

Adobe® FrameMaker®  
 Adobe Acrobat®  
 Datazone's Miramo™ software

# SAFECO Corporation

**Insurance company automatically updates lengthy rate manuals quickly and accurately with Adobe FrameMaker, Adobe PDF, and Datazone's Miramo™ software**

## ABOUT THE CUSTOMER

- Diversified insurance and financial services company
- Employees: More than 12,000, plus 17,000 independent agents and financial advisors
- Headquarters: Seattle, Washington

## BENEFITS SUMMARY

- With Adobe FrameMaker and Miramo software, SAFECO updates its 125-page rate tables quickly and with few production problems; agents can begin using the new rates immediately.
- By publishing rate manuals as Adobe PDF files on its intranet and extranet, SAFECO can make a huge dent in its nearly \$1 million printing and distribution costs.
- Automatic generation of tables of contents in FrameMaker and Miramo speeds the indexing of SAFECO's 400-page manuals.
- Hyperlinks help agents navigate manuals published in Adobe PDF.
- Adobe FrameMaker is more stable than word processing applications for publishing long, complex documents. The resulting reduction in system crashes has cut SAFECO's authoring time in half.

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Insurance rates are carefully regulated by state agencies, with changes permitted infrequently. Insurance companies that use a faster, more reliable, and efficient updating process for the rate manuals used by agents enable resulting revenue benefits to be realized more quickly. Now SAFECO Corporation can publish updated rate manuals on its intranet and extranet in as little as one day, thanks to an innovative automated publishing solution based on Adobe FrameMaker, Adobe Portable Document Format (PDF), and Miramo™ software from Datazone, an Adobe Solutions Network Developer.

Founded in 1923 as the General Insurance Company of America, SAFECO is now the premier provider of insurance and financial services through independent partners. More than 32,000 partners—agents, brokers, investment advisors, and wholesalers—offer a comprehensive mix of services including property and casualty insurance, life insurance, annuities, surety, commercial credit, asset management, and financial service distribution operations.

## COMPLEX RATE DOCUMENTS

SAFECO maintains about ninety 400-page rate manuals, approximately two for each of the 44 states where its agents operate.

Previously, the company authored the manuals with a word processing application and distributed them on paper. Printing and distribution costs approached \$1 million annually. What's more, typing and formatting hundreds of pages of new rate tables took upwards of two weeks, delaying the company's ability to benefit from new rates.

That was until SAFECO, acting on advice from Axial InfoSolutions (a Kirkland, Washington-based systems integrator of Datazone products), decided to shift from paper to Web-based publishing and make its rate manuals available on the intranet and extranet. "Our overarching goal was to improve the process of updating manuals by finding a more stable authoring platform, automating the process of updating rates, and moving from print to online distribution," says Elisabeth Power, SAFECO process implementation manager.

## AUTOMATED DATABASE PUBLISHING

SAFECO found its solution in an integrated publishing system based on Adobe FrameMaker, Adobe Acrobat, Adobe PDF, and Datazone's Miramo software. "They're three pieces of the puzzle for SAFECO," says Richard Davies, vice president of sales for



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**Private Passenger Rating Classifications**  
Rating Factors and Statistical Codes Table

**YOUTHFUL OPERATOR**

Age	Female				Male			
	Not Owner, Not Principal Operator	Owner or Principal Operator	Not Owner, Not Principal Operator	Owner or Principal Operator				
Without Driver Training	1.77	1.54	1.87	1.64				
18 & Under	221410	221410	223210	221910				
19,20	1.77	1.54	1.87	1.64				
223110	223410	223210	223510	228110				
18 & Under	1.52	1.29	1.62	1.39				
226110	226410	226210	226910	228110				
With Driver Training	1.62	1.29	1.62	1.39				
18 & Under	228110	228410	228210	228510				
19,20	1.30	1.02	1.30	1.12				
206110	206410	206210	206910	208110				
With or Without Dvr Tng	Unmarried 21-24	246110	246410	246210	246510			

Adobe FrameMaker provides SAFECO with a stable authoring platform for long, data-intensive documents. The company automates rate updates with Miramo, which creates FrameMaker documents from reports produced by the SAFECO database. SAFECO publishes the final documents to the Web as cross-platform Adobe PDF files, making them available to all its agents.

example, they can quickly locate and review policy information as it relates to the age and size of buildings.

The representatives in the SAFECO contact center are particularly grateful for the easy navigation within Adobe PDF files. In the past, they had to work with more than 40 manuals, each composed of two books, to find the information a customer requested. To further complicate matters, most of the agents couldn't keep all the manuals at their desks. "These representatives asked for a solution that would enable them to find information within two or three mouse clicks," says Jaynes. "The Adobe FrameMaker and Adobe PDF solution delivered."

Datazone. "FrameMaker is the most stable authoring platform for long, data-intensive documents. Miramo automates rate updates by creating FrameMaker documents from reports produced by the SAFECO database. And Adobe PDF lets SAFECO publish to the Web in a format that any agent, using any platform, can read."

At the outset, SAFECO created FrameMaker templates, including paragraph and style catalogs. This was a one-time step. Now whenever rates change, SAFECO uses the Miramo software to read the current rate data from a file and then automatically populate the table cells of the FrameMaker document. "With FrameMaker and Miramo, all the cells in a 125-page rate table can be filled in ten minutes," says Mike Jaynes, SAFECO's business analyst.

Jaynes estimates that the transition to FrameMaker and Miramo software has cut updating time in half. "With large documents, word processing applications tend to break down after so many pages," says Jaynes. "FrameMaker is stable. When I compared it with two popular word processing applications, I saw that we'd save an enormous amount of time by eliminating crashes."

A stable authoring application and the ability to publish in one day significantly reduce the total amount of time needed to update manuals.

#### EASY NAVIGATION

For SAFECO, automatic generation of tables of contents is one of the most appealing benefits of the Adobe FrameMaker and Adobe PDF solution. When the company authored its manuals in a word processing application, generating a table of contents was so time-consuming that SAFECO created only one index, near the front of each 400-page manual. Creating a table of contents with FrameMaker and Miramo is so effortless that SAFECO inserts one before each section.

Hyperlinks for indexes in FrameMaker documents remain active when the files are converted to Adobe PDF, enhancing navigation of documents published online. "Agents can find the information they need quickly, which translates to better service," says Jaynes. Each document includes an automatically generated list of rates that changed since the last version. Agents also use the freely available Adobe Acrobat Reader® software to search the text of the Adobe PDF files. For

#### COST SAVINGS AND SUPERIOR SERVICE

"The biggest payoff from our automated database publishing solution is cost reduction," reports Power. "Paper, printing, and mailing costs for one year were just under \$1 million. Even if only 20% of our people use electronic rather than paper manuals, the savings will be substantial."

Jaynes sums up, "With FrameMaker, Adobe PDF, and Miramo, we do a lot less printing, we can make instantaneous changes to information, and we get information to our agents more quickly. The benefits might trickle down to increased sales: few other insurance companies have electronic manuals, giving us an edge in customer service."

#### TOOLKIT

##### Software

- Adobe Acrobat
- Adobe FrameMaker
- Datazone's Miramo

##### Hardware

- Microsoft® Windows® based PCs