

# Allianz Private Krankenversicherungs-AG

Leading German insurance company streamlines customer services using Adobe® Acrobat® Professional software and Adobe PDF forms to provide instant estimates and presentations

**Allianz Private  
Krankenversicherungs-AG**

[www.allianz.com](http://www.allianz.com)



**In Partnership With**

Formatix

[www.formatix.de](http://www.formatix.de)

**Industry**

Financial Services

**Challenges**

- Speed application processing
- Personalize broker services

**Solution**

- eForms automation
- Prominent German insurance and financial conglomerate is providing instant, accurate customer quotes and is cross selling services using Adobe Acrobat and Adobe PDF technology.

**Results**

- Engaged customers with sales process during initial visit
- Reduced administrative cost
- Accelerated application processing
- Provided accurate cost estimates directly at the customer location
- Achieved ROI after only three months

**Systems At A Glance**

- Adobe Acrobat Professional
- Adobe Reader

## Simplifying customer quotes for field staff

Allianz Private Krankenversicherungs-AG, headquartered in Munich, offers a diverse product portfolio of health care and long-term care insurance. Products include private medical insurance for self-employed and salaried doctors and civil servants, as well as for those covered by compulsory health insurance, medical and hospital daily benefit insurance, long-term care insurance, and overseas medical insurance. Allianz Private is one of the largest private health care insurers in Germany with sales of €3,042 million.

Allianz Private turned to the consulting developers at Formatix to build an eForms solution to transition the firm from a paper-based customer quotation process to an integrated, digital business process. Previously, field agents used paper forms to create custom quotes for customers during home or office interviews. After completing a lengthy customer information questionnaire, an agent searched through reams of printed materials for relevant information to advise clients, select an appropriate plan, and present a generalized estimate of plan costs.

Formatix, with expertise in creating and supporting electronic documents that simplify and optimize business processes, used Adobe Acrobat Professional to develop an electronic process that enables agents to use Adobe Portable Document Format (PDF) forms to rapidly capture customer data and provide customized plan quotes during customer visits. The goal was to speed the application process, provide customers with individual offerings, and better engage customers with brokers to maximize sales.

## Adopting an eForms solution

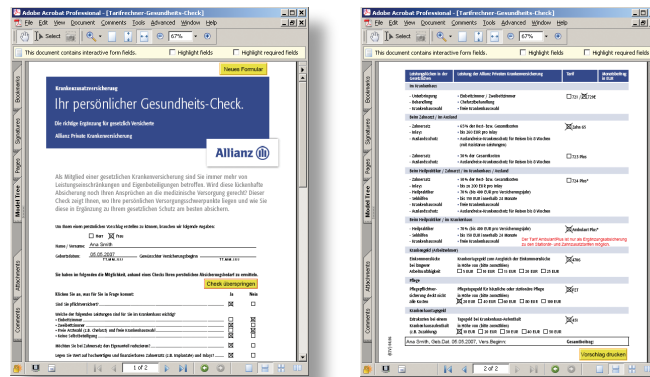
In addition to learning about Allianz' services, potential customers want to know immediately and precisely how much they will need to pay. Although agents were equipped for customer visits with a laptop computer and portable printer, without a connection to the company intranet, they still had to locate information for customized estimates using paper rate sheets.

Allianz needed an integrated, digital workflow that included a contribution calculator to rapidly create individual, customized quotations. The development team worked closely with Allianz Private staff to draft a list of questions that match the customer criteria of plan offerings. The solution also needed to convey a modern and professional presence, enabling agents to present estimates while on- or offline, print them out in an attractive format during the customer visit, or e-mail the estimate as an easily downloadable Adobe PDF file. In addition to being cost-effective, the solution had to be user-friendly for non-technical field staff.

In weighing various options to meet these requirements, the decision was quickly made in favor of Adobe Acrobat Professional software and Adobe PDF. "In addition to the platform independence, the wide-spread use of Adobe PDF and Adobe Reader® swung the balance in favor of the Adobe solution," says Günter Gruber, who is responsible for electronic forms at Allianz Private. Allianz quickly

## Smart forms

Using Adobe Acrobat Professional and Adobe PDF forms, Allianz field staff provide customers with accurate, easy-to-understand, customized quotes wherever the customer is—with just a few clicks of the mouse.



*“The potential of the Adobe Acrobat and Adobe PDF solution is enormous. Linking Adobe PDF files with databases opens up possibilities for new streams of revenue.”*

Günter Gruber,  
Electronic forms and print  
coordinator,  
Allianz Private  
Krankenversicherungs-AG

discarded the option of using Microsoft Excel for this project because of insufficient security and user-friendliness, and the need for additional client software.

## Calculating contributions

Complex Java™ script programming is required to create an accurate insurance estimate, taking into account numerous parameters. Together, Allianz Private and Formatix agreed that the smooth integration between Java script code and Adobe Acrobat Professional would make it possible to map out the complex estimating process. “Integration with Java script was one of the most important decision-making criteria from a technical point of view,” says Gruber. Consequently, it took just four days to map the contribution data into 50 pages of programming.

Approximately 14,000 field staff employees and agents are accessing the new Adobe PDF forms from the company’s download center. The results are evident. Customer service has been improved because data can be entered into Adobe PDF forms in real time during customer visits in a simple and easy to understand process. And, agents make a good impression on customers because the process is handled so professionally.

“We optimized an important process in customer service at little cost,” adds Gruber. “ROI was achieved after only three months. Based on these very positive experiences, our field employees want more processes transformed to the Adobe Acrobat and PDF solution, which we will definitely do.”

## Plans for future eForms automation

Based on the success of the Allianz solution, Dresdner Bank, part of the Allianz Group, will be using Adobe PDF forms for calculating health care insurance costs as a cross-selling strategy to mortgage loan customers. Consultants at the bank who are not comprehensively trained in the insurance business can easily provide accurate estimates.

Another new offering that has been well received by bank consultants and agents is the use of Adobe PDF files for cost-effective, customized mailings based on customer data in the system. For example, agents can compose an offer for long-term care insurance, and bankers can send out customized, personalized offers to potential customers.

“The potential of the Adobe Acrobat and Adobe PDF solution is enormous,” says Gruber. “Linking Adobe PDF files with databases opens up possibilities for new streams of revenue. Pre-populating customer data directly into Adobe PDF forms will help us improve the quality and effectiveness of our customer service.”

Allianz is currently testing Adobe LiveCycle® Reader Extensions, with which completed Adobe PDF forms can be saved and signed digitally—further leveraging the ubiquity of the free Adobe Reader. “We want to make it possible to generate a proposal form immediately and present it to the customer for digital signature, completing the sales cycle in one integrated, automated business process,” says Gruber.



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