



Service Description

IBM Financial Crimes Insight for Insurance

This Service Description describes the Cloud Service. The applicable order documents provide pricing and additional details about Client's order.

1. Cloud Service

1.1 Offerings

The Client may select from the following available offerings.

1.1.1 IBM Financial Crimes Insight for Claims Processing

IBM Financial Crimes Insight for Claims Processing is an offering that helps organizations analyze data to detect risk resulting from fraudulent claims that are submitted by their customers, by medical providers or other entities, and to manage the full investigation life cycle, and report on outcomes.

1.1.2 IBM Financial Crimes Insight for Claims Processing – Investigation

IBM Financial Crimes Insight for Claims Processing – Investigations is an offering that helps organizations manage the full investigation lifecycle of suspicious activities and potential fraud.

1.2 Acceleration Services

1.2.1 IBM Financial Crimes Insight for Insurance Setup

The following set-up services are required in order for Client to be provisioned for use of the corresponding Cloud Service:

- IBM Financial Crimes Insight for Claims Processing Set-up
- IBM Financial Crimes Insight for Claims Processing – Investigation Set-up

2. Data Processing and Protection Data Sheets

IBM's Data Processing Addendum at <http://ibm.com/dpa> (DPA) and the Data Processing and Protection Data Sheet(s) (referred to as data sheet(s) or DPA Exhibit(s)) in the links below provide additional data protection information for the Cloud Services and its options regarding the types of Content that may be processed, the processing activities involved, the data protection features, and specifics on retention and return of Content. The DPA applies if and to the extent the European General Data Protection Regulation (EU/2016/679) (GDPR) applies to personal data contained in Content.

<https://www.ibm.com/software/reports/compatibility/clarity-reports/report/html/softwareReqsForProduct?deliverableId=D8F0F6C0602F11E89B7C7F20C63AA31F>

3. Service Levels and Technical Support

3.1 Service Level Agreement

IBM provides the Client with the following availability service level agreement (SLA). IBM will apply the highest applicable compensation based on the cumulative availability of the Cloud Service as shown in the table below. The availability percentage is calculated as the total number of minutes in a contracted month, minus the total number of minutes of Service Down in the contracted month, divided by the total number of minutes in the contracted month. The Service Down definition, the claim process and how to contact IBM regarding service availability issues are in IBM's Cloud Service support handbook at https://www.ibm.com/software/support/saas_support_overview.html.

Availability	Credit (% of monthly subscription fee*)
Less than 99.9%	2%
Less than 99.0%	5%
Less than 95.0%	10%

* The subscription fee is the contracted price for the month which is subject to the claim.

3.2 Technical Support

Technical support for the Cloud Service, including support contact details, severity levels, support hours of availability, response times, and other support information and processes, is found by selecting the Cloud Service in the IBM support guide available at <https://www.ibm.com/support/home/pages/support-guide/>.

4. Charges

4.1 Charge Metrics

The charge metric(s) for the Cloud Service are specified in the Transaction Document.

The following charge metrics apply to this Cloud Service:

- Engagement is a professional or training service related to the Cloud Services.
- Event is an occurrence of a specific event that is processed by or related to the use of the Cloud Services. For this Cloud Service, an Event is an occurrence of a Claim.
- Claim is a set of instructions related to a formal request to an organization for coverage or compensation for a covered loss or event.

4.2 Remote Services Charges

A remote service will expire 90 days from purchase regardless of whether the remote service has been used.

5. Additional Terms

For Cloud Service Agreements (or equivalent base cloud agreements) executed prior to January 1, 2019, the terms available at <https://www.ibm.com/acs> apply.