

# ACCIDENT FUND FUELS EXPANSION WITH FAST, WEB-BASED SERVICES TO AGENTS

CSC

## Workers' Comp Carrier Gains Competitive Advantage with Automated New Business and Renewals

Accident Fund Insurance Company of America had been Michigan's leading provider of workers' compensation insurance since 1912 when the company embarked on an aggressive, nationwide expansion.

Accident Fund had the experience and products for expansion, but the company's processing system needed a major overhaul to enable the rollout into other states. A core part of that strategy involved recruiting independent agents throughout the country and providing them with leading-edge services over the Web.

The company turned to CSC to take advantage of CSC's POINT IN<sup>®</sup> policy administration software, combined with CSC's Agency Link<sup>™</sup>, a suite of browser-based insurance services that give approximately 900 Accident Fund agents fast quotes and online approval, plus access to detailed policy information.

### Supporting Rapid Expansion

Initially, Accident Fund relied on CSC's outsourcing services to provide Web technology for newly recruited agents to enter new business, plus insurance staff to handle processing and

customer service, and an integrated back-office system to administer the new policies. Within four years, Accident Fund licensed CSC's full software suite and brought the business in-house. CSC now keeps the system up to date with IT hosting and application management services.

One of the advantages of CSC's software is the ability to adjust underwriting rules quickly through an easy-to-use component, POINT IN Underwriting, which integrates with Agency Link to provide automated underwriting decisions over the Web.

### Bridging Agency and Carrier Systems

Agents can typically submit new business to Accident Fund and receive an accurate, online quote within 5 to 10 minutes. But the company worked with CSC to make the process even smoother and faster.

By creating a real-time bridge between Accident Fund's Web portal and the agents' in-house systems offered by vendors such as AMS and Applied Systems, CSC helped to dramatically streamline the process. Agents don't need to leave their in-house systems to submit business

### CASE STUDY

- Expanded Throughout U.S. with 900 Agents
- Shortened Quoting Time to 5 to 10 Minutes
- Automated Steps in Underwriting and Renewals
- Simplified IT Support Through Outsourcing

## Accident Fund

*"We get a great deal of value in working with other members of the community. We're always very interested in what other carriers are doing with the system and how we could take advantage of it."*

Jaime Dibeau, Business Relations Manager, Information Services



## ABOUT CSC'S SOLUTIONS

CSC's Agency Link software helps agents quickly and effectively sell and service policies through a carrier portal, agency system, comparative rater or a combination of channels. Insurers can give their agents access to a full range of online services to support growth, agent loyalty and retention and lower costs.



through Agency Link. Customer information is automatically uploaded into Agency Link, leaving only six additional fields to fill in. Agents can get a quote in just 2 minutes — much faster than the competition.

### Helping Agents Do More with Less

Agency Link gives agents the ability to make real-time inquiries on policies, billing and claims. Agents can also download policy documents on a self-service basis, rather than contacting Accident Fund for assistance. And the system lets carriers track business activities, such as new business applications or policy issuance, based on parameters set by the company.

Accident Fund, recognized by Celent as a model carrier for its innovative approach to agency services, used its expansion program to grow revenues from \$200 million more than \$500 million in premium.

An active member of CSC's POINT IN users' community, Accident Fund participates in CSC advisory councils, boards and forums to influence the ongoing enhancement of the software. Currently, more than 110 carriers and MGAs use POINT IN, making them part of the P&C industry's largest users' community.

"We get a great deal of value in working with other members of the community," Dibeau said. "We're

always very interested in what other carriers are doing with the system and how we could take advantage of it at Accident Fund."

**For more information about CSC's Agency Link software, call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com).**

### About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

### About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world.

We bring more choices to the industry. We help clients plan for business and technology

change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.



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