



Redefining P&C Support:

*Clear Harbor's Brand-Centric Approach
to Policyholder Experience*

Brand Defining CX Outcomes

Brand-Centric Customer Experience

While many BPOs prioritize speed and cost over customer care, Clear Harbor delivers white-glove, brand-enhancing experiences that ensure every policyholder feels seen, valued, and heard. Our agents are trained to provide seamless, low-effort interactions that:

- ▶ **Lift Net Promoter Scores (NPS)**
- ▶ **Reduce customer churn**
- ▶ **Mitigate negative word-of-mouth**

This is more than service — it's a strategic brand experience engineered to create loyal advocates and lifelong customers.

Strategic Nearshore Delivery

We operate from strategically selected, brand-aligned nearshore centers in low-competition regions. Staffed by native English-speaking agents and supported by robust, secure infrastructure, these locations are designed as employer-of-choice environments — ensuring high workforce stability and a significant talent advantage over conventional vendors.

Embedded Brand Alignment

Our proprietary C.L.E.A.R. Service Strategy — Care, Listen, Empathize, Act, Reflect — ensures each interaction mirrors the insurer's brand promise.

Every agent, supervisor, and account leader signs a formal Expectation Level Agreement (ELA) — embedding brand behaviors directly into everyday operations and ensuring a consistently high-quality customer experience.

Effortless Customer Cycle

The Effortless Customer Cycle (ECC), Clear Harbor's own CX model, is designed to systematically reduce policyholder effort—a leading indicator of satisfaction and loyalty. Agents are empowered to eliminate friction, own the resolution, and deliver outcomes that feel seamless, even during complex scenarios.

Our approach to Learning & Development is also differentiated. We apply adult learning science, behavioral psychology, and real-world simulations to develop agents who reflect each client's brand tone, voice, and emotional intelligence. Each agent is selected through a psychology-based matching model and receives ongoing reinforcement through our C.L.E.A.R. STAR program.

Science-Driven Learning & Development

Clear Harbor agents are more than representatives — they are brand ambassadors. We use:

- ▶ **Adult learning science and behavioral psychology to ensure agents master both technical skills and emotional intelligence.**
- ▶ **Psychology-based agent selection models to align tone, voice, and demeanor with client brand standards.**
- ▶ **Ongoing reinforcement through our C.L.E.A.R. STAR program, ensuring continuous improvement and brand mirroring.**

Every training program includes real-world simulations and scenario-based learning, preparing agents to engage policyholders with empathy, precision, and confidence.

Specialized P&C Capabilities

We support both front-line and back-office operations with deep expertise in the P&C insurance domain:

- ▶ **Inbound service:** *billing inquiries, coverage changes, lien holder updates, document validation*
- ▶ **Real-time support:** *high-risk driver updates, prior insurance verification, bank draft changes*
- ▶ **Back-office workflows:** *audit resolutions, policy cancellations, employment status updates, renewals*

Seamlessly integrating with insurers' systems and workflows, we operate as an extension of your policy administration and customer support teams.

In a market facing rising expectations, retention challenges, and cost pressures, we turn policyholder service into a true competitive advantage.



Every interaction is a chance to build trust, strengthen loyalty, and elevate your brand— creating a lasting impact.
Let's Redefine the Policyholder Experience

Clear Reflection Services for Customer Care

Distance your brand from traditional outsourcing. ***We precisely mirror your customer care strategy and desired customer experience at the lowest total cost of brand ownership.*** As you venture further in your business journey, allow Clear Harbor to be the mirror reflecting your brand's true essence, unfailingly and brilliantly, at every customer touchpoint.

Our distinctive blend of technology, expertise, and innovative strategies is designed to elevate your customer experience, fostering a connection that transcends transactions. With Clear Harbor, you don't just get a service; you secure ***a partnership rooted in understanding, mutual growth, and an unwavering commitment to your brand's vision.*** Embrace a future where quality meets affordability, where your brand finds its true harbor.

*As you venture further in your business journey, allow Clear Harbor to be the mirror **reflecting your brand's true essence,** unfailingly and brilliantly, at every customer touchpoint.*

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To learn more about how Clear Harbor helps P&C insurers reduce total cost while elevating customer experience and brand equity, visit www.clearharbor.com. Let's re-imagine what customer service can do for your brand.