



nbACCELERATOR

SPEED TURNAROUND TIME
WITH STREAMLINED
NEW BUSINESS & UNDERWRITING

CSC

SPEED TURNAROUND TIME WITH STREAMLINED NEW BUSINESS AND UNDERWRITING

CSC

Support Growth by Rapidly Acquiring and Processing New Business

Close Profitable Business with Fast and Accurate Risk Assessment

Automate Processes and Improve Employee Performance

Ensure Consistent Practices with Advanced Workflow Tools

ACCELERATE NEW BUSINESS

Time is a precious commodity when it comes to life insurance and annuity sales. Every extra day you take to process new business presents an opportunity for an applicant to walk away. In this high-pressure environment, both consumers and producers are looking for fast, accurate responses and immediate access to their information.

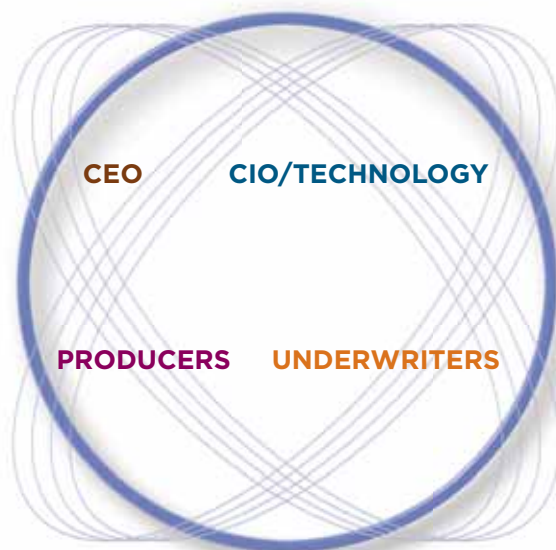
CSC's nbAccelerator®, the industry's most complete new business software, positions life insurance and annuity companies to close new business faster by automating repetitive steps and integrating work management, marketing, sales and service activities. nbAccelerator gives you the power to transform your new business and underwriting operations. It streamlines the capture and submission process, automates repetitive tasks, and ensures work is distributed appropriately and handled promptly. It also speeds risk assessment and automates underwriting decisions.

nbAccelerator combines advanced technology and CSC's industry-leading experience to improve speed and efficiency, while ensuring that insurers are writing profitable new business that supports growth objectives.

DELIVER VALUE TO YOUR KEY STAKEHOLDERS

- Higher profits
- Faster speed to market
- Expanded channels
- Visibility into operations

- More business closed with less hassle
- Faster commissions
- Satisfied customers
- Common-sense technology
- Innovative products and coverages



- Conformity with reference architecture
- Industry-standard integration
- Good value for minimal cost of ownership
- Flexible deployment in components or suite
- Consolidation of resources
- Confidence in delivery

- Faster, more accurate decisions
- Higher percentage of apps in good order
- Improved integration and communication
- Exception-based underwriting
- Empowerment to choose cases and change rules



BOOST PERFORMANCE WITH END-TO-END PROCESSING

nbAccelerator boosts performance by integrating the entire new business and underwriting process. Contracts move into production without manual handoffs or paper-driven tasks, allowing underwriters and case managers to focus on cases that need attention.

It creates an image-based work environment that eliminates paper and allows work to be shared across departments and processed in parallel. Work is distributed electronically according to flexible rules including processor skill level and workload, product type, geography and priority. nbAccelerator helps you:

- Seamlessly integrate data entry and validation, requirements identification and fulfillment, underwriting and issuing
- Eliminate redundant tasks and processing lags, allowing several people to work on a case simultaneously
- Access complete information at the right time, in the right way and for the right person — anywhere in your organization.

STREAMLINE APPLICATIONS AND SUBMISSIONS

Your company can create highly efficient processes from the beginning. The software's easy-to-use electronic application guides your producers through the data-gathering process, ensuring all necessary information is collected at the point of sale. Client information is automatically captured and submitted through a paperless, self-service process. Your producers can complete electronic applications anytime, anywhere — working offline at a prospect's home or working online in the office connected to the Internet. The software automatically fills in the appropriate, most current forms, and presents them

for electronic signature or converts them to PDF for ink signatures.

nbAccelerator gives you more options for efficient application entry.

- Dynamic screens ask reflexive questions to ensure clean, complete applications.
- Home office app entry is image-enabled and Web browser-based.
- Pre-populated customizable views eliminate redundant entry.
- Advanced data validation reduces input errors.
- Signatures can be electronic or hand-written on printed forms.
- Applications can be submitted electronically with real-time status tracking, or processed manually with paper documentation.

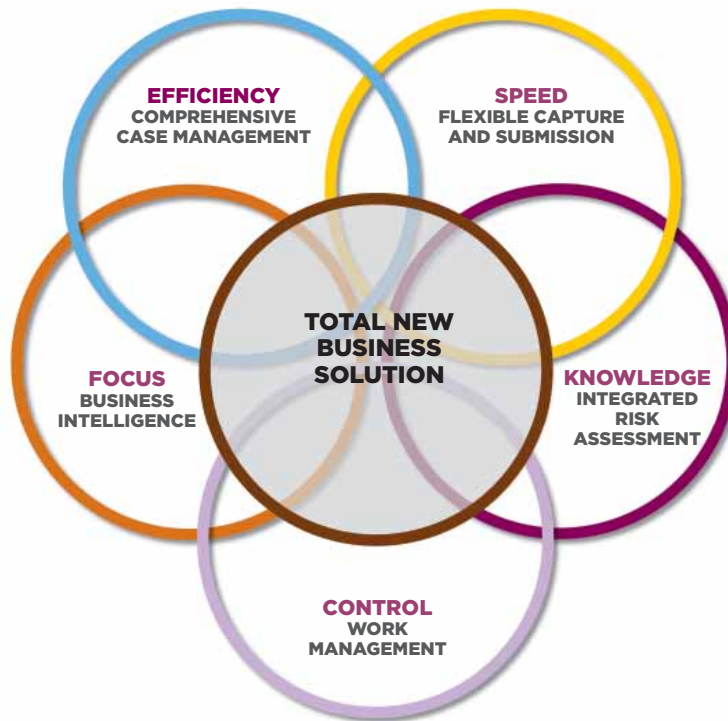
To support a full range of distribution channels, nbAccelerator provides multiple options for receiving applications — from browser-based, image-enabled data entry to online submission over your Web portal. nbAccelerator receives applications around the clock and features highly efficient data entry features that speed processing while reducing errors.

AUTOMATE UNDERWRITING

nbAccelerator provides a full range of automated underwriting capabilities — from initial simplified underwriting to more complex iterative analysis. You can customize the level of automation based on your organization's objectives. Additional underwriting features include:

- Pre-populated underwriting rules
- External rules and calculations
- Automated suitability and underwriting analysis.

THE INDUSTRY'S MOST COMPLETE NEW BUSINESS SOFTWARE



GIVE YOUR STAFF ADVANCED NEW BUSINESS CAPABILITIES

Shorten Decision Time
and Improve Accuracy

Increase Number of
Applications in Good
Order

Easily Customize and
Define Underwriting
Rules

Shorten Time to Market
for New Products

EQUIP UNDERWRITERS WITH A COMPREHENSIVE WORKBENCH

nbAccelerator helps underwriters accomplish risk assessment tasks quickly and efficiently, giving them access to all pertinent case data — including electronic images. Underwriter assignment is based on flexible rules with options for multiple approvals and automated routing of work between the multiple approvers. nbAccelerator's Underwriter Workbench provides a comprehensive browser view of all relevant information, combining contract information, images and electronic data in a centralized location.

The Underwriter Workbench provides:

- Access to all data including current requirements and prior insurance history
- Ease of use for capturing, displaying and scoring impairments
- Integrated views for third-party provider data including MIB and lab providers
- Efficient processing functions for ratings, endorsements and final decisions
- Advanced communications using e-mail, electronic comments and outgoing correspondence
- Capabilities for sending and tracking facultative reinsurance.

AUTOMATE AND SIMPLIFY

AUTOMATE REQUIREMENTS MANAGEMENT

nbAccelerator automates the most time-consuming and costly functions of underwriting and new business processing. The software automatically determines, orders and receives both medical and non-medical requirements, and then it matches them to the appropriate cases for evaluation. nbAccelerator automatically follows up on requirements that are not received within your predefined timeframe. nbAccelerator supports:

- Established interfaces with leading providers and automatic ordering and receipt of requirements
- Automated underwriting analysis of selected requirements results
- Support for underwriting and delivery requirements including non-medical requirements such as replacement forms and state-specific forms.

TURN YOUR DATA INTO BUSINESS INTELLIGENCE

Reports provided by nbAccelerator give you valuable metrics to drive continuous improvement of new business and underwriting processes. Business intelligence provides visibility to measure the entire business process in real time. It helps you identify bottlenecks and processes that cost time and money. Comprehensive statistical reports focus on products, distribution channels, underwriting, providers and new business processes.

SIMPLIFY CASE MANAGEMENT

nbAccelerator simplifies the case management process by integrating complex tasks related to case administration, processing cash, communicating with all entities and delivering the final contract.

Case manager assignment is based on flexible rules with cases automatically routed to the assigned case manager accompanied by a list of the administrative tasks to be completed.

Role-based security enables users to access appropriate business functions while limiting their access to confidential underwriting data. Your case workers get a comprehensive case history, automated requirements and form processing, and fully integrated communications.

MANAGE CORRESPONDENCE AND DOCUMENTS WITH EASE

nbAccelerator improves service by providing dynamic and configurable communication options. Correspondence may be automatically generated based on specific events, eliminating the need for manual processing. When on-demand correspondence is needed, underwriters and case managers may request documents from the underwriter or case manager workbenches. Integrated e-mail helps streamline producer communications while maintaining a history on the contract record.

nbAccelerator offers configurable options for contract print. Contract print extracts include static and calculated values, image identification, amendments and endorsements. Plus, they're generated automatically, which enables your external print system to produce the complete set of contract documents.

"nbAccelerator compresses the time and reduces the cost of underwriting and processing life insurance applications."

-Al Bowen

Senior Vice President, Information Systems
Ohio National Financial Services

MODERNIZE YOUR TECHNOLOGY ENVIRONMENT

STANDARDIZE CASH MANAGEMENT

nbAccelerator improves accuracy and cash-flow timing by automating many repetitive cash-with-application processes. Manual keying is eliminated as payments are applied automatically to contracts. A cashiering workbench manages deposits and generates detailed deposit tickets and balancing reports.

nbAccelerator's full range of cash management functions include:

- Checks, credit cards and wire transfers
- New premiums and 1035 exchange funds, with automatic application of premium
- Automatic cash-with-application acceptance based on your predefined rules
- Advanced balancing reports.

SUPPORT INTEGRATION ACROSS MULTIPLE SYSTEMS AND CHANNELS

nbAccelerator's data interface uses ACORD industry standards and best practices for J2EE development — allowing a single platform to support multiple products, multiple distribution channels and multiple back-end systems. CSC's flexible design puts your organization in control of the results.

Standard interfaces are included for CSC's CyberLife®, VANTAGE-ONE® and Wealth Management Accelerator® administration systems. The open architecture of nbAccelerator is built with the principles of CSC e4SM, a proven, service-oriented architecture that defines, enables and manages the open exchange of information between systems, across enterprises and among partners in a value chain.

Your organization can implement the entire system or choose individual components, such as the risk assessment platform. CSC supports a wide range of new business services including consulting, implementation, integration, managed hosting and full business process outsourcing.



SUPPORT GROWTH WITH CSC'S EXPERIENCE AND PROVEN SOLUTIONS

More than 50 leading insurers use CSC's new business solutions and services to acquire and sustain new customers. Through industry alliances, self-initiated funding, co-sponsored development and other client-focused programs, CSC invests in its technology and underlying processes to continuously enhance nbAccelerator.

Learn more about the industry's most complete new business solution. Find out how nbAccelerator can speed your new business process, improve risk assessment and lower your new business costs.

For more information about nbAccelerator, call 800.345.7672 or send an e-mail to inforequests@csc.com.

CSC'S FOCUS ON LIFE AND ANNUITIES

REACH FOR NEW HEIGHTS IN PERFORMANCE AND FLEXIBILITY

APPLICATION SOFTWARE

Solutions for:

- Product Development
- Work Management
- Risk Management and Business Analytics
- Litigation Management
- New Business and Underwriting
- Customer Service
- Policy Administration
- Claims
- Compensation

APPLICATION OUTSOURCING AND SERVICES

Solutions for:

- Implementations and Upgrades
- Conversions and Consolidations
- Development, Maintenance and Enhancements
- Testing and Quality Assurance
- User and Production Support
- Managed Hosting
- Performance Engineering and Optimization

BUSINESS PROCESS OUTSOURCING

Solutions for:

- Active and Closed Block Administration
- New Product Launches and Start-Ups
- Single Function BPO
- Staff Augmentation

INFRASTRUCTURE OUTSOURCING AND SERVICES

Solutions for:

- Desktop Virtualization
- Network Management
- Data Center Operations
- Voice and Communications
- Disaster Recovery
- Help Desk Services
- Security Services

BUSINESS AND TECHNICAL CONSULTING

Solutions for:

- Enterprise Roadmap
- Customer and Business Performance Intelligence
- Enterprise Resource Planning (ERP)
- IT and Business Alignment
- Performance Engineering
- Application and Infrastructure Modernization





BUSINESS SOLUTIONS
TECHNOLOGY
OUTSOURCING

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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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