



# **Business Process Optimization (BPO)**

## **Outsourcing Solutions**





# Outsourced services

## Claims and customer service solutions

Clients who outsource to Euro-Center benefit from extensive languages and industry skilled staffing solutions that are cost effective. They can focus their internal resources on core business functions, without compromising customer satisfaction.

**BPO solutions are delivered from any Euro-Center location worldwide. The location is chosen based on the clients' needs and requirements.**

## Global service delivery and local presence



# Why outsource

BPO services have been applied in multiple industries worldwide and are increasingly common.

It enables companies to continue to provide high-end services in times where own capacities may be stretched.

### Benefits include:

- Focus internal resources on key activities
- Significant labour cost savings
- Scalability opportunities; potential for coverage of seasonal peaks
- Multiple mother tongue language options
- Flexible labour force

## Why outsource to Euro-Center



## Flexible geographic solutions

**Euro-Center provides flexible BPO solutions to suit clients needs. All solutions offered are fully compliant with international data protection (e.g. GDPR) and process outsourcing standards in all locations.**

### Delivery outside the EU:

Cost-efficient labour market with easy access to dedicated, skilled and experienced workforce, offering multiple language capabilities, e.g. Cape Town.

### Delivery within the EU:

For clients with specific nearshoring requirements for EU operations. EC's offices in Eastern Europe are geographically well suited due to their proximity to European clients, cost efficient, experienced, and multilingual labour pool.

### A hybrid solution:

Tailor-made delivery models available combining most effective combination of offshoring and nearshoring and catering to customer specific requirements.

## What do other companies do? Cape Town outsourcing example

Cape Town is a locally promoted and globally recognised, high-end outsourcing hub for the insurance as well as other industries, offering cost-efficient and multi-lingual BPO services such as claims handling, policy administration and customer contact centres.

No time zone difference with Europe.

Large corporates such as Amazon, Lufthansa, Swiss Air, AT&T, Dell, Qantas use Cape Town as outsourcing hubs for their business and services.





# BPO services scope

Euro-Center is specialised in BPO services for the insurance industry. Other industries may be considered on an ad hoc basis.

While Euro-Center will generally support and advise its clients in regard to process automation and the reduction of manual processes with human interference, Euro-Center offers a broad range of BPO related services.

## Policy administration services

- Policy-related information incl. interpretation of coverage and conditions.
- Policy administration requests i.e. change in address, dates, extensions etc.
- Travel certificates.

## Travel and ticket insurance claims handling services

- Handling of benefits such as trip- and ticket cancellation, trip delay & curtailment, loss or delay of luggage etc.
- Objective and independent adjudication of claims according to policy conditions.
- Processing of claims via ECs policy handling system or within partner environments.
- Payments to claimants.

## Medical claims handling services

- Objective and independent adjudication of claims based on international standards (ICD coding) and according to standards defined by insurer.
- UCR-check on all medical bills and with involvement of experienced medical resources.
- Processing of claims via ECs policy handling system or within partner systems.
- Payments to claimants.

## Contact centre and sales support services

- Call and e-mail answering services for general enquiries, claims and complaints registration etc.
- Handling of coverage information before and after the sales process.
- Support of sales activities, while not acting as and performing agent/intermediary related duties on behalf of insurer.
- Handling of customer-specific documentation requests (visa requests etc.)

## Claims audit and complaints management

- Inhouse triage of high-cost or high fraud risk cases for special review.
- Standard invoice audit using international coding standards
- Active recourse support.
- Assistance with complaints management including communication with clients and alignment with insurer's inhouse claims departments.

## Payment services

- Payments of reimbursement claims or provider invoices via Euro-Center banks in EUR or USD or directly from customer accounts when authorized.
- Preparation of payment data files out of Euro-Center systems and transmission to clients payment systems.



## We speak your language

## Specialised and qualified service specialists

- 300+ claims and insurance specialists. 60+ BPO specialists
- BPO staff with industry and product specific experience where possible.
- Experience in different claims systems enabling our teams to work in clients' proprietary systems.
- Service location and language solutions are implemented according to clients' requirements and local availability.





# Quality assurance

Extensive quality control measures are in place to monitor and evaluate the performance of the BPO operation, incl. regular audits, KPI monitoring, quality checks, and benchmarking.

Standards are aligned and set in accordance with the client's requirements and expectations.

- Claims, payments, and communications audits on a weekly or monthly basis depending on the customers' requirements.
- Continuous individual staff evaluations, spot checks of all staff's standards and productivity.
- Individual staff KPIs and goals to continuously motivate productivity improvement.
- Language capabilities checks.
- Brush-up training provided ongoingly and per request.
- Full data protection compliance (e.g. EU GDPR) and service scope according to local regulations. All Euro-Center offices follow its shareholders internal guidelines, guaranteeing international and local compliance.

# Reporting tools

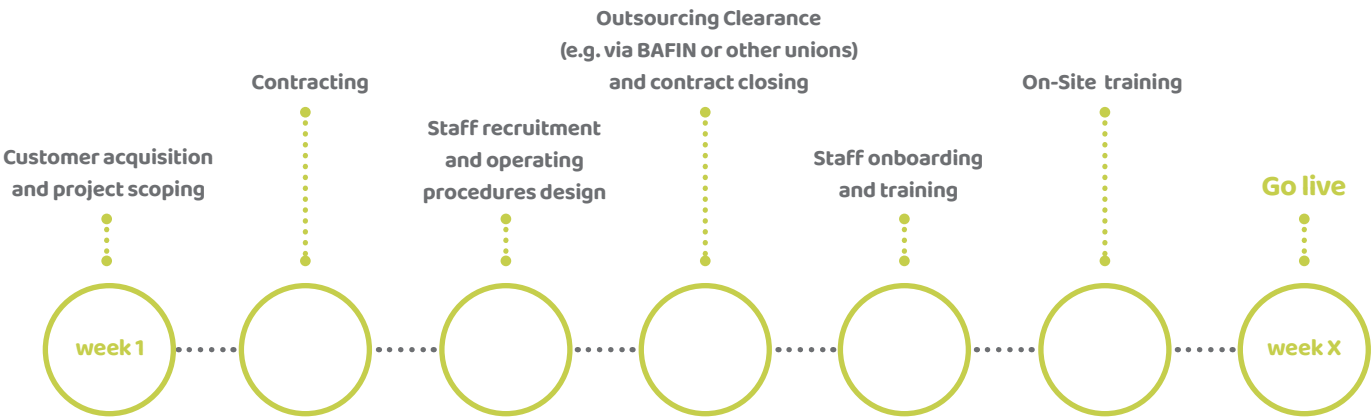
- EC's claims system enables access to extensive reporting solutions.
- Power BI reporting solutions specifically designed for the insurance industry requirements.
- Genesys telephone systems and extensive call statistics available.

# Project implementation timeline

The implementation time is project dependent: languages, type of BPO, type of staffing etc.

Euro-Center follows an extensive guideline incl. checklist to ensure all client demands are adequately understood and documented and services can be delivered according to clients' expectations.

## Onboarding timeline example



## EC Group BPO facts in numbers:

Outsourced claims/year: <b>129 000</b>	Outsourced customer service calls/overflow assistance calls: <b>67 000</b>
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Current BPO project language capabilities:

Key languages provided are **English, German, Italian, Spanish, Portuguese, Danish, Swedish.**

Additional languages such as **Japanese, Chinese, Thai, Korean, French, Flemish, Finnish, Laotian, Khmer, Burmese, Vietnamese etc.** can be made available upon request.



**One partner,  
complete solution.**

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