

Insurance Industry Solutions

Why taking a second look at your statement and policy production makes sense
DST Output's integrated print and electronic document delivery technologies can improve policyholder and producer retention, create cross-sell opportunities, reduce delivery costs, and address quality and regulatory needs.

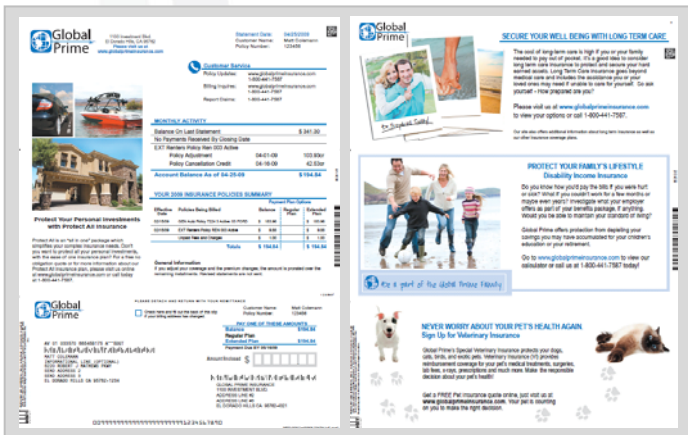
Keeping competitive isn't easy

Fierce price competition among insurers and rapid technology advances in print and electronic statement and policy delivery are forcing leading insurance companies to evaluate their customer communications strategy.

DST Output can help your organization stay competitive by significantly reducing your expenses and your dependence on internal technology resources. Our leading-edge communications solutions address the business challenges faced by life, annuity, and property and casualty insurers, and can easily interface with your legacy systems.

Take advantage of a wide variety of printed statement and policy output options

You can select various cost-effective document output options, including high-speed color variable digital statement printing. For policy documents, DST Output leverages sophisticated software and high-speed finishing equipment to streamline the production and assembly process. Our continuous focus on innovation provides you with ever greater quality control and reliability with your statement production.



Benefits to carriers

- Take advantage of advanced technologies in document production without the associated capital expenditures
- Address quality and regulatory compliance using policy production automation
- Keep up with the changing address and data requirements from the USPS®
- Reduce cost of delivery by optimizing sortation and mailpiece design for maximum postal efficiencies.
- Increase products per household by using our one-to-one marketing and personalization tools to more effectively offer relevant information on document.
- Improve customer service through seamless electronic document presentment, payment, and distribution abilities integrated with printed statement delivery

Our online, secure Customer Portal offers you audit functions, job tracking, statement production reporting, and postage reports to support administrative and operational needs.

DST Output processes data at the corporate-owned, centralized Winchester Data Center to allow additional levels of redundancy and security.

Build relevant conversations between you and all your audiences

Every customer contact is an opportunity for you to build brand awareness, cross-sell, or up-sell—use it to your advantage. DST Output offers a range of capabilities to facilitate ongoing conversations with your customers – from design through delivery.

Use the award-winning expertise of our design team to make your statements, newsletters, direct marketing, or educational materials reader-friendly, cost-effective, and results-oriented.

DST Output's Web-based tools give you power to create and deliver personalized on-statement messages—in print and online. Seamlessly integrated with our printing, mailing, and electronic presentment capabilities, these tools allow you to customize text and graphics based on demographic data—and change messages as frequently as you'd like.

DST Output has what it takes to produce documents that resonate with your customers and drive revenue. The potential results: increased revenue, lower customer support costs, higher customer retention rates, faster response times, and ultimately—happier customers.

Bring your customers online to reduce service and delivery costs

DST Output electronic capabilities include document presentment, payment, and distribution, including secure e-mail push delivery. Our solution enables you to present the same document for viewing by customer service representatives, intermediaries, and consumers, benefiting your customers through improved service and saving you money. Information can be presented and stored, with advanced archival and retrieval capabilities.

A variety of formats are available including Web-based PDF or HTML, and offline media such as CD/DVD and Microfilm/Microfiche. Our online presentment production environments reside at Winchester Data Center in a specially optimized eCommerce environment for optimal performance and stability.

We think you're overspending on postage. DST Output develops postal solutions that help you optimize mail efficiencies and streamline postal expenses, leveraging Intelligent Mail® barcode and various sortation options. We can help you design and implement strategies to alleviate the impact of rising postage costs through mailpiece design that considers weight and shape, consolidated mailings, use of permit imprints and improved Move Update compliance.

DST Output ... a proven leader

DST Output, a subsidiary of DST Systems, Inc., prints, mails and electronically delivers a variety of transactional documents on behalf of our customers including bills, account statements, policies, proxies, summary prospectuses, tax documents, explanation of benefits, letters and direct

marketing materials. We provide these output solutions to many of the country's largest companies.

DST Output is the world's largest inkjet systems printer and one of the largest First-Class™ mailers in the United States. Each year, DST Output and its affiliates produce more than 2 billion customer communications, delivered throughout the United States, Canada, the United Kingdom and Europe via postal service, express delivery and over the Internet.

Our commitment to quality is reflected in numerous awards of excellence from *IndustryWeek* magazine, the USPS, and others. DST Output maintains facilities in Hartford, CT; Kansas City, MO; and El Dorado Hills, CA; Canadian operations in Toronto and Ottawa; and United Kingdom operations in Bristol and Surbiton.

For more information on how your company can benefit from DST Output's insurance industry solutions, visit our Web site at www.dstoutput.com or call us at 1-800-441-7587 to discuss your specific needs.

Value of outsourcing to a large mailer

A Fortune 500 business to consumer service company wanted to outsource their transactional documents. The company realized number of advantages by entrusting DST Output with its customer communications needs.

For example, when evaluating whether or not to outsource, the company learned it would need to update print facilities to comply with upcoming postal requirements. With the move to DST Output, this capital cost was eliminated.

And speaking of postal services, the company is projecting a savings of more than \$42 million in postage costs and more than \$21 million in production costs over the life of the contract. DST Output was able to help the company accomplish these savings by optimizing statement size, and using more efficient mailing and production processes.

By eliminating functions that were not considered core to the business, the company is now free to focus on the current and expanding needs of its customers. They also have the ability to take advantage of new features, such as targeted messaging and the use of color to increase sales of new products.



DST Output, LLC (DST) has provided the information in this document for general informational purposes only, has a right to alter it at any time, and does not guarantee its timeliness, accuracy or completeness. All obligations of DST with respect to its systems and services are described solely in written agreements between DST and its customers. This document does not constitute any express or implied representation or warranty by DST, or any amendment, interpretation or other modification of any agreement between DST and any party. DST hereby disclaims all warranties, either express or implied, including the warranties of merchantability and fitness for a particular purpose. In no event shall DST or its suppliers be liable for any damages whatsoever including direct, indirect, incidental, consequential, loss of business profits or special damages, even if DST or its suppliers have been advised of the possibility of such damages.

© 2010 DST Output, LLC. All rights reserved. DST Output® is a registered trademark of DST Systems, Inc. The following trademarks are owned by the United States Postal Service®: First-Class™, Intelligent Mail® and USPS®. Third party names and brands are the property of their respective owners.