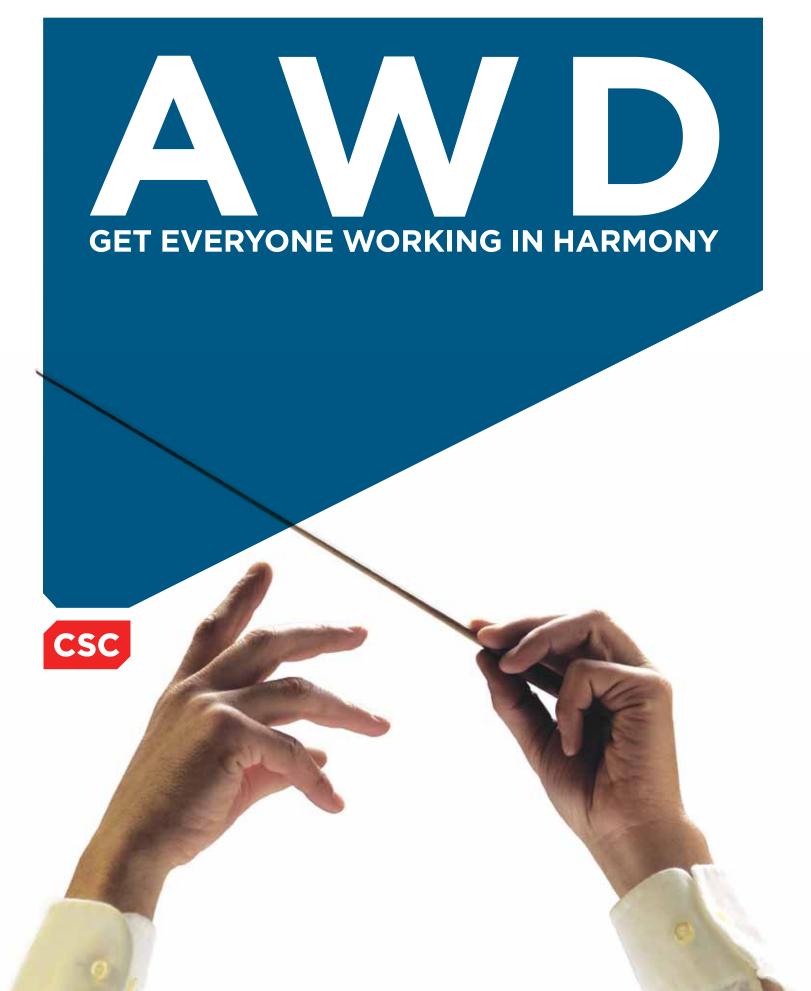
INSURANCE BUSINESS PROCESS MANAGEMENT



GET EVERYONE WORKING IN HARMONY

FINE-TUNE YOUR BUSINESS PROCESSES

Business processes are key assets of any insurance company. Efficient and well-managed processes for new business, customer service and claims are critical for providing quick turnaround and quality service. By streamlining these processes, carriers are realizing that they can achieve significant productivity improvements and reduce operational costs.

Unlike traditional workflow systems, AWD® is a business process management (BPM) application that provides rich, out-of-the-box functionality to support real-time management of work, processes and staff, as well as the incoming documents associated with that work. AWD is used globally by major financial services carriers, supporting very large production volumes on a highly scalable platform. The leading BPM product in the life insurance and annuity market, AWD is now available to property and casualty insurers as well.

KEEP OPERATIONS PERFORMING SMOOTHLY

By defining repeatable, controllable and measurable processes, AWD gives your company a sustainable competitive advantage. Business users design, deploy and maintain their processes within a business process modeling notation (BPMN) framework. What you design is what you execute, which empowers you to react quickly to change. In addition, seamless application integration is available through AWD's open, industry-standard Web services architecture.

Robust business intelligence, dashboards and process analysis tools give management a 360-degree, real-time view of insurance operations. With AWD, you can fully automate entire processes, integrate them with critical enterprise applications and measure them for continuous improvement.

- Improve Productivity by 25% to 35%
- Deliver Rich Service to Customers and Producers
- Reduce Costs by Automating Tasks
- Get the Highest Priority Work Done First
- Manage Operational Performance Using Real-Time Dashboards

ORCHESTRATE PROCESSES WITH EASY-TO-USE DESIGN TOOLS

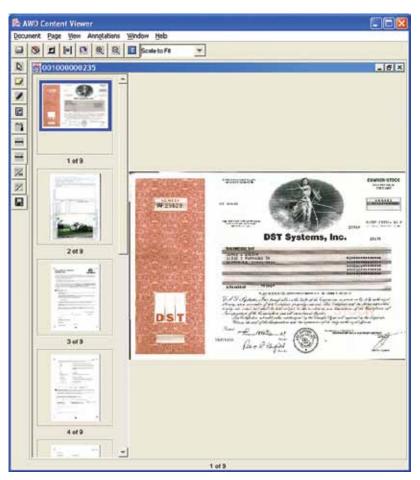
IMPROVE YOUR BOTTOM LINE

AWD's unique ability to manage processes and your changing priorities can create substantial savings for your company. CSC's insurance clients typically achieve 25 percent to 35 percent gains in productivity. Many of the top insurance companies use AWD as an enterprise BPM system to streamline business operations. In fact, insurance companies represent the largest single market using AWD.

MANAGING CONTENT

AWD supports capture, storage and management of multiple types of incoming work and content such as paper documents, email, faxes, phone calls, Web transactions, voice and electronic data from other systems. All documents are held electronically in case files for instant access, 24x7 reliability and no lost information. Already have another imaging system? No problem. AWD easily integrates with many other imaging and document management systems.

AWD also provides fast and easy access to customer information, allowing your customer service representatives and agents to resolve issues in one call and reduce callbacks dramatically.



AWD's content management makes it simple to access key information and process work efficiently.

AMPLIFY PERFORMANCE WITH MANAGEMENT AND ANALYSIS TOOLS

DESIGNING AND AUTOMATING PROCESSES

Nontechnical staff members can use AWD to quickly design processes and presentation flows, and even implement predefined Web services that orchestrate processes using graphical point-and-click palettes. AWD lets business users build, change and deploy process maps in minutes with minimal or no IT involvement.

The design studio provides a form design palette that allows business users to create the role-based user interface that processors use to conduct searches and receive and process incoming work. These screens can guide the processor through detailed tasks, resulting in higher quality and less rework.

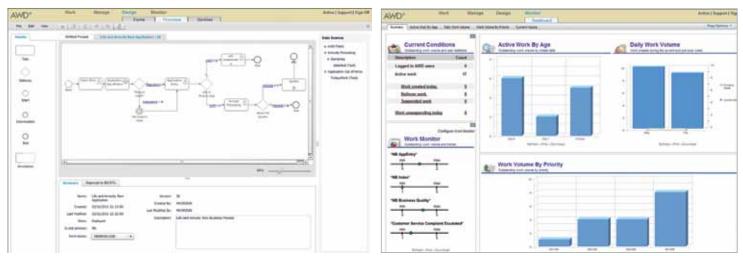
The process design palette enables users to define the process flow graphically using BPMN standards to both describe and execute the flow.

The service design palette defines the details of each step in a process. Users define business rules, Web service calls, service standard timings, and sequencing of the screen flow. Quality sampling criteria, error codes and error impact levels can be defined for all user tasks, providing the foundation for quality monitoring and reporting. The service design palette can also automate process steps by defining data lookup information, application integration and business rule execution.

MANAGING WORK

The majority of work being processed in an insurance company is generated from customer- or producer-initiated requests. AWD centralizes all documents associated with a piece of work in an electronic folder for easy access and review. Once work is indexed, it is automatically prioritized based on pre-established business rules and routed to the available staff member best qualified to perform the work.

With AWD, work flows seamlessly from initiation to completion based on the priorities, service standards and quality controls that have been predefined by your business managers. AWD streamlines highvolume transaction-based processing, which is typically labor intensive, as well as case management for knowledge worker functions



The process design framework gives business users the ability to design, deploy and maintain processes quickly and easily.

Integrated dashboards deliver both intraday and aggregated periodic information on anything from productivity and efficiency to specific error trends.

such as claims, underwriting, and call center processing where access to all relevant information about an inquiry can dramatically reduce talk time and callbacks.

Processors work from a highly integrated desktop that features an inbox for all assigned work. The AWD desktop enables processors to access all information sources for each piece of work, and it directs processing and capture of key information for reporting. Transaction data can be entered directly into the administration system, or AWD can update the data automatically.

AWD helps call center representatives handle calls faster by presenting a complete history of each work item. Work can be created in the call center and routed to the back office for research or handling. Automated matching of documents eliminates manual searches for needed documents. Every task is tracked by the system and becomes part of a sealed audit trail for regulatory compliance. And built-in quality controls provide error reporting and quality assurance sampling.

MANAGING RESOURCES

Many insurance transactions require specialized processing skills, and AWD helps you utilize those skills most efficiently. Individuals as well as work groups can be dynamically assigned to the activities that are most critical at that moment — such as processing funds on time to avoid gain/loss or managing peak work volumes to meet guaranteed service levels.

AWD's resource management tools extend from individual assignments and absences to management of groups, teams and entire departments.

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AWD provides a browser-based framework that can be personalized to optimize the overall experience of users based **on their roles**.

MANAGING AND ANALYZING PERFORMANCE

A key focus for AWD is managing the inventory and completion of work. In today's world that means ensuring service levels and quality standards are met. AWD's monitoring dashboards and analytical reports provide real-time access to mission-critical data. Managers can monitor current operational conditions and identify active users, backlogs, volumes of work or suspended work to proactively adjust workloads, priorities and resources to maintain desired thresholds.

AWD can monitor processes for critical events, such as large cases that are close to exceeding the SLA, and initiate alerts or trigger special processing. A library of standard reports covers a wide variety of metrics by type of work received, quality reports and resource utilization. This information can be used to support trend analysis and workload forecasting.

AWD gives you the flexibility to split up processes by individual tasks, allowing offshore, onshore or third-party entities to work together. Many companies use AWD to route work to offshore operations for specific processing tasks such as indexing and data entry, taking advantage of AWD's rich performance, monitoring and reporting to track work around the globe to ensure quality and SLA standards.

"The bottom line is this: Without AWD, Institutional Sales could not operate with the speed, accuracy and efficiency that we do. It's not something that would be a 'nice to have.' It's a necessity to doing business in the industry." Lori Kunzelman, Ohio National Financial Services

"AWD has improved the level of service we are able to provide our distributors and clients." Selita Jansen, AEGON USA

MOVE FORWARD WITH RELIABLE, FUTURE-PROOF TECHNOLOGY

AWD runs on a wide variety of platforms such as Windows, iSeries and Sun Solaris. Its open, n-tier service-oriented architecture manages high work volumes by making the best use of resources on a single server or across multiple servers. AWD uses industry standards such as SOAP, XML and XSLT to simplify integration and exchange of data.

SEE RESULTS QUICKLY

With nearly 20 years of experience implementing AWD, CSC has created a comprehensive library of best practices and processing templates for core insurance business processing areas. This expertise enables customers to achieve quick process optimization and fast time to benefits. Core insurance areas that will benefit most from AWD are new business, customer service, agent licensing, commissions and claims.

For these areas, all work is brought under the control of AWD, enabling managers to have a clear view of their business areas. AWD focuses on optimizing the end-to-end process for a given business area, not just optimizing a single task. Paper forms, manual printing of faxes and emails, external worksheets and tracking tools are eliminated, as are any other manual tasks.

Insurance processors love the system because it is easy to learn and it greatly reduces the non-value-added tasks previously required to complete their work. Managers for the first time have total visibility into the work, processes, staff utilization and quality — at their fingertips.

TRANSFORM THE WAY YOU CONDUCT BUSINESS

KEEP TIME WITH THE MARKET

CSC and AWD continue to evolve with business process management principles and practices. An active AWD users' group, representing a wide range of insurers, meets regularly to share ideas for process improvements and to provide input for future enhancements to the product.

AWD has already helped insurance companies save millions of dollars through reengineered processes and automation. CSC can forecast the potential savings for your organization before you decide whether to license AWD. Talk to us about performing a cost-benefit analysis. This quick assessment will tell you whether implementing AWD can improve productivity within each major processing area such as new business or customer service, and can identify cost savings.

Orchestrate your business processes for peak efficiency. To maintain a competitive edge and support key strategic initiatives, companies have to get serious about streamlining and automating their processes — driving out costs, improving productivity and creating a more agile business operation. AWD can help your company achieve those goals, as it has for many other insurers.

To learn more about AWD and CSC's costbenefit analysis, call 800.345.7672 or send an email to inforequests@csc.com.

AWD is a registered trademark of DST Technologies, Inc.

AWD is a product of DST Technologies, Inc. CSC, the exclusive distributor of AWD to the insurance industry, provides project management, business reengineering and technology services for AWD implementations.



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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 50 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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