



SOLUTION OVERVIEW

Technology and Expertise to Support Your Vision

Kofax helps you create stronger, lasting relationships with your insurance customers. Our embedded components help reduce operational costs and deliver a great customer experience by:

- ♦ Automating your organization's day-to-day processes
- ♦ Improving access to process-related documents and data

If your customers demand functionality that falls outside your core competencies, or if you have a vision for a product that exceeds your in-house development capabilities, you can count on Kofax to deliver both proven technology and the support of our experienced team of developers, insurance industry specialists and solution designers.

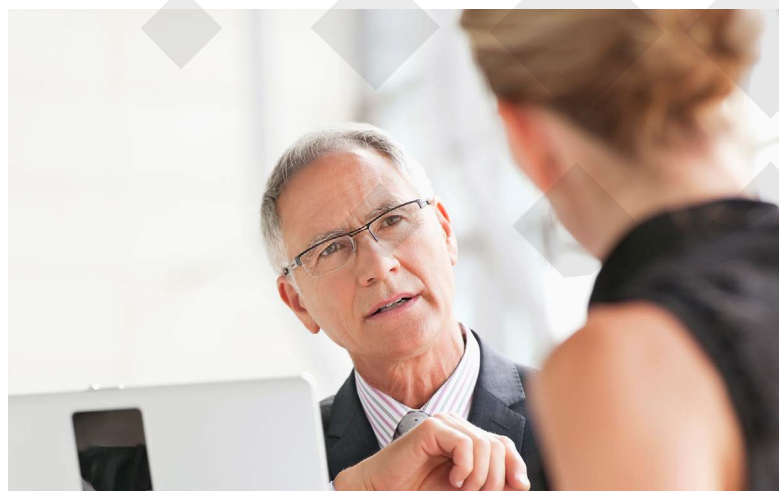
The Kofax Difference

- ♦ More than 300 insurance companies have invested in Lexmark hardware and/or software
- ♦ Kofax serves 40% of the Global Top 10 insurance companies
- ♦ Kofax partners with 44% of the Global Top 25 insurance companies
- ♦ Kofax does business with 36% of the Global Top 50 insurance companies
- ♦ Kofax invests almost twice the industry average of our revenue in research and development

Kofax Key OEM Technologies

Kofax Customer Communications Manager™: Gain the power to communicate when, where and how your customers prefer. Customer Communications Manager helps you create relevant, accurate, and highly personalized content, delivered in both paged and non-paged formats.

Kofax SignDoc® SDK: Tightly integrate e-signature and signature verification functions with your corporate applications or business processes. The SDK provides trustworthy signature capabilities, including the ability to capture biometric data such as stroke, speed and pressure levels.



Kofax Kapow™: Use the Kapow information integration and automation platform as a fast and efficient way to acquire, enhance, and deliver information – especially from websites and web portals – into enterprise applications. Kapow transforms information that was previously unattainable, unusable, or costly to integrate into readily consumable data that drives productivity and insight into the decision-making process.

Kofax Claims Agility™ for medical is a smart process application that streamlines medical bill processing by automatically extracting and validating patient and provider service data. The solution verifies all medical codes, and presents only problematic medical claims to validation workers for review or correction. Finally, it initiates the downstream adjudication process by creating an EDI file that can be uploaded into an existing claims management system. Claims Agility is scalable, enabling capture from centralized operations and directly from the point of origination. As a result, processors can make earlier, smarter decisions about claims, and payers can increase responsiveness to customers for better service.

Intelligent Mail Processing

Manually processing the mail that comes into your organization is time-consuming and often under-utilizes your employees. Associated delays and errors keep customer requests from reaching the appropriate hands, and can negatively impact the customer experience.

Intelligent Mail Processing allows you to centralize the capture of incoming mail and automate classification and

indexing, so that documents are assigned to the appropriate process at the front-end. Mail is automatically prioritized and electronically routed to the right department as soon as it's captured. The solution integrates smoothly with your content management capabilities and allows immediate access to documents to reduce touches, improve decisions and accelerate processes response times.

Policyholder communications manager (PCM)

Clear and timely communication is the key to good customer service. But when customer information is scattered across disparate systems across your organization, communication can be slow, decentralized and impersonal.

Policyholder communications manager (PCM) unites your systems and brings all information together to increase visibility and efficiency. Unlike similar solutions, PCM provides a single platform for all three types of correspondence: batch, on-demand and interactive, so you can optimize customer communication across the board. Unique features allow your employees to create communications that are compliant and consistent with your brand, yet personalized to meet the customer's needs. As a result, you'll be able to respond faster, and with content that's more accurate and relevant than ever before.

Corporate operations

Bottlenecks in your back office can cause costly delays throughout your entire organization. In order to optimize your efficiency, it's important to make sure your internal processes are running smoothly. We can help you accomplish this with solutions that streamline your accounts payable and HR departments.

Our invoice processing solutions help you gain control of the AP cycle by reducing manual entry and errors. Intuitive invoice management and processing tools let you easily capture, access, manage and route any type of invoice or other document alongside any business application and process. With real-time access to information, your AP employees will be able to resolve issues in record time.

Our HR solutions enable you to automate the processes of onboarding and managing employees. Our unique capture technology allows you to gather forms, including W-4s, I-9s and benefit enrollment, seamlessly and securely. As a result, you'll be able to fill key positions faster, better protect the privacy of your employees and respond to employee requests and inquiries in a more efficient manner.

Managed print services (MPS)

Optimizing your print environment is essential to saving time and money that could be better spent working with customers and growing your business. With Kofax Managed print

services (MPS), you'll be equipped to reduce overall costs, improve efficiency and boost customer loyalty.

Kofax's MPS offering provides a platform for better efficiency and performance through infrastructure optimization, proactive management and business optimization. Our best practices approach:

- ◆ Goes beyond cost reduction and device consolidation to better manage information across your organization
- ◆ Gives you a foundation for continued productivity improvements and process optimization
- ◆ Turns device fleets into productivity tools for better information access and more efficient processes
- ◆ Enables employees to be more productive and focus their time on customers and new business opportunities

The Kofax Advantage

Insurance organizations across the globe are striving to improve their processes and delight their customers. But it can be a major challenge to pull together different technologies, vendors and service providers to gain the visibility and control needed to achieve these goals.

Kofax has decades of experience with building technology that unites systems, gives employees access to the information they need and easily adapts to changes in the business landscape.

Our solutions integrate seamlessly with existing systems, extending the value of your current investments while providing the flexibility to modify processes to best fit your needs. They are engineered to be user-friendly for smooth deployment and fast adoption, so you can roll out enhancements by business unit or product line without disrupting services.

We understand that no two insurance organizations are alike, and we'll work with you to determine where you are today and where you want to be tomorrow. Then, we'll plot a strategy and plan of action to get you there. Combining technology ownership, proven industry expertise and a deep understanding of our customers: it's what Kofax does every day for organizations like yours.

Benefits Across the Enterprise – for Your Insurance Customers

Producer and agent onboarding

Our insurance solutions help insurers bring new producers and agents up to speed quickly. Our content management and workflow functionality flags incomplete submissions, tracks the status of contracts and significantly reduces the costs and cycle times of signing new producers.

- ◆ Capture content in any format and tie to existing records
- ◆ Gain single-click access to documentation and track contracts
- ◆ Produce cost-efficient personalized materials and welcome kits

New business automation

Kofax Software insurance solutions accelerate new business and improve underwriting by linking policy applications and accompanying documents for fast processing.

- ◆ Route incoming applications automatically based in IGO/ NIGO rules
- ◆ Increase efficiencies and productivity
- ◆ Make faster, more informed decisions

Claims automation

Our process and content management solutions speed up claims processing and management. Easy-to-use workflows

let you automate steps taken for standard claims, and build in business rules that identify and escalate complex claims to the appropriate adjusters.

- ◆ Quickly access all related claims information
- ◆ Automate steps for claims processing and build in business rules for compliance
- ◆ Control and standardize exception handling

Insurance correspondence

Clear and timely and relevant communication is the key to good customer service. With our Kofax Customer Communications Manager™, you'll be able to create personalized documents and deliver the documents in customer-preferred formats, including email, SMS or via portals – without time-consuming data gathering and with minimal reliance on the IT department.

- ◆ Automate document composition and output
- ◆ Speed response time
- ◆ Provide complete, up-to-date information
- ◆ Manage all outgoing communications

Discover more about Kofax solutions at kofax.com

