

Adobe® FrameMaker®
Adobe Acrobat®

CaliforniaChoice

CaliforniaChoice boosts customer service and efficiencies with online publishing system built around Adobe FrameMaker, Adobe PDF, and Miramo software

ABOUT THE CUSTOMER

- Administrator of health insurance services for small and mid-market businesses
- Employees: 315
- Headquarters: Orange, California

BENEFITS SUMMARY

- A Web-based system built around software from Adobe and Datazone cuts from days to minutes the time it takes to produce insurance rate proposals.
- Advanced text, pagination, and table controls in Adobe FrameMaker allow CaliforniaChoice to create proposals rich in content and appearance.
- Smooth interoperability between Miramo software and Adobe FrameMaker supports online database publishing at CaliforniaChoice.
- Secure Adobe PDF files provide password protection for insurance proposals and help ensure that reviewers cannot alter insurance quotes.
- On-demand delivery of proposals in Adobe PDF lowers CaliforniaChoice's costs of business and greatly enhances customer services.

www.californiachoice.com

Deciding which health insurance plan to purchase is anything but simple. Medical. Dental. Life. Disability. The options can be dizzying for employers and insurance brokers. Recognizing this, CaliforniaChoice developed an innovative approach that successfully combines three key areas: employee choice, administrative simplicity, and employer budget control for small and mid-market companies.

Central to supporting this strategy is a powerful Internet application built around Adobe FrameMaker, Adobe Acrobat, and Miramo software from Datazone, an Adobe Solutions Network member. Within minutes, the company's dynamic Web system can integrate rates into proposals that cover details from all CaliforniaChoice plans, which include eight HMOs and four PPO options, as well as dental, chiropractic/acupuncture, and group life products.

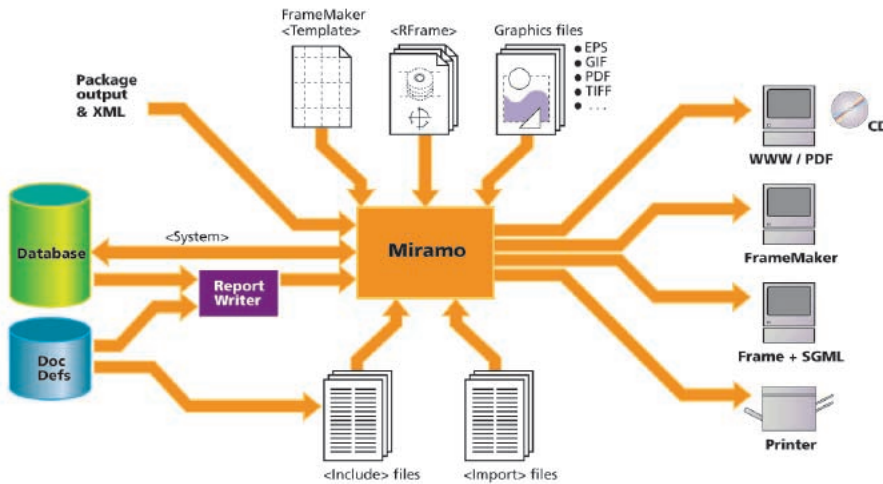
CUSTOMIZED QUOTES IN MINUTES

Producing rate proposals manually for customers can take a day or longer, depending on the complexity of requests. Even simple inquiries from companies with 40 employees require quote documents with 130 pages or more, outlining everything from costs to policy coverage to business details about

CaliforniaChoice. "Responding quickly to proposal requests is critical in our competitive industry," explains Doug Rose, Internet services manager. "Our Web applications using software from Adobe and Datazone give us an edge because we can deliver timely information as soon as our customers want it."

Negotiating the right combination—maximum benefits at the lowest costs—of insurance coverage is a challenge that can overwhelm even experienced brokers and human resource executives. Slightly revised insurance quotes that accommodate changing employee demands have to be generated quickly before decisions are made. Traditionally, brokers filled in forms with information about the types of coverage desired, number of employees, employee ages, and other relevant information. The forms were then faxed to CaliforniaChoice and customized quotes were developed.

"It's a paper- and administrative-intensive process from beginning to end," Rose says. "The technology from Adobe and Datazone brings a level of automation and real-time quote availability that would otherwise be impossible." From Web browsers, insurance agents and corporate managers now enter



CaliforniaChoice has cut the time necessary to produce rate proposals from days to minutes with a Web system that dynamically generates rate proposals using Adobe Acrobat, FrameMaker, Adobe PDF, and Miramo software. Miramo creates intermediate templates that receive quote information from a rate database. Once the templates are populated with data, they are converted to FrameMaker files and assembled into a single booklet. The final copy is output to Adobe PDF for online delivery.

the information that they previously faxed to CaliforniaChoice. With the simple click of a button, customers submit their requests, and within minutes, they receive by e-mail or download from a secure FTP server detailed proposals in Adobe Portable Document Format (PDF).

A SMART APPLICATION

Adobe FrameMaker software is invaluable to the company's Web application. "I can't imagine accomplishing this without FrameMaker," Rose says. More than 25 preset templates providing the foundation for everything that goes into CaliforniaChoice's quote proposals were built using FrameMaker. Behind the company's decision to standardize on FrameMaker were features that support complex tables, automated pagination, and advanced text controls.

"Adobe FrameMaker is a smart application," says Rose. "Our documents have to be rich in content and appearance. FrameMaker accomplishes this easily because it knows where to place information, how many

tables are needed, and exactly how final booklets should look."

Customized insurance proposals often contain dozens of pages of tables that break down rates and coverages. Adobe FrameMaker helps ensure that information appears in properly formatted tables and that the number of tables corresponds to the number of employees. The software provides the added benefit of automatically identifying the lowest numbers and making them appear in bold in tables, so customers can quickly find the most affordable options. Software features that control the look of text throughout documents—headers, tables of contents, indexes—are key to providing quality, easy-to-reference materials.

END-TO-END WEB PUBLISHING

At the advice of Axial InfoSolutions, a Kirkland, Washington, systems integrator of Datazone products, CaliforniaChoice deployed Miramo software in conjunction with Adobe FrameMaker. Miramo creates an intermediate template format that receives

quote information from CaliforniaChoice's rate database. Once the template is populated with data, FrameMaker converts it to a FrameMaker file and assembles the templates into a single booklet. The final copy is output to Adobe PDF for online delivery.

"The benefits to customer service and operations are considerable," explains Richard Davies, Datazone vice president of sales. "The automated system frees up CaliforniaChoice staff to focus on other projects, substantially lowers the costs of authoring and distributing materials, and offers customers immediate access to proposals—potentially helping them make better and faster purchasing decisions."

DOCUMENT SECURITY AND INTEGRITY

Because insurance managers decide which plans to accept largely according to information in quote proposals, document integrity is key. CaliforniaChoice needs the assurance not only that proposals are accurate, but also that information cannot be altered after customers receive it. Adobe PDF files can be locked and password-protected, so reviewers cannot change quote numbers and only authorized recipients can view information.

Concludes Rose, "Adobe FrameMaker, Adobe Acrobat, and Miramo software give us tremendous control over creating and distributing materials. Everybody wins because we can offer customers more detailed information faster than ever, while lowering our costs substantially."

TOOLKIT

Software

Adobe Acrobat
 Adobe FrameMaker
 Datazone Miramo

Hardware

PCs