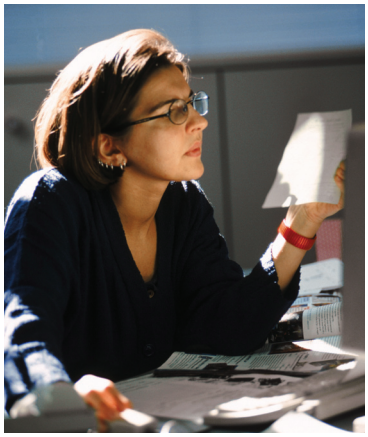
Adobe solutions for processing insurance claims

Streamlining claims management to engage customers and improve loyalty



"The online claims portal developed with Adobe Flex® has shown that RIAs can decisively optimize our operations."

Remo Rigoni
Leader of Information Technology and Logistics, Gerling Group Insurance/Services AG

Studies show that it costs more to attract a new customer than to retain an existing one. In fact, some estimates suggest it can cost up to 40 times more to acquire a new customer. Keeping customers happy can pay big dividends, especially in the property, casualty, life, and healthcare insurance markets. As profit margins narrow and competition increases, insurers can differentiate themselves by processing claims quickly and accurately.

The claims process is highly dependent on efficient communication, integrated workflows, and strict record keeping. But many insurers are bound to manual, paper-based processes that are prone to error, create bottlenecks, and can consume up to 90% of their overhead costs.

With Adobe enterprise solutions, insurers can make it easier for customers to engage with them. Adobe® LiveCycle® ES (Enterprise Suite), coupled with a rich Internet application (RIA), can help streamline and automate data exchange and data entry, lowering overhead costs and increasing customer retention.

Improving the customer experience

The less work customers have to do to complete a process, the more likely it is they will be repeat customers.

By harnessing the Adobe Flash® Platform, insurers can build RIAs that speed and ease information exchange. Customers can file and manage claim information using online, self-service tools that guide them through complex processes. Rather than having to rely on phone, fax, or e-mail to check on the status of their claims, they have direct access to their cases online.

With Adobe LiveCycle ES, customers can complete and submit their claim information online or offline using intelligent, secure Adobe PDF forms. Pre-filled with the relevant customer and claim information, the dynamic data entry eliminates errors and redundant entry. The forms even allow insurers to capture data electronically in a 2D barcode, facilitating final routing and review processes. That means fewer requests for additional information and faster response times.

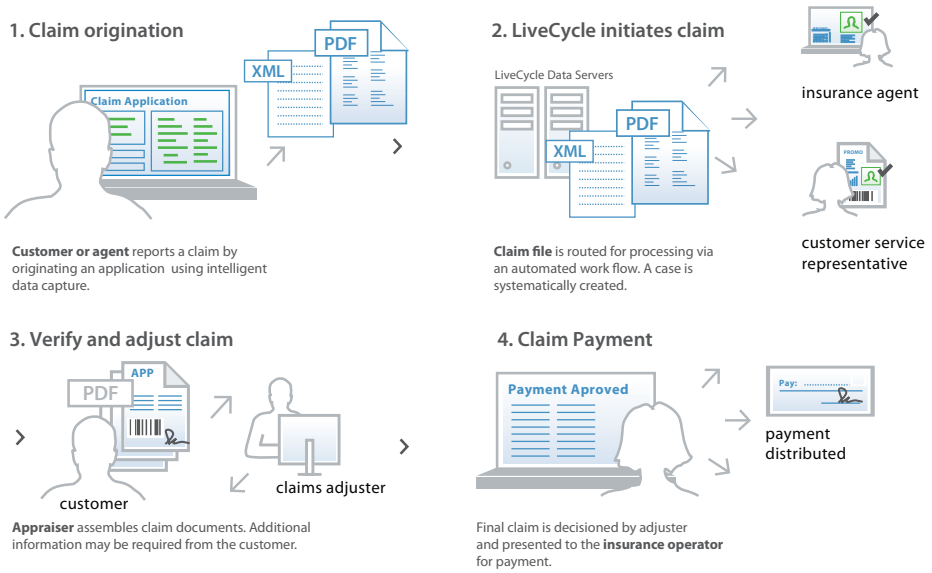
Because Adobe Reader® and Adobe Flash Player are ubiquitous, free, and familiar, clients and insurers can interact with claim information without having to buy or install new software.

Eliminating information bottlenecks

Information is the cornerstone of claims processing, forcing insurance companies to produce thousands of documents every day. Insurers must make sure that the information is captured correctly and routed to the appropriate parties internally and externally.

Adobe®

Claims Management Servicing



Cutting claims processing costs

Studies show that claims management processes consume 70% to 90% of some insurers' total process overhead. With LiveCycle ES and RIAs, insurers can automate and integrate manual, paper-driven processes to improve efficiency and lower operational costs.

Adobe's technology platform

Adobe solutions for claims processing are powered by LiveCycle ES, a flexible server architecture, and Adobe Flex, a free open source framework for building and maintaining web applications. Together, the products allow insurers to:

- Streamline and automate claims processes so people can interact with information more effectively
- Replace costly, inefficient paper forms with secure, electronic documents
- Exchange, review, and approve documents more efficiently
- Lower data-entry costs and improve accuracy by integrating data within and across channels
- Improve customer service levels and satisfaction by providing engaging, online experiences

For more information

For more details about Adobe solutions for claims processing, visit *www.adobe.com/financial/solutions/claims_process*.

Adobe solutions can be integrated with proprietary back-end systems and across product-line divisions, helping insurers streamline the information workflow, cut costly paper processing, and minimize security risks. Flexible and interactive PDF forms accelerate data capture and improve accuracy by prompting customers for specific information and allowing them to attach supporting materials, such as photos relating to the claim. If paper documents are required, insurers can assimilate the data entered online with their paper-based processes.

After a customer submits a PDF form, Adobe LiveCycle ES scans it, automatically decodes the 2D barcode, extracts the data as XML, and disseminates the information to the correct applications and stakeholders. For ongoing claims correspondence, insurers can rely on the solutions to automatically generate personalized communications with the most current customer information.

Easing archival, compliance, and audit trails

LiveCycle ES helps ensure that everyone involved in the claims process has access to the most current customer documents, while ensuring that customer privacy and information security requirements are met.

Insurers and agents can secure electronic documents through identity authentication, validation of content integrity, and access controls that define who can view, print, copy, or modify them—even if they travel outside the company's secure network.

Electronic documents are easy to archive and reduce the costs associated with storing paper forms. They also provide an audit trail that complies with government regulations and gives insurers a data source to reference for claims adjusting, policy renewal, portfolio risk management, and other key business needs.

Building better customer relationships and bigger profits

With Adobe enterprise solutions, insurers can make claims management more efficient by automating critical processes that integrate people, information, and systems. This results in more engaging customer experiences, improved customer loyalty, and better balance-sheet results for insurers.

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