

# COUNTRY Financial

Applying a best-of-breed approach to technology replacement, COUNTRY Financial selected CGI Ratabase® as the cornerstone of their product development platform.

**C**OUNTRY Financial serves about 1 million households and businesses throughout the United States. It offers customers a full range of financial products and services from auto, home and life insurance to retirement planning services, investment management and annuities.

## THE CHALLENGE

In 2011, COUNTRY realized that their growth targets for introducing new products into new markets could not be supported by their current system infrastructure. Dated technology, hard-coded systems, and a lack of resources to support these solutions led COUNTRY to search for new core solutions and set their future technical direction. COUNTRY conducted several rigorous vendor selection activities followed by in-depth, proof-of-concept projects before deciding on their new technology platform.

## THE SOLUTION

Following the proof-of-concept work, COUNTRY licensed three components of CGI's Insurance Fusion360 offering, including: CGI Ratabase for their rating and pricing logic, Adaptik's PolicyWriter and MajescoMastek's STG Billing. With plans to roll out CGI Ratabase to multiple parts of their business, COUNTRY began working directly with COUNTRY Actuaries and product specialists to build out their rating logic, beginning with Personal Auto. Over the course of the project, CGI and COUNTRY worked collaboratively to build requirements for 18 states. In addition to Personal Auto, COUNTRY plans to use CGI Ratabase for their other lines of business across the company.

Through the course of the project, CGI worked closely with COUNTRY resources on knowledge transfer activities to ensure that the resources would be self-sufficient following the initial project. The additional roll-out will be led by COUNTRY.

As part of the overall implementation, COUNTRY benefited from CGI Ratabase's pre-integration with PolicyWriter, the Policy Administration solution they are also implementing. The combination of these two highly configurable solutions gives COUNTRY complete control over their business processes.

## KEY BENEFITS

- Ability to keep pace with market demands to roll out new products and enter new states
- Significantly reduced time required to make product changes
- Ability for business users to work collaboratively with IT to implement product updates in days compared to weeks or months
- Ability to test new programs and approaches for rating and product pricing before deciding to implement.

*When selecting a rating engine, we looked to CGI for their great reputation, long standing history with success – and they are everything that we have been looking for.*

– Brad Lessen, Director of IT



## THE RESULTS

Following the initial CGI engagement, COUNTRY is on track to keep up with their market demands to roll out new products and enter new states. They now have a flexible tool that should significantly reduce the timeline required to make product changes. By having systems that are now configurable by business users, COUNTRY resources will work collaboratively with IT to implement product updates in a matter of days compared to the weeks or months that their previous systems required. In addition, they have the ability to test new programs and approaches for their rating and product pricing before making the decision to implement. As a direct result of CGI Ratabase and the creativity of the COUNTRY team, the company's goal is to fundamentally change how it does business.

### About CGI Ratabase®

CGI Ratabase is the industry's leading insurance rating and underwriting software. Its proven functionality, scalability and flexible technology empowers business users at more than 100 carriers to quickly deploy extremely complex rating programs and product segmentation in a fraction of the time and at fraction of the costs of other solutions.

CGI Ratabase has the largest client base of any externalized rating engine on the market and has the highest ranking in Celent's 2013 report on P&C Stand-Alone Rating Systems. As with any solution, a successful implementation requires a strong understanding of your business needs as well as the toolset. The CGI Ratabase team brings experience from more than 100 successful implementations. Our delivery team has an average of 19 years of experience working in insurance and insurance software. All CGI Ratabase consulting services use the processes and methodology that form the core of CGI's ISO 9001 certified Client Partnership Management Framework. When coupled with the power of the CGI Ratabase solution, our professionals can help turn product management and rating into a clear differentiator for your company.

For more information, visit [www.cgi.com/ratabase](http://www.cgi.com/ratabase) or call 1-800-433-2452.

### ABOUT CGI

With 69,000 professionals operating in 400 offices and 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors. Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results. As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.