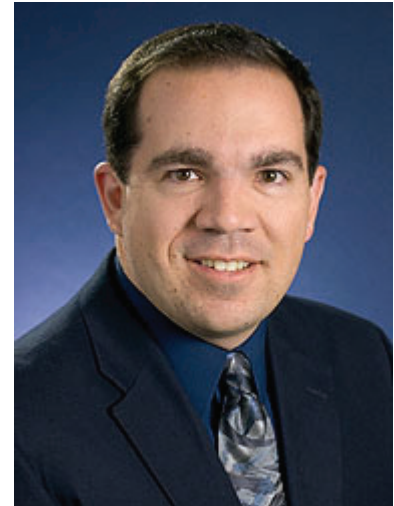


▶ Paperless Environment Facilitates Significant Growth for Leading Insurance and Financial Services Company

At Heffernan Insurance Brokers, a paperless environment is the rule rather than the exception. The Walnut Creek, California-based company, which specializes in commercial/private insurance and financial services, is ranked as the nation's ninth largest privately held property/casualty agency by *Insurance Journal* magazine.*

Having experienced double-digit growth each year since its founding more than two decades ago, the company recognized the need for a technology infrastructure that could handle their workflows into the future.



John Peterson,
CIO of Heffernan Insurance Brokers

“The etfile application and Canon scanners are performing better than we anticipated and have enabled us to be more responsive to our customers through fast service times and reduced errors.”

“Synchronizing the flow of information between our headquarters and seven remote offices became increasingly difficult because of our rapid growth,” said Mr. John Petersen, Chief Information Officer of Heffernan Insurance Brokers. “Our business processes were heavily reliant upon paper-based applications, forms and original documentation. Freeing ourselves from the time-consuming shuffling of paper would enable us to maintain our exceptional customer service levels and growth without a costlier increase in manpower.”

* Based on total 2007 property and casualty premiums written.

Canon U.S.A. does not provide legal counsel or compliance consultancy, including without limitation, Sarbanes Oxley, HIPAA, GLBA, Check 21 or the USA Patriot Act. Each customer must have its own qualified counsel determine the advisability of a particular solution as it relates to regulatory and statutory compliance.

▶ The efile Electronic Document Management Solution

In 2002, Heffernan Insurance Brokers embarked on a journey to transition all offline paper processes to digital documents using their existing proprietary client database application. To bridge their manual and online workflows, they turned to document management and workflow solution provider efile for help.

efile's electronic document management solution is a leader in the industry and can be integrated with nearly any backend system using Canon's high-quality scanning products for capturing hardcopy originals. The solution makes it remarkably easy for users to scan, label, classify and store paper documents, photos and e-mails, and have them automatically routed to the proper person's workflow. efile also includes a robust capability to search, find, verify, retrieve and share documents once they have been scanned into the system.

"At efile, we work exclusively with Canon scanning products because we have found them to be among the highest quality and most reliable on the market," said Mr. Mark Linton, President of efile. "By integrating our document management solution with Canon's scanners, our customers are able to achieve high productivity with minimal training costs, for a quicker return on investment and lower total cost of ownership."

"By integrating our document management solution with Canon's scanners, our customers are able to achieve high productivity with minimal training costs, for a quicker return on investment and lower total cost of ownership."

▶ Canon Delivers Greater Productivity

To meet the needs of Heffernan Insurance Brokers, efile implemented three imageFORMULA DR-7580 production scanners for their headquarters and an imageFORMULA DR-5020 production scanner at each of their seven remote locations.

The DR-7580 high-speed document scanners are capable of capturing double-sided originals at up to 75 images per minute (ipm) and single-sided documents at up to 150 ipm (LTR), while the DR-5020 can scan duplex documents at up to 105 ipm and simplex at up to 53 ipm (LTR).

The staff of Heffernan Insurance Brokers captures each document as it is received. Original documents are placed in the Canon scanner with a cover sheet that contains a barcode specifying which user's inbox the workflow is automatically routed to. This feature makes it possible for Heffernan Insurance Brokers to scan and properly route batches of documents as large as 200 sheets between offices in less than five minutes.

“During a typical week, our staff scans 10,000 pages or more,” said Ms. Kimberly Roman, Director of Quality Assurance for Heffernan Insurance Brokers. “Regular maintenance on the Canon scanners has proven simple for users to perform themselves, resulting in a high degree of uptime. On the rare occurrence that a device needs repairs or parts, efile and Canon have been quick to respond with service or replacement parts.”

While many of Heffernan Insurance Brokers' originals are letter-sized, there are often cases where items such as checks, payment stubs or larger format documents need to be scanned. To accommodate this, both Canon devices feature a unique feeding system and advanced sensor technology to ensure that users can scan a wide range of mixed-paper-size batches up to 11" x 17" with minimal intervention. To save even more time and eliminate the need to pre-sort and properly orient pages, the Canon devices can also automatically recognize and rotate text orientation, correct skewed images, enhance faint text and adjust gamma settings.

“Regular maintenance on the Canon scanners has proven simple for users to perform themselves, resulting in a high degree of uptime.”



Canon DR-7580
Scanner

► Heffernan Insurance Brokers

Heffernan Insurance Brokers, formed in 1988, is one of the largest independent insurance brokerage firms in the United States. Heffernan provides comprehensive insurance and financial services products to a wide range of businesses and individuals. Headquartered in Walnut Creek, California, Heffernan has additional offices in San Francisco, Petaluma, Palo Alto, Los Angeles, and Orange, California; Portland, Oregon; Chicago, Illinois, Chesterfield, Missouri, Plantation, Florida and West Palm Beach, Florida. Heffernan Insurance Brokers was named the Second Best Place to Work in the Bay Area by the San Francisco Business Times and Silicon Valley Business Journal and East Bay Business Times in 2008. Heffernan was named the 9th Largest Independent Broker in the U.S. by *Insurance Journal* in 2008.

► etfile

Since 1996, etfile has been the leading provider of custom integrated, electronic document and data management solutions. etfile's document management and workflow solution offers customers of all sizes an unparalleled range of leading solutions, from ready-to-go, open architecture that can be customized to specific workflows to the capacity to instantly scan, access, store, and share documents. etfile's simple and secure online backup solution protects critical business data. Together, etfile's innovative services and flexible technology solutions meet the specialized needs of professionals throughout many industries. etfile is located in Westboro, Massachusetts.

► Canon U.S.A., Inc.

Canon U.S.A., Inc. delivers consumer, business-to-business, and industrial imaging solutions. Its parent company, Canon Inc. (NYSE:CAJ), a top patent holder of technology, ranking third overall in the U.S. in 2007, with global revenues of \$39.3 billion, is listed as one of Fortune's Most Admired Companies in America and is on the 2007 BusinessWeek list of "Top 100 Brands." To keep apprised of the latest news from Canon U.S.A., sign up for the Company's RSS news feed by visiting www.usa.canon.com/pressroom.

Five years after implementing the etfile document management solution with Canon's production scanners, Heffernan Insurance Brokers' paperless strategy continues to pay off with capacity to spare. Nearly doubling in size since the initiative began, Heffernan Insurance Brokers today employs over 400 people and writes more than \$627.3 million in property and casualty premiums.

"The etfile application and Canon scanners are performing better than we anticipated and have enabled us to be more responsive to our customers through fast service times and reduced errors," said Mr. Peterson. "Our experience has been so positive that we plan on adding a new Canon DR-7580 as our growth continues."



1-800-OK CANON
www.usa.canon.com

Canon U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042