



Client Letter Results In...

- **Claims Management:** Process claims faster by generating real-time pre-approved documents
- **Policy Services:** Dynamically customize documents based on customer data
- **Underwriting:** Reduce turnaround times by automating document workflows
- **Risk Management:** Enhance information sharing by storing and recalling actual documents sent
- **Legal & Compliance:** Automatically include required text to ensure regulatory compliance

Client Letter® For

PROPERTY AND CASUALTY INSURANCE

Moving Communications Forward



Improving Customer Service

Correspondence & Document Automation

Setting The Standard For Property And Casualty Insurance Customer Communications

Experienced Leader

Top Down Systems has over 30 years experience meeting the correspondence and document automation requirements of some of the nation's largest document generating enterprises. Our experience is unmatched in understanding and solving the property and casualty insurance industry's complex document automation issues. Our customer correspondence solutions are used to deliver millions of timely, consistent and compliant customer documents daily.

Industry Innovator

Client Letter, our flagship product, has a unique set of functions to address all the communication needs of property and casualty insurers—from customer data retrieval and content personalization to multi-channel distribution. Client Letter creates all the different types of communications an enterprise needs, from real-time interactive to high-volume batch. No other document automation solution has the flexibility and depth of features to handle the document processes and workflows the property and casualty insurance industry require.

Comprehensive Solution

Client Letter easily and seamlessly integrates with existing property and casualty insurance IT investments and document workflows. Client Letter's open architecture and integration technology allow retrieval of customer data of any type from multiple sources, including Web and legacy applications. Client Letter is a single comprehensive correspondence and document automation solution that can be deployed across all lines of business—from underwriting and policy servicing to claims management.

Return On Investment

Client Letter's customers experience operational efficiencies and immediate bottom-line results. Our customers report:

- 70% increase in document generation productivity
- 90% improved customer inquiry response time
- 80% reduction in template development time
- 70% reduction in template inventory
- 60% reduction in print and mailing costs
- 70% reduction in document Quality Assurance costs
- 95% reduction in IT programming resources required



Correspondence and Document Automation

topdownsystems.com/pcinsurance



Client Letter For Property & Casualty Insurers

Improved Efficiency. Immediate Cost Savings. Comprehensive Solution.

Powerful Functionality

Client Letter is a correspondence and document generation application that automates the production, assembly and output of consistent, error-free customer communications delivered via email, fax, Web or paper. Its powerful business rules and workflow features minimize the human decision-making required to produce consistent business-compliant documents, automatically including required text, graphics, attachments and enclosures.



Key Benefits For Property & Casualty Insurers

- Produce real-time, high volume batch and transaction-based documents
- Personalize communications based on customer data
- Reduce operational and maintenance costs by using a single document automation solution
- Provide the business user full control of creating and maintaining document templates and business rules
- Standardize templates across the enterprise
- Manage user rights for document content control, confidentiality, accountability and compliance
- Increase efficiencies through the use of document workflow
- Retain real-time history of communications for immediate customer response
- Improve customer satisfaction, retention and loyalty

Designed For Property & Casualty Insurers—Designed For Value

Client Letter's property and casualty insurance customers experience immediate return on investment through cost-savings and improved efficiency.

Improve Efficiency

Client Letter improves property and casualty insurer efficiency by automating the entire document lifecycle. Its powerful business rules and workflow features minimize the need for human decision-making. Client Letter can automatically generate, deliver and store documents along with corresponding attachments and enclosures. Carbon copies and trigger letters also can be processed when additional copies or actions are required. Client Letter's in-depth quality controls ensure consistency, accuracy and compliance. By utilizing electronic workflow and distribution options, property and casualty insurers also can respond to customer requests immediately.

Reduce Operational Costs

Client Letter offers a low cost of ownership by providing property and casualty insurers a wide-range of functions and capabilities in a single comprehensive platform. Unlike other solutions, Client Letter does not require expensive upgrades for additional functionality. Designed for business users, Client Letter reduces IT costs by eliminating the need for document related IT programming and template management. Training costs are reduced due to Client Letter's easy-to-use interface and usage of Microsoft Word®, enabling quick implementation and the opportunity for property and casualty insurers to generate a faster return on their investment.

Maximize Current IT Investments

Client Letter extends the value of property and casualty insurance technology investments by seamlessly integrating with existing software applications. Its open architecture enables Client Letter to easily connect and provide results to an unlimited number of enterprise systems, including legacy systems. Completely scalable, Client Letter provides cost-effective deployment options and supports thousands of users. It can quickly be deployed across departments or lines of business.

Features Designed For Property & Casualty Insurers

> User View Of Document

- Barcodes, AIMS marks
- Business rules determine logo
- Decapitalized names and addresses
- Watermarks for security
- Automatic gendering
- Automatically formats dates and dollar amounts
- Auto insertion of required text
- Color coded text for easy identification:
 - Protected text in red
 - Customer data in blue
 - Modifications by User in green
- Protected signature inserted from user profile at print time only
- Document workflow automatically adds CC, trigger and follow-up docs
- Dynamically list enclosures and attachments
- WorkFor feature
- Business rules determine footer address

Member Services CD2 Letter.6186 - Microsoft Word

File Edit View Insert Format Tools Table Window Help Adobe PDF Acrobat Comments

Normal + 10.5 pt Times New Roman 10.5 100%

Barcodes, AIMS marks

Business rules determine logo

Decapitalized names and addresses

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Document workflow automatically adds CC, trigger and follow-up docs

Dynamically list enclosures and attachments

WorkFor feature

Business rules determine footer address

- Real-time, high volume batch and transaction-based documents
- Completely scalable
- Uses Microsoft Word®
- Import and attach PDF forms, brochures and other external documents
- Single content repository and component library
- Multiple languages
- Document models for consistency
- Document version control
- Document testing
- Collaborative Quality Assurance
- Multi-level security
- Customer data validation—checks for type, range, amount and value
- Retrieve data from any source—Web or legacy
- No programming or macros required
- Sorting of printed output
- PDF, XML, RTF, HTML, TIFF, AFP, Metacode, XPS and other output
- Real-time document history with complete audit tracking



Document Workflow

Client Letter's document workflow feature can generate any type of "document set". A document set is a group of documents required for a property and casualty insurance process, such as a claims settlement. In this example, a copy of the claims settlement correspondence sent to the insured is automatically created and faxed to the agent.

Each document in the insurance workflow process can be distributed using the recipient's preferred delivery method—print, email, Web or fax.

VEHICLE REPAIR CENTERS

Release of All Claims Form

Fax Coversheet—Agent

> Insured Correspondence

> Agent Correspondence



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A Comprehensive Solution For Property and Casualty Insurance Companies

Top Down Systems provides a comprehensive correspondence and document automation solution for the property and casualty insurance industry. Client Letter is the product of 30 years of adding features to meet our enterprise customers correspondence needs. Client Letter is an out-of-the-box solution that is fully customizable and flexible. Property and casualty insurers can access customer data simultaneously from any number of sources in a variety of formats, as well as link to other enterprise applications such as CRMs and ECMs.

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