

OHIO MUTUAL INSURANCE**HQ: BUCYRUS, OHIO****REGIONAL P&C CARRIER FOCUSED
ON GROWTH AND NEW MARKETS****CHALLENGE**

- Make processing faster and more efficient
- Support expansion into new markets

SOLUTION

- CSC's policy and claims administration software

RESULTS:

- Streamlined processes for agents and back-office employees
- Rapidly expanded into New England through acquisition strategy
- Improved speed to market for new products
- Gained 20% productivity savings

Company Replaces Policy and Claims Systems to Improve Support for Agents and Acquisitions

Ohio Mutual Insurance Group was at a crossroads. The Bucyrus, Ohio, company needed to upgrade its IT systems to improve efficiencies, support the company's acquisition strategy and better serve agents and policyholders in an increasingly demanding, hyper-competitive marketplace.

The carrier, which began in 1901 as the Ohio Mutual Tornado, Cyclone and Windstorm Insurance Association, couldn't commit to plans to expand outside of its home state without modern claims and policy administration software that could support growth and acquisitions.

"Integration between our homegrown legacy system and the other systems we added over the years made it a growing challenge to meet our company goals," said Brad McCormack, Ohio Mutual's assistant vice president of information technology.

The P&C carrier worked with CSC to replace its policy and claims administration systems and created a fully integrated processing environment that led to initial productivity savings of 20 percent. The company has since expanded its operations to four New England states.

Greater Written Premium

With the system replacement, Ohio Mutual Insurance now writes more than \$160 million in premium for its home, auto, farm and commercial lines in seven states. Since the company first began using CSC's software in 2004, the company has worked with CSC and other companies in the CSC client community to keep the system up to date with the latest architecture and functions.

Success Story: **OHIO MUTUAL INSURANCE**

“We were able to take our existing products into these new states at a very rapid pace, and it gives us, in our opinion, an advantage.”

Brad McCormack, Assistant Vice President of Information Technology, Ohio Mutual Insurance Group

McCormack said the company likes CSC's Continuous Delivery program, in which clients receive a series of small enhancements as they become available, rather than large annual software upgrades that can be difficult and disruptive for the IT staff. The carrier now realizes value faster on an ongoing basis.

“This allows us to be a little faster to market on products, plus provides us with what we believe to be a stable and reliable platform,” McCormack said. “It allows us to upgrade quickly and to know our investment in our platform is going to last, while at the same time it gives us the ability, the nimbleness, to respond to market changes and create revisions and the product introductions we need to do.”

His organization also relies on CSC as a technology partner to provide an environment of innovation. “There are projects that CSC offers that can be deployed by us involving base code, for instance, that we normally couldn't take on ourselves,” McCormack said. “I think CSC takes a bit of a unique approach from that perspective.”

Enhancing the Bond Between Carrier and Agent

Along with growing new efficiencies internally, the ability to provide everything from underwriting guidance to producing policies directly in the agent's office has been key, McCormack said.

The carrier also uses CSC's agent portal, Agency Link, to facilitate secure online services to agents.

“We're steadfastly committed to the independent agency system, and the components of CSC's agent portal that we use exist in an integrated framework with our policy and claims administration system, which allows us to easily access the data our agents need to support policyholders,” McCormack said.

Consolidated System to Support New Region

With the technology in place to support controlled growth and a proven platform with predictable costs, Ohio Mutual Insurance set its sights on acquisitions in other states, beginning with Indiana and Connecticut. One recent acquisition of Casco Indemnity of Saco, Maine, created opportunities for CSC's software to support business in Rhode Island, Maine, Vermont and New Hampshire.

“We were able to take our existing products into these new states at a very rapid pace, and it gives us, in our opinion, an advantage,” McCormack said. “In fact, we would not have done it if we didn't know that we could deploy all those personal auto and homeowners and CPP lines on one integrated system. We have that same confidence going forward as we look at other possible acquisitions or mergers with other mutuals.”

Future Proofing IT Systems

According to McCormack, the company's relationship with its technology providers is crucial. “As a small company, we must look to our business partners to leverage the resources and the innovations that we don't have the time and money to develop ourselves,” he said. “Our work with CSC has enabled us to future proof our systems to take advantage of new technologies such as mobile devices.”

For more information about CSC's policy and claims administration software, call 800.345.7672 or email inforequests@csc.com.