



## Andesa Business Process Outsourcing (BPO) Services

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**Andesa takes the same high-touch, concierge approach to client relationships for our Business Process Outsourcing (BPO) Services as we do for our Policy & Plan Administration Services. We utilize a value-added approach, using US-based resources to meet our commitments and service expectations.**

### BPO Services

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#### **Billing & Collections**

Andesa processes various sources (check, ACH, wire) of payment and applies the payment to the appropriate account.

#### **Death Claim Processing**

Andesa processes individual claims in adherence to established rules and guidelines, with a personal touch. This is accomplished through interaction with the carrier, policyholder and/or agent/broker depending on your preference. These transactions require sensitivity; at Andesa your team is fully committed to the relationship, not the process.

#### **Client Output Processing**

Andesa handles the process of delivering correspondence to a secure cloud location and/or printing and mailing correspondence. Custom Correspondence Rules govern the recipient of each type of correspondence. Correspondence may include confirmations, grace period notices, lapse notices, billing statements and annual reports. Andesa can also provide the service of mailing correspondence that is not generated by the system of record, such as promotional brochures.

#### **Commission Processing**

Andesa handles the processing of commission payments (check, ACH, wire) to Agent(s)/Broker(s) in adherence to the agreed upon rules and guidelines.

## Our Approach Matters

At Andesa we recognize that one size does not fit all clients. While implementing BPO Services we take a value-added approach, relying on detailed dialogue and analysis to define what is needed to most effectively service your customers. A dedicated client relationship team is assigned to each account. Utilizing our fully-integrated suite of technology tools,

your support team can provide flexibility, while meeting our high standards for quality and service.

Turn to the back of this sheet to learn the services Andesa offers through Business Process Outsourcing (BPO).

# Why choose Andesa BPO

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## Billing & Collections Services:

- Produce a premium billing statement
- Collect, deposit and reconcile premium payments
- Resolve any billing issues

## Death Claim Processing Services:

- Death-pending transaction when notified of a death
- Death Pending Worksheet to the appropriate party to communicate death payment information as calculated by the system of record
- Validate the death through a social security sweep for domestic death claims and collect death certificate
- Process the death claim upon verification of death and make payment per the settlement option chosen by the beneficiary
- Adjudicate and validate Waiver of Premium, Accidental Death & Dismemberment, Critical Illness and Long-term care claims as associated with a life insurance policy

## Commission Processing:

- Produce a commission statement
- Provide commission payments (check, ACH, wire) to the commissionable agent as required

## Transaction Processing Services

- Agent changes
- Beneficiary changes
- Claim/Policy research
- Death benefit option changes
- Document intake/imaging/indexing/storage/retrieval
- Full surrender
- Fund changes (re-balance, re-allocation, transfer)
- Insured changes
- Loans/Withdrawals
- Policy informational changes (names, address, etc.)
- Post-issue policy changes
- New business input-contract issuance
- Termination/Suspension/Cancellation

**Client Output Processing Services:** Andesa prints and mails correspondence that is generated on a recurring frequency by the policy administration system:

- Billing Statements
- Confirmations
- Grace Period & Lapse Notices
- Loan Payments
- Policy Generation
- Quarterly/Annual Reports

## About Andesa

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Andesa Services provides comprehensive, integrated policy administration, plan administration and support solutions for life insurance and annuity carriers and producers. Andesa began as a pioneer in the field of COLI/BOLI policy administration. Today more than 30 years later, Andesa's integrated approach to insurance and plan administration results in efficiency gains, reduced hardware costs, mitigated compliance risk and improved market response. The Company offers a comprehensive suite of services for policy

and plan administration in a secure, private cloud environment. Andesa partners with numerous insurance companies, including 7 of the top 13 life and annuity carriers, along with several top producers. The Company's highly-experienced team of U.S.-based professionals provides insurers and producers large and small with administrative support for complex plan and product offerings.

To learn more, visit our website at [andesaservices.com](http://andesaservices.com) or call 610-821-8980