



# **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:

- Significant labour cost savings.
- Companies' headcount decrease.
- Scalability opportunities; potential for coverage of seasonal peaks.
- 20-30% overall cost savings.
- Multiple mother tongue language options.
- Flexible labour force.
- Focus on your core business.

## Why outsource to Euro-Center



## Flexible geographic solutions

**Euro-Center provides flexible BPO solutions to suit clients' needs. Our solutions are fully compliant with EU data protection and process outsourcing standards in all locations.**

### Option 1: Delivery outside the EU

Cost-efficient labour market with easy access to dedicated, skilled and experienced staff as well as multiple language skills. E.g. Cape Town and São Paulo.

### Option 2: Delivery within the EU

For clients with specific requirements for EU operations. E.g. Prague: geographically suited due to its proximity to European clients, experienced and multilingual labour pool. Options for non-EU upscale support.

### Option 3: A combination solution

Tailor-made delivery models available catering to cost-targeting pressures and special requirements (in location).

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

Cape Town is a globally recognised, high-end outsourcing hub for insurance for multi-lingual claims handling and customer service.

No time difference with Europe. Daytime when Australia and New Zealand is out of office.

Amazon, Lufthansa, Swiss Air, AT&T, Dell, Qantas all use Cape Town as an outsourcing solution for their type of services.





# BPO services scope

Euro-Center is specialised in BPO services within the insurance and claims handling business. Other industries may be considered on an ad hoc basis.

## Customer service policy administration

- Policy-related information and administration requests incl. interpretation of coverage and conditions.
- Complaints management.
- Travel certificates.

## Customer service sales support

- Call and e-mail answering services.
- Support of sales activities (we cannot act as a sales agent/ intermediary but may conduct sales-related duties on behalf of insurer).
- Handling of coverage information during sales processes.
- Handling of customer-specific documentation (visa requests etc.).

## Travel claims handling services

- Claim registration rules based on automated review of invoices and fraud detection.
- Travel claims: personal delay, luggage claims, ruined holiday, credit card claims, ticket, and cancelation claims. Other claims may be discussed ad hoc.
- Objective and independent adjudication of claims according to policy conditions.
- Processing of claims via our policy handling system or within partner environments.
- Payment to claimant.

## White labelling solutions

- Client's branding and other white labelling solutions; e.g. dedicated phone lines, emails, etc.

## Medical claims handling services

- Claim registration rules based on automated review of invoices and fraud detection.
- 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.
- Processing of claims via ECs policy handling system or within partner systems.
- Payment to claimant.

## Claims audit and complaints management

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

## Payment services

- Payments can be made by Euro-Center through our banks in EUR or USD.
- Alternatively, payment data files can be prepared for clients own self payment settlement.



# We speak your language

## Specialised and qualified service specialists

- 300+ claims and insurance specialists.
- We employ BPO staff with previous industry and product specific experience where possible.
- Experience in different claims systems enabling our teams to work in clients' proprietary systems.
- Employee to team leader ratio: 5:1. Employee to supervisor ratio: 15:1.
- 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, quality checks, and benchmarking.

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

- Claims, payments, and communications audits weekly or monthly dependent on the customers' requirements.
- Continuous individual staff evaluations, spot checks of 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 EU GDPR and local regulations compliance. All Euro-Center offices globally follow our German shareholder internal guidelines, as well as local requirements.

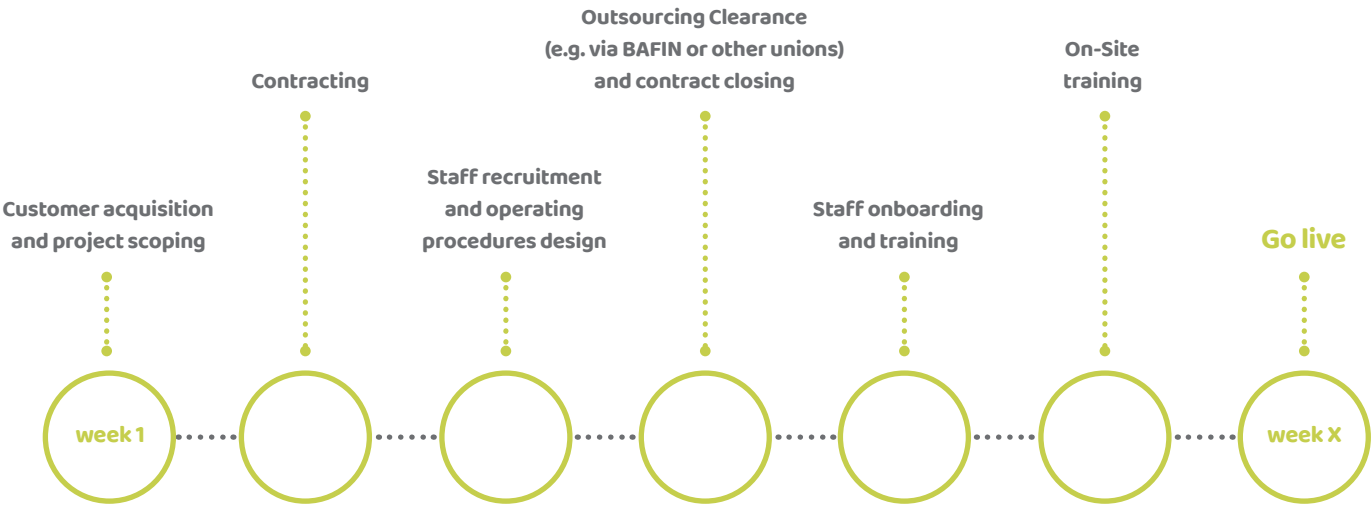
# Reporting tools

- 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.
- Experience in multiple claims systems: We can work in clients' systems as required.

# Project implementation timeline

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

## Onboarding timeline example







**One partner,  
complete solution.**

Euro-Center Holding SE  
+420 221 860 330  
[commercial@euro-center.com](mailto:commercial@euro-center.com)  
[euro-center.com](http://euro-center.com)

**EURO-CENTER**  
Local Assistance - Worldwide

