TECHNOLOGY INNOVATION

<Insurance>

Automated
Correspondence

Biggest Gain:
Consistency of Letters Across the Enterprise

INSIDE

Case Study: Thrivent Financial for Lutherans

- ▶ Common templates and common look for batch and ad-hoc letters
- ▶ A Thrivent look and feel across thousands of individual letters
- ▶ Batch and ad-hoc letters are sorted, merged and combined into a common print stream.

One Voice and One Look

Thrivent Financial for Lutherans achieves corporate objective with a comprehensive Papyrus correspondence/letter system.

Based in Minneapolis, Minnesota, Thrivent Financial for Lutherans manages more than $65.4 billion in assets for the organization's members.

"Papyrus' intuitive development environment has permitted us to shift document development to business team members, allowing us to redirect information technology resources to more strategic endeavors."

Daniel Seyfried, Application Analyst, Information Technology

Thrivent Financial provides high quality financial products and services to its 2.9 million members. Products and services offered include insurance products such as Life, Health, Property and Casualty, other financial products include mutual funds, annuities, and asset management accounts.

■ One Voice and One Look

The former company Lutheran Brotherhood contracted ISIS in 1998 to implement the Papyrus Correspondence System. The project team identified a number of key issues including the need for technical integration with legacy systems, archiving and retrieval of documents, letter evaluation, standardization, common letterhead and templates to achieve the 'One Voice and One Look' corporate objective.

At the merger of Lutheran Brotherhood with Aid Association for Lutherans, in 2002 they faced many of the same issues. The vast majority of correspondence was done manually, using a separate stand-alone application to generate EACH LETTER. They had no reusability and the process involved many manual steps. The primary system used was WORD based with templates and macros, everything ad-hoc, all manual, along with the individual standalone letter applications. For some of the letters SAS and Ami Pro was used.

■ Papyrus remains as the best system for their needs

Thrivent Financial started looking for an overall corporate solution to address both batch and ad-hoc letters and found that Papyrus remains the best system for their needs.

"This combination can be done in one insertion job across the enterprise." Dave Carpentier, Manager of Document Systems Area.

They liked the ability to do both using common templates for a common look. Batch letters are generated on z/OS, ad-hoc from Windows, but all of them get bundled and printed together. They were able to consolidate 2000 letters to template based, shared use and get them to market with a common generic system.

■ Letters are in the hands of business users

The benefits came with the ease of development. They needed to get business users involved and had previously tried and failed with another product. With Papyrus they were able to get the bulk of letters into business users hands to create. By pulling the effort into the business area, the business can manage prioritization and not be dependent on IT priorities.

PAPYRUS PRODUCTS *in use*

Papyrus Designer Package on Windows
WYSIWYG dynamic document design

Papyrus DocEXEC on MVS
High speed document formatting engine

Papyrus WebRepository
Document resource management

Papyrus Host/MVS
Integration of host business data into Papyrus

Papyrus Server/PCL/PDF/Fax
Printing, faxing and PDF generation

Papyrus Client (500 users)
Interactive, ad-hoc letter generation

■ More benefits

The powerful WYSIWYG design tool with the library facilities to enhance and promote re-use of document objects, the ability to perform administration by business users rather than by IT professionals, and the strong output management features with sorting, grouping and enveloping controls with OMR and barcode were further important benefits.

Reasons stated for choosing Papyrus were the powerful WYSIWYG design tool with the library facilities to enhance and promote re-use of document objects.

■ Combining all batch and ad-hoc letters in the PrintPool

All user generated letters are sent to the Papyrus PrintPool on the mainframe. A morning and evening cycle of all letters is run combining all batch and ad-hoc letters. 'This combination can be done in one insertion job across the enterprise' says Dave Carpentier, Manager of Document Systems Area. 24 print streams are being generated. The two primary ones go directly to print/insert that contain the bulk of the letters. Letters that require manual intervention go back to the business areas. Sometimes time-sensitive letters are printed locally.

■ Single design - multi channel output

The integration of the existing Xerox and PAL network printers, with the option for fax and e-mail distribution from a single design, were essential simplifications to Thrivent Financial. All letters generated are archived in Mobius.

■ The business benefits achieved

- Improved **quality of communication** with the members
- Increased automation and reliability
- Substantial **reduction in labor costs and postal costs**
- Simplified system maintenance

MOTIVATIONS *for* INNOVATIONS

Motivation:	Enforce corporate identity in user-generated letters
Innovation:	Integration of multiple letter generation methods of two merged corporations into one unified system
Solution:	Papyrus Correspondence System for batch and interactive ad-hoc letter generation

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In their own words...

The ISIS Papyrus Document System has allowed Thrivent Financial to develop a solid correspondence system.

♥ Thrivent Financial for Lutherans®

With this system we are able to deliver consistent, standardized documents and correspond with our Members in a more effective, timely manner. Papyrus is a solid, industrial strength platform.
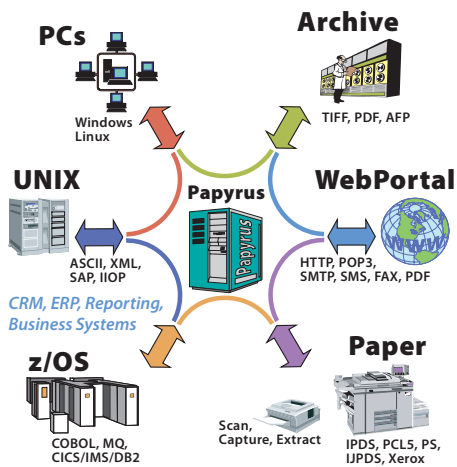
Karl Koenig
Director, Member Systems

We have approximately 400 different letters or forms - all variable print, including batch and ad-hoc (some letters are sent both ways). We generated around 1 million letters in 2004. Our user base for Papyrus Client is around 500.
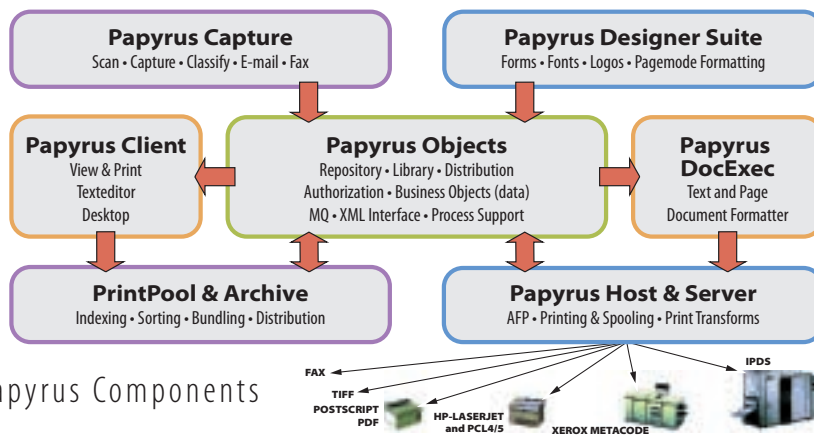
Thrivent Financial sample letters

A **comprehensive and scalable solution** for centralized management of document applications, print and output operations that span web, client/server and host environments.

Papyrus Document Frameworks

- Automated Document Factory
  - Enterprise Application Integration
    - Enterprise Output Management
      - Enterprise Content Management
      - Business Process Management
      - Portal and Web Applications
      - Change Management
      - Correspondence
      - Campaign Management
    - Print Management
  - Capture/Classify/Extract
- E-mail, Fax

Organizations can **define, measure, and manage** output management across complex heterogeneous environments from centralized control points.

Papyrus Components

Insurance Sector uses Papyrus

Aachener Münchner Versicherung **Germany** • Achmea **The Netherlands** • Allianz Versicherung Stuttgart **Germany** • Almindelig Brand **Denmark** • ATP Huset Hillerod **Denmark** • AXA **Germany** • AXA Assicurazioni **Italy** • AXA Insurance Ltd. **UK** • AXA Non Life Insurance **Japan** • AXA Royal Belge **Belgium** • Catalana Occidente Barcelona **Spain** • Chaucer Insurance **UK** • Churchill **UK** • Cornhill Insurance **UK** • CSC **South Africa** • CSC **UK** • Daiwa Insurance **Japan** • DAS Rechtsbijstand **The Netherlands** • Der Anker **Austria** • Direct Assurance **France** • E.A. Generali Versicherung Vienna **Austria** • Empire Health Choice **USA** • Friends Provident **UK** • Generali **The Netherlands** • Gerling Konzern **Germany** • Grazer Wechselseitige Versicherung **Austria** • Great West Life **Canada** • Hamburg Mannheimer Versicherung **Germany** • Helvetia Patria Versicherung **Switzerland** • Hibernian Insurance **Ireland** • Hong Kong Securities Clearing Co. Ltd. **Hong Kong** • HUK Coburg **Germany** • IVV Informationssysteme fuer Versicherungen **Germany** • Jasuda Life Insurance **Japan** • Korea Life Insurance **Korea** • La Luxembourgeoise **Luxembourg** • Legal and General Insurance Darthworth **UK** • Liberty Life **South Africa** • Lloyd Adriatico Trieste **Italy** • Mutualité Chrétienne **Belgium** • NFU Mutual Insurance **UK** • Nichidan Insurance Tokyo **Japan** • Norwich Union **UK** • Parion Konzern **Germany** • Providencia Insurance Budapest **Hungary** • Provinzial Versicherung **Germany** • Reale Mutua di Assicurazioni **Italy** • Reihnland Versicherung **Germany** • S.A.I. Societa Assicurazioni Torino **Italy** • Sampo Insurance **Finland** • Sanitas **Switzerland** • Societa' Assicurazioni Industriali **Italy** • Sparkassen Versicherung **Germany** • Sun Life **Canada** • SUVA **Switzerland** • Thrivent Financial for Lutherans **USA** • Toro Assicurazioni Torino **Italy** • Tryg-Baltica Forsikring **Denmark** • Versicherungskammer Bayern **Germany** • Victoria Volksbanken Versicherung **Austria** • Wiener Allianz Versicherungs AG **Austria** • Winterthur Versicherungen **Switzerland** • Winterthur Versicherungen **Austria** • Winterthur Europe **Belgium** • Zürich Agrippina Gruppe **Germany** • Zurich Insurance **Hong Kong** • and many more...