

# OneAmerica Standardizes Multiple Back-Office Operations with Automated Workflow Distributor

*Financial Services Company Unifies New Business Processes, Eliminates Delays in Work Assignments*

- Rapidly Implemented New System
- Enhanced Services to Producers
- Fostered Best Practices throughout Organization
- Improved Responsiveness, Productivity of Staff
- Gained Ability to Shift Work across Multiple Sites

## OneAmerica

OneAmerica Financial Partners was formed in 2000 as part of the conversion of American United Life Insurance Company to American United Mutual Insurance Holding Company. Through mergers and acquisitions, OneAmerica has built a \$17 billion network of companies in Indiana, North Dakota and New Jersey, offering a wide variety of products, including whole life, variable life, universal life, variable annuities, retirement products and group insurance.

Relying on multiple administration systems and geographically dispersed operations to support those products, OneAmerica's network of businesses lacked consistent processing procedures and service standards. The way each company interpreted state laws required different ways of handling policies and claims. Getting products to market in a timely matter was a constant challenge, as applications and forms were routed from state to state. Further, there was no way to measure employee performance, in terms of efficiency and quality.

"We have an enterprisewide goal of aligning the best practices of each of our companies, and we strive to achieve greater collective results by being client-focused, stronger through partnership and financially strong,"

said Greg Ruthsatz (FLMI), director of OneAmerica's Individual Operations Support. "That goal is what led us to select Automated Work Distributor (AWD) as our workflow system."

### Expanding a Relationship

Top management at OneAmerica decided that implementing an imaging and workflow system was essential to improving services and reducing operating costs. OneAmerica's Individual Operations considered work management products of vendors already serving the company but decided on AWD, which is offered to the insurance industry exclusively by CSC.

"We wanted to work with a vendor with whom we already had an existing relationship," Ruthsatz explained. "We had worked with CSC for a long time as users of their policy administration system, CyberLife. We knew we would feel comfortable working with CSC."

### Factors in the Decision

First, CSC conducted a cost-benefit analysis to help OneAmerica determine areas of highest impact, quantifiable benefits and implementation costs. "The cost-benefit analysis made it clear that AWD was an investment that would bring us quantifiable benefits in both the short term and in the long run," Ruthsatz commented.

OneAmerica had identified 58 critical needs, and, as Ruthsatz recalled, "AWD was clearly the frontrunner for our division's particular needs."

AWD also had features other work management products lacked — best



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practices templates that provide insurers with highly efficient workflows for new business, underwriting, claims and other processes — right out of the box. OneAmerica's decision-makers felt the templates would reduce implementation time and accelerate the company's implementation of industry best practices. But, according to Ruthsatz, "the site visit sealed the deal."

Ruthsatz and colleagues from new business processing, underwriting and members of the IT division visited American General, another longtime client of CSC, to see AWD in action. "The site visit really put our search into perspective," he said. "Here was a company whose workflow system was doing what we wanted ours to do — streamlining processes, eliminating unnecessary paperwork and reducing operating costs."

### Rapid Implementation

Ruthsatz summed up CSC's implementation in three words: smooth, systematic and well-organized. "In just three and a half months, we went through the analysis of our as-is workflow, analyzed the best practices workflow, built the infrastructure around that, and trained our employees on the system," he said. "We partnered our experienced people with CSC resources and ended up with a very streamlined, efficient and effective implementation, with no issues. It exceeded our expectations."

"Throughout the implementation, the CSC team was customer-focused and made sure that we were on target in terms of meeting our corporate objectives, and they held themselves accountable for that," Ruthsatz said. "Their commitment to our goals from the beginning allowed us to become self-sufficient at a very early stage."

### Visible Changes to Business Practices

By now, the processing of the three OneAmerica companies that use AWD — American United Life, State Life and Pioneer Mutual in Fargo — has evolved to common practices. The company's mantra is "Common where possible, unique when necessary." For new ventures, such as the 2005 acquisition of the financial services division of Golden Rule, the company

incorporated AWD's best practices into the transition process. "AWD really put the differences between various parts of our organization under the spotlight and allowed us to work to resolve them," he said.

With AWD in place, employees are able to respond to customers' issues much more quickly than before, he added. "Some of that is just doing simple look-ups in queues through the queue monitor, eliminating time-wasters like making copies and finding cases to respond to our customers," he said. "Now the call center employees have that information at their fingertips, so customer phone calls are once-and-done."

"Calculating and distributing performance metrics to our managers is one thing, but we're also looking to leverage that information for our producers as well. And the way that we're capturing that information is through AWD. It's only going to be leveraged more and more in terms of how we communicate it to all of our stakeholders."

### Shifting Work, Improving Service to Producers

With AWD, OneAmerica can now shift work among the different companies rapidly and efficiently. For example, if an underwriter in Fargo is out, an underwriter in Indianapolis who notices that an application is about to age beyond OneAmerica's service standards can access the file, process it, and deliver it in the timely fashion that OneAmerica's producers expect.

Another major timesaver resulting from the new workflow system is the assignment of follow-up calls in OneAmerica's call centers. Ruthsatz explained, "Managing call tickets used to require two or more hours in evaluating those tickets and distributing them to the right person. Now through AWD, that process is automatic."

At OneAmerica, the administrative team, rather than the IT staff, is actually responsible for the AWD license. The administrative team has leveraged AWD in unique ways. For example, information is now pushed through the system to OneAmerica's producer Web site, allowing producers to track an application. "So it's not just the back-office



## ABOUT CSC'S SOLUTIONS

*Automated Work Distributor (AWD), developed by DST Systems and exclusively marketed to insurers by CSC, creates an electronic infrastructure for people, processes and tasks to ensure processes are well-defined and consistently executed.*

employees who are benefiting from AWD," he said. "Our producers are using it to their advantage as well."

AWD also helps OneAmerica achieve its objectives with regard to business continuity. As Ruthsatz put it, "We're no longer dependent on paper and we're now in a position to establish business in locations wherever we'd need to be in the event of an emergency. We're learning that there are significant benefits to working in an electronic world versus a paper world."

**For more information about Automated Work Distributor (AWD), call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com).**

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