

How Smarter
Document Processes
Pay Dividends
Today and Tomorrow



- Personalized correspondence engages customers and fosters loyalty
- Easy-to-use design environment significantly reduces the time to introduce new products or comply with jurisdictional mandates
- Patented technology can process data from legacy systems, applications, archives and the web
- High volume, high-availability support proven in over 5,000 installations worldwide

Smarter Correspondence Works Across Generations

Insurance customers value prompt, clear and convenient correspondence. It's key to customer satisfaction and loyalty, especially when resolving claims.

The challenge comes in meeting generational expectations of "prompt and convenient." Paper mail and phone calls still satisfy older customers. But younger customers expect rapid, electronic communication.

StreamServe automatically and cost-efficiently accommodates each customer's channel of choice—traditional or electronic. And it can expand to cover new channels as they evolve.

With no change to existing business systems, StreamServe introduces a complete, modern document management environment, from creation and composition through to high-volume production and multi-channel, environmentally friendly delivery.

The result is "prompt and convenient" correspondence, as the customer wants it, now and tomorrow, too.



"While the cost savings alone justify our investment, the greatest value StreamServe Financial delivers is that it enables us to provide better customer service, which results in enhanced satisfaction and sales growth."

Bertjan Teunissen, Agis Zorgverzekeringen

The Anatomy of Smarter Correspondence

Even at very high volumes, StreamServe dynamically generates correspondence such as collections, disbursements, and claims documents. This gives you an exceptional ability to automatically target customer segments as well as to upgrade the customer experience.



StreamServe improves customer satisfaction and lowers costs by automatically collating and sorting multi-document correspondence into a single delivery package.

Modernized correspondence enables more customer-friendly presentation, and offers flexible, customer-selectable delivery options that include economical and environmentally friendly electronic formats.

Business managers can directly implement rules to automatically capitalize on specific customer profiles. For example, bills or claim resolution correspondence can include personalized recommendations for new or additional products and services.

The net results are better-informed customers and accelerated implementation of marketing, compliance and sustainability programs.

This same dynamic solution can be used for all of your common customer correspondence.

Please see additional information on the back page.

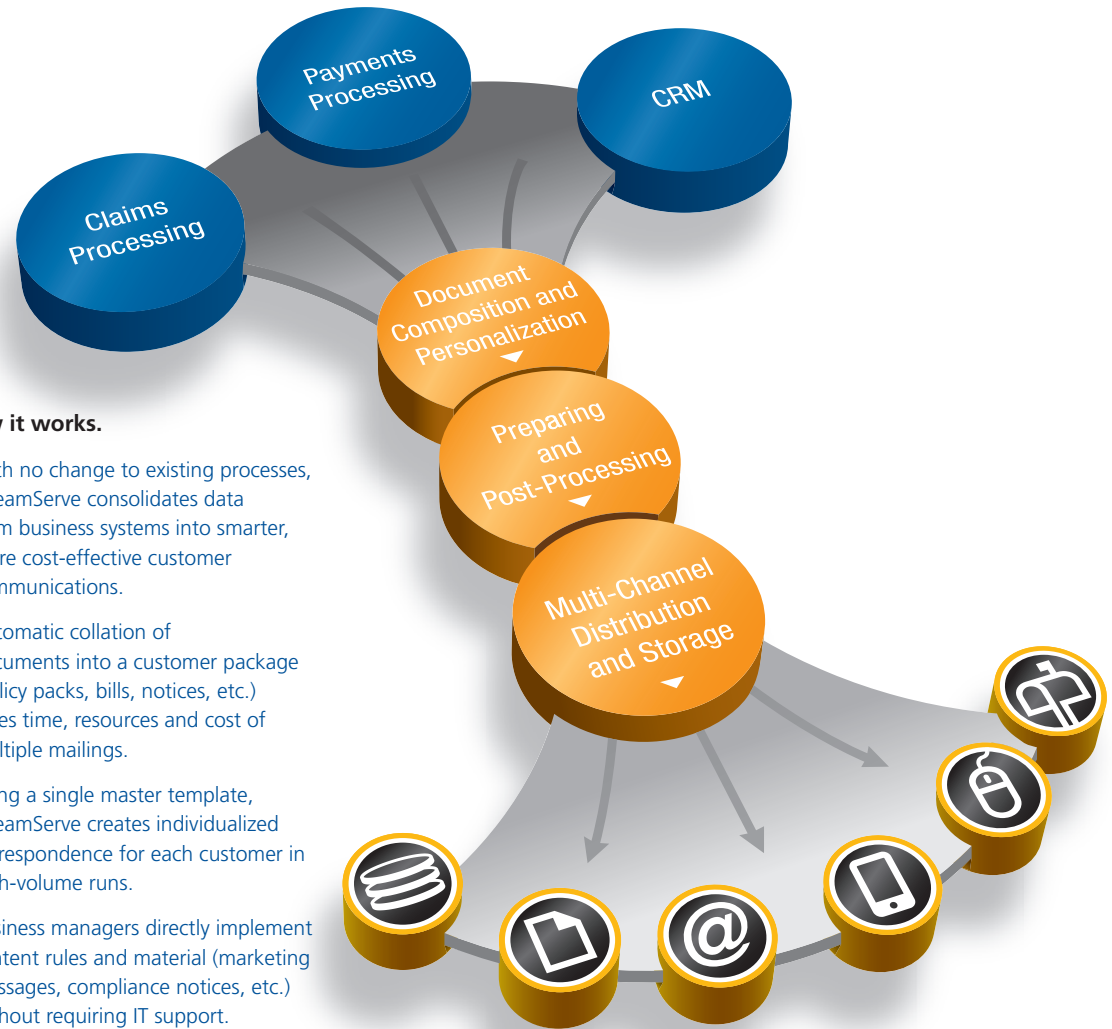
Rich Environment Reduces Costs and Streamlines Business Processes

StreamServe's rich environment off-loads document overhead from insurance systems and processes. This can improve their performance, extend their life and rejuvenate their ROI.

More important, it streamlines document processes with no change to existing systems, while significantly enhancing your ability to leverage regular correspondence. For example, Collections and Disbursements or life-event policy notifications can also inform customers about personally relevant, complimentary products. StreamServe patented technology can automatically incorporate such individualized information, even under tight deadlines and at very high volumes.

Clearer and smarter correspondence also precludes many customer-service calls. During necessary calls, representatives can view the same document the customer received, which speeds the resolution of questions.

The net results are better customer satisfaction at lower cost, and higher, ongoing ROI on both equipment and staff.



How it works.

- With no change to existing processes, StreamServe consolidates data from business systems into smarter, more cost-effective customer communications.
- Automatic collation of documents into a customer package (policy packs, bills, notices, etc.) saves time, resources and cost of multiple mailings.
- Using a single master template, StreamServe creates individualized correspondence for each customer in high-volume runs.
- Business managers directly implement content rules and material (marketing messages, compliance notices, etc.) without requiring IT support.
- Rules can ensure that variations policies will contain key clauses that meet the needs of local jurisdictions.
- Production runs can include multiple languages, customer-preferred font sizes, personalized messages based on account type, customer type, age, etc.
- Automated failure recovery guarantees document output and document audit trail, 24/7.
- Production-print and postal-ready output provides print-shop independence, optimizes delivery costs.
- Reduced operational, production, postal and materials consumption improve the firm's sustainability profile.

Please see additional information on the back page.

A Closer Look at StreamServe's Smarter Solution...

Smarter customer correspondence reduces development and production costs and creates effective new options that can help increase customer loyalty and wallet-share, advance sustainability goals, and improve compliance posture.

Smarter Correspondence

- Dynamically generated correspondence (statements, claims, policies, etc.) reinforce the company's brand identity, including color, logos, taglines, etc.
- Dynamic document process provides personalized document branding for agents and brokers re-branding due to M&A. Template-driven production simplifies re-designed implementations.
- Current data from enterprise systems populates correspondence in clear, easy to understand formats.
- "Onserts" replace "inserts" to reduce cost and improve response.
- Business managers implement rules governing content in real time, with no need for IT support.

- Consolidated information, onserts, dynamic generation, etc., improve the firm's sustainability profile.
- Dynamic templates support jurisdictional variations

Reduced Operational Cost

- Significantly reduces document design/maintenance time and resources with dynamic customer correspondence templates
- Automated failure recovery guarantees document output and document audit trail, 24/7.
- Provides print shop independence through production print-ready output and reduces postal and handling costs with postal-ready output
- Eliminates manual handling and associated errors, and reduces costs by automatically collating common document packs (e.g., policy packs)

- Enables "onserts" to eliminate added postage, handling, paper, and equipment costs
- Reduces demand and improves call center productivity

Improved Customer Communication

- Accommodates customer preference for native language and fonts
- Enables customer to self-select preferred delivery channel
- Fosters understanding through clearer presentation
- Includes personalized or segmented messages based on policy type, customer type, age, and other customer-specific metrics

Improved Call Center Productivity

- Call center operator and customer see identical correspondence, speeding resolution
- Reduces call volume due to clearer correspondence



About StreamServe

StreamServe is a leading provider of Enterprise Document Presentation solutions that set the standard for business communications. Simple to deploy and maintain, the company's dynamic composition, document process automation and enterprise output management solutions meet the demanding challenges of today's global businesses for producing and delivering highly customized documents in any format.

The company was founded in 1997 and is headquartered in Burlington, Mass., with 14 offices worldwide. StreamServe serves more than 5,000 customers in 130 countries, primarily in the financial services, utilities, manufacturing, distribution and telecom sectors.

StreamServe Clients

Organizations such as Länsförsäkringar, Agis, Deutsche Rentenversicherung, AOK and CZ are already using and enjoying the benefits of StreamServe solutions. Other StreamServe clients include leading global companies such as Bayer, BMW, Coca-Cola Enterprises, DaimlerChrysler Bank, and Postbank.



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