PREMIUM BILLING 360°

Consolidated Billing for P&C, Life and Health Insurers — Available as Business Process Services, in the Cloud as Software as a Service, or In-House

Looking to give your insurance customers and agents greater choice — including consolidated billing across multiple market segments, lines of business, distribution channels or policy systems? Need to improve your efficiency and lower costs?

With DXC Technology Premium Billing 360°, you can grow your business and improve customer service while reducing operational costs. And, you can do all this through your choice of three deployment options:

Cloud Software as a Service
With DXC’s cloud-based SaaS deployment option, carriers can achieve faster entry at significantly lower costs. SaaS deployment enables companies of all sizes to quickly access the same robust billing functions used by the industry’s top tier insurance companies. You can be up and running on Premium Billing 360° in as little as 80 days, and costs are more predictable with consumption-based pricing. With the SaaS solution, you’ll always have the latest technology and the ability to support new ways of doing business.

Business Process Services
Let DXC run your Premium Billing 360° deployment in our world-class, award-winning Business Process Outsourcing...
AT A GLANCE

• Choose from three deployment options: Business Process Services, Cloud Software as a Service, or In-House
• Support business objectives quickly and easily
• Improve customer and agent service and retention
• Improve collections and cash flow
• Improve back-office efficiency and reduce operational costs
• Future-proof your investment

(BPO) operation. DXC will provide the service according to our proven best practices or the service level standards that fit your customers’ expectations. DXC can provide full-function service or selected services integrated with your own operations.

The BPO option:
• Provides additional business flexibility
• Accelerates training and deployment time
• Shifts some of the financial and management risk of fluctuating business volumes to DXC

Once established in our BPO, the operation and system can be shifted back into your own operation when you choose.

In-House

With an in-house deployment, you not only receive access to your initial installation of Premium Billing 360°, you also have the rights to receive releases and patches. Updates are complete releases, so you can plan when to upgrade your in-house deployment.

These deployment options enable even the smallest carriers and health plans to take advantage of the same robust billing and payment functions that the large carriers and health plans use.

Whether you are growing through acquisition, seeking new distribution channels or supporting multiple billing systems for multiple lines of business, states or distribution channels, you will better serve your clients and agents with a single, flexible billing solution.

BUSINESS AND OPERATIONAL BENEFITS

Market Demand for Self-Service

Your customers want options in billing and payments, as well as easier access to their information — on their terms. DXC Premium Billing 360° gives you the flexibility of online and mobile options for billing, payments and self-service. Its flexible architecture supports apps for collecting payments and bill present-ment through any smartphone or mobile device. With the solution’s role-based security, you can provide the self-service options that your individuals, employer groups, mortgagees, agents and payroll processors expect.

Improved Cash Flow

By providing multiple options for online payment and reconciliation, Premium Billing 360° helps you move cash faster. And a single view of the cash life cycle across the company helps predict cash flow more accurately.

With options to integrate with payment processors, you can externalize your PCI compliance risk. By offering recurring payment options of bank draft or credit card payments, you will see your cash flow improve. Premium Billing 360° lets you protect the equity of a policy, while also collecting enough to cover the exposure. You can choose when to cancel a policy, eliminating the need and cost of refunds while also providing the capability to bill in advance or arrears. You can address timely cancellations or termination of policies for nonpayment and reduce days outstanding for accounts receivables.
You’ll also improve cash flow by being able to easily create payment plans that best meet your customer’s ability to pay.

**Flexibility and Agility**

You can gain competitive differentiation by offering unlimited billing and payment options. New options can be deployed in weeks, not months. Premium Billing 360° provides consolidated invoices — across different markets, states, business lines or even disparate policy administration systems — that make it easy to submit a consolidated payment.

**Operational Efficiency**

The robust, flexible architecture of Premium Billing 360° means it can integrate with client enrollment systems, policy administration systems, sponsor payroll systems, banks, document management systems and client portals using a catalog of standardized, configurable Web service and files. With one system for your entire insurance business, you will lower operational expenses and maintenance costs as well as minimize the complexity of your IT department. Premium Billing 360° has such a wide breadth and depth of function, your IT resources will no longer need to focus on complex system modifications to meet your business goals.

**Future-Proofed Technology**

With limited IT budgets and shrinking resources, it has become increasingly difficult to keep up with the latest technology and software enhancements. A growing list of leading insurance companies rely on Premium Billing 360° to support millions of customers, and on DXC to continually provide market-driven enhancements to the software.

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