

CUSTOMER SUCCESS

case study



AmFed Companies Leverages the Duck Creek Platform to Empower Agents and Enable Speed to Market with New Lines of Business

AMFED COMPANIES OVERVIEW

Beginning operations in January 1993 as American Federated General Agency, AmFed has grown to become Mississippi's largest provider of Workers' Compensation Coverage and Third-Party Administration services. Through their various divisions (Insurance Services, Employer Services, and Financial Services), AmFed Companies serves as a comprehensive resource to assist customers in managing and growing their business.

THE BUSINESS CHALLENGE

While AmFed began business as a servicing carrier for Mississippi Workers' Compensation Assigned Risk plan, in less than a decade they became the largest writer of Workers' Compensation Insurance in the state. As the nature of the insurance climate resulted in many insurance companies moving out of the state, AmFed saw the opportunity to expand their business and offer more P&C lines throughout Mississippi.

While AmFed had traditionally developed their own systems such as their Workers' Compensation system, the small internal IT staff of five was not able to develop and deploy the systems quickly enough to address the growing and changing AmFed business needs.

With AmFed's expanded roles of Carrier, MGA, and TPA, they needed a solution that could handle all of their processing needs, while enabling quick development and deployment of new P&C products. In addition, AmFed wanted to offer the ability for agents to utilize the Internet to enter quotes and, in some cases, bind policies.

THE SOLUTION

While previously hesitant to look to an outside vendor for a solution, AmFed knew that they either had to increase their IT staff or look outside. Choosing the latter, AmFed wanted to ensure that while they wanted a highly functional solution, they also wanted to retain as much in-house control as possible, develop their own products, and minimize reliance on the vendor for future maintenance and modifications.

SOLUTION CONTINUED

Opting for a Best-of-Breed component-based approach, AmFed selected Duck Creek Technologies' EXAMPLE Platform® product suite to provide the rating and issuance capabilities.



“We scoured the market, evaluating every vendor that we could identify who could handle policy issuance. There were many that could handle rating, but we needed more capability, not to mention the Web access for our agents. Once our evaluation was complete, the only vendor left standing was Duck Creek Technologies. Their EXAMPLE Platform product suite offered the breadth of functionality, yet the flexibility to fit our environment and expanding product needs. After contacting the impressive list of Duck Creek references and meeting with their technical staff, we were convinced that we'd found the right vendor to partner with,” **Brenda Thornton**, CIO, AmFed Companies.

To complete the Best-of-Breed solution, AmFed also selected DocSciences Expression for print management and Crystal Reports for report generation. Billing would be through an AmFed in-house developed system their developers labeled, “Duck Bill.” The implementation also included the development of the appropriate XML data streams between the various component solutions.

THE RESULTS

Currently in production with their Dwelling Fire personal line of business, AmFed is in the process of developing new products for deployment on the Duck Creek platform. In addition to the ability to react quickly to the market with new products, the Duck Creek solution offered immediate Web ability for AmFed agents, enabling them to easily quote and bind new business in a drastically abbreviated timeframe without the errors frequently found with the previous manual process.

In the process of developing a new line of business, HO-8 (a line of business through London broker, Bell and Clements), Ms. Thornton cited the effort as the “perfect example of why we selected Duck Creek.”



“While on the road in late June, I was able to boot up my laptop and create a new line of business by modifying one of our existing products. I only spent about 5 hours defining the new line of business, but completed the majority of the effort. We'll easily have this line of business up and running in August. Granted, the process was made easier because the product was similar to one of our existing products, but if it had been a totally new type of product, I would have purchased another template from Duck Creek to keep the process simple,” said **Brenda Thornton**.

RESULTS CONTINUED

For the foreseeable future, the plan is to develop and deploy all new AmFed products using the Duck Creek solution. The conversion of the in-house developed Workers' Compensation system is also in the plan. The Workers' Comp front-end processing (quote, issue, endorse) will be converted to the Duck Creek system with billing handled by Duck Bill and printing by the DocSciences solution.



“With our Duck Creek system, we are confident we can now react quickly to the rapidly changing insurance market in Mississippi to take advantage of market opportunities as they arise. AmFed has always been an organization committed to technology and to finding ways to leverage technology for our competitive advantage. Duck Creek not only offers us the flexibility and self-sufficiency that we were looking for, but the immediate Web enablement of the system allows us to take the system to our agents and further streamline our insurance process, benefiting everyone, from the insured, to the agent, to AmFed, with a more efficient process. With Duck Creek we are well on our way to a paper-light process and further empowering our agents to do the best thing, quickly for the customer,” said **John W. Roberts**, President, AmFed Companies.