

# Unitrin Business Insurance Launches Innovative Commercial Policy with CSC's BPO Services

## *Insurer Rolls Out Internet-based Services to 1,000 Agents, Speeds New Business Processing*

- *Launched New, Innovative Commercial Package Policy in 30 States*
- *Converted 40,000 Policies to CSC's BPO Operations*
- *Provided Agents with Internet Services for New Business*
- *Gained 30% in Operational Efficiency*
- *Reorganized and Reduced Staffing Costs by 25%*

## Unitrin Business Insurance

Unitrin Inc., one of the top 100 U.S. property and casualty insurance providers, committed to increasing its commercial lines business through its Unitrin Business Insurance (UBI) network of 1,000 agents. To make it as easy as possible for these agents to write new business, UBI wanted to be able to push insurance services out to them over the Web.

But with a legacy system that could not be easily Web-enabled, management had to look outside the company for an innovative solution. For that, it turned to CSC's business process outsourcing (BPO) services. In one year, the company was able to bring its commercial lines business into CSC's BPO operations and launch an innovative, Internet-based commercial package policy called TRIN-PAC.

### **Build, Buy or Outsource?**

Unitrin had been CSC clients for more than 20 years and was already using an older CSC system to administer its policies. That system had been heavily

modified over the past two decades, so the company was finding it a challenge to keep pace with the expectations of the marketplace. The company's agents couldn't look up even basic policy information over the Web. As Steve Holl, Unitrin Business Insurance vice president of underwriting, put it, those agents "really felt like we were behind."

Faced with the prospect of a lengthy replacement of its legacy system, the company chose CSC's BPO services, which use CSC's POINT IN suite of products including Agency Link, which allows agents to quote and close new business and check on the status of policies on the Internet.

With an outsourcing plan in place, it took only one year to convert 40,000 policies in 30 states — totaling \$180 million in premium — to CSC's administration system. It took less than a year to launch the Internet-based TRIN-PAC policy in those states.

"We believe TRIN-PAC is one of the first Internet-based CPP products with true comprehensive coverage," said Connie Dorough, Commercial Lines automation manager, Unitrin Business Insurance. "Using Agency Link, if it's within the framework of our underwriting rules, the agent can issue the policy at the point of sale. Our agents can meet with their clients and write the business in their office."



*"CSC's system has enabled us to give our agents a quick response, and it is dramatically easier for our personnel to write new business."*

**STEVE HOLL, VICE PRESIDENT,  
UNITRIN BUSINESS INSURANCE.**

“We’ve received very favorable comments from our agents about TRIN-PAC and our Internet initiative,” Holl added. “CSC’s system has enabled us to give our agents a quick response, and it is dramatically easier for our personnel to write new business. Our agents now view us as a major player from a technology standpoint.”

## Reorganizing and Managing Work

By shifting back-office processing and IT policy processing support to CSC, UBI was able to reorganize its operations. In early 2005, as the transition to CSC’s BPO operations was just beginning, the company decided to turn its commercial lines business into a standalone unit and formed UBI. The new unit quickly saw the opportunity to restructure its operations.

Commercial business had been handled through five fully staffed offices, each with 50 to 75 people. UBI wanted to move underwriters into the field where they could work from their homes and live closer to the agents. They would still need some office support, so UBI replaced the five large offices with three small regional ones. Each region now has about a dozen people in the field and 14 people in the office — handling more volume than ever.

To support this new structure, UBI talked to CSC about creating a system to manage the flow of work between its regional offices and field personnel. UBI worked through CSC’s Innovation Community to develop a work management component to POINT IN. The new functions allow UBI to manage productivity and service levels and to redistribute work when an underwriter or account service representative is overloaded or will be out of the office.

The Innovation Community allows CSC’s 700 property and casualty clients to submit custom enhancements to CSC’s software. CSC evaluates all proposed changes, ensures the quality of the new code, and incorporates it into CSC’s base systems. Similar to open-source software communities, members of CSC’s Innovation Community get full access to all new system enhancements — whether initiated by CSC or another insurance company. UBI’s new work management component helped cut its processing time for policy endorsements by 25 percent.

## Positioned for Growth

Under the BPO relationship, UBI retained its core functions, such as underwriting, claims, and customer service. Some of the daily entry of policies was pushed out to its agents with the remainder being primarily processed in UBI’s Central Business Unit in Dallas. Regardless of who does the entry, most new business is processed through CSC’s Web software with renewals and endorsements being processed through POINT IN. UBI outsourced its systems and IT support for policy issuance, accounting and regulatory compliance to CSC.

UBI’s support is now provided by CSC’s global network of operations centers. Day-to-day system support and compliance are handled in CSC’s BPO centers in South Carolina and Florida. CSC employees in India work overnight to image documents and enter policy information. With this extended back office in place, UBI has cut staff by 25 percent while improving efficiency and increasing the volume of business.

“Unitrin Business Insurance’s success demonstrates how BPO can result



## ABOUT CSC’S SOLUTIONS

*More than 200 insurance companies rely on CSC’s outsourcing services for the full range of back-office functions including accounting, underwriting, policy administration, billing, claims notice, customer service, information technology, imaging and regulatory compliance. CSC’s Business Process Outsourcing (BPO) services are designed to help companies manage capital efficiently, introduce new products quickly and focus on their core competencies.*

in true business transformation,” said Ray August, president of CSC’s Property and Casualty Insurance Division. “With BPO, we’re committed to the same goal — achieving positive business results for UBI day in and day out.”

**For more information about CSC’s Business Process Outsourcing solutions, call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com).**

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