APEARS®

*Abandoned Property Escheat
Assignment & Reporting System*

Our data management and unclaimed property expertise provides insurers with a proven process that exceeds Social Security Administration Death Master File (SSA DMF) fuzzy matching requirements for state mandated compliance

CLIENT SUCCESS

"Cross Country Computer has been instrumental in helping our clients comply with the rapidly evolving range of state death matching regulations."

Nick Nichols
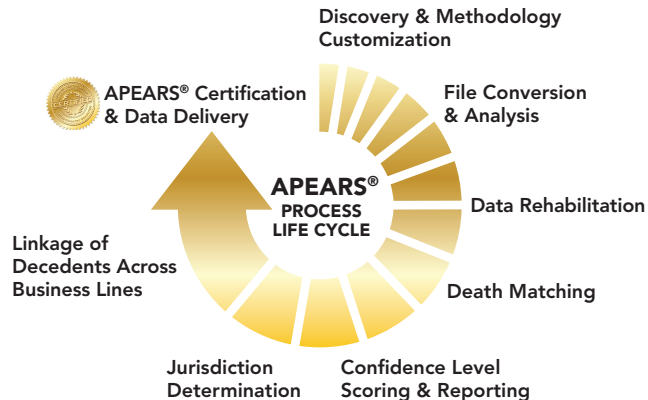Chief Operations Officer
Keane

CONTACT

For more information or to schedule a consultation, contact Tom Berger at:
TBerger@CrossCountryComputer.com

631-220-6947

The insurance industry is faced with developing an acceptable response to the rapidly changing regulatory landscape surrounding the identification of insured decedents and the handling of the resulting claims and unclaimed property reporting process. Cross Country Computer understands the complexity of these regulations and has responded with our patented Abandoned Property Escheat Assignment & Reporting System (APEARS®). Our solution makes it easy for insurers to fully satisfy the mandated matching requirements using the Social Security Administration's Death Master File (SSA DMF).

For more than a decade, APEARS® has been successfully utilized in support of all major insurance company demutualizations. Our death matching algorithms currently exceed the requirements set forth in ALL of the publicly available Global Resolution Agreements (GRA), the corresponding Regulatory Settlement Agreements (RSA), as well as the NCOIL model act and all of the state specific statues. In 2013 alone, APEARS® is expected to be the standard bearer used in the review of more than 100 million policies.

FROM OUR CEO

"Combining our sophisticated and proven fuzzy death matching logic with our patented address rehabilitation and jurisdiction determination algorithms allows Cross Country Computer to deliver a flexible end-to-end solution that exceeds the requirements set forth in all of the GRAs, RSAs and state-specific statutes."

Thomas J. Berger, CEO
Cross Country Computer &
Former UPPO Treasurer

CONTACT

For more information or to schedule a consultation, contact Tom Berger at:
TBerger@CrossCountryComputer.com

631-220-6947

Insurance companies partner with Cross Country Computer because:

CCC Optimizes Death Matching by Starting with Data Hygiene and Rehabilitation. We apply our data management expertise to parse and standardize the legacy books and records data which improves matching accuracy and can also be used to identify new addresses for outreach. Our analysis of owner address data facilitates reliable and consistent jurisdiction determinations.

CCC Knows Fresh and Robust Data is Key! We perform full weekly SSA DMF updates and maintain the records that preceded the November 2011 purge of protected records. Our update process accounts for known DMF data quality issues to maximize performance.

CCC Leverages Additional Data Sources. Supplemental death data is available to be used as either an incremental freestanding source or as a confidence booster for marginal DMF matches.

CCC is Flexible. Our architecture can be customized to allow for different rules for distinct populations. We can also accept a variety of input layouts and file types and deliver a custom output format to facilitate seamless integration with your internal systems.

CCC Links Results across Business Lines for Greater ROI. Sophisticated 'Householding' routines allow the cross match of decedents across all other business lines.

CCC has a Proven Track-Record. Our results have met and exceed the fuzzy matching logic defined in all GRA and RSAs to date which significantly exceeds all state specific statutes. We can apply additional data screens weighing factors such as name popularity, gender, middle names, address and more in order to improve accuracy.

CCC Deliverables include Certification. We provide **o**ver 400 intuitive confidence levels with detailed reports differentiating strong from weak or false-positive matches making downstream research easier to prioritize. Our manual review of suspected matches includes recommendations on the best course of action for each. We provide an audit trail defining the matching results for each element within a given record, including the precise matching rule met. APEARS® Certification is delivered upon completion of each project for inclusion in your compliance documentation.

CCC Adjusts to New Demands by Staying Current. Our subject matter expertise and an extensive network of State and Holder Advocate resources ensure timely access and reliable interpretation of new and evolving requirements.

Let APEARS® help you comply with the latest regulations and become a strategic component of your existing "end-to-end" unclaimed property process.

Why Cross Country Computer

- We hold U.S. Patent No. 7,788,187 on the state-approved APEARS® process

- Lead by a former Unclaimed Property Professionals Organization (UPPO) executive board member

- Subject matter data expertise reviewing insurance company books and records to GRA/RSA standards and beyond

- A regularly tested three-tiered approach to security covers our Staff, Facility and Systems to ensure your data is safe.

- 40+ years of helping companies achieve success

For more information on APEARS® and Cross Country Computer's robust suite of solutions, please contact Thomas Berger at (631) 220-6947 or send an email to TBerger@CrossCountryComputer.com