

**Grinnell Mutual
Reinsurance Company**

**ACORD Compliant Policy Generation
Web-based real-time insurance application approval**

Business Challenges

- Generate insurance declarations in PDF format
- Make declarations and other essential insurance documents available to agents on a secure website
- Provide agents and customers with real-time access to declarations
- Enable agents to locate and print portions of specific documents
- Improve efficiency of client/agent meetings

Business Benefits

- Agents and customers receive forms immediately
- Agents meet customer needs and close deals in one meeting
- Agents can sign customers in real time, increasing customer satisfaction and gaining competitive advantage
- Customers receive greater choice and improved service at lower costs
- Agents enhance customer loyalty

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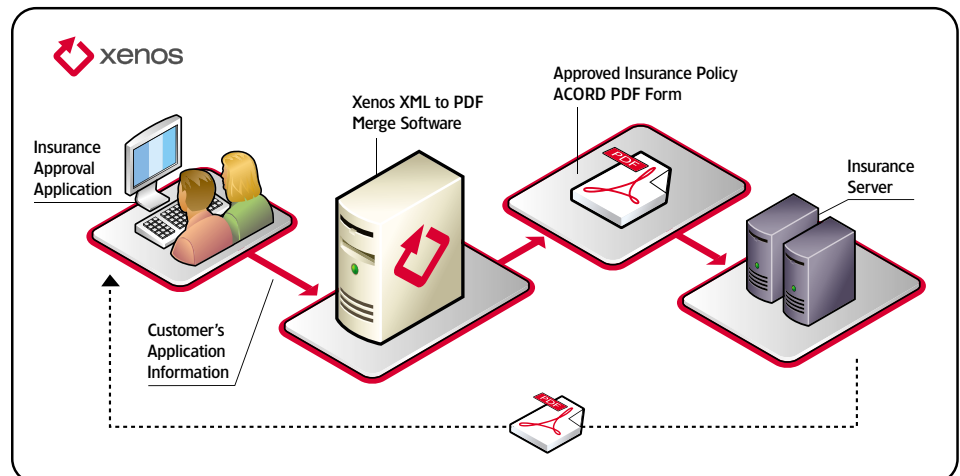
Kevin Battreall
Systems Administrator, Grinnell Mutual Reinsurance Company

The Challenge

Grinnell Mutual Reinsurance Company insures insurance companies. To be precise, it reinsures more than 280 farm mutual-insurance companies with more than 4,000 licensed independent agents operating throughout Iowa and surrounding states. After each day’s work, Grinnell personnel used to print some 15,000 pieces of paper nightly—scanning the pages into the company’s electronic document-management system before shredding the hard copies. It was a laborious, time-consuming but necessary task: those pages were essential declarations informing clients of the company’s policies and coverage. “We needed to be able to generate our declarations in PDF format, not just as streaming data on our Xerox, and we wanted to be able to put it out on a secured website so that agents could get to these documents and download them,” said Kevin Battreall, systems administrator for Grinnell. Carla Kelling, assistant vice president for information technology, explained the challenge further: “We didn’t have an easy way to print out our declarations. And there was no easy way to find one piece of information and just print out that page. You had to print out the entire declaration.”

The Solution: Xenos d2e

There had to be a better way. For Grinnell, it was—and remains—d2e, the document-enhancement solution from Xenos that enables repurposing, archiving, retrieval, printing and Web view of documents across a company or enterprise. For agents working in the field,



Xenos d2e integrates Grinnell's policy-approval system in real time to create approved insurance policies. Agents receive the policies while they meet with clients—not after meetings have concluded and agents have returned to their offices. Xenos software, which uses a standard ACORD form template that complies with all government and legal regulations, fills in fields on the PDF forms with the appropriate XML data from Grinnell's policy-approval system.

This data is captured as XML by Grinnell's online application system and sent to the back office system where it is processed and approved. Applications are immediately returned to agents by email. Xenos software fills in the fields on the PDF forms with the appropriate XML data—a process that is visible to both customers and agents. Agents print the PDF documents and review them with customers, who then sign them—all in one visit.

The Result

So how has d2e created a better workflow for Grinnell? "We have automated the entire application-approval process," said Kevin Battreall. "During our nightly processing, after we create our declarations pages, we FTP these pages to an Intel box, running a VB.net that watches the directory for these files and runs d2e to create either a TIFF or PDF. It will read through the .ini file to see what I want to generate—PDF, TIFF or both." d2e is the software in the Intel box that does the hard work. VB.net is a programming language Battreall uses to execute d2e. The TIFF files are imported into Grinnell's Global 360 imaging system for easy archival and retrieval.

"If our building were to disappear, we wouldn't lose our data because it's all backed up in our imaging system," said Dennis Mehman, the company's CIO. "The imaging system is a document storage/retrieval system for scanning in paper documents and storing them as TIFF files. This process also means that we don't print any test reports any longer, which probably saves us another 500 to 1,000 pages per day."

The new system is strictly for internal use by those working at Grinnell and outside agents. "Internally, part of our culture is to

continue to go paperless," Battreall said. "As for the agents, the more things we put on the Web, the more they want online. They don't have to find storage in their offices for all the boxes of paper we used to have to send them—they're grateful!"

"This advanced process will continue to enhance our workflows," Mehman said. "I think it's going to speed up the service levels from an access point. Nobody will have to wait for a declaration to be rescanned in. They had to wait for it to be printed, and then wait for it to be scanned before it was in system. Now it's more instant. Externally, with our agents, it will improve the ease of doing business. They'll be able to do things more quickly and won't have to look for it on paper."

This change from paper to the d2e process of importing and creating documents has impacted, according to Mehman, about three-fourths of the 700 workers at Grinnell and has helped about 10,000 agents. "The service from Xenos has been very good," Battreall said. "We're just starting to scratch the surface of what we can use this product for. We have just a small portion of our reports in it right now. We see ourselves really expanding the use of this as we go along."

Although the company has not done any return on investment on implementing the Xenos solution, senior executives at Grinnell all agree the real benefit is how much easier both internal and external workflows have become. And, somewhere, a forest is letting out a huge sigh of relief.

For More Information

All Xenos products are implemented with no changes to existing applications. Xenos products are deployed worldwide in organizations in a range of industries, including: banking, financial services, insurance, telecommunications, utilities, service bureaus, healthcare, pharmaceuticals, manufacturing and government. To find out how Xenos can help improve service and eliminate costs in your organization, visit the insurance solutions section of our website at <http://www.xenos.com/insurance>.

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