

Parent Company:

Tokio Marine Europe Insurance Limited was established as the controlling company for the European operations for Tokio Marine and Nichido Fire Insurance Co.Limited, which is recognised as Japan's oldest and largest commercial property, casualty and marine insurer.

Business Focus:

Tokio Marine Europe Insurance Limited underwrites commercial property, casualty and marine insurance and the company's principal activity is "to provide reliable, effective protection with innovative solutions throughout Europe".

www.TokioMarine.co.uk

"As business continues to grow through our regional offices, as well as through our relationships within the City of London, Q.Know will support us in improving our competitive responses across the market."

– **Ron Waite**
General Manager
UK Division

Tokio Marine Europe invests in Q.Know solutions

Business Challenge

Tokio Marine Europe Insurance Limited's (TMEI's) business continues to grow.

Retention of broker and client relationship business remains strong, but requires continuing focus on customer service for TMEI to remain a London market leader.

TMEI is seeking ongoing growth and portfolio diversity whilst also expecting the highest customer service standards to be upheld.

Solution

Q.Know was selected with reference to the requirements of a cross functional team, including underwriters, risk engineers and business executives.

Q.Know provided an ideal solution to assist TMEI as it works to standardise the underwriting process and to manage the increased number of electronic communications.

Business Benefits Achieved with Q.Know

- Supports challenging business growth and productivity objectives
- Underwriting processes become consistent and auditable
- Provides information in support of intermediary and client management
- Engages the widest set of skills around each business opportunity
- Provides multiple access to underwriting files at all times by many departments

Background

TMEI's central and regional businesses now rely on both intermediated and direct client relationships. Coping with differences between London and the regions has required new key account management and supervisory processes to be in place.

Many business issues arise as TMEI seeks to support both these market growth areas with appropriate business supervision and systems support.



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Background continued

The requirements of TMEI clients are evolving quickly, requiring more frequent face to face, telephone and e-mail communication. While some management information is in place more real time information is required to assist in the management of new business and renewals underwriting.

Audit preparation, audit activity and audit responses take time away from productive underwriting. Process and risk assurance remain critical to TMEI but need to be demonstrated with minimum impact on the operational business.

Business continues to grow rapidly, stretching the capabilities of the central and remote regional offices. Q.Know will provide TMEI's core support and executive teams with added functionality thereby facilitating winning new business, whilst at the same time providing them with the tools to ensure oversight and compliance.

Results

The first deployment phase is now complete. The initial focus has been on underwriting, to support new business and renewal productivity objectives. Other departments will benefit from direct access to underwriting data.

Online underwriting checklists have already been implemented and these are readily accessible and updated by users through the same Q.Know user interface as e-mails and documents. The processes used are typical good business practice, enabling experienced underwriters to manage the way in which they work, whilst also providing workflow checkpoints so that cases cannot proceed until properly assessed.

A proven referrals process is now in place using Q.Know and Microsoft Office ® tasks and calendar management. Audit preparation will be reduced, with case traceability far improved, meeting the requirements of both the internal audit and external audit teams.

Measurable improvements in business quality and relationship retention are expected as more users benefit from the Q.Know technology, with trained users in both Marine and non-Marine Underwriting and their support teams making productive use of Q.Know from mid 2007.

Already this initiative is being carefully watched in other countries in which TMEI operates, where there is a need to perform well against growth and customer satisfaction targets.

“Q.Know has helped us to implement improved compliant processes which continue to provide the flexibility and customer responsiveness that our underwriters need to win and retain relationships.”

**Ron Waite
General Manager,
UK Division**

Q.Know Technologies, Inc. solves one of the most challenging problems in desktop computing – the ability to effectively and accurately manage today's massive amounts of electronic information. Q.Know's patent-pending Associative Filing System enables users to automatically file and organize information for sharing, regardless of application, while eliminating costly server overload. With Q.Know, companies have complete access to data resulting in real-time deal visibility, enhanced regulatory compliance and improved customer satisfaction. Integration with existing applications such as Microsoft Outlook™ ensures ease of use and rapid implementation. For more information, please visit www.qknow.com.

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