

# Paper, Pen & Phone.

## Insurance applications – paper-based and electronic in one.

### Greater freedom and flexibility for mobile sales staff.

With more than 500,000 insurance agents generating thousands of application forms every day, it is obvious why the insurance industry is pushing to put more customer-facing tasks online. Each and every application form must be distributed, entered, processed, scanned, archived and finally destroyed – a long and inefficient life cycle. Until now, three concerns have prevented insurance companies from abandoning hardcopy: cost efficiency, customer skepticism, and legislation that requires signatures. As a result, few insurance agents take their laptops with them when meeting customers, arriving with just a cell phone, pen and application forms – and are often unable to provide precise, on-the-spot information.

### Looks like paper, works electronically.

T-Systems' Paper, Pen & Phone (PPP) solution marks an innovative move away from hardcopy application forms toward electronic ones. It is possible to retain the benefits of conventional paper-based methods, while enjoying the advantages of electronic processes, too. Agents fill out the application form as usual, without having to worry about forwarding and filing the data – this

happens automatically and online. Instead of paper documents, back-office staff receive data records that can be processed, and scans that can be archived. And, if need be, they can still access and use the original paper-based form.

### How does it work?

- PEN: Instead of a conventional pen, insurance agents use a stylus with innovative scanning capabilities.
- PAPER: To replace old-style insurance applications, T-Systems offers a user-friendly application form, optimized for the PPP solution, but with a familiar look and feel.
- PHONE: The stylus encodes data as it is entered on the application form, then transmits the information via cell phone straight to the PPP server at T-Systems.
- When it reaches the server, the data is read, and the scans prepared for archiving.
- By means of insurance software systems integrated with PPP, for example premium-calculation software, insurers can check the application form and send a response via cell phone.



- In addition, Paper, Pen & Phone supports a number of laptop-computer functions: from data capture, to premium calculations, to communication via fax and e-mail. Pen and paper act as keyboard and printer, and the cell phone enables wireless connections and acts as the user-interface to the central server.

## A one-stop service provider.

### T-Systems' end-to-end offering includes:

- Design, printing and distribution of application forms
- Provision of hardware: i.e. stylus and cell phone
- Central PPP service that includes cleansing/formatting data for downstream processes, reading the data encoded by the stylus, and then archiving the scans.
- Mobile connectivity
- Integration with existing systems for seamless data exchange (for example, with insurance-application and product-management systems).

Insurance companies supply hardcopy versions of the application forms, and for every completed form T-Systems delivers machine-readable data and archive-ready scans.

## Enjoy the benefits.

### Cost-efficiency

- No extra work necessary: agents no longer need to forward or file copies of application forms
- Responsiveness for people on the move: rapid transmission and processing of data, including feedback to agents' cell phones

- Lower postage and logistics costs: the five to ten KB data packet hardly impacts cell phone bills
- At insurance-company offices, expensive hardcopy mail distribution, processing, scanning and archiving tasks are a thing of the past – PPP provides machine-readable data records, and archive-ready scans
- PPP supports the future implementation of mobile online processes

### High customer acceptance

- Customers still receive a paper duplicate of the insurance-application form, but now they know within minutes of signing whether their application was successful. And there is no delay for questions or changes – agents can deal with these straight away, and on-site
- There is no need for agents to use laptops for the final step in the application process. The agent and the customer simply fill out the application form together in the usual way
- With pen, paper and cell phone, agents are equipped to deal with a variety of inquiries: for example, they can submit claims, attaching photos via cell phone, send faxes and answer e-mails, and save notes – all on paper but at the same time electronic.

### Legally-binding signatures

- The PPP solution produces legally-binding hardcopy forms – and these originals can still be archived. But the real cost driver, i.e. data capture and scanning, no longer has to be performed manually. The electronic copy of the form complies with the highest security standards.
- PPP is a way of creating an efficient, electronic process – supported by paper – in countries where legally-binding digital signatures have yet to be fully introduced.

## Why T-Systems?

T-Systems is already a leading provider of mobile solutions and document-management services. Paper, Pen & Phone enables T-Systems to extend its competitive advantage in this space. As an ICT specialist, the company is able to deliver a seamlessly integrated solution that supports effective communications and collaboration from end to end: from designing and printing application forms based on Anoto functionality<sup>®</sup>, to cell-phone and stylus services, to mobile connectivity and software development, to character recognition and manual corrections, to integration with central business systems and audit-ready archiving. Paper, Pen & Phone – your one-stop answer to mobile efficiency.

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