

CLAIMS MANAGEMENT ACCELERATOR

CENTRALIZE CLAIMS PROCESSING
FOR SPEED AND ACCURACY

CSC



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CSC

- Reduce Claims Management Costs
- Shorten Turnaround Time and Reduce Backlogs
- Improve Productivity by 15% to 50%
- Detect and Prevent Fraud
- Ensure Regulatory Compliance
- Simplify Training

ACCELERATE CLAIMS MANAGEMENT

Claims management is critical to an insurer's success. Done right, it solidifies customer relationships, aids in regulatory compliance and prevents fraud. With so much at stake, why is claims management the least efficient process in a life insurance company's operations?

CSC's Claims Management Accelerator™ helps claims staff process claims quickly and accurately with a centralized work management system for death, waiver, long-term care, disability income and other claims. Its Web-based front end easily integrates with all policy administration and reinsurance systems to give users a common look and feel for multiple types of claims.

Claims Management Accelerator helps companies eliminate most paper-based processing tasks, integrate third-party information vendors into the process and automate the approval of certain claims. You can expect to improve productivity by at least 15 percent and as much as 50 percent, depending on your product portfolio and level of automation.

CLAIMS MANAGEMENT ACCELERATOR: A COMPLETE CLAIMS SOLUTION

PERFORMANCE METRICS AND MANAGEMENT REPORTING

NOTICE OF CLAIM

VALIDATION OF CLAIM

CLAIM ASSIGNMENT

CLAIM ADMINISTRATION

CLAIM DISPOSITION

IMAGE AND WORKFLOW/CORRESPONDENCE

BUSINESS RULES AND CALCULATIONS



INCREASE PRODUCTIVITY, CUT COSTS

Claims Management Accelerator gives call center staff, back-office employees and examiners a single desktop for managing the entire claims process — from notification through payment and reinsurance recovery.

Claims Management Accelerator lets you calculate benefits and set up payments through multiple administration systems, reducing the complexity associated with multiple product lines. With image and workflow capabilities, including work assignment, correspondence creation and requirements gathering, you can eliminate manual work and paper-based processing.

At any point in the life of the claim, claims personnel or supervisors can check its status and electronically access all details, including correspondence and requirements documents. All types of notifications — phone calls, letters, faxes and e-mails — are archived while users enter relevant claim details into the system. Claims are initially screened for previous claims and other policies.

BUILT FOR DEMANDING BPO OPERATIONS

CSC's business process outsourcing (BPO) operations support 4 million policies and each month process more than 8,000 new claims with benefits ranging from \$500 to \$50 million.

As CSC's operations grew to support a wide range of benefits and waivers, processing became more complex and expensive. Multiple systems across five U.S. processing centers needed to be centralized and automated to ensure consistent claims practices.

CSC applied many of the same automated approaches used in the other Accelerator software products to create Claims Management Accelerator, a system for all types of life insurance and annuity claims in the most demanding processing environments.



AUTOMATE ASSIGNMENT AND ADMINISTRATION

SUPPORT ALL CLAIMS

- Death
- Waiver
- Accelerated Death
- Disability Income
- Long-Term Care
- Medicare Supplement

STREAMLINE WORKFLOW

When a claim is created, Claims Management Accelerator automatically establishes a claim number and assigns the case to an examiner or other qualified staff member. The system's business rules let you tailor workflow and assignments to distribute workloads and to match the best-suited examiners to each claim situation. Low-value claims can be processed automatically with minimal staff intervention.

After the appropriate policies are associated with a claim, the system determines a list of requirements, matches all incoming documents to each claim and follows up on overdue tasks automatically. It also integrates easily with third-party information sources to provide immediate access to requirements data.

The system identifies all designees and other parties to each claim, and any special handling that may be needed. You can take advantage of its support for automatic calculation of benefits while still being able to add manual adjustments. Built-in steps for quality assurance and approvals help eliminate errors.

OPEN UP YOUR OPTIONS FOR CLAIM DISPOSITION

Claims Management Accelerator lets you set up a full range of settlement and payment options. It allows easy addition of payees, interest calculation and payment adjustments, and it generates correspondence for claims that are denied.

Claims Management Accelerator integrates with financial processing systems to trigger disbursements automatically, and it provides full support for generating explanation of benefits statements. After the claim is paid, the system also supports the recovery of all reinsurance proceeds.

GAUGE PROCESSES AND PRODUCTIVITY

Claims Management Accelerator gives you accurate, up-to-date information to help manage claims processes. Its reporting capabilities extend well beyond the features offered by traditional claims and workflow engines. The software generates comprehensive reports for work management, such as cycle time and productivity; and claims information, such as claim amount, age and product type.

ACHIEVE BREAKTHROUGH PERFORMANCE

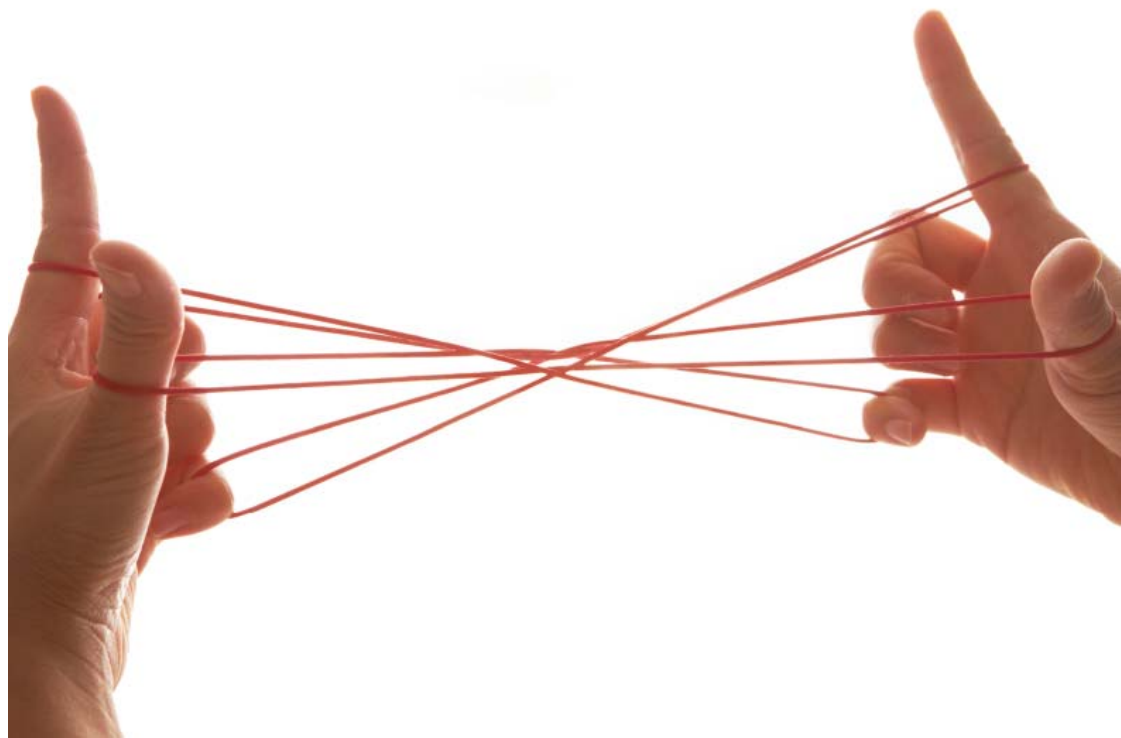
- Track E-Mails, Calls, Correspondence and Faxes
- Speed Retrieval of Documents
- Automatically Route Work to Best Available Resource
- Measure Performance by Department, Team or Individual Employee
- Automate Manual Tasks and Entire Work Processes
- Foster Best Practices Across Your Organization



EXTEND YOUR BACK-END PROCESSING SYSTEMS

TECHNOLOGY

- Browser-Based Deployment — fully supports rich Internet applications
- Ease of Integration — complies with CSC e4 enterprise integration architecture to access multiple systems and third parties
- Business Process Management — distributes work automatically based on business rules
- Common Software Front End — surrounds all systems and deploys an easy-to-use interface that simplifies training



CLAIMS MANAGEMENT ACCELERATOR'S MULTI-TIER ARCHITECTURE

- Client/Presentation Tier for Implementing Rich User-Interface Delivery Channel Views
- BPM Tier for Business Process Choreography
- Business Services Tier for Access to Business Services and Data
- Data Services Tier for Access to Enterprise Application Services and Data

FUTURE-PROOF YOUR TECHNOLOGY

Claims Management Accelerator surrounds and extends your back-end processing systems. The open, service-oriented architecture of CSC's Accelerator products is built with the principles of CSC e4SM, a proven framework that enables, extends and evolves the enterprise. CSC e4 includes communications from Web technology, legacy systems and commercial software components by means of a business process management (BPM) engine and adapters to middleware services.

SIMPLIFY CLAIMS PROCESSING

Claims Management Accelerator can simplify your claims process for customers, employees, agents and third parties. It's an innovative way to deliver fast and accurate services on a wide range of claims — while cutting administrative costs.

For more information about Claims Management Accelerator, 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

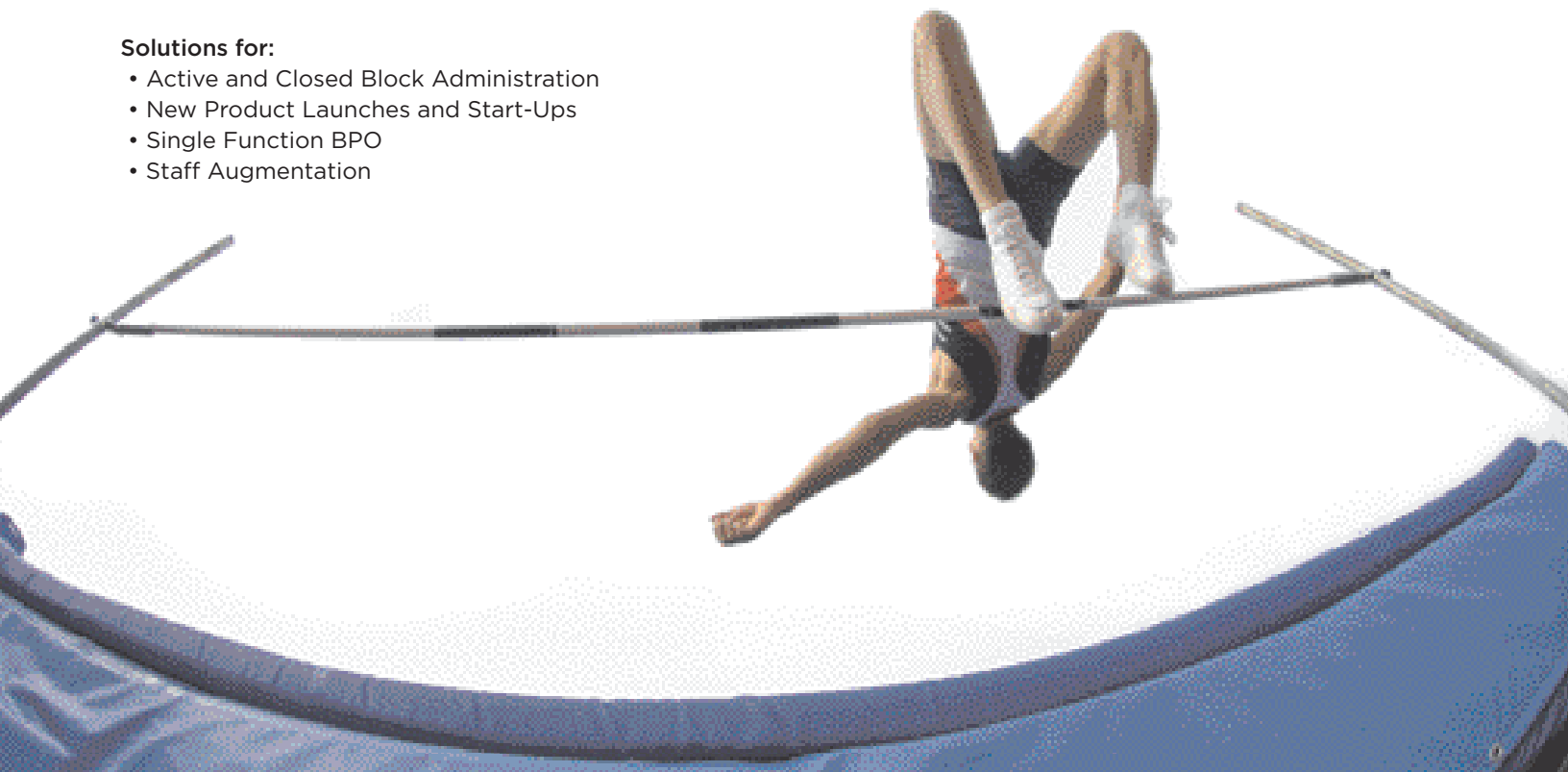
Solutions for:

- 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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