Country Companies Insurance Group "Insures" Superior Service

Siebel eInsurance and IBM platforms provide a seamlessly integrated solution

COUNTRY COMPANIES INSURANCE GROUP PROVIDES life, health, property, and automobile insurance for hundreds of thousands of people. Headquartered in Bloomington, Illinois, the insurance group has more than 3,000 agents and employees located across ten states.

To maximize each customer interaction, Country Companies' agents needed the ability to immediately access up-to-date views of each and every customer. With the majority of Country Companies' customer information residing on IBM mainframes, in several independent data stores for each of its insurance lines, it was difficult for agents to quickly access and view a customer's complete set of coverage. Since Country Companies had invested almost 30 years in its systems, it needed a powerful solution that could leverage this vital data and deliver it quickly and reliably to its service agents and employees.

To enable its sales and service professionals to access this information and obtain a comprehensive view of their customers, Country Companies standardized on Siebel eInsurance. The global alliance between IBM and Siebel Systems is ensuring that Country Companies' Siebel eBusiness Applications are integrated seamlessly with its IBM systems.

"This [alliance] is solving a huge problem for us in terms of bringing our backend, mainframe-based information, such as auto billing, underwriting, and record maintenance, to our customer-facing offices," says Dan LeSeure, Manager of Application Development for Country Companies. According to LeSeure, one integration project across the systems took more than 12 people approximately 18 months to complete. "Considering we will have more than 50 [mainframe] feeds into Siebel eInsurance in just our service center alone, the IBM and Siebel joint integration effort will save us a lot of time and money."

Creating a Single View of the Customer Across Multiple Channels

More than 3,000 insurance professionals will eventually have access to the Siebel eInsurance solution, and the deployment will extend across multiple channels, including Country Companies' regional office, its call centers, field agents, field claims, and the Internet.

Over the span of five months, Country Companies will conduct a massive rollout of Siebel eInsurance to three separate call centers and two marketing divisions. Country Companies also will implement IBM DB2 databases, and will later move to DB2 for OS/390. The group is deploying Siebel eInsurance across its 250-user, 24x7x365 service center; its central claims organization, which handles 40 percent of its property/casualty claims; and its loss reporting unit, which takes 100 percent of the property/casualty claims loss reports that the company receives.

Gaining Customer Knowledge

Country Companies is also using Siebel eInsurance in its customer acquisition center to track and analyze its direct marketing efforts, and will leverage these capabilities to gen-

erate new business. For example, many Country Companies customer service representatives initially track their service calls on paper and then type the notes into the old computer system. When the company has fully deployed Siebel eInsurance, call center representatives will enter the data directly into the application — significantly improving accuracy and efficiency. The representatives will also take advantage of a "household" view that enables them to have immediate access to customers' profiles, histories, claims, and services.

integrated into its customer information system. In addition, customers cannot perform any action on these Web sites. They must contact Country Companies' agents to perform policy changes, price new or additional policies, and check on the status of claims.

"A part of our overall goal will be to provide customer service via the Internet. Siebel eInsurance will help us provide customers with access to their information and allow them to initiate policy changes or make claims on their own, if that is what they would like to do," says

Running our Siebel eBusiness Applications on IBM platforms allows us to work in a more stable environment, and provides more control over the performance of the application.

— Dan LeSeure, Manager of Application Development

According to Christi Smid, Supervisor of Country Companies' Client Acquisition Center, Siebel eInsurance will enable agents and employees to gather more customer information while they are helping the customers with tasks such as policy quotes. "Currently, our system doesn't provide flexible, information gathering capabilities, and it is a somewhat manual process to create customer quotes. Siebel eInsurance provides speed and accuracy that will result in better service for our customers and more sales for us."

In a rollout later this year, Country Companies will deploy Siebel eInsurance throughout its corporate head-quarters. At that time, the company will take advantage of Siebel applications' support of IBM's OS/390 platform. "Running our Siebel eBusiness Applications on IBM platforms allows us to work in a more stable environment, and provides more control over the performance of the application," says LeSeure. For example, the tight integration of Siebel eInsurance with the IBM WebSphere middleware technology will enable Country Companies to easily share and ensure the accuracy of the critical data in its mainframe systems. With this alliance, organizations, such as Country Companies, can deploy end-to-end eBusiness solutions more rapidly with reduced risk.

Adding Another Service Channel

Although Country Companies currently has an online presence via its home page and a listing on a third-party insurance broker Web site, data gained from these sources are not

Bob Turnbull, Director of Application Development for Country Companies.

According to Smid, it is imperative that the group offer service to its customers whenever and however the customers want to conduct business. "Customers have a lot of choices when it comes to their insurance. To stand above the competition, we must be able to provide customers with exceptional service."

"Using the combined IBM and Siebel eInsurance eBusiness solution, we can provide a higher level of service across all channels of customer contact, no matter whether it's through the telephone, face-to-face, email, or even the Internet," adds Turnbull. "This single customer view will significantly improve our level of service and our understanding of customers' needs. Siebel eInsurance will help us retain existing customers while up-selling and cross-selling additional products and services to them more effectively. That is what eBusiness is all about." ⊟

Siebel eInsurance

Siebel eInsurance is a complete multichannel solution designed to meet the specialized needs of insurance companies. Siebel eInsurance provides a complete view of a customer's insurance portfolio across product lines and helps acquire and retain customers by putting the resources of the entire corporation behind every customer interaction.

Siebel eInsurance can be leveraged across multiple lines of business (property and casualty, life, health, commercial), multiple distribution channels (direct, captive and independent agents, brokers), and multiple customer segments (households, large and small businesses, affinity groups).