

Gjensidige Develops State-of-the-Art Statements.

Ensuring timely and accurate distribution of customer information is an ongoing challenge that all large organizations face. Gjensidige, Norway's second largest insurance company with 4,200 employees spread across 230 offices, is no exception. Gjensidige traditionally has focused its business on two insurance divisions: general insurance and life insurance. Taking advantage of Norway's financial services deregulation in 1996, the company also started marketing retail banking services to its substantial customer base.

Despite the changing nature of its business environment, Gjensidige continued to focus on maintaining its competitive edge by streamlining operations and improving customer service. With this in mind, Gjensidige partnered with IBM® at the end of 1994 to embark on a major project to develop a non-life insurance application, entitled \$2000. The project also included P2000, a multimillion dollar endeavor to manage the printing and viewing of millions of pages of customer statements and bills.

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Rune Hansen, Operations Manager, Gjensidige

| Application | Statement presentation, distribution, printing and mailing |
|-------------|--|
| Software | EDMSuite OnDemand for AIX |
| Hardware | IBM 3900 digital printer |
| Services | Professional Services – IBM LMO |

The main objective of P2000 was to take data from any source and customize its presentation for each customer and employee. For this application, Gjensidige needed an open, integrated solution to manage and track printing, archiving, retrieval, viewing and faxing.

After evaluating a number of different options, Gjensidige chose to design P2000 around Advanced Function Presentation™ (AFP™), IBM's architecture for the distribution and presentation of information in multiple forms, across multiple platforms and devices. AFP's open architecture allows the distribution of information to the people who need it, when, where and how they need it. "Having relied on AFP to manage the integrity of our statement printing for many years, we knew it was a wise move to take further advantage of AFP's capabilities," said Rune Hansen, operations manager at Gjensidige.



Gjensidige retrieves and views customized billing statements using IBM's OnDemand for AIX software.

Statement presentation, management and mailing solutions

"For just the production part of the project, savings are already running at around half a million dollars a year. And we expect that upcoming work focusing on electronic documents will net us even more potential savings."

Rune Hansen, Operations Manager, Gjensidige

Gjensidige chose two specific systems as part of its solution: IBM's EDMSuite OnDemand for AIX® and Large Mailing Operations (LMO), a Professional Services offering. OnDemand for AIX, the industry's premier enterprise archive solution, supports the AFP architecture and other environments as well.

Access From 2,000 Desktops

IBM's OnDemand is a client/server application that runs on IBM RISC System/6000® (RS/6000®) servers with Windows®, OS/2® and CICS® clients. It allows users to easily retrieve and view archived documents that are stored on magnetic disk, optical or tape systems, including RAID and IBM ADSM-based optical storage. OnDemand manages the movement of data to the appropriate storage devices based on performance and cost.

The system was first installed as a pilot for 15 concurrent users in Gjensidige's retail banking group in May 1996, enabling customer service representatives to view personalized customer bills and statements on their desktop workstations exactly as the customer saw them on paper. This replaced a slow and inconvenient process where the representative would have to put a

customer on hold, or call back, while searching for paper files in order to help customers with even simple queries.

Customers now can call with a question about their statement and cite a page, column or line number and the representative can retrieve the information within 2 to 3 seconds by electronically viewing an identical statement. And, when necessary, the representative can choose to automatically reprint or fax the relevant pages to the customer. In addition to more efficient internal operations, Gjensidige now provides faster answers to customer inquiries, resulting in improved customer satisfaction.

The retail banking group pilot grew in a matter of months to more than 2,000 users throughout the organization. The pilot installation was so smooth and successful that Gjensidige immediately started working on a broader implementation for its insurance business. "Other parts of the organization that didn't store hard copies of customer statements stood to benefit even more than the banking group," said Hansen. "Staff often wasted hours, or even days, trying to recreate customer statements to handle queries."

Hansen now is working to enhance enduser and customer access to OnDemand's

capabilities. Most end users are accessing the application via a CICS interface, with PC access available to approximately 50 users. Hansen's goal is to migrate the CICS users to PCs in order to leverage a more intuitive interface. More importantly, he is evaluating IBM's OnDemand Internet client which would enable customer service representatives to securely access customer information from any desktop client with a Java-enabled Web browser. In the future, this technology solution also will enable Gjensidige to offer customers the ability to access their statements directly from home, as well as pay their bills securely via the Internet.

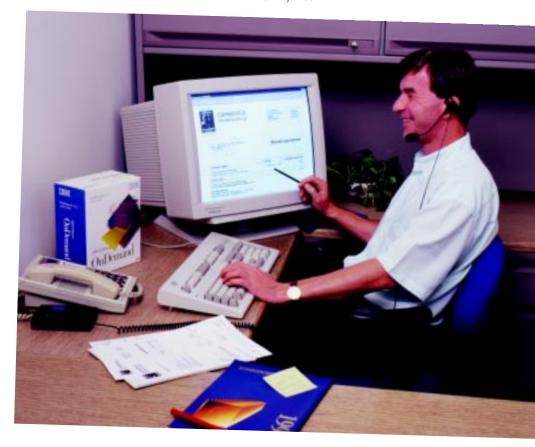
Managing Millions of Mailings

As the S2000 application and services go into production, Gjensidige expects its monthly print runs to increase from the current level of 2 million to nearly 8.5 million A4 duplex pages. To manage the printing, collation and mailing of these millions of pieces per month, Gjensidige turned to IBM's LMO.

Most customers' impressions of Gjensidige are directly related to the mailings they receive from the company. These mailings are their only direct interaction with Gjensidige. LMO ensures that customers receive quality mailings, not just in terms of the appearance — for example, whether it is easy to read and well-folded — but also the integrity of the document. With LMO, Gjensidige doesn't need to worry that a missing page of a statement might turn up in another customer's mailing.

By automating and managing the entire mailing process, LMO reduces the number of manual activities while optimizing throughput, minimizing errors and reducing costs. The system, which went live in February 1997, is the first installation worldwide that fully manages mail piece tracking. It includes local and remote monitoring of all Gjensidige's equipment, including pre- and post-processing devices from Bell & Howell, Stralfors and an IBM 3900 digital printer. In addition to providing information about the status of the application, the print files and individual

Using IBM OnDemand archive/retrieval software, Gjensidige has increased customer satisfaction by providing instant answers to inquiries.



mail pieces, LMO provides statistics about performance management. And, most importantly, it automatically reprints any missing pages.

Currently, every insurance statement is personalized for each customer using M&I Data's Custom Statement Formatter (CSF) running on the IBM System/390® (S/390®). CSF, which creates and manages personalized customer statements, ensures the printing of the correct individual's terms and payment conditions, for example. The statements are printed on a high-speed IBM 3900 digital printer, followed by the addition of covers and eyelets before insertion into an envelope.

Digital Developments

In addition to evaluating IBM's InfoColor™ 70 high-speed digital color printer, Hansen is considering adding the IBM InfoPrint™ Hi-Lite Color post-processor to their IBM 3900, which provides the ability to add color to statements. This feature will enable Gjensidige to print up to three colors at 240 dpi on black-and-white documents, highlighting information such as balances, due dates and page references.

Gjensidige already has made significant progress, thanks to its company-wide commitment to IBM Printing Systems solutions and the AFP architecture.

The company foresees more development around the corner. Hansen looks forward to the day when customers complete a form electronically and submit it over the Internet, for example. "Not only would this save us up to half an hour rekeying each customer's information, but accuracy would also increase," said Hansen. "For just the production part of the project, savings are already running at around half a million dollars a year. And we expect that upcoming work focusing on electronic documents will net us even

For more information please contact

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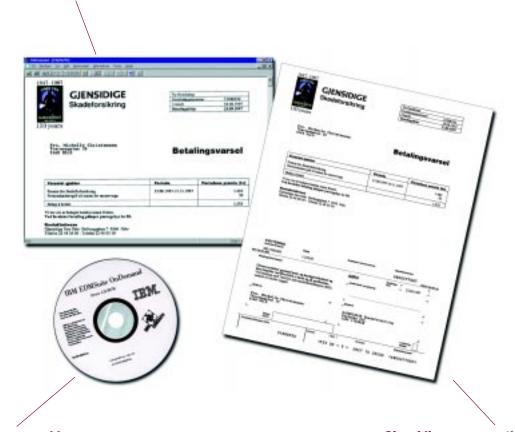
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In seconds, customer service reps can pull up an on-screen view of the exact statements mailed to customers



OnDemand software enables easy access to customer data, improving customer service while reducing costs Gjensidige manages the production and mailing of millions of high-quality customer statements through IBM's LMO solution