



# Equitable Life & Casualty Insurance Company

## Adobe® and Xerox technologies lend a personal touch to Equitable Life & Casualty business correspondence

### Equitable Life & Casualty Insurance Company

- A leader in life and health insurance for Senior Americans
- Headquarters: Salt Lake City, Utah
- Employees: 3600 Independent Agents Nationwide
- Founded: 1935

[www.equilife.com](http://www.equilife.com)

### Industry

Insurance

### Solution

Print Production

### Products Used

- Adobe Acrobat® Distiller® Server
- Adobe PDF Library
- Adobe PostScript®
- Lytrod Software Proform Designer
- Xerox DocuPrint 92C enabled with VIPP
- Xerox VIPP Interactive Development Environment
- Xerox VIPP Thin Printer

### Company Profile

During the Great Depression, a young doctor named Roderick “Doc” Ross noted that economic hardship was forcing thousands of families to surrender their life insurance policies. He designed an affordable plan to help families through times of illness and bereavement. The plan grew steadily in size and popularity and by 1935 Dr. Ross founded Equitable Life & Casualty (EL&C), a national leader in life and health insurance protection for Senior Americans.

Today, EL&C is led by E. Rod Ross, grandson to the founder. The company’s offerings have been expanded to include Medicare supplement, long-term care, home care, and critical illness, as well as life insurance. Like his grandfather, E. Rod Ross remains passionately committed offering superior products, and customer service with a personal touch.

“This is our opportunity to assure peace of mind for the thousands of lives we touch every day. The value of that relationship cannot be measured in dollars; and we will passionately guard and preserve it,” says President and CEO, E. Rod Ross.

As one would expect, all correspondence sent to EL&C clients must reflect this commitment to unparalleled personalized service. Using advanced print workflow solutions from Xerox and Adobe, EL&C can combine graphics and data in the production of compelling personalized documents for each and every client.

### Challenges Faced

Business communications at Equitable Life and Casualty have come a long way from its first mailing in 1935, when Doc Ross invested twenty dollars in 2,000 penny post cards, and recruited his wife and sons to handwrite and distribute the company’s first premium notices. In 1998, current President E. Rod Ross challenged the company’s Document Production Systems & Support team to automate the production of mailings that included a personalized letter, a fully completed user application form, and the client’s policy statement. Adobe PostScript and Xerox VIPP (Variable-data Intelligent PostScript Printware) were ideally suited to the task.

“Prior to the Xerox VIPP workflow, policies, applications, and cover letters were produced separately and assembled manually,” says Document Production System & Support Manager and Electronic Document Professional (EDP), Carlyn Campbell. “Using Xerox VIPP, all three documents were pulled into one data stream and a fully assembled package came off the Xerox printer. All we had to do was staple and send it.”

"At EL&C we take pride in every opportunity to connect with our customers. Xerox and Adobe print workflow solutions ensure that each correspondence reflects our commitment to unparalleled customer service."

Carlyn Campbell,  
EDP, document production  
systems & support,  
Equitable Life & Casualty  
Insurance Company

## Success Strategy

To implement an automated workflow, Campbell's team led the migration of policy printing applications from Metacode to Xerox VIPP language. Using Lytrod Software Proform Designer, EL&C quickly and efficiently converted 18,000 forms and related resources to Adobe PostScript. The Lytrod Designer software was also used to create the personalized letters and policies. By implementing the Xerox, Adobe, and Lytrod production solution, document production was streamlined significantly, reducing the time required to issue policies from 30 days to four days.

To further automate and personalize correspondence, EL&C added the Xerox VIPP Thin Printer (VTP) solution with Adobe Acrobat Distiller Server and the Adobe PDF Library software development kit (SDK) to the production workflow in 2002. Campbell's team utilized the combination of Xerox VIPP, VTP, and Acrobat Distiller Server to personalize, assemble, and print documents, then send them to the VTP for the creation of indexed Adobe Portable Document Format (PDF) files. The Adobe PDF files were transferred to a viewing and archiving system, which provided timely, valuable and reliable information to underwriters, clients, and call center teams.

By fully integrating Adobe PDF files—an open file format that preserves the visual fidelity of documents across applications and platforms—documents can be delivered electronically and printed directly. An Adobe PDF file delivers the single "digital master" for use in electronic, printed, and mixed workflows, ensuring the highest fidelity across all media.

## Business Benefits

- EL&C has added valuable personalized data to its business correspondence and promotional services to its policies, increasing the value and impact of each mailing.
- Turnaround time for issuing policies has been reduced from 30 days to four days.
- Manual photocopying and filing of applications has been replaced by digital archiving.
- Policy production operations costs have been reduced and production capacity has increased.
- Access to indexed Adobe PDF files of customer policies reduces call center time and supports the company's goal of superior customer service.

Throughout its partnership with Xerox and Adobe, EL&C has implemented innovative, flexible systems for automating personalized document creation and distribution. Now, EL&C is keen to see how the next generation of Adobe and Xerox print workflow solutions will address their future goals: transitioning all pre-printed and in-house offset printed documents to an on-demand digital color printing environment. With the solid foundation of the Xerox and Adobe production system in place, EL&C is well positioned to achieve these goals.

"At EL&C we take pride in every opportunity to connect with our customers," says Campbell. "Xerox and Adobe print workflow solutions ensure that each correspondence reflects our commitment to unparalleled customer service."

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