



*Recognizing the World's Handwriting*



## ***A2iA DocumentReader™ for the Insurance Market***

As new challenges arise in the insurance industry, such as the increasing volume of paper associated with policy cancellations, claims processing, customer inquiries and fraud, providers need to look to new, innovative approaches to strengthen their organization and boost retention, all while watching the bottom line. One way to reduce costs and improve customer service is to automate document-driven business processes. With the ability to work with all document-types found in the insurance space, *A2iA DocumentReader™* speeds workflows and reduces costs by automatically locating, extracting and classifying cursive and complex documents. Using A2iA's proprietary technology, insurers can now easily increase customer knowledge and satisfaction with faster access to information, regardless of whether the document being processed is a claim form, customer correspondence, or handwritten letter.

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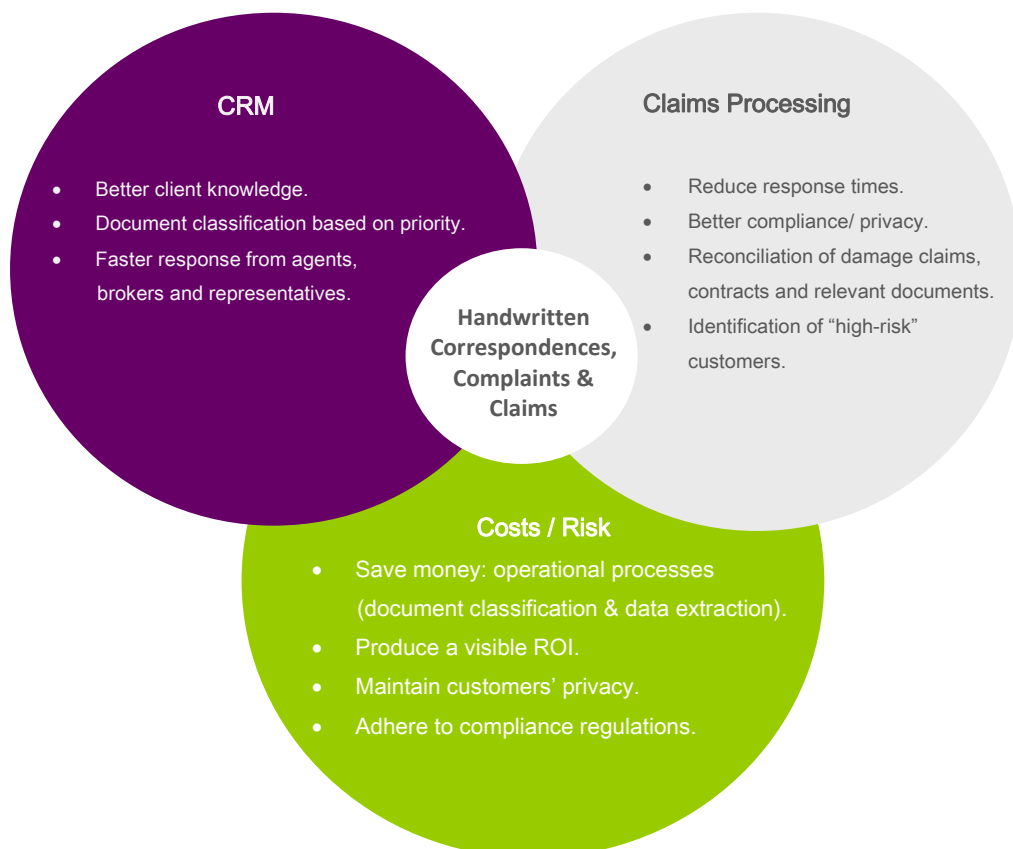


## Claims & Customer Correspondence Automation, A Strategic Advantage

**Get Time-Sensitive Information Where It Needs To Be:**

*Quickly, Automatically & In a Cost-Effective Manner.* Accurate and fast information handling from customer correspondences, inquiries and claims is critical to the insurance industry – to keep customers happy and ensure data moves through the organization in an efficient manner. One way to bolster customer service and strengthen retention is to automate paper-based document processing, providing quicker access to information across the organization, and faster claims processing for the insured.

**But how can you do this when the documents vary in type and can contain complex, handwritten information vital to the case at hand?** A critical point when implementing a new workflow is to keep costs down yet still produce an ROI. By allowing access to the complete range of incoming information from all types of documents, ranging from the simple to the most complex — machine- and hand-printed information on invoices, forms and payments, or cursive handwriting on change requests, claims and testimonials, insurers are sure to see a profit. All data, including complex and cursive handwritten information, can be easily located, extracted, validated and delivered to the user-defined location such as a specific person, department or process. Or, the information can be automatically feed into a CRM system, accounts receivable/payable system, or internal database, with the same level of accuracy and speed as machine-printed or digital data.

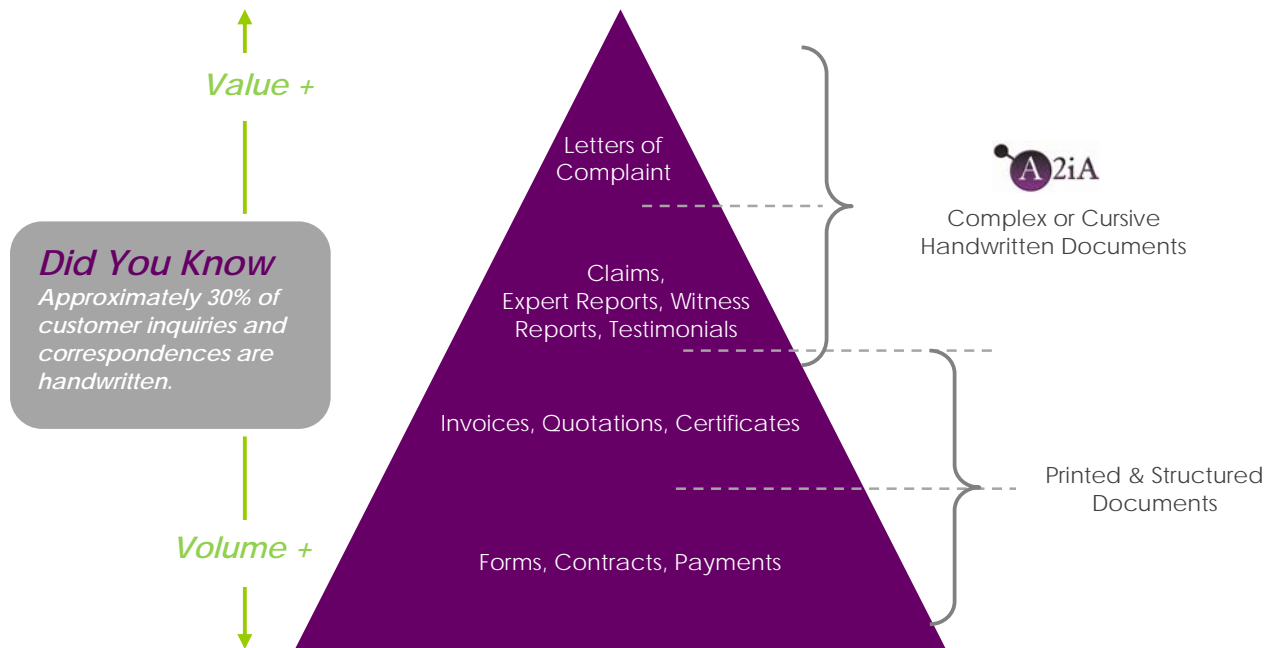




## A Complex Document Workflow

The response times of insurance claims are often a measure of customer satisfaction -- move data through the organization quicker and respond to customer inquiries faster. Recognition technology plays a pivotal role in reducing costs, saving time, maintaining privacy and avoiding common errors when processing documents for the insurance market. However, traditional recognition engines can typically only process the structured / semi-structured information.

Often pushed aside for a different data-management process because of their complexity, the remaining unstructured or handwritten documents are a vital component of the workflow. On average, these complex documents represent between 25 to 40 percent of the workflow, and contain 60 to 80 percent of the key information necessary for insurers to run their businesses successfully -- requiring the same level of attention and speed of processing as printed or digital data.





## The Added-Value of *A2iA DocumentReader™*

*A2iA DocumentReader*, a data extraction and document classification toolkit, is proven to produce an ROI, and has successfully been integrated into leading document management solutions. By enabling the complex or handwritten / unstructured portion of an insurance workflow to be automated, the proprietary IWR technology of *A2iA DocumentReader* allows insurers to:

### *A2iA's Proprietary IWR*

A2iA's proprietary IWR, Intelligent Word Recognition, technology lies at the core of the company's software toolkits. IWR recognizes entire handwritten words similarly to that of a human, matching them to a user-defined dictionary. Instead of looking at words letter-by-letter, IWR performs a deeper analysis and allows users to recognize, classify and index all cursive and complex documents with the same level of flexibility as printed or digital data.

Industry analysts have explained that the best use for IWR is to eliminate a high percentage of the manual entry of handwritten data and run-on handprint fields that otherwise could be keyed only by humans.

- Automatically recognize cursive handwriting similarly to the way printed / digital data is recognized.
  - Locate and extract all types of information from documents: alpha, numeric, and alpha-numeric content.
- Implement an automated document process that streamlines the capture of all documents, from printed and structured to complex and cursive handwritten, based on the level of priority.
  - Sort the contents of incoming mail without blank page insertions, dividers, or barcodes.
  - Classify documents, or groups of documents, based on user-defined categories.
- Maintain customers' privacy and adhere to compliance regulations.
  - Uphold a consistency of documents throughout the organization.
  - Reduce risks by achieving regulatory compliance and maintaining privacy.
- Increase customer satisfaction.
  - Accelerate the claim process; Speed the flow of information through the organization.
  - Improve service levels and increase customer knowledge.



### LITERAL TRANSCRIPTION

i\_would\_like\_to\_transfer  
\_the\_above\_account\_into  
\_my\_name\_and\_maintain  
\_the\_same\_address\_on

### DATA EXTRACTION

QM 57 47 1499 Q099

QM 57 47 1499 Q099

Score: 935

address

ADDRESS

Score: 993

transfer

TRANSFER

Score: 924

debit

DEBIT

Score: 998

MOVES

MOVES

Score: 925





## Performances & ROI

**A2iA DocumentReader** is a proven solution for the insurance market.

A recent POC demonstrated that **A2iA DocumentReader** automatically classified 70 percent\* of handwritten customer correspondences and claims, and located and extracted customer-identifying information from 60 percent\* of the incoming workflow. With **A2iA DocumentReader**, only 10 percent\* of the documents were processed manually.

**A2iA DocumentReader is proven** to increase the productivity of current document management solutions by more than 25%.

The below table shows the gain comparison for 15,000 envelopes received per day based on the following categories:

- Manual data entry.
- Simple and printed document classification and data extraction.
- Complex and cursive document classification, and data extraction using **A2iA DocumentReader**.

	Pre-sorting Speed (volume of incoming envelopes received per hour)	% Classification Automation	Classification Speed (volume of incoming envelopes received per hour)	% Extraction Automation	Extraction Speed (volume of incoming envelopes received per hour)	Processing Time for 15,000 Envelopes	Total Gain
Manual Processing	400	/	300	/	900 > data entry	104 hours	/
Structured Document Processing Solution	222 > with page separators	80%	1,500	45%	1,636	87 hours	17%
Structured Document Processing Solution + A2iA DocumentReader	400 > without page separators	70%	1,000	60%	2,250	60 hours	<b>43%</b>

\* Results based on a POC completed for one of the largest Insurance companies in France in 2010 (39,600 envelopes / 87,000 documents).