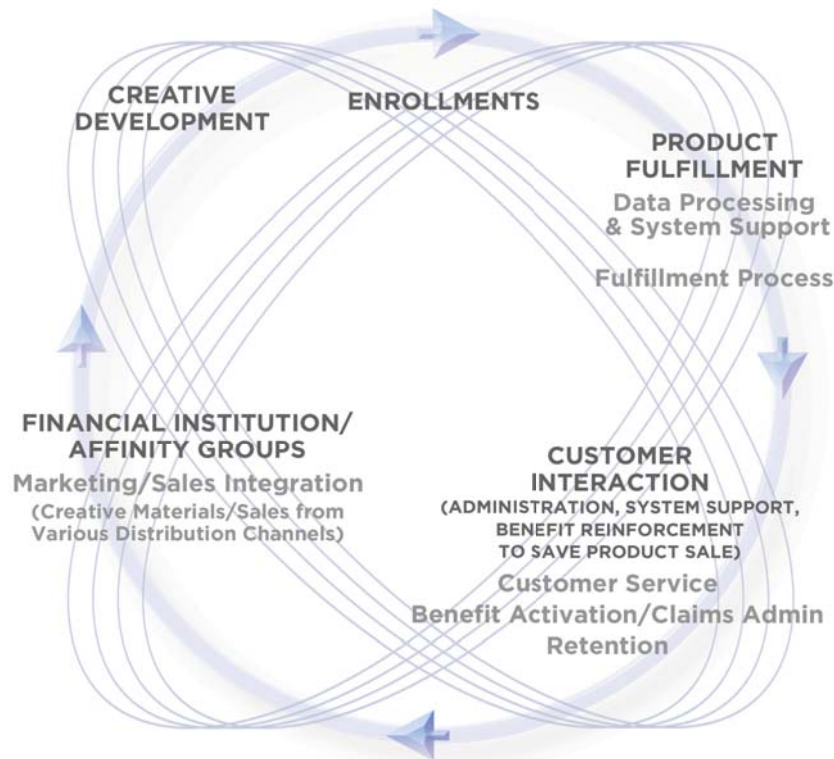
With CSC's programs, you call all the shots. CSC can provide you with a complete line of services including program definition, solicitation, call center operations, benefit activation and claims management. Or, you can implement just parts of CSC's program.

CSC's support makes it easy for customers to join your program. Enrollment options include: Internet site and e-mail enrollments, branch sales, outbound and inbound telemarketing, billing statement inserts and direct mail, cross-sell efforts on service calls, customer retention programs and interactive voice-recognition self-help enrollment.

Outsourcing to CSC can help you retain more customers. Before a policy is canceled upon a

customer's request, our call center representatives are trained to try to "save" these relationships by reinforcing the product benefits or down-selling to other products. You can trust your back office to CSC's business process outsourcing (BPO) services. You get experienced staff to support your program with costs based on your policy and claim volume.

You can hold down costs by outsourcing your systems, processes or both to CSC. Another option is CSC's application service provider (ASP) delivery model where our software accounts for only a small fraction of costs per policy. CSC supplies the systems, operating environment and hardware, technical expertise, and ongoing technical support for your in-house administered program.





STREAMLINE YOUR PROCESSES

AUTOMATE THE ENTIRE PRODUCT LIFE CYCLE

Whether you tailor our systems and services to your operations, or outsource the complete process to us, we can help you streamline product management.

We automate every step of the way with functions that include:

- Automated claim and benefit activations
- Policy fee, cash-with-application, and automatic delinquency processing
- Extensive rating options including substandard and multi-coverage discounts
- Automatic policy underwriting and re-rating
- Automated, event-driven correspondence
- Automated underwriting
- Table-driven coverage, rating, and underwriting rules
- Policy issue and fulfillment
- Complete policy audit trail
- Data warehouse-driven reporting
- Agency and commission accounting
- Individual and group processing
- Product packaging (i.e. one package contains multiple coverages)
- Multilevel security
- Electronic funds transfer (EFT)
- Automated interfaces to your lending systems and retention of loan transaction data
- Rules-based claims/benefit adjudication
- Agent compensation
- Reinsurance.

LEADING U.S. BANK IMPROVES BOTTOM LINE WITH OUTSOURCING

A leading U.S. bank wanted to offer a debt cancellation option to home equity line-of-credit (HELOC) customers, without risking modifications to its mission-critical loan system.

The loan origination system couldn't generate quotes and provide the required support for sales assistance at the customer contact point. Additionally, the fulfillment system needed to support OCC-required regulatory disclosures.

CSC worked with the bank to build a custom program, integrate Web-enabled sales support into existing processes and enforce regulatory compliance.

- The project was estimated at 16-18 months, but CSC had the program ready for a limited test in four months and a national rollout in eight months.
- By launching early, replacing losses from declining credit insurance sales and adding new fee income, the bank realized a minimum estimated yield of \$2 million.
- Using CSC's Convenience II software as a BPO solution, the bank saved over \$2.5 million in license fees and gained access to \$1.5 million in system enhancements in the first year.
- Most recently, the bank noted the program's success and expanded existing coverages.



EASILY INTRODUCE NEW PRODUCTS

INSURER PROVIDES MORE OPTIONS, BOOSTS SATISFACTION

CSC has provided credit insurance services to one of the country's most successful insurance providers for almost 25 years. Recently, the insurer decided to diversify its product line, offering new products for financial institutions to sell to loan customers.

The company wanted a product that was fee-based, easy for customers to understand and could be customized by geographic regions. The result was a debt protection program that provided a variety of packaged coverages.

Using CSC's application service provider (ASP) approach, the insurer was able to ensure a fast implementation, without costly modifications to in-house systems. By linking to CSC's debt cancellation Web site, the insurer's banking clients can now quote by branch or demographic area, issue debt protection coverage, access manager reports, and print forms in all branch offices.

MAKE YOUR MOVE INTO THE PROFITABLE DEBT PROTECTION MARKET

Now is an excellent time to consider offering debt protection. Debt protection gives your customers extra peace of mind, while giving you additional protection on your loan portfolios.

CSC can tailor a program to your portfolio and your expectations. We built many of the most successful debt protection programs, and we are the only third-party servicer that brings a high level of experience in both lending and insurance. Our debt protection programs have been industry-proven to scale to all your loan products and efficiently interface to all lending platforms.

Our solutions for debt protection include debt cancellation and debt deferment products. For lenders who want a simple approach to debt protection origination and fulfillment processes, CSC designs, builds and hosts private-label Web sites. CSC's extensive data warehouse supports a full range of management reports to track the effectiveness of your program.

STRENGTHEN CUSTOMER RELATIONSHIPS



SPEED UP SERVICE

Time is a precious commodity in insurance sales. You'll gain a competitive edge by delivering fast, efficient service with CSC's Accelerator software. CSC's Accelerator products offer Web-based front ends that integrate with all your existing policy administration systems. You'll easily connect multiple systems that provide your insurance products. You'll also have one single view, allowing you to serve your customers more efficiently and effectively.

Speed Turnaround Time with Streamlined New Business

Every extra delay in processing new business presents an opportunity for an applicant to walk away. CSC's nbAccelerator® helps you close new business faster by automating repetitive steps and integrating work management, marketing, sales and service activities.

Navigate Multiple Systems Quickly and Easily

When your customers inquire about their policies they want immediate answers, and you want a positive customer experience. Customer Service Accelerator™ combines contact history and policy portfolio in a single view, allowing for rapid access to current insurance policy data.

Centralize Claims Processing for Speed and Accuracy

Claims processing is one of the most crucial service activities you can perform. Claims Management Accelerator® helps you process a wide range of claims quickly and efficiently — while cutting administrative costs. You'll simplify the claims process for customers, employees, agents and third parties.

ADD EXPERIENCE TO YOUR TEAM

CSC combines deep knowledge in both insurance and the lending supply chain to support you with the most comprehensive services and systems available. No other company can deliver the value CSC has built based on more than 25 years of banking and insurance experience.

We lead the industry in innovation and service delivery to the bank insurance, debt protection and specialty insurance markets — and we're ready to put our experience to work for you.

Rely on CSC's people and technology to help you reduce the risk associated with offering new products.

ONLY CSC OFFERS YOU:

- More than 35 years of experience in creating financial products
- Top-rated business process outsourcing services
- Product-specific software, built from the ground up and proven with numerous clients
- The financial stability of a Fortune 200 company.

For more information about CSC's Debt Protection, Bank and Specialty Insurance Programs, call 800.345.7672 or send an e-mail to inforequests@csc.com.



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ABOUT CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

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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