

# Insurance Solutions

Why outsource your insurance services? Consider this: spiraling costs make the battle to sustain profitability an increasingly challenging one for companies in the insurance industry. Leading firms excel because they seize every opportunity to gain a competitive advantage.

By outsourcing your customer services or back-office processing, you can realize substantial savings, improve service levels and refocus your resources on initiatives that generate profitable growth.



## Our Industry Expertise

We help insurance and insurance-related businesses reduce costs by providing multiple services through a single, flexible outsourcing partner. And we enable hundreds of commercial and government insurers to meet the evolving business and technology demands of this complex industry.

By combining a unique set of industry expertise, technologies and management disciplines, we deliver improved quality and operational efficiency. And we do it while lowering costs for our clients in the following markets:

- Annuities
- Disability
- Full Cost Containment Services
- Government Agencies and Programs
- Health Insurance
- HMO
- Home Health and Long-Term Care
- Integrated Delivery Systems
- Life Insurance
- Lock Box
- Medical
- Multi-option Plans
- Personal Lines
- Property and Casualty
- Workers' Compensation

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## Our Value

Our insurance solutions position our clients to exceed their current business objectives and meet the challenges of the future. We provide thought leadership and innovative best practices, gleaned from what we know works effectively across our global operations. This enables us to uncover cost savings and deliver continuous opportunities for improvement.

But we don't do it alone. We believe each client relationship is a partnership. So we work together with our clients as partners, leveraging one another's strengths to be successful.

## Our Services

- ASP Services
- Claims Processing
- Customer Care
- Data Center Operations
- Desktop Support
- Disaster Recovery
- First Notice of Loss
- Media Conversion
- Membership and Billing
- Provider Network Administration
- Revenue Cycle Management
- Security
- Systems Integration

## Our Differentiators

- Flexible Support Solutions
- Global Capabilities
- World-Class Technology
- Superior Quality Management
- Transition Process Expertise
- Dynamic Online Reporting
- Security and Confidentiality Best Practices
- Innovative Staffing and Compensation Models

## Our Credentials

- 40+ years supporting the Insurance and Financial industries
- \$22 Billion in Annual Revenue
- 140,000 Employees
- 160 Countries
- #1 Top 10 Comprehensive F&A Vendors Worldwide, Gartner
- #1 Best Managed Global Outsourcing Vendor, Brown-Wilson Group Global Outsource Survey
- #1 Best BPO, Outsourcing Excellence Award, Outsourcing Center
- #1 Best-Performing Managed Services

## Recognition

- Seven-Year Quality Award Winner
- Five-Year ACCE Award Winner
- CIAC Pacesetter Award
- J.D. Power Call Center Certification in Customer Care

## Why Outsource Your Customer Care Services?

To achieve the highest levels of customer service and technical support at the best value available.

Customer retention and satisfaction are critical to the success of any business. However, managing customer service efforts can be a tremendous drain on company resources. By outsourcing these functions to us, you can realize:

- Quality and efficiency improvements
- Competitive gain
- Measurable savings.

To address your specific customer care needs, we customize solutions by leveraging our:

- Qualified talent
- Global capabilities
- Proven methodologies
- Specialized technology.



## Our Qualifications

- Handle over 500 million claims per year
- Scan more than 10 million images each day
- Process over seven million pieces of mail daily
- OCR/ICR over 156 million documents annually
- Store 1.2 billion microfilm images
- Host over two billion FileNET images
- Ensure HIPAA-compliant transmission of all protected health information

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## Customer Care Is Our Business

We enable you to deliver the quality of service your customers deserve.

Outsourcing your contact center applications – or changing your current provider – can be complex and risky. It's imperative to select a provider with the industry experience to proactively manage your business. Your provider must also have the flexibility to meet your customized requirements.

We do that, and more. We began providing outsourced customer care services in 1989 in a select number of centers. Since then, we've expanded to 121 domestic, near-shore and offshore customer interaction centers, offering support in 20 different languages. With nearly 34,000 Customer Service Representatives (CSRs), we manage a wide range of customer service, sales and technical support for large global programs.

Using cutting-edge technology to provide live CSR support via telephone, e-mail, Web chat, and mail response, we handle more than one million customer interactions daily. We also offer automated self-help capabilities.

We provide these services for a blue-chip list of insurance industry clientele, as well as for many firms in the financial services industry.

## How Can We Help You Improve Customer Care?

We create customized solutions to meet your needs, delivering service excellence with each customer interaction.

Poor customer service can cost you business. While clients may not remember the exact words exchanged during an interaction, they'll remember the overall experience. We understand the service quality standards required of contact center operators. Our contact centers provide the highest level of customer care and quality.

With us, you can choose from a variety of customer care services. A trained, experienced staff will be selected to align with your particular business requirement. We also offer dedicated contact centers for specific vertical industries and core technologies. We maximize technology by combining IVR and CSR to ensure they're both working hand-in-hand to give your customer the best experience possible – and ultimately save you dollars. We deliver what you need.

## Our Customer Care Differentiators

- Accent Neutralization and Culturalization
- Center for Customer Care Excellence (C3E)
- Dedicated Strategic Business Units (SBUs)
- Flexible Support Alternatives
- Global Capabilities
- Activity-Based Compensation
- Superior Quality Management
- Transition Process Expertise
- World-Class Technology (LMS and grASP™)

## Our Customer Care Qualifications

- More Than a Decade of Domestic Contact Center Expertise
- Unmatched Offshore Site-Deployment Experience
- 121 Domestic and International Contact Centers
- Proprietary Tools and Award-Winning Products
- 1,000,000+ Transactions per Day
- 34,000 Contact Center Professionals
- 20 Languages Supported
- 24/7 Service

## Customer Care Recognition

- Seven-Year Quality Award Winner
- Five-Year ACCE Award Winner
- CIAC Pacesetter Award
- J.D. Power Contact Center Certification

## Our Customer Care Services

- Activations
- Business Intelligence
- Catalog Sales
- Collections
- Customer Service
- Dispatch
- Impact Calls
- Loan Origination
- Order Entry
- Product Lifecycle Support
- Retention
- Sales
- Self Service – IVR/Web
- Technical Support
- Upgrade Calls

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## About Xerox

Xerox is the world's leading enterprise for business process and document management. Its technology, expertise and services enable workplaces – from small businesses to large global enterprises – to simplify the way work gets done so they operate more effectively and focus more on what matters most: their real business. Xerox offers business process outsourcing and IT outsourcing services, including data processing, healthcare solutions, HR benefits management, finance support, transportation solutions, and customer relationship management services for commercial and government organizations worldwide. The company also provides extensive leading-edge document technology, services, software and genuine Xerox supplies for graphic communication and office printing environments of any size. Xerox serves clients in more than 160 countries.

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