OSC
INSURANCE SERVICES

ILLUMINATING RESULTS

Industry-leading expertise and unwavering integrity

To be a true partner in this industry, compliance has to be central to all processes, systems, team members and customer interactions. Led by Kirk Stephens, CRCM, Chief Compliance Officer/SVP of **Steamboat** Group, OSC is a trusted compliance-driven organization. We are committed to strict adherence to regulatory guidelines, sound corporate governance, consumer-driven best practices, proactive thought leadership and client communications. Long before regs got this complicated and long after several peers faced public scrutiny, OSC has been a bedrock of integrity and compliance leadership.

Regulatory

We monitor all major legal and regulatory announcements from various industry sources at the national and state level. When material actions are pending, the necessary steps are taken to ready our business rules, processes, IrisX system, and procedures in collaboration with our clients.

Governance

Set policies and procedures spanning everything from disaster recovery plans and data security and encryption-at-rest to quality assurance and service level agreement (SLA) benchmarks are clearly set forth in our operations. OSC is a SOC 2 (SSAE 26) certified service organization based on existing SysTrust and WebTrust principles that validate our systems' security, availability, processing integrity, confidentiality, and privacy of our valued client's data.

AICPA SOC
aicpa.org/soc4so
SOC for Service Organizations | Service Organizations

Consumers

At the core of all we do is the consumer. When faced with insurance notices or calls seeking coverage confirmation, we pride ourselves on a holistic, user-friendly, professional and positive consumer experience that reflects our values and those of our clients. We have also created the voluntary OSC Home Choice Complete insurance solution to support those clients wanting to offer a compliance-friendly, lender-placed coverage alternative.

Leadership

OSC sends clients regular compliance bulletins and newsletters as well as conducts regulatory webinars and a longstanding invite-only compliance conference to bring peers together to discuss timely issues such as flood regulations. In addition, our Client Advisory Board serves as a catalyst to focused discussions on relevant industry topics and OSC products and services.

Communications

OSC has several client reporting routines to ensure timely and actionable data sharing. We actively monitor various key performance and quality indicators and report these results on custom dashboards on a regular basis in accordance with client Service Level Agreements (SLAs). For large or complex clients, annual business reviews are conducted as well as on-site client support is available.

Regulatory monitoring

U.S. Department of Housing and Urban Development | FDIC Federal Deposit Insurance Corporation | cfpb Consumer Financial Protection Bureau | Fannie Mae | National Flood Insurance Program FloodSmart.gov The official site of the NFIP | Board of Governors of the Federal Reserve System

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STEAMBOAT GROUP