

# impuls systems GmbH

## impuls Finanzmanagement AG

Insurance services provider streamlines closing contracts with online meeting rooms powered by Adobe® Connect™



impuls systems GmbH  
impuls Finanzmanagement AG  
[www.impuls.com](http://www.impuls.com)

**In partnership with**  
ABC Company  
[www.abc.com](http://www.abc.com)

**Industry**  
Financial and insurance services

**Challenges**

- Create legally binding contracts over the Internet
- Develop a secure system for online meetings and contract processing

**Solution**

- Adobe Connect for Web Meetings
- Services delivery

impuls systems is using Adobe Connect and Adobe LiveCycle® ES solutions with other internal systems as part of an automated, online solution for meeting with customers and completing insurance contracts.

**Results**

- Expanded customer access to services
- Reduced demands on mobile sales force
- Provided competitive edge in reaching and meeting with new customers
- Improved quality and timeliness of materials available to customers

**Systems at a glance**

- Adobe Connect
- Adobe LiveCycle ES

### Online contracts supported by Adobe Connect

The impuls Finanzmanagement AG specializes in the procurement of private health and supplemental health insurance. With a procurement volume of €62 million in 2007, impuls is a market leader in independent consulting and procurement of private health insurance contracts. impuls compares offers from up to 40 different insurance companies with more than 20,000 fee variations.

Working with the customer, impuls analyses the coverage and calculates price-performance benefits. Customers are guaranteed acceptance by the insurance companies from which they receive offers. When an offer is accepted by a customer, the impuls advisor is available to discuss details and process the paperwork, which was completed in advance.

The software and hardware solution necessary to support this efficient contract workflow system is handled by impuls systems GmbH, the sister company to impuls Finanzmanagement. The company develops the business logic application for all departments and divisions. In addition, impuls systems is in charge of the management and maintenance of computer system infrastructure for the company's headquarters, branch offices, and employees.

impuls systems GmbH was established in 2005 and today employs 70 people. Markus Humberg, CEO of impuls systems, describes his role: "We receive many ideas from agents and upper management daily, and we try to implement them systematically."

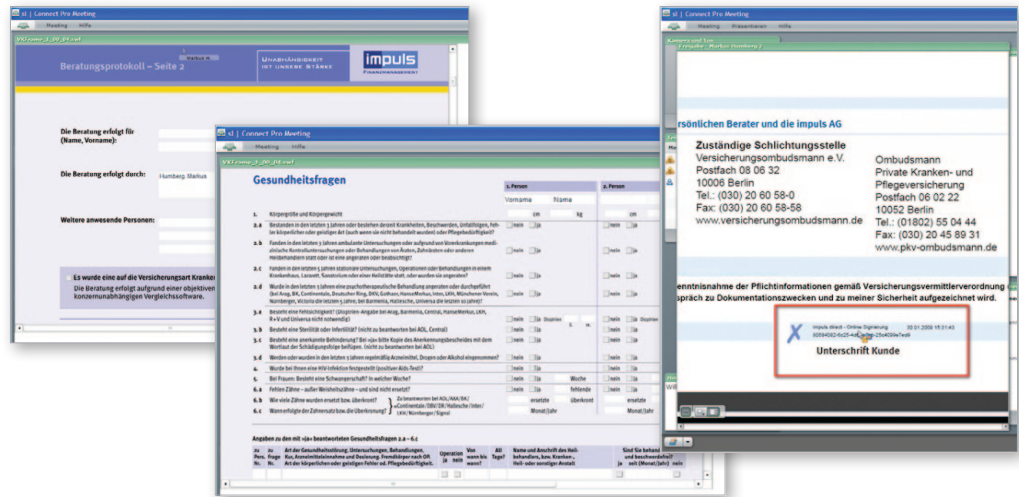
About two years ago, sales representatives and IT experts got together and discussed how to virtualize customer visits. During a market analysis, the group found Adobe Connect. The initial step was to train internal staff to develop new applications for Adobe Connect. The goal was to develop a solution that does not require customer meetings and allows legally binding insurance contracts to be created over the Internet.

This type of information exchange posed a difficult challenge with regard to handling sensitive data and managing the legal requirements with private health care insurance data. To allow the exchange of personal, medical, and lifestyle information from customers, Humberg's team established the legal and technical requirements, and created a plug-in for Adobe Connect to collect data securely over the Internet.

The system enables people to fill out insurance contracts electronically, sign them with a digital signature, and forward contracts to the insurance carrier. Upon submission, the customer receives a copy of the insurance contract and a second copy is automatically archived. Interactions between the Adobe Connect user application and Adobe LiveCycle ES (Enterprise Suite) solutions on the back end help ensure seamless data exchange.

Adobe LiveCycle ES features are used to manage updates to contract forms received from more than 40 insurance providers on a regular basis. impuls receives most of the contract forms in Portable Document Format (PDF) and developed a converter to read the PDF forms and publish them online in Adobe Connect rooms. Here, people can fill out the contracts, as if the contracts were on their living room tables. After completion, the contracts in PDF are submitted to a LiveCycle workflow process that handles digital signatures and submission to a revision-safe archival solution managed by EASY software AG.

Adobe Connect and Adobe LiveCycle ES solutions provide impuls Finanzmanagement AG customers with a secure, seamless system to complete insurance contracts, sign them with a digital signature, and forward them to the insurance carrier. impuls systems created miniature applications-called Pods-within the Adobe Connect interface to simplify and organize the screen layout of its customer facing application. The Pods display audio, video, or presentation fields as well as the contract forms.



*“It is through close relationships with development partners that we build our application expertise. We use such knowledge to transform ideas from impuls Finanzmanagement AG to custom-tailored technology solutions.”*

Markus Humberg  
CEO, impuls systems

All insurance documents can be accessed securely through the impuls customer portal. The IT experts in Gersthofen have managed to combine Adobe Connect, LiveCycle ES, and EASY ARCHIVE software into a seamless workflow. “It is through close relationships with development partners that we build our application expertise. We use such knowledge to transform ideas from impuls Finanzmanagement AG to custom-tailored technology solutions,” explains Humberg.

### Closing deals

impuls advisors use technology to interact with their customers. Through this additional sales channel, advisors mainly serve young and successful, self-employed customers. This online service relieves the mobile workforce from continuous inquiries, while increasing the service quality.

impuls Direct was created in 2005 and today, more than 55 advisors work in the inbound call center where they answer questions and schedule Adobe Connect conferences, depending on customer requirements.

During online meetings in Adobe Connect, advisors can use multimedia content such as flyers, videos, and presentations—similar to what mobile sales teams do, except it can now be handled virtually. impuls systems developed miniature applications called Pods to simplify and organize the screen layout of its customer facing application. The Pods display audio, video, or presentation fields and the contract forms.

### Online engagement doubled

Because of the positive response and success of the online advisor sessions offered through impuls Direct, the company opened a second call center with 50 employees. The existing Adobe Connect solution and new call center will be duplicated through a dedicated Internet connection and a virtual private network (VPN) as part of a mirrored server infrastructure. The IT experts at impuls systems will continue to implement ideas with potential for success related to financial service offerings.

“We will use new products from Adobe and customize them for our needs with our own expertise. I am thinking about using Adobe Acrobat, with its support for Flash® technology, to include animations in PDF documents. At this point, we are evaluating how this functionality fits into our current workflow to strengthen our technology advantage,” explains Humberg.

**For more information**  
[www.adobe.com/products/adobeconnect](http://www.adobe.com/products/adobeconnect)  
[www.adobe.com/products/livecycle](http://www.adobe.com/products/livecycle)  
[www.adobe.com/financial](http://www.adobe.com/financial)



Adobe Systems Incorporated  
345 Park Avenue  
San Jose, CA 95110-2704  
USA  
[www.adobe.com](http://www.adobe.com)

Adobe, the Adobe logo, Adobe Connect, Flash, and LiveCycle are either registered trademarks or trademarks of Adobe Systems Incorporated in the United States and/or other countries. All other trademarks are the property of their respective owners.

© 2010 Adobe Systems Incorporated. All rights reserved. Printed in the USA.

91033334 10/10