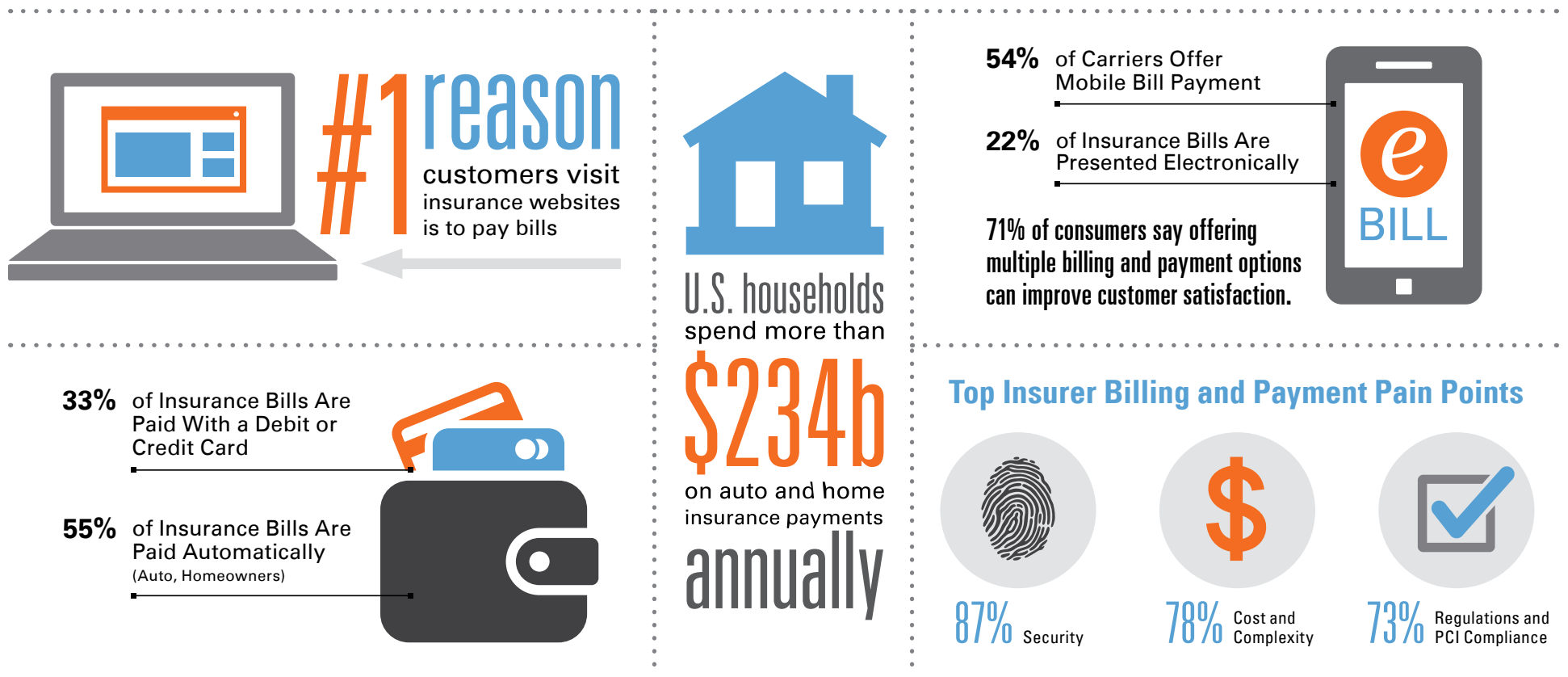


Gain a Competitive Edge Through Optimized Billing, Payments and Technology

Insurers are facing more disruption and competition than ever before. In today's consumer-driven world, customers have more choices not only in insurance options, but also in the way they receive and pay bills. And they expect insurers to meet them at their preferred points of contact. The best carriers approach billing and payment strategically, recognizing that the recurring customer touchpoint reinforces trust in the

business relationship. They optimize the billing and payment experience to achieve favorable interactions resulting in higher customer satisfaction and loyalty, and reduced costs. Providing optimized, omnichannel options can turn billing and payment from a back-office function into a high-value, customer-facing strategic opportunity and create an all-important competitive edge.



Sources: Eighth Annual Billing Household Survey, Fiserv Inc., 2015; Insurance Mobile Bill Pay Benchmark Study, Fiserv Inc., 2015; How Americans Pay Bills, Aite 2013.

For more insurance billing and payment research, call 800-872-7882 or go to fiserv.com/insurance.

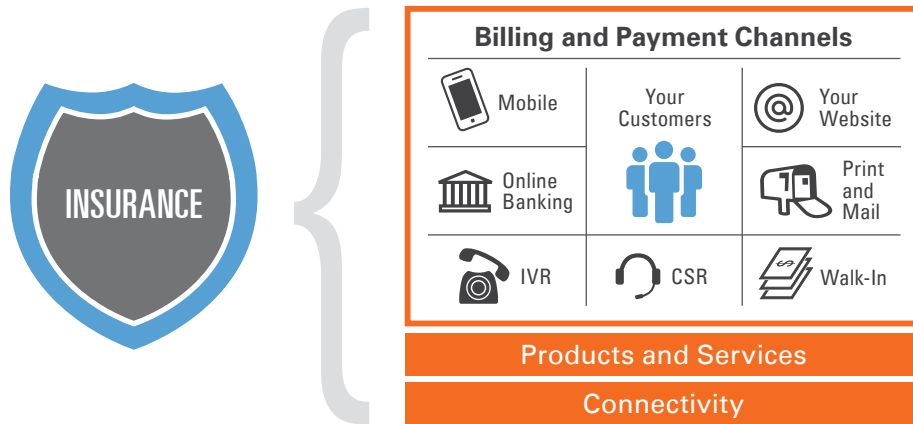


Gain a Competitive Edge Through Optimized Billing, Payments and Technology

In a customer-centric, complex and omnichannel landscape, securely delivering your bills and payments where and when customers want them in a cost-efficient way is more important than ever before. Fiserv offers the broadest range of single-source solutions and channels. That is why insurance companies have been relying on our award-winning solutions and expertise to help reduce costs, drive revenue and increase customer satisfaction for more than 30 years.

An Omnichannel Approach to Billing and Payment

The Fiserv approach to billing and payment starts with your customers, who use different billing and payment channels to satisfy their unique needs.



Over 75 Million Insurance Payments Valued at Nearly \$22 Billion Delivered in 2014

Over 7 Million Insurance e-Bills Delivered in 2014

Distributed Over 300 Million Paper Bills and Documents for Insurance Companies in 2014

#1 Electronic Bill Payment, Biller Direct and Walk-In Bill Payment Provider – Aite Group

Proven Insurance Solutions From Fiserv



BillMatrix® Next—a configurable, multichannel electronic billing and payment solution. Accepts debit, credit and ACH, and supports enrolled and guest payment flows. Offers flexibility with easy implementation and maintenance for billers of all sizes. Includes industry-leading, best-practice consumer adoption marketing support.



BillMatrix®—whether you need web, mobile, IVR or agent-assisted payment functionality, we have the solution to provide your customers with one-time, on demand bill payment at their points of preference.



eBill Distribution™—provides a vast network of consumers, financial institutions and billers offers many benefits including remittance services and paperless.



CheckFreePay®—is the highest volume processor of walk-in bill payments with more than 22,000 retail locations.



Flexible, services-oriented mobile infrastructure including—mobile-first design, notifications and payment reminders, expedited and card-funded payment options, and full PCI compliance.



Fully scalable solutions including interactive voice recognition (IVR) and agent-assisted models.



Your single source for print and digital document delivery for customer communications; includes sophisticated composition and targeted messaging for delivery of relevant content through the preferred channel resulting in greater engagement, improved experiences and reduced costs.



Reduce risk and boost IT performance by engaging Fiserv to manage your technology infrastructure for you or your agencies.



Fiserv offers comprehensive receivables management, remittance processing and lockbox services.

To learn more about how Fiserv can partner with you to thrive in the new insurance omnichannel billing and payment landscape, call 800-872-7882 or visit fiserv.com/insurance.

