



# Better Process Outsourcing

## Your Back-Office Insurance Partner



We know technology is a means to an end for insurers — a tool to help process business effectively and efficiently. But technology is only a part of your toolkit. That's why we've complemented it with a suite of business-process-outsourcing services (BPO).

### BPO Services

Insuresoft's services will help you get more work done more efficiently and more cost effectively. We'll enable your experts to focus on core activities related to underwriting, claims, service, and sales, while our experts alleviate back-office processing. You grow your business. We scale your backoffice processes to accommodate that growth. That translates to fewer headaches, fewer distractions, and improved profitability for you.

# BPO Offerings

We offer a full range of back-office support and operational services. These services can be used individually, or as a full 'turnkey' back office solution.



## Customer Service Support



## Premium Support



## Underwriting Support



## Print & Distribution Support



## First Notice of Loss



## Campaign Management

## Transparent Flexibility, quality services

We provide all our services with complete transparency to you, but we are invisible to your customers and agents. All our work is done with strict adherence to a Standard Operating Procedure created with your team, and reported to you in accordance with agreed contractual Service Level Agreements.



## Print Support

Using our print and distribution services, we'll manage outbound communications for marketing or general-information campaigns related to safety, education, products, changes in contact information, company announcements, or anything else. We'll print, fold, stuff, sort, post, and mail your customer and agent communications. We'll track responses and follow up with cards, calls, or emails. And we'll be fully accountable for the completeness and accuracy of our work.

- To cover for unexpected staff shortages, team meetings, lunch breaks, etc.
- To provide extended-hour coverage. If you shut down at 5:00 p.m., we'll cover your phones until 8:00 or 9:00 p.m.
- 3. Our disaster coverage level ensures your business will go on as usual even if your facility is inoperable or overwhelmed because of a significant event.



## Customer Support

Our Customer Service team can help in three ways:

1. Our full-service level comprises receiving and processing all inbound customer service contacts.
2. Our overflow level provides service as needed:
  - To take calls during peak hours or sudden volume spikes. Calls unanswered after 30 seconds at your office are automatically routed to our service center.



## Premium Support

Traditional bank lockboxes download your files and then you post to their software. Without direct access, bank lockboxes have reduced quality control measures, increasing error rates. In addition, they can't post some of the payments and have to send them to you for posting by your team. Because we have our own intelligent lockbox facility, we post payments directly into your software and upload them to your bank. As a result, no checks are returned to you; and quality control is ensured. As a standalone service we provide our lockbox service at rates comparable to those of banks,

even as we significantly reduce your workload.

In addition, we'll take care of all your other premium processing needs. We accept credit card and EFT payments. We'll take care of commission checks and reports. We will issue return premium checks. We'll also research and process all payment exceptions (NSF checks, etc) and take care of bill reschedule and bill plan change requests. We will also provide month end support reconciliation.



### Underwriting Support

Like our other services, you can fully outsource this to us, or use us for short-term projects such as conversions or book rolls.

Our services include:

- Processing new business, endorsements, cancellations, renewals, rewrites and reinstatements
- Processing out-of-sequence endorsements
- Generating state-compliant legal notices
- Quality control review, Rate pursuit

- Web quoting support (offer and new business acceptance and review)
- Contract interpretation and interaction with agents and customers within your SOP guidelines.



### FNOL Intake

We'll provide economical and reliable FNOL intake via phone, email, fax, or web portal. We'll identify claim severity, set up initial reserves and adjuster assignments, and communicate information to your customers. We'll even settle basic losses and issue claim checks for you.

Our FNOL services can provide three levels of support:

1. Functioning as your primary FNOL receipt and support 24/7/365
2. Providing overflow services during periods of high volume or during periods when your staff needs to be temporarily augmented
3. During a catastrophe, a natural disaster, or any event that affects your ability to serve your customers, we'll give you the help you need to maintain business continuity.



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