

Imaging Best Practices

MassMutual has enabled the electronic submission of life insurance and/or disability income new business applications and requirements via fax and or email. The purpose of the Imaging “Best Practices” below is to help ensure high quality and efficient receipt and processing of your images at the home office.

1. Know Your Scan Settings

The image quality of scanned documents starts at the scanner level. If your scan settings are not optimal for scanning documents, the image quality of the resulting scanned document will follow suit. Using the following steps will ensure you are using the best settings.

2. File Types

MassMutual assumes that the result of most scanned images is a variation of PDF or TIFF images. Both PDF and TIFF documents should be multi-image; a single file should present multiple pages. Additionally, some scanner software comes with Optical Character Recognition (OCR) capabilities. Although in some cases it might be desirable, the “PDF Searchable” format setting should not be used for MassMutual documents. We have experienced image quality degradation with this format. Please use the “PDF Standard” setting.

3. Duplex vs. Simplex

A simplex scanner scans one side of a page, while a duplex scanner scans both sides at once. If you have a duplex scanner, we recommend automatically scanning both sides of each document at once as this will save you both time and space.

4. Black and White (Bitonal)

A very common mistake is to scan in color when it’s not necessary. Color scans generate larger files which increase storage requirements and slow down performance when viewing and/or uploading. A 10 page document in black and white may be half a megabyte while a color image could be as large as 50 megabytes.



We'll help you get there.®

5. Compression

For black and white scans intended for conversion to PDF, the most common way to go is "CCITT-G4 TIFF," more colloquially known as "G4 tiff." These may be either single or multi-page and will easily convert to "PDF Standard" files.

6. Resolution

Often expressed in dots per inch (dpi), image resolution determines the "smoothness" of the text while viewing. The optimal setting for general scanning in the field is 300 dpi, where you gain the most accuracy without sacrificing speed and file size.

7. No Read/Write/Password Protection

Documents saved with read, write, or password protection cannot be processed by MassMutual. If your PDF is saved with these settings, be sure to remove them before sending.

8. Scan the Original Document

Every time a document is copied, the image quality is degraded. The further removed you get from the original document, the "noisier" the document becomes, which makes it harder to view. Always ensure to scan originals whenever possible.

9. Scan Multi-Page Documents Together

Multi-page documents, like a Life New Business Part 1 or 2, should be submitted in logical, numerical order and right-side up for viewing. This will eliminate processing delays once received.

10. Start to Scan Each Document to Its Own Page

If more than one document is scanned onto the same page, MassMutual will not be able to separate them without first printing and re-scanning. This will significantly slow down the processing of the documents.

11. Naming Your PDF Input File

Ensure the filename has the policy number within the filename. Try not to use special characters when naming your PDF files and keep your file names to less than 100 characters

12. Rotate and De-skew

If a scanned document is skewed more than 10 degrees, page orientation will not be corrected and data may not be viewable.