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Going Paperless

Sales advisors enhance their customer service and save 800,000 sheets of paper per year using lightweight, touch-controlled Windows* 8 tablets

MEIJI YASUDA

"By digitizing our sales activities and clerical procedures using Intel® Core™ i5 processor-based tablets with Windows* 8, we've enabled our sales advisors to spend their time communicating with customers instead of creating and exchanging paperwork. We're working to continue speeding up and simplifying our clerical procedures to provide services that not only satisfy our customers, but also inspire them."

– Tsuyoshi Mizuno,
Information Systems Department General Manager,
Meiji Yasuda Life Insurance Company

Challenges
- Enhance the quality of face-to-face customer service
- Computerize policy plans and pamphlets, improving sales advisor productivity
- Make all types of office procedures more efficient and paperless

Solution
- Equipping sales advisors with tablets from Fujitsu with the Intel® Core™ i5 processor and Windows* 8

Impact
- Advisors can more effectively present their sales proposals
- Invoices are now paperless, saving about 800,000 sheets of paper per year
- With easier interaction and more face-to-face service, communications are more efficient

Improving service and customer satisfaction

Meiji Yasuda Life Insurance Company (Meiji Yasuda Life) was created in January 2004 by the merger of the Meiji and Yasuda Mutual life insurance companies. Ten years later, the company is a major Japanese life insurance company with total insurance of a trillion yen (approximately 2 billion U.S. dollars) and more than 6 million policy holders. With a focus on providing services that inspire its customers, Meiji Yasuda Life decided to radically review its administrative services based on its customers' ideas and enhance the way its sales people, called my life plan advisors, explain benefit information to customers from approximately 1,000 sales offices around the country.

"The true value of life insurance increases through continued service and active, face-to-face, after-sales follow-up," explained Tsuyoshi Mizuno, general manager of the Information Systems Department. "Because life insurance is a shapeless, invisible product, we need to respond in detail to changes in the customer's life stage as well as economic and social conditions. As insurance professionals, we provide services in every part of the country to fit each individual customer, and work to distinguish ourselves from our competitors."

To achieve these objectives, Meiji Yasuda Life equipped the advisors in all its sales offices with tablet computers with Windows 8. About 30,000 advisors are carrying out proposal activities and providing after-sales follow up services to customers using these Intel Core i5 processor-based tablets.

Intel® Core™ processor family that achieves both high performance and long battery-powered operation
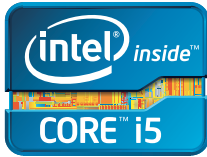
Streamlining operations

Before the tablets, Meiji Yasuda Life's advisors made customer proposals using paper pamphlets and policy illustrations. If a customer wanted to see a different insurance plan, for example, the advisor had to return to the office, create another plan, and then revisit the customer. Advisors were spending more time preparing than communicating with customers, which should have been the top priority.

"To spend time visiting more customers instead of preparing for visits and creating materials, we needed to quickly improve the efficiency of our sales activities," explained Tatsuya Ogawa of Meiji Yasuda Life's Marketing Planning and Research Department.

The back office also felt the limits of an antiquated administrative structure based on written materials and cash transactions.

"Our top priority is our customers," said Hidenori Nonaka of the Customer Service Planning and Administration Department. "We needed speed, simplicity, precision, comprehensibility, and hospitality reforms throughout the division. Making administrative procedures cashless and paperless was an important issue."

Windows 8-based tablets

"When the tablet project started in 2011, the iPad* had begun to enter the marketplace," explained Kazumi Hashida, IT planner in the Information Systems Department. "We looked at a wide range of products, from iOS* to Android*. However, the company's sales system, the foundation for both our insurance and office operations since 1997, was built on Windows. We needed robust security and management functions, so we chose a tablet that could let us use our existing Windows system and management tools."

When the project began, there was no release date for Windows 8, so the

company began testing a device based on Windows 7. When Windows 8 became available, testing proceeded on both Windows 7 and 8 in parallel. In the end, Meiji Yasuda Life chose Intel Core i5 processor-based Windows 8 tablets.

"Because this is a large-scale project distributing 30,000 devices, Windows 8 gave us smooth operability," explained Hashida. "We managed to both ensure quality and meet our aggressive release date."

Deployment to sales offices began in September 2013. By October, 30,000 tablets were distributed to about 1,000 sales locations across the country, with training courses and support to help advisors enhance their work productivity.

"We worried that were placing a new burden on the advisors," said Ogawa, "so we put together a curriculum to show them the basic functions of the tablets. They learned how to improve the way they created proposals, speed their after-sales follow-up, and streamline management work. Ultimately, they learned how to greatly increase their interaction time with customers."

Customizing the solution

Meiji Yasuda Life customized Fujitsu tablet to match the company's sales style. The LCD screen is the same size as the screen on the advisors' previous laptop computers, but weighs substantially less.

"We needed a large display to enable customers to easily understand what the advisor was showing," explained Hashida. "Since large-screen tablets were hard to find, we developed our own terminal. Besides a large, clear screen, we needed a unit weight of just 880g and eight hours of battery operation so advisors could use the device for a long time at remote locations."

The LCD display supports multi-touch at 10 points and is equipped with a touch panel that supports both electrostatic

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capacitance and electromagnetic induction methods. Besides providing smooth screen operation, it accepts hand-written input and digital signatures using the attached pen.

"We were concerned about how well advisors and customers could write with the special-purpose pen," says Hashida. "We had to adjust the hardness of the pen tip and the reaction speed of the display so that it felt close to writing on paper."

For communication functions, Meiji Yasuda Life incorporated a wireless WAN module that supports NTT's Docomo Xi* service and used a closed network to prevent unauthorized intrusion. With uniform management of customer information at the system center, there is no need to store data in the tablet. The company keeps security tight by encrypting the device's solid-state drive.

The CPU is an Intel Core i5 processor that combines low power consumption with high performance.

"The Intel Core i5 processor met all of our requirements," said Hashida. "It delivers high performance by automatically increasing its operating frequency when needed. It also lets the battery operate for long periods with low power consumption. The processor we chose also includes Intel® Hyper-Threading Technology (Intel® HT Technology), allowing it to run as twice many threads as the number of cores. Also, since it supports high

performance processor graphics, it can smoothly display images and photographs on its 12.1-inch, high-definition LCD screen."

Deepening customer communication

With the new tablets, advisors can easily revise customers' policy plans on-site. For example, a customer might want to see how much a plan will pay out with different parameters (e.g., until the children grow up or until a spouse turns 65). Explaining the differences was a complex task for advisors with only paper pamphlets. Now the customer can create an optimum plan himself by simply specifying parameters using touch control on the tablet screen.

Meiji Yasuda Life has also developed 10 short films to help explain the benefits of different insurance plans. They can use the tablets to easily show them to customers.

"We've demonstrably streamlined our sales activities," said Ogawa, "enabling advisors to spend their time meeting many more customers. In a survey, close to 80 percent of our sales office managers said advisors are spending more time with customers. Advisors said their communication with customers has become closer, and problem-solving and proposals have both become easier."

Intel® Core™ i5 processor-based tablet

A tablet incorporating Windows* 8 specially developed by Meiji Yasuda Life to strengthen face-to-face sales. It is the first device incorporating Windows* 8 in the life insurance field, and the approximately 30,000 devices introduced are the highest number in Japan and among the most in the world.

The display employs a wide viewing angle 12.1 inch LCD screen, and supports Windows* 8 multi-touch operation. Hand-written input using the attached special-purpose pen is also possible.

A battery sufficient for one day's activities outside the office, that allows a battery operated time of 7 hours by the JEITA standard, is incorporated. The unit is 278 mm long, 228 mm wide, 15 mm thick, and it weighs 880 g, making it no effort at all to carry around.

It incorporates a wireless WAN module that supports LTE for communication functions. Strong security is ensured by not storing customer information in the device but uniformly managing data on the system side, and encrypting the solid state drive built into the device.

Windows* 8 tablet
With Intel® Core™ i5 processor

Going paperless

Computerizing clerical services such as dividend payments and policy holder loans has enabled Meiji Yasuda Life to save about 800,000 sheets of paper per year. Now customers can check procedures on the screen and complete them with a digital signature.

"By preparing and storing paperwork electronically, we've made the process more convenient for customers and reduced the clerical load on our advisors," explained Nonaka. "This has also reduced clerical errors."

Although tablet use is currently centered on procedures that take place after policies are signed, Meiji Yasuda Life intends to computerize its insurance policy procedures as well, saving even more paper in the future.

Inspiring customers

Meiji Yasuda Life intends to keep using the potential of the tablets to raise the company's level of service.

"We can streamline advisors' work by combining GPS functions and map information to automate the routes to customers' locations," said Mizuno. "We can streamline the way we check a customer's identity by scanning their driver's license using the built-in camera. When a specialist needs to speak to a customer, we can use video conferencing to save time. We also intend to expand our use of the tablets from individual customers to large corporate customers.

"By digitizing our sales activities and clerical procedures using Intel Core i5 processor-based tablets with Windows 8, we've enabled our sales advisors to spend their time communicating with customers instead of creating and exchanging paperwork," said Mizuno. "We're working to continue speeding up and simplifying our clerical procedures to provide services that not only satisfy our customers, but also inspire them. We expect our customers to keep their policies for a long time, and to introduce us to new customers."

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