



WESTERN NATIONAL INSURANCE NAMED FIRST INSURANCE COMPANY TO ADOPT DIGITAL POSTAL MAIL POWERED BY ZUMBOX

DST Output Client Streamlines Customer Communications through New Digital Channel, Improving the Customer Experience

EDINA, MN and LOS ANGELES, CA – February 13, 2012 - DST Output and Zumbox today announced that Western National Insurance Group, a Minnesota-based insurance provider, is now delivering the majority of its customer communications via digital postal mail, powered by Zumbox. Through an agreement between DST Output, a leading print and digital customer communications provider, and Zumbox, the world's first digital postal system, DST Output's customers can realize vital paper suppression savings, reduce costs related to billing and customer service and enhance customer communications.

Western National Insurance is the first insurance firm to address consumer demand for a digital alternative to traditional postal mail, by enabling its customers to access all their bills, policies and other important documents digitally via digital postal mailbox. Such demand by consumers is driving down insurers' direct mail volumes. Research from competitive intelligence firm Mintel Comperemedia recently revealed that the insurance industry's direct mail volume to consumers was down 11 percent year-over-year in Q3 2011, and that it was the third quarter in a row to show a decline.¹

"We've monitored the growing consumer demand for digital alternatives to traditional mail, and our decision to offer our customers the option of delivery via digital postal mail powered by Zumbox was in direct response to that demand," said Jeff Couchman, Vice President of Marketing and Business Development at Western National Insurance. "This allows us to provide a superior communications channel that can deliver a significant volume of letters, statements and policies. As a result we can increase our paper suppression rates, streamline operations and further our green initiatives, all while providing a quality digital alternative for our policyholders."

In August 2010, DST Output began integrating Zumbox's delivery system as an additional electronic channel for its clients. Western National Insurance Group, through several of its affiliates (including Pioneer Specialty, Umialik, Western Home, Western National Assurance and Western National Mutual), is able to deliver mail digitally to over 100,000 customers across 11 states. By delivering digital postal mail and assuming a 10 percent increase in paper suppression, Western National Insurance can realize significant mailing cost savings.

"Our alliance with Zumbox allows us to offer our large, transactional mail clients a solution to meet their customers' demands for an electronic method to access, interact and store their critical mail," said Dana Johnston, vice president of eSales and Business Development at DST

¹ <http://www.insurancenetworking.com/news/direct-mail-digital-insurance-29678-1.html>

Output. "The digital postal mail, powered by Zumbox, eliminates the costs associated with traditional mail delivery, increases our customers' paper suppression rates and enables them to run operations more efficiently."

"Traditionally, insurance firms were put off by electronic mail delivery because they assumed efforts to digitize communications would be met with a lot of red tape. Our work with Western National Insurance is a great proof point to dispel that misconception," said John Payne, CEO of Zumbox. "Western National Insurance is truly an innovator in its industry, leading the evolution in how insurance providers communicate with their customers. We're pleased that another DST Output client has joined the digital postal mail movement."

Digital postal mail is an exact digital facsimile of the paper mail sent to consumers, delivered in a secure, central online environment. For insurance firms, in addition to providing cost savings from paper suppression, Zumbox directs customers to lowest cost payment and customer support options and can provide other relevant messages via an interactive panel below the bills and statements for strengthened customer education on policies and claims.

About Western National Insurance

Western National Insurance Group, headquartered in Edina, Minn., is a super-regional group of nine active companies serving the property-and-casualty insurance needs of individuals, families, and businesses. The group's products are sold exclusively through professional independent agents in 14 states in the Midwestern, Northwestern, and Southwestern U.S. For more information, visit: <http://www.wnins.com/>

About Zumbox

Zumbox is the world's first digital postal system. It connects large transactional, financial and government mailers to consumer households for the delivery and storage of digital postal mail via the Internet. Digital postal mail is an exact facsimile of paper mail created from a redirection of the print stream originally intended for large mailing systems. Zumbox is available through 3i Infotech, Computershare, DST Output, KUBRA, Ricoh Production Print Solutions and others as well as on a direct basis to the largest mailers in the country. For every U.S. street address, there is a corresponding Zumbox - a digital mailbox - enabling mail and other content to be sent as digital files and received online. Zumbox represents a more cost-effective, convenient and environmentally responsible way to deliver postal mail. As a closed system of known, verified mailers and recipients, Zumbox provides bank-level security and complies with PCI, HIPAA and BITS security standards. For more information, visit <http://www.zumbox.com>.

About DST Output

DST Output, LLC provides integrated print and electronic statement and billing output solutions to many of the country's largest financial services, communications, insurance, healthcare, and utilities companies. Last year, DST Output and its affiliates produced more than 3 billion customer communications, delivered throughout the United States, Canada and the United Kingdom via postal service, express delivery and over the Internet. For more information, visit www.dstoutput.com/about_us/.

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