

Harford Mutual Uses CGI's Ratabase® to Put Online Rating in the Hands of Happy Agents

HARFORD MUTUAL

Bel Air, Maryland
USA

Online:
<http://www.harfordmutual.com>

Industry:
Insurance

Employees:
250

"Working with CGI to implement Ratabase allowed us to achieve the best possible results within our aggressive timeframes."

Stephen Fabian, Assistant Vice President, IT

Founded over 150 years ago in Harford County, Maryland, The Harford Mutual Insurance Company, provides property and casualty insurance products and services to a regional market of eight states. The company's driving principle is to strive for profitable growth through a commitment to individualized customer service and by providing the independent agent with a stable market for quality insurance products.

The Challenge

Harford Mutual was challenged to provide its agency base with an online rating and policy submission system. Harford Mutual wanted to create a system that would improve their agent relationships and simplify the process of doing business. This equated to the need to move their applications to the Internet. Harford Mutual wanted to have one common rating engine for its policy administration and their online systems. However, prior to CGI's involvement, Harford Mutual's online architecture would have been difficult to leverage into the browser-based world.

How CGI Helped

CGI's Ratabase provided the best solution not only for Harford Mutual's SOA environment, but it also fit nicely into their .NET strategy. CGI worked in partnership with Harford Mutual to design a POC to demonstrate how a Ratabase solution would accomplish their goals. Upon selecting Ratabase and CGI, Harford Mutual developed a rollout strategy to meet their objectives. Their goal was to convert the rating for the policy administration system first, followed closely with rolling out the agency online system. Following a structured approach, requirements were developed for each line of business, and then Harford Mutual engaged with CGI's Ratabase consulting practice to design the database. Working with CGI, Harford Mutual quickly rolled out the first line of business, and began to achieve success and learn a great deal along the way.

The Results

In less than one year, Harford Mutual converted all internal rating systems and offered online access to agents for various lines of business. CGI's Ratabase provided Harford Mutual a SOA solution that complimented their .NET direction, provided a single reliable rating engine to both their administration and online systems while reducing the maintenance effort. As a result, Harford Mutual is now able to:

- Receive applications online, effectively reducing turn around time to hours rather than days.
- Add new lines of business more quickly.

The bottom line: By meeting its technology goals, Harford Mutual has increased new business and speed to market.