



AEM's Hand Held Device enables maintaining data, on the spot Payments & online activities like data transfer etc.

AEM is the leading provider of indigenously designed & built technology solutions in India. We have addressed the most challenging real-time communication & collaboration needs of defense and industrial market customers: securely, cost effectively.

## The Challenge

All Insurance companies contact their customer through phone, SMS or email according to their database. When they get any confirmation of meeting either through their sales agents, or through a customer query, they allocate that customer to a particular executive, who visits the customer with a customized financial offer. Many times, the customers compare these offerings with those of other insurance companies and demand a better plan or premium. Unarmed with comprehensive information and over-zealous to close the deals, the field executives sometimes end up over - committing to the customers or misleading them. This not only becomes detrimental to the insurance company's profitability, but also, its reputation.

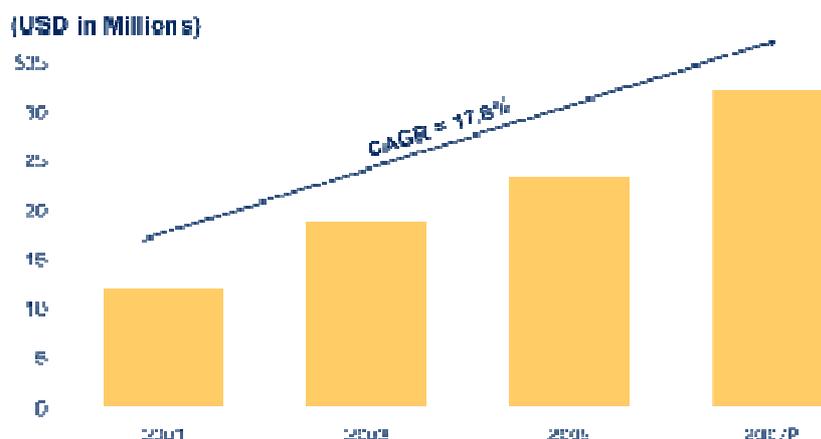
### Mobility Trends in Insurance Industry

Mobility is becoming an inevitable technology solution for insurers.

A fundamental shift has occurred that improves the value proposition of handheld device solutions for insurers. The shift is toward accelerating business velocity by mobilizing customer-facing applications. Handheld devices are rapidly becoming a necessity for doing business because they permit real-time access to important revenue-generating data and information. Some key findings from a recent research conducted by Tower Group for RIM (August, 2006) are:

- The US insurance industry's spending on mobile technology has been increasing at a compound annual growth rate (CAGR) of 18%.
- Mobile solutions can drive an efficiency gain of up to a 30% gain in claims processing.
- Implementing business applications on handheld devices forces simplification of business processes and data as well as standardization.

### US Insurance Industry Spending on Mobile Technology (2001-07P)



# The Solution

SWIF LITMUS acts as the ideal mobile solution for field executives of insurance companies for claims processing. Based on the powerful PXA270 ARM 9 microcontroller architecture, SWIF LIMUS has undergone extensive research and development at the facility of AEM labs to evolve into a robust, world-class technology tool.

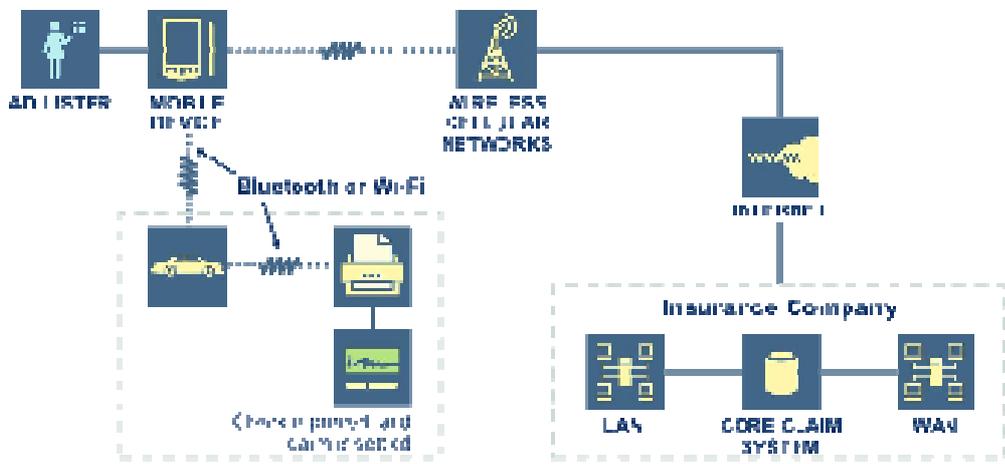
Through its rich feature set of built-in card readers including RFID reader/writer and Magnetic Card Reader, SWIF LITMUS gives immense power to customer-facing field agents. It enables on-the-spot entry of customer information / queries and deployment of payment applications using all kinds of payment instruments such as credit cards.

Built-In GSM / GPRS facility renders it invaluable field equipment for web-based data-transfer, enabling remote-area workforce to be always online and connected to the central-office.

Using SWIF Litmus, the insurance executives can close the deal at the customer end by simply entering the customer's basic facts and requirements, and in real-time, accessing all the information (plan benefits, premium, acceptability, etc.) directly from the company's servers. They can readily get answers to customer queries, while correlating his previous track record and communication, to facilitate upgrades, promotions, etc

Customer delight can further be enhanced by instantly providing policy features and confirmation of received payments via SMS; making the transactions efficient, lean and green (paperless).

- ## The Technology
- PXA270 @312 MHz ARM 9 Architecture
  - 3.5" Color Touch Screen
  - USB
  - Data Storage Card
  - Platform Win CE 5.0
  - Magnetic Swipe Card Reader
  - GPRS / SMS



# The Benefits

## Improved Response Times

Mobility improves sales response through real-time availability of information as well as business tools (Card reader, data-entry terminal, USB, etc.), reducing the need for temporary offices or large back-end teams to handle customer responses such as conformation of policy execution.

## Increased Situational Awareness

Real-time organizational knowledge such as sales reporting, customer queries and key performance indicators can be extended into the field and back-office instantly and accurately.

## Enhanced Efficiency & Accountability

Litmus helps convert downtime to productive time and “any time, anywhere” access for improved business governance and improved accuracy of data and transactions, streamlining data processing and process productivity.

## Single Device Simplicity

Business becomes mobile with a cell-phone, a PDA, a supply-chain terminal and a payment terminal all combined in a single compact device.

## Customizable, Real-time Computing

Provides a window into existing systems and exposes pertinent data housed in different repositories to the user in various customizable ways; as dashboards for client-servicing, marketing, portfolio-management, or data-logging and reporting - all in real time.

## Convenience: Cords no more

While rechargeable Battery enables uninterrupted functioning in the field, wireless technology and built-in peripherals reduce operational overheads.

## APPLIED ELECTRO MAGNETICS

applying minds to technology...

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