



Electronic Document Packaging Solution Implemented at the Molloy Companies

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About The Molloy Companies

The Molloy Companies (Molloy – www.jfmolloy.com) is a premier provider of health insurance and plan management solutions with a strong focus on customer service. Molloy represents its clients to insurance companies, providing customized insurance solutions that meet the specific needs of each client company. Molloy is comprised of the following family of companies.

Company	Services Provided
J.F. Molloy & Associates, Inc.	Group Insurance Admin. Services and Actuarial Services
First Step, Inc.	Comprehensive Utilization Management
Molloy Wellness Company	Corporate Wellness Programs and Preventative Health 2000

Molloy is organized to meet the needs of organizations and the people they insure. In collaboration with top brokers and consultants, they offer client companies and organizations strategic guidance, operational excellence and technical acumen focused exclusively on health insurance plans. Molloy helps its clients identify coverage providers, including PPOs and stop-loss insurers. For the people who rely on these plans, Molloy offers responsive and accurate claims service, and products and programs that help maintain good health and manage illness.

Overview of the Document Management and Packaging Challenge

Like all companies, Molloy deals with documents on a daily basis. Various types of documents exist as in other organizations, including employee files, client files, proposals, invoices, contracts, and corporate reports to name a few.

One of the most critical documents to Molloy is the proposal. A proposal is the core document used to present Molloy's services to prospective clients, and is one of the most essential components for marketing its services, sales of services, and revenue growth. A proposal is a direct reflection of the company's image to clients. Proposals are in some cases the first impression of Molloy, and must be professional, easy to comprehend, timely, and competitive with similar proposals distributed by Molloy's competitors.

Prior to implementing an electronic document packaging solution, Molloy, like most organizations, shipped proposals out in the traditional hard copy format. For Molloy, a typical proposal consists of hundreds of pages organized into 8 sections and appendices in a three ring binder. Each section contains up to 10 exhibits, with up to 40 pages per exhibit. The result, although professional, is a heavy binder consisting of about 500 pages that is tabulated. Even with a table of contents or index, the user friendliness of the hard copy proposal is lacking. Additionally, significant costs are associated with the printing, collecting, organizing, and shipping of proposal binders to clients. Direct costs affected by hard copy proposals are man hours, materials, printing costs, and shipping. Molloy was looking to reduce these costs substantially while improving the overall process of preparing and delivering proposals to clients.

There is also a convenience factor associated with hard copy proposals to prospective clients. For example, a proposal must contain all sections, appendices, and exhibits in order to protect the integrity of Molloy's proposal. In nearly all cases, prospective clients are most concerned with specific sections, such as cost and coverage of different healthcare plans. Molloy estimates that 99% of prospective clients mainly refer to a few pages out of 500. A three-inch thick hard copy proposal does not contribute to the convenience of the prospective client when looking for specific information. Ideally, a prospective client needs to be able to navigate directly to specific sections and pages within the proposal, while having the capability to browse the entire proposal and use it as a reference. Overall, Molloy found that its clients did not like the heavy proposal binder. The existing process was costing Molloy money and its clients time.

To summarize the challenge at Molloy, a method was required to create professional proposals that were user friendly and easy to navigate in a more cost-effective and timely manner. Molloy was exploring methods to streamline its proposal preparation process, and was heavily scrutinizing the possibility of an electronic document packaging solution.

Overview of the Electronic Document Packaging Solutions Investigated

Molloy was leaning toward an electronic document packaging solution for its proposals. Expected benefits of electronic document packaging of proposals to prospective clients included:

- Streamlined proposal creation
- Savings of dollars in man hours
- Savings of dollars in production costs
- Savings of dollars in shipping costs
- Convenience for the prospective client
- Easy to build proposals
- Easy to navigate proposals
- Molloy's image as a technologically savvy company
- Ability to deliver timely electronic proposals

Once a decision had been made to consider an electronic document packaging solution, the following solutions were investigated.

Solution	Cost	Overview	Risk
Custom application development by a local consulting firm	\$40,000	Web-based proposals, static proposal menu, limited functionality, new design and development required.	High cost, no tangible prototype, no existing solution.
Custom application development by a local independent consultant	\$5,000 - \$7,000	Web-based proposals, static proposal menu, limited functionality, new design and development required.	Moderate cost, no tangible prototype, no existing solution, may not meet needs.
Adaptation of an existing software product	\$1,000	Java application, builds easy to navigate proposals, ability to create proposal menu and contents on the fly, portable to	Low risk, minimal investment, minor adaptation required of existing product.

		most development environments, deployable to Web and CD-Rom.	
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Shortfalls of the first two proposed solutions included lack of existing product, lack of control over proposal menu structure/contents, and inability to customize proposal contents on the fly.

Overview of the Selected Electronic Document Packaging Solution

Molloy selected an existing software product, which would be adapted to fit the specific needs of Molloy’s proposal creating process. The chosen product was “eDocBinder”, an application created by Perpetual Technologies, Inc. that was originally designed to build electronic courseware, technical proposals, and electronic business cards. The concept of “eDocBinder” was exactly what Molloy needed.

“eDocBinder” is an application that allows the user to integrate a variety of electronic documents of varying formats into a single package that can be delivered to a user via email, Web, CD-Rom, or any other electronic media. The end product is a single virtual document that is easy to navigate, much like that of a well designed web page. One of the most robust features of “eDocBinder” is its ability to combine common document types into a single presentation with ease and without the recurring expense of a software developer or web developer.

Common document formats used by Molloy include Microsoft PowerPoint, Adobe PDF (portable document format), and graphics. “eDocBinder” allows Molloy to reuse existing business documents. Molloy maintains an electronic file library of standard proposal components and proposal components that are customized for each prospective client. “eDocBinder” is used to build the proposal menu and select appropriate files for individual proposals. “eDocBinder” allows the proposal menu (contents) to be built and modified on the fly, and automatically copies selected business documents into the actual electronic proposal that will be delivered to the prospective client. “eDocBinder” enables Molloy to maintain a standard boilerplate proposal, while facilitating unlimited flexibility to customize proposals to any degree for any given client.

Benefits of the Selected Electronic Document Packaging Solution

The “eDocBinder” solution met all of the objectives of the marketing team at Molloy, saved the company time and money, and contributed to increased revenue. Since the “eDocBinder” solution was implemented in 2003, numerous benefits have been identified that include a streamlined proposal preparation and delivery process, as well as significant dollars that have been retained and invested back into the company.

Table 1 compares the shipping cost of electronic proposals as opposed to hard copy proposals in three ring binders for Molloy. Figures are actual estimates by the marketing department at Molloy using 2003 and 2004 data.

	FedEx Overnight	Quantity per Year	Total Cost
Hard Copy Binder	\$30	600	\$18,000
CD (Electronic)	\$9	600	\$5,400

Savings per Year			\$12,600
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Table 2 illustrates how the electronic document packaging solution at Molloy contributes to increased productivity. Figures are actual estimates by the marketing department at Molloy using 2003 and 2004 data.

Table 2. Productivity Analysis per Proposal			
	Printing Time	Compiling Time	Total Time
Hard Copy Binder	180 minutes	30 minutes	210 minutes
CD (Electronic)	0 minutes	15 minutes	15 minutes
Savings per Proposal	180 minutes	15 minutes	195 minutes (3.25 hours)
Savings per Year			600 proposals @ 3.25 hours = 1950 hours, or about 1 man year

Table 3 compares the total cost per proposal for hard copy versus electronically delivered proposals. The total cost is estimated based on labor, materials, printing, and shipping costs. Figures are actual estimates by the marketing department at Molloy using 2003 and 2004 data.

Table 3. Total Cost Analysis per Proposal			
	Cost per Proposal	Quantity per Year	Total Cost
Hard Copy Binder	\$265	600	\$159,000
CD (Electronic)	\$20	600	\$12,000
Savings per Year			\$147,000

Other tangible benefits of “eDocBinder” identified by Molloy include:

- Easy to use and build customized proposal structures on the fly
- Flexible to include specific information and documents desired
- Ability for any member of the marketing team to build electronic proposals
- Portability of documents and proposals between clients
- Flexible and easy to use with multiple file formats
- Excellent tool for live sales presentations
- Easy to tailor each proposal to a client’s specific needs
- Easy to quickly navigate through the electronic proposal
- Ability to handle large collections of documents
- Ability to package CD with hard copy proposal if desired

The use of “eDocBinder” has directly and indirectly contributed to increased revenue at Molloy. The marketing team at Molloy stated that their ability to effectively package and deliver electronic documents has improved their image to their client base. By understanding its business needs and surveying available technology options, Molloy was able to make a nominal investment in a technology solution to better serve its clients. Now, Molloy has emphasized its knowledge and presence as a technologically advanced company, and can serve its clients more efficiently and in a more cost-effective manner. The marketing team at Molloy stated that the

better Molloy looks during the proposal process, the better the chances are to earn the prospective client's business.

Key benefits to Molloy's clients include:

- Electronic proposals are sensitive to client's time and can be delivered immediately
- Client's ability to directly navigate to specific components in the proposal
- Proposal is very easy to navigate and understand
- Client has the ability to print specific parts of the proposal if desired

Testimonial From The Molloy Companies

"Quite simply, "eDocBinder" has exceeded our expectations. Perpetual Technologies' software has completely streamlined our proposal delivery process. Before, we spent hours and hours collating three-inch, three-ring binders with literally hundreds and hundreds of pages of documents. Today, "eDocBinder" provides a much easier, more technologically advanced way to present our proposal data on a CD-Rom. It's a win-win situation: we save valued time and money preparing and shipping the RFP responses, and the recipients have an easy to use and convenient way to access the information."

- NEIL MCGUFFOG
Proposal Administrator

About "eDocBinder" and Perpetual Technologies, Inc.

Perpetual Technologies, Inc. (PTI – www.perptech.com) is an information technology consulting and training company, specializing in system/database administration, database development, and custom application development. PTI has been serving government and commercial organizations since 1997, and was recognized as Indianapolis' 5th fastest growing privately held company in 2004. PTI was also at the top of the list as the fastest growing privately held technology company in Indianapolis.

In 2001, PTI identified a need for a method to easily, efficiently, and cost-effectively integrate existing business documents for electronic business cards, supplemental web content, electronic courseware, and electronic proposals. PTI used its custom application development experience to design and create a software application that was molded and tested for three years internally and by selected clients. The result was a solution called "eDocBinder" that met numerous business needs in regard to electronic document integration, packaging, and delivery. "eDocBinder" is a method and software application that places the ability to create complex, yet organized, collections of electronic documents in the hands of any functional user. "eDocBinder" eliminates the need for expensive software developers and web developers in order to produce professional, user friendly, and easy to navigate proposals and sales presentations. For more information about "eDocBinder", please visit our web site at www.edocbinder.com and explore the possibilities of how you can streamline you document management and delivery process using a proven electronic document packaging and delivery solution.