



KONICA MINOLTA



**I WANT
TO IMPROVE
MY CLIENT'S
EXPERIENCE
THROUGH
EFFICIENT
PROCESSES**



**IMPROVING
INSURANCE
WORKFLOWS**

INNOVATIVE INITIATIVES FOR THE INSURANCE INDUSTRY

Your industry's main focus is cost management and improved profitability, optimising processes to enhance business efficiency and market performance, and improving security to prevent data loss. What about the challenges of changing demographics? Are you using the information in your database to offer your customers tailor-made products? With our solutions, you can!

As mountains of paperwork are generated in the insurance industry, one of the most effective ways of optimising processes is to digitise them. Moving from paper to digital boosts efficiency, helps retain existing customers and attracts new ones through improved, data-safe performance.

Konica Minolta solutions will help you overcome these critical document management challenges. State-of-the-art multifunctional office systems offering advanced copying,

printing and scanning capabilities facilitate creating workflows that transform paper-based documents into process-ready data, which can be edited, stored and archived in your database. Our cost-effective solutions help leverage process automation and control – without interfering with your existing systems. Moreover all of our hardware and software solutions are specifically designed to comply with the data security and protection regulations insurance companies guarantee their customers.



How you benefit from our solutions

– Digitising paper-based workflows

Our fast document scanning, distribution and archiving solutions efficiently manage documents, streamline workflows, improve the existing backend insurance system, simplify distribution and speed up the production of secure output in both high-quality colour and cost-effective black and white.

– Improve efficiency by automating content creation

Our solution fully automates the approval and related document creation processes eliminating errors and saving time.

– Boost growth

By printing insurance sales and marketing materials in-house and on-demand, you save both time and money. We offer a broad spectrum of solutions ranging from personalised printing to data transformation and conversion, enabling you to enhance and streamline data centre printing applications and gain more control.

– Keep printing operations and costs under control

We can make a real and lasting impact helping you keep costs under control for printing, copying and scanning operations. Our solutions provide inter-company cross charging, driving down centrally funded activities, such as:

- Central user and role management
- Cost assignment and chargeback
- Budget and quota management
- Detailed output and cost reporting

In the challenging market conditions that insurance companies face today, we help you to reduce your administrative costs, deliver services more efficiently and improve your ability to focus on your primary mission of spending more time with your customers. Automated workflows and instant data retrieval save time, costs and enhance customer service.

We simply take you a step ahead.

Security safeguards

We will help you with compliance requirements in areas such as data protection. We understand the sensitivity of the documents you receive and provide you with sophisticated forensic tools to investigate any unusual occurrences.

Electronic Content Management (ECM)

Take control of enterprise information and content and find all relevant data and information in an instant. Connect enterprise information, establish a central collaboration platform and streamline the document flow throughout your organisation.



For more details on what Konica Minolta has to offer insurance companies see konicaminolta.insurance.eu



DIGITISING PAPER-BASED WORKFLOWS

When a new customer is looking to insure company assets or liabilities, key information usually needs to be collected, whether by the insured, the broker/agent, or the risk surveyor. The information required can be supplied digitally, but in many cases it is paper-based and stored in a single place with limited access only by authorised staff. Upon acceptance of the quote the policy schedule and full policy wording have to be produced and sent to the customer. We can transform this process into a significantly more efficient digital workflow that ensures all the relevant requirements are fulfilled.

How you profit from enhanced efficiency

Securely and seamlessly scan documents simply by pressing a button on one of our multifunctional devices. The scanning solutions these devices provide make automatic indexing, storing and retrieving of documents possible – so you can easily access stored documents whenever you need them, and can directly connect to your financial software applications. Security features on our devices, e.g. user-specific authorisation to scan, copy and print jobs, prevent data security breaches and provide comprehensive protection for sensitive data and information at all times.

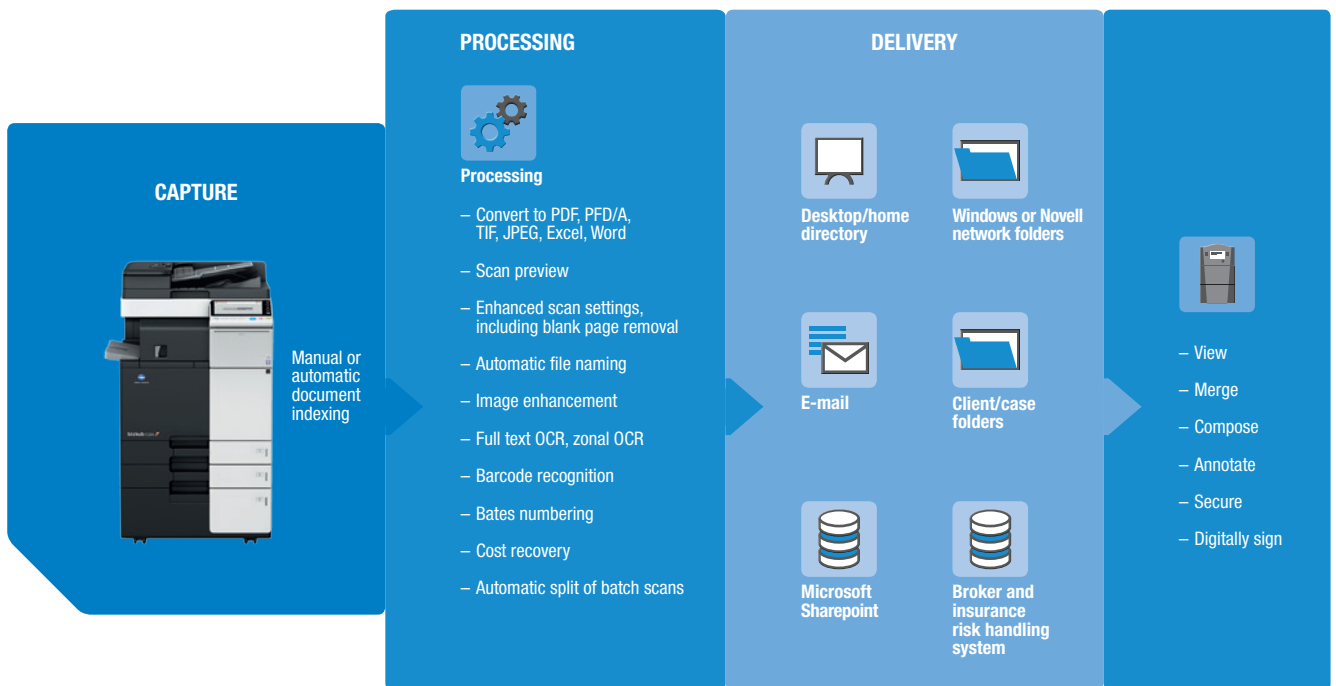
Key benefits

Improved security:

- Removing visibility of confidential material on desk awaiting processing
- Matter-centric document management
- Instant availability of documents for queries, reports and records
- Automated scanning and processing of customer documents and filing requirements
- Fast availability of all information relating to any issue via the search function
- Disaster recovery
- Established role-based data access rules

Increased efficiency:

- Complete journey time from quote to placement and evidence of cover availability shortened
- Faster paper-to-digital document management cycle
- No lost or wrongly filed data, worksheets and files
- Faster information searches
- Comprehensive audit trails
- Time saved in preparing meetings, communications and document redaction
- Valuable office space saved



The effective way to capture, automatically distribute and securely store documents
Konica Minolta customers estimate they are saving many hours a week by capturing, storing and archiving documents more efficiently.

How your organisation benefits from flexible document handling

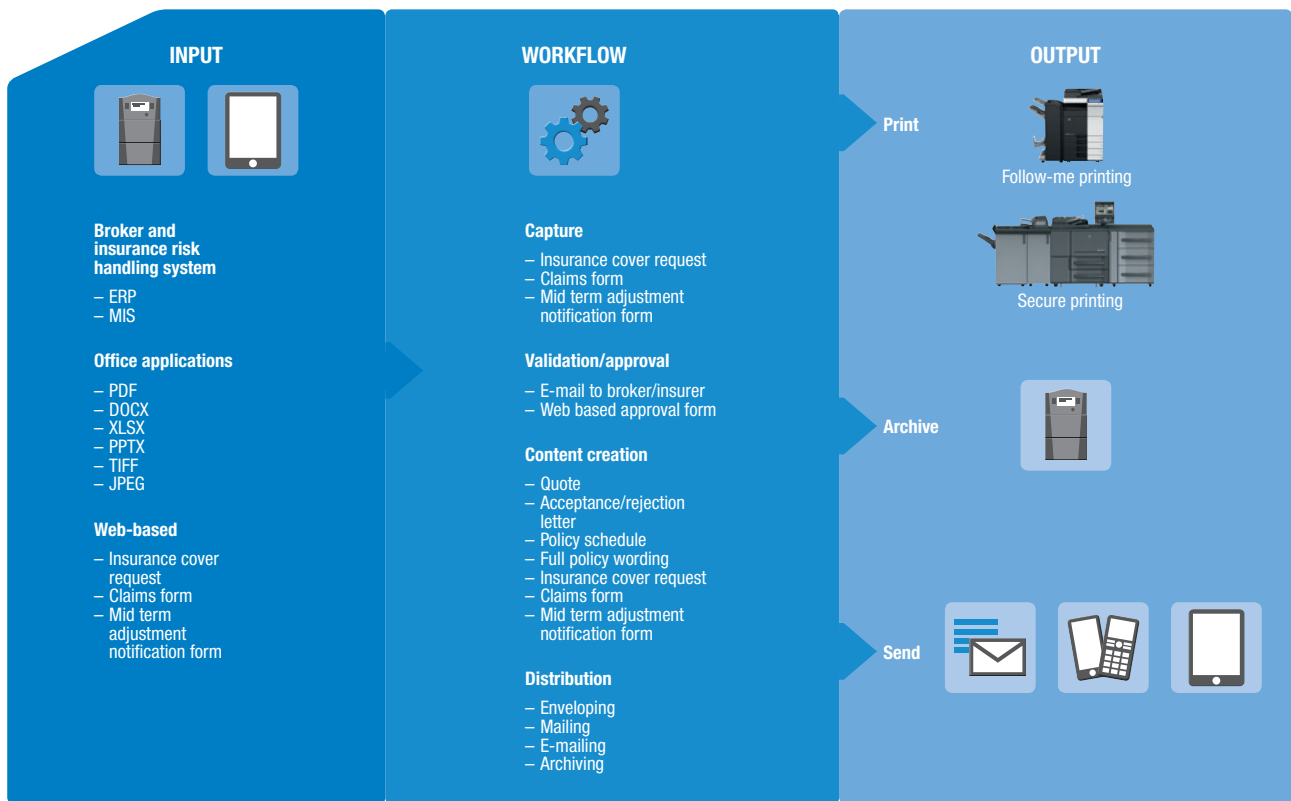
Authorised staff can print jobs on any device in any network location via a private cloud solution. Our mobile printing solutions offer flexibility for staff on the go. The uploaded information is instantly available to authorised staff.

Cost control tool – key features:

- User authentication
- Follow-me printing
- Ruled-based routing
- Accounting functionalities
- Graphic visualisation of reports and statistics
- Mobile printing



IMPROVING INSURANCE PROCESSES



Our digitised solutions help you standardise and automate all insurance processes from the initial quote through to the payment of a claim. Paper-based processes, such as paper proposal forms, placement documents and claims forms, become a thing of the past, expediting processes and enhancing customer satisfaction. Add to that the possibility for brokers, agents and insurers to subsequently search for key information embedded within such documents.

The full quote process, including interaction with the insuree, can be handled without a single sheet of paper changing hands. The broker can 'bind the cover' upon acceptance of the quote by the customer – the policy schedule and full policy wording can be produced as part of a fully automated process.

Throughout this entire process, the security and confidentiality of the customer's data are ensured.

How your organisation benefits from digitised solutions

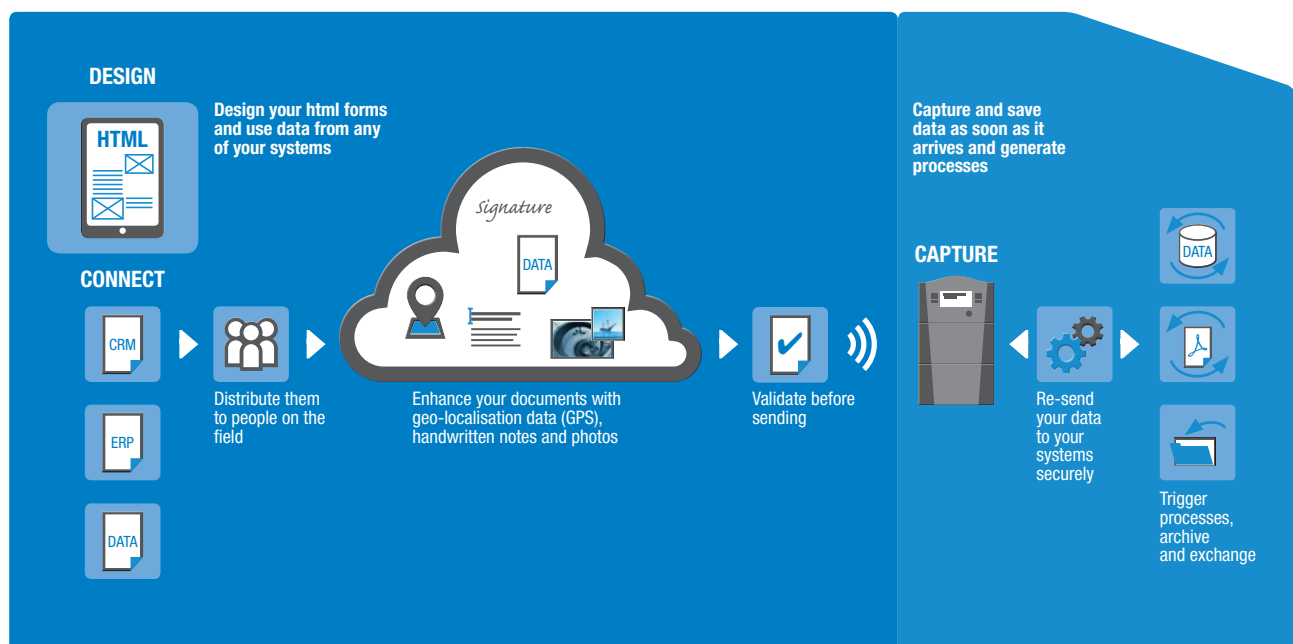
- No more manual data input into your system with the inherent risk of errors or omissions
- Printing of full policy wording, invoices, proposal forms, endorsements, certificates, etc. on any output device
- Faster retrieval of required information and lower customer service costs through digital archiving
- Intelligent content creation, e.g. automatic compilation of quotes with respective warranties and conditions
- Choice of document distribution, e.g. instantly printing a quote to hand to a customer or sending the information by e-mail
- Easy and automatic processing of documents via a pre-defined workflow to trigger archiving, statement printing, forwarding to customers and insurance/broker correspondence



Travel without paper – just bring electronic forms

In the field, especially during sales, consultancy or claim visits, paper is still widely used to capture data on the spot – think of insurance claims, for example. However, collecting data and filling in forms by hand has its disadvantages. With our solution, loss adjusters and sales people can easily and immediately download all required forms and documents to their mobile devices (iOS or Android). At the end of each

visit, simply complete the necessary documents with the relevant information, including text, photos, annotations, figures and dates; then sign it electronically if required. Upon completion, just press send to upload the information into your company's IT system in an instant, updating the data-base in real-time and initiating instant follow-up.



ENHANCING CUSTOMER RELATIONSHIPS USING BIG DATA

There is a lot of customer information at the heart of your system. Why not put it to better use? Our solutions enable you to contact existing customers with offers for new products, new business opportunities or new risk management services or just to keep the communication channel open. You can invite specific customers to an exclusive meeting to talk business. The possibilities for intensifying customer relationships are endless.

With the information you already have at hand and our digitised document management solutions you can design personalised letters and invitations that will captivate a customer's attention.

▀ Cross- and upselling: direct marketing for more effective mailings

We can supply you with an extremely attractive tool for direct marketing, customer relationship management (CRM), advertising, policy production and, of course, automating the addressing of mailing campaigns. You can customise the contents of any printed communication, including direct mail pieces, statements, contracts, customised collaterals or brochures and much more, to correspond with a customer in such a way that his or her interests are specifically addressed.

▀ Variable data printing (VDP) for closer customer relationships

One-to-one marketing is the ideal CRM strategy because it makes personalised customer interaction possible. Through one-to-one marketing you can communicate with each customer in a uniquely individual way using targeted images and text in combination with a personalised salutation and address. With a clear focus on specific customer interests, one-to-one marketing increases response rates, optimises productivity, enhances customer loyalty and maximises the return on your marketing investment.

▀ TransPromo as a boost to business

Why not turn communication with your customers into an effective vehicle for delivering highly relevant messages, e.g. customised promotional or advertising information? TransPromo (**trans**action + **prom**otional) makes this possible. In most cases, the information required for TransPromo actions is already available in your database. Specially designed software then creates the required TransPromo documents. We can supply you with all the necessary know-how, hardware and software for personalised campaigns. The benefit for your business is enhanced cost efficiency through the use of dedicated advertising in transactional documents.



▀ Improved service

- Accurate documentation
- Faster dispatch
- Digital document archive
- Virtual on-demand print facility

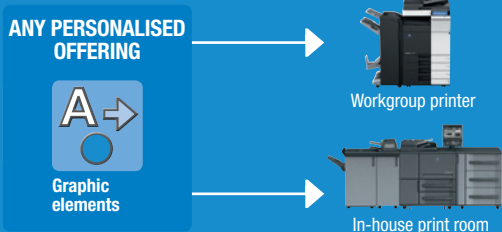
▀ Better business

- Enhanced customer satisfaction
- Convenient, error-free process
- Significant cost savings
- More accessible information



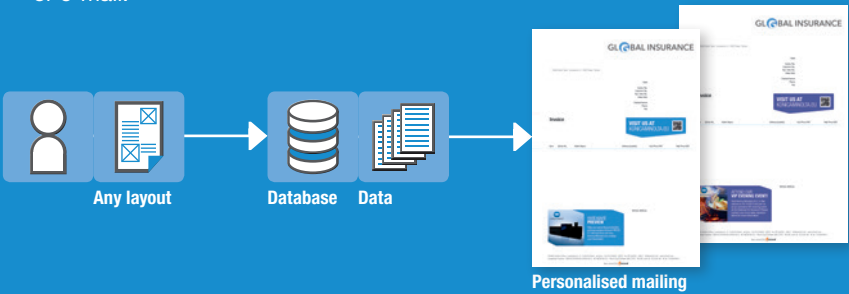
Direct mailing campaigns

- 1. The marketing department develops a campaign to target specific segments of your customer database via a personalised offering – a flyer produced in a single print process with targeted messages personalised for each recipient.
- 2. Depending on the print volume, the flyer is printed either on a workgroup printer or in the in-house print room.



TransPromo documents

- 1. To drive additional revenue a sales department may want to include information on a product a customer recently purchased or use specific information gained from some other communication with the customer.
- 2. The information is merged with other data and specifically filtered to suit the sales department's requirements.
- 3. A personalised mailing item is sent to each recipient via post, phone/tablet or e-mail.



Some examples of typical workflow scenarios

DIAGNOSING NEEDS & PROPOSING SOLUTIONS

Cost-sensitive organisations are constantly looking for ways to save time and money. One way is the efficient management of printing and scanning workflows and infrastructure. Our Optimized Print Services (OPS) program helps organisations to evaluate the flow of documents, monitor scanning and printing as well as measure and control costs more effectively. In order to decrease the amount of infrastructural administration toner and service alerts can be automatically transmitted to Konica Minolta and the support or delivery processes triggered. In addition, this allows printers and multifunctional devices to work at peak performance with maximum uptime. Our software utilities help insurers develop a roadmap to consolidate functions and replace under-utilised devices. And last but not least, we enable you to reduce unnecessary copying and printing, cut down on waste, and thus leverage the cost-saving power of digital records.

▀ Potential for significant savings

An optimised scanning and printing strategy enables an organisation to make savings averaging:

- 40 % on the cost of support
- 25 % on consumables
- 20 % on equipment repairs
- 5 % on installation and update costs



▀ How it works

We combine consultancy, hardware and software implementation and operational skills to develop organisation-specific improvement strategies based on precise facts and figures.

- **Consult:** Analysing the actual document output infrastructure and pinpointing opportunities to increase productivity, improve cost efficiency and enhance data security through the optimal equipment configuration
- **Implement:** Carefully migrating your document output infrastructure to the optimal solution, designing and executing an internal promotion and education campaign to ensure user acceptance
- **Manage:** Ensuring your equipment keeps operating at peak performance through first-class service support and remote monitoring

▀ How your organisation will benefit

- Single-source provider – one point of accountability
- Minimised management efforts, risks and interference with daily operations
- Reduced costs, e.g. through intelligent routing of print jobs to the most suitable printer
- Trouble-free document processes
- Simpler administrative processes and elimination of redundant information
- Quick and intuitive access to the data needed to process customer files
- Secure printed, copied and scanned records
- Securely automated data-transmission processes
- Verification that document processing services are performing properly

SAFETY FIRST – FOR YOUR DATA AND THE ENVIRONMENT



A “safety first” attitude to data security and the environment is essential for any organisation. By entrusting your document capture, distribution and management processes to Konica Minolta you are working with an industry leader in data security and environmental standards.

Reassuring data security

By prioritising data security in all our document solutions we deliver clear benefits to each and every organisation:

- **Secure network integration:** Our IEEE 802.1X SSL and IPsec protocol authentication methods allow easy integration into protected networks as well as secure network communication. Virtually all our multifunctional systems comply with the high security standards of ISO 15408 EAL3/EAL2.
- **Confidential documents protected:** We ensure confidential data stays safe on a printer's hard disk or output tray with solutions such as data encryption, secure deletion, watermark copy protection and PDF signatures.
- **Access control and user rights:** Individual printer access rights can be defined for each user with authentication undertaken via a magnetic card, PIN code or biometric fingerprint scan.
- **Secure printing:** Since authentication is required at a device prior to printing, our “secure print” feature prevents sensitive information from falling into the wrong hands.

Proven environmental responsibility

Konica Minolta confirms its responsibility for the environment with the promotion of sustainable strategies and eco-friendly approaches throughout the lifecycle of its products. We work to promote recycling-oriented societies, prevent pollution and minimise potential risks. And all this helps to reduce the carbon footprint of your fleet of multifunctional devices. The benefits include:

- **Reduced power bill:** More energy-efficient devices through tools such as Dynamic Eco Timer (for defining an automatic on/off function), scanner LEDs and Eco Print.
- **Lower paper consumption:** Less paper required to draft documents thanks to duplex printing by default and/or optional printing of multiple pages on a single sheet.
- **Less wasted paper:** Functions such as automatic suppression of empty pages, duplex printing by default, follow-me printing and document preview reduce paper wastage.
- **Improved working conditions:** Less noisy machines for a better office environment.
- **Commitment to recycling:** Recycling-friendly devices and consumables as well as recycled plastic usage (PC/PET) in the outer casing material.
- **Green innovations:** Polymerised toner manufactured with a third lower CO₂ emissions than conventional toner, for example.

In September 2014 Konica Minolta, Inc. (Konica Minolta) was included in the Dow Jones Sustainability World Index (DJSI World) for the third year in a row in recognition of its economic, environmental and social performance.

For more details of our environmental credentials see www.konicaminolta.eu/environment



ROBECOSAM
Sustainability Investing



KONICA MINOLTA

- All specifications refer to A4-size paper of 80 gsm quality.
- The support and availability of the listed specifications and functionalities varies depending on operating systems, applications and network protocols as well as network and system configurations.
- The stated life expectancy of each consumable is based on specific operating conditions such as page coverage for a particular page size (5 % coverage of A4).
The actual life of each consumable will vary depending on use and other printing variables including page coverage, page size, media type, continuous or intermittent printing, ambient temperature and humidity.
- Some of the product illustrations contain optional accessories.
- Specifications and accessories are based on the information available at the time of printing and are subject to change without notice.
- Konica Minolta does not warrant that any prices or specifications mentioned will be error-free.
- All brand and product names may be registered trademarks or trademarks of their respective holders and are hereby acknowledged.

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