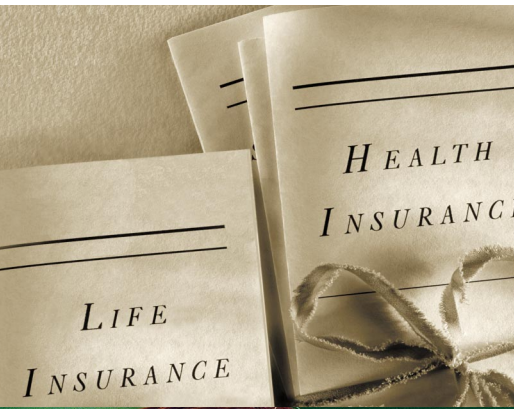




Integrated Customer Contact Solutions for the
Insurance Industry

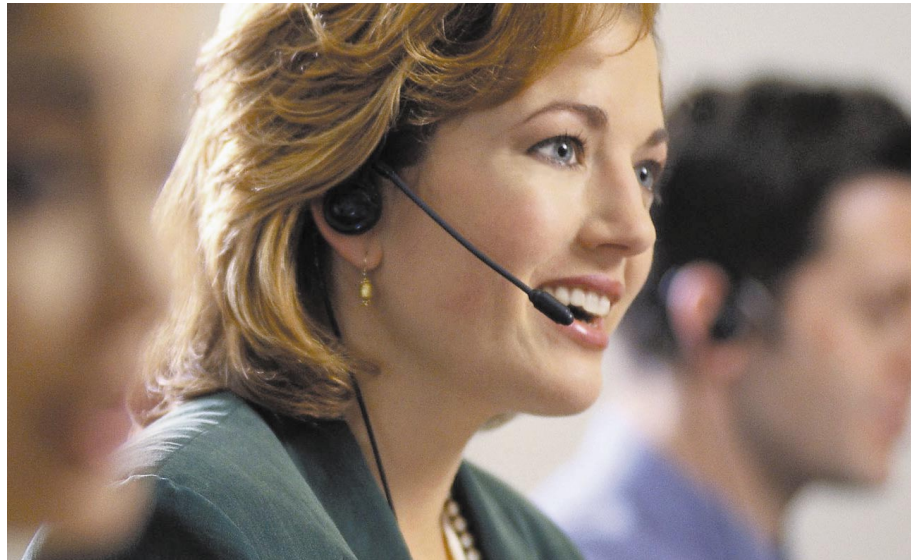


For over a decade, West's customer contact experts have implemented customized programs specifically designed for the insurance industry. These integrated customer contact solutions have helped many of today's leading insurance companies improve their customer acquisition, retain more of their current customers and grow their overall business.

Through our experienced licensed and non-licensed agents, West offers customer care and customer acquisition services for a wide range of insurance products, including Hospital Accident Plan, Hospital Indemnity Plan, Cancer Insurance, Debt Cancellation and Warranties, as well as fully-underwritten products such as Term, Whole Life, Accidental Death & Dismemberment, Auto, Renters and Homeowners Insurance.

Superior Solutions for the Insurance Industry

West offers clients unmatched flexibility in delivering high quality, cost-effective customer acquisition and customer service solutions for the insurance industry.



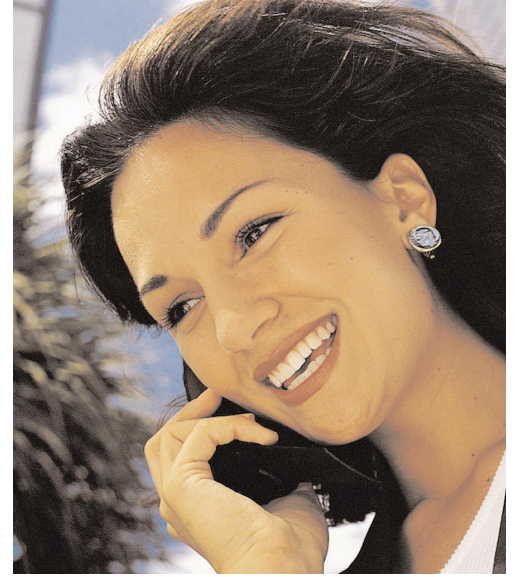
Customer Acquisition

West is uniquely positioned to help insurance companies grow their customer base by developing comprehensive customer acquisition programs that take advantage of both licensed and non-licensed agents. From large-scale direct marketing programs and direct television campaigns to product information requests and lead generation, West's experienced staff is skilled at developing custom call processing solutions that convert customer interactions into policies.

West's skilled insurance agents also help companies grow their existing business through targeted outbound policy owner

marketing. Utilizing proven up-sell and cross-sell techniques, West is able to drive additional sales of supplemental insurance products to existing customers. Our cost-effective customer acquisition services include:

- Custom Outbound/Inbound Solutions
- Appointment Setting
- Direct Response Programs
- Data Capture and Enhancement
- Lead Generation and Qualification
- New Product Introduction
- Welcome Calls
- Policy Owner Marketing



Customer Care

At West, we know that retaining your valuable policyholders is key to your success. Every agent has been thoroughly trained to handle every call with the utmost of care while providing quick and accurate service to every caller. From live agents to Advanced Speech Recognition and Interactive Voice Response, West has the experience and advanced technology to craft unique customer care solutions that create unparalleled customer satisfaction and help to retain more of your valued customers.

West's comprehensive customer care solutions include:

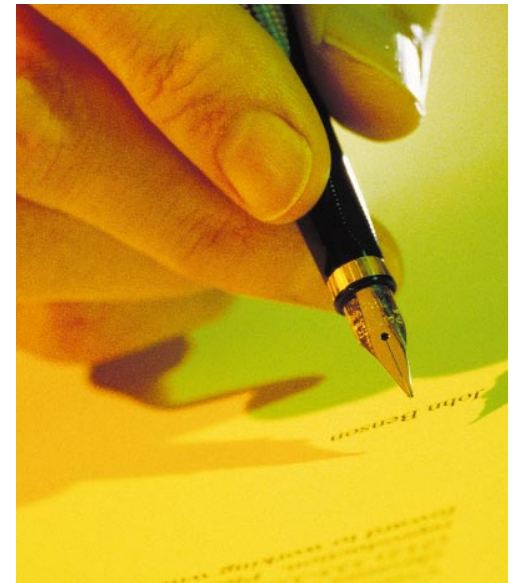
- Customer Care and Service
- Member Services
- Claims Processing
- Policy Status/Billing Inquiries
- Loyalty Programs
- After-Hours Service
- Satisfaction Surveys
- Roadside Assistance

Agent Development

When West develops a contact solution, our experts work closely with you to understand your company's culture, values and goals to develop a customized solution that becomes a direct extension of your company. West employs a rigorous agent selection process to ensure that every agent has the optimum qualities necessary to make your project a success. In addition, West has a broad pool of bilingual licensed agents to help reach more of your client base. Over 90% of West's insurance agents come from our existing workforce with the other 10% coming from experienced pre-licensed agents from outside the company.

West's Training and Development

Department provides extensive Insurance Preparation Courses to all agents to help them prepare for their state-licensing exams. Every course is tailored to the appropriate state regulations to ensure compliance. West has a comprehensive Continuing Education Program that help agents advance in their positions and broaden the number of nonresident licenses they hold.



Agent Licensing Management System

Licensing Management Systems

A key component to creating a successful contact solution for our clients is West's advanced Agent Licensing Management System, which coordinates information on critical client, agent and call center data. Through this system, West is able to bring together vast amounts of essential background, licensing, testing and residential information on each one of the hundreds of licensed agents in a single relational database.

Through a user-friendly interface, a client's licensing department is able to quickly update agent licensing and appointment information ensuring that the License Management System is as current and comprehensive as possible. West then utilizes this information to automatically direct callers quickly and efficiently to the properly licensed agent at any one of West's insurance call centers.

Quality Assurance

We understand how important it is to have your customer contacts handled

appropriately each and every time. We maintain an extensive call monitoring process and digitally record all sales or "positive outcomes" as a part of our confirmation process to maintain the highest quality and consistency. West's Quality Assurance systems also give our managers and clients the ability to monitor agent performance at any time, providing West with valuable information to assess customer concerns and constantly enhance our contact solutions.

Complete Insurance Solutions

West Corporation helps companies grow their business by providing a variety of comprehensive Insurance Solutions necessary to acquire new policyholders as well as retain and improve their current customer relationships. Through West's expertise, facilities and technology, insurance companies are able to better connect with their policyholders and create a higher level of customer satisfaction.

Insurance Industry Case Study

One of the nation's top health insurance providers employs West to develop a comprehensive acquisition solution for multiple products utilizing both outbound and inbound insurance agents. The client established aggressive performance levels with required minimums on list penetration and sales per hour.

Since the inception of the program, West has consistently exceeded expectations. Through a blended solution of both licensed and non-licensed agents, West has delivered up to a 26% increase over goal in sales and a 20% increase over goal in sales leads. The client has stated that West is their best performing vendor for third-party sales.



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