IBM

Country Insurance and Financial Services turns to Web self-service.

Application	CRM crop insurance Web site for customers and agents; Web self-service intranet for underwriting and dissemination of company procedures
Business Benefits	25% savings on printing and distribution; 200% increase in staff productivity; improved customer service and satisfaction
Software	IBM WebSphere® Application Server, Advanced Edition IBM DB2® Universal Database™ for Windows NT®

When Country Insurance and Financial Services insurance group opened its doors in 1925, most insurance companies conducted business transactions within a standard eight-hour business day. But times have changed, and so has the competitive environment in the insurance industry. Customers have begun requesting information around the clock, not just during the business day.

"With WebSphere Application Server, IBM is clearly going to be one of the few long-term winners in the application server market."

– Dan LeSeure, Senior Manager of Internet Development, Country Insurance and Financial Services

Based in Illinois, Country Insurance and Financial Services protects the lives, health and property of hundreds of thousands of families.

e-business

Country Insurance and Financial Services' intranet enables agents to provide personalized customer service.

Meanwhile, at Country Insurance and Financial Services, delivering fast, personalized service has become increasingly challenging. Country Insurance and Financial Services, which began in one state catering to farmers primarily, has now grown to serve customers from coast to coast, with products and financial services ranging from life, auto and property/casualty insurance to mutual and retirement funds.

Teaming with a trusted partner

A longtime user of the IBM S/390® Parallel Enterprise Server™, Country Insurance and Financial Services had collaborated with the IBM Hawthorne research laboratory on a number of projects, including the early development of IBM WebSphere Application Server. So when the insurer sought to provide access to policy management and quoting systems on its legacy IBM S/390 servers, it knew exactly where to turn.

Country Insurance and Financial Services took advantage of the architectural roadmap provided by the IBM Application Framework for e-business to integrate its legacy systems with the Web, using WebSphere Application Server and IBM DB2 Universal Database.

Selected for scalability, compatibility with the S/390 and support of Enterprise JavaBeans™ (EJB™) technology, WebSphere Application Server and DB2 power several applications for Country Insurance and Financial Services. Three e-business solutions support life insurance underwriting, the dissemination of procedural information to employees and agents, and the provision of crop insurance estimates to customers.

Several of these applications have increased employee productivity, with the underwriting application more than doubling it. Country Insurance and Financial Services also expects to reduce printing and distribution costs by 25 percent by moving information distribution to the Web. And the company is leading the industry with its superior customer service delivery.

"Our applications increasingly require distributed transaction management, made possible by EJB. WebSphere Application Server handles EJB particularly well, distinctly better than other available alternatives."

– Kevin Rasmus, Systems Architect, Country Insurance and Financial Services

"One of the biggest changes in our industry is the rate of change itself," says Country Insurance and Financial Services' Senior Manager of Internet Development Dan LeSeure. "As scalable, feature-rich components of the Application Framework for e-business, WebSphere Application Server and DB2 are our insurance policy for keeping pace with our customers' changing needs."

Boosting staff efficiency and customer satisfaction

One such need is faster responses to inquiries. For example, preparing federal crop insurance quotations used to be a time-consuming, manual process. Some quotes took as long as 45 minutes to prepare. Today, Country Insurance and Financial Services' automated Federal Crop Insurance application, located at *www4.countrycos.com*, enables agents and customers to enter criteria such as crop, location and acreage and receive customized quotes almost immediately. This allows customers to try different combinations of criteria to find the best insurance value.
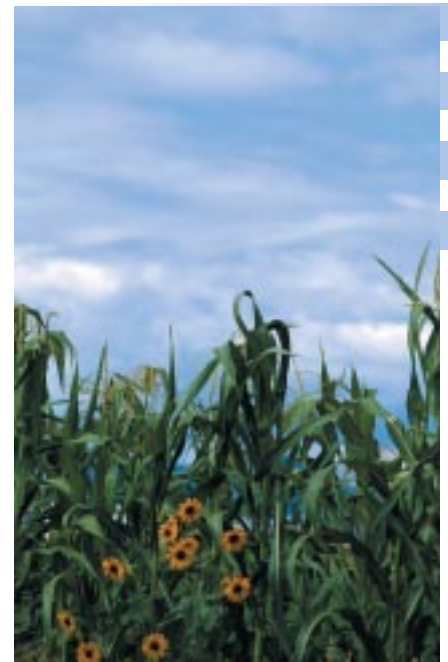
Running on Microsoft® Windows NT, WebSphere Application Server is an integral part of the site, as is DB2 Universal Database. Replacing Microsoft Access, DB2 has helped improve response time and reliability. The WebSphere Application Server connection pooling manager provides ready connections to the DB2 server.

Spreading benefits enterprisewide

Country Insurance and Financial Services' first LAN application, deployed on an early version of WebSphere Application Server for OS/2®, automated the underwriting process. Called Life Underwriting Workstation (LUW), the solution improved accuracy and doubled staff productivity, eliminating the need for each underwriter to employ a clerical assistant to keep manual logs of the complex process. Today, staff members can log onto the system at any time during the underwriting evaluation process, immediately view a particular customer's policy status and pass along information to the customer.

"As scalable, feature-rich components of the Application Framework for e-business, WebSphere Application Server and DB2 are our insurance policy for keeping pace with our customers' changing needs."

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Country Insurance and Financial Services' roots reach deep into the American heartland, where farming families insured their property with the insurance group as early as 1925.

Country Insurance and Financial Services expects to port LUW to WebSphere Application Server, taking advantage of its CORBA-compliant object transaction monitor. This will provide enhanced transaction management capabilities for the company's growing number of users and locations. "Our applications increasingly require distributed transaction management, made possible by EJB," explains Kevin Rasmus, systems architect. Support for CORBA and EJB in WebSphere Application Server provides an efficient way to develop, deliver and maintain these applications. It also enables the reuse of application components for new projects, which shortens development cycles and minimizes the development resources required. Rasmus adds, "WebSphere Application Server handles the team development and system management of EJB particularly well, distinctly better than other available alternatives."

Positioned for the long term

Country Insurance and Financial Services is increasingly partnering with other companies and their agents, making the dissemination of printed customer service manuals and internal communications an expensive logistics problem. The insurer plans to remedy this situation with a Web self-service intranet infrastructure called Web Content Delivery (WCD), developed and powered by WebSphere Application Server and IBM content management software.

The WCD application will centralize customer service procedures and other information on the company intranet for employees and agents to access whenever they wish — no matter where they are.

As part of the Application Framework for e-business, WebSphere Application Server and DB2 will continue to be integral to Country Insurance and Financial Services as it makes more value-added information available to its employees and customers. For example, the insurer plans to roll out Siebel Systems' *e*Insurance application, which consolidates information from disparate back office systems such as policy, claims and billing to provide agents and customer service representatives with a single view of a customer's portfolio. According to LeSeure, "The tight integration of Siebel *e*Insurance with the IBM WebSphere middleware technology will enable us to share and easily ensure the accuracy of the critical data in our mainframe systems."

IBM MQSeries® will also play a vital role, serving as the middleware that links users with DB2 and the company's back-end policy management applications running on S/390 servers. Says LeSeure, "We need a full-featured solution that will be around for as long as we plan to be around. With WebSphere Application Server, IBM is clearly going to be one of the few long-term winners in the application server market."

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