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Mid-Continent Group Seeks Speedy Path to Growth with Camilion

The Tulsa, Okla.-based mid-sized P&C carrier is implementing Camilion's Authority Suite for policy administration, working with the vendor's implementation partner, Phoenix-based Discoverture.

By Anthony O'Donnell

When the economy turns around, Mid-Continent Group (about \$150 million in written premium; a member of American Financial Group) wants to be ready. That means having the systems in place that can take full advantage of the growth opportunity, according to Howard Cribbs, vice president and CIO of the Tulsa, Okla.-based carrier. In order to be ready, the carrier selected Camilion Software's (Toronto) rules and tools-based Authority Suite at the end of 2009 and began implementation in Feb. 2010. Cribbs spoke with *Insurance & Technology* at the 2010 IASA Educational Conference and Business Show, held June 6 to 9 in Grapevine, Texas.

Mid-Continent Group's policy

administration modernization initiative has roots in a systems evaluation conducted about three years ago. The carrier enjoys a high degree of loyalty from its independent distributors, but its technology needed to evolve along with their rapidly changing service expectations. "We had a typical traditional legacy environment, complete with green screens," Cribbs comments.

The evaluation yielded the conclusion that the greatest opportunity for revenue improvement was policy administration system replacement, according to Cribbs. The carrier considered a range of options, including buying, building and hybrid approaches. "We rejected the build option because we didn't feel we could build a system

in time to take advantage of an expected turn in the insurance market in 2011," Cribbs says.

Mid-Continent then evaluated several major policy administration system vendors, researching the options, tapping analyst insights and inviting vendors to perform demos, Cribbs relates. The carrier's executive steering committee identified five contenders, which it quickly reduced to two finalists, Camilion and Guidewire (San Mateo, Calif.).

"We felt that with Camilion we would be able to start building and selling products 12 months down the road," Cribbs comments.

Cribbs cites lower cost of ownership and greater speed and ease in implementing products across all 50 states as argu-

ments in favor of choosing to form a relationship with Camilion. A particular advantage of that relationship is access to the vendor's Product Factory, a service that includes a library of reusable commercial and personal Camilion base products, based on ISO base products, according to Cribbs. The Product Factory eliminates the need for carriers to manually interpret ISO circulars allowing them to quickly build and update specialty products and add differentiating features. "This saves us significant time and expense by avoiding manual processes, both for product launch and to streamline ongoing product maintenance," says Cribbs.

Mid-Continent also felt more comfortable with Camilion and its implementation partner Dis-

coverture (Phoenix, Ariz.) than other vendors the carrier considered. "We were dealing with vendors who worked with much larger and smaller companies than us," Cribbs explains. "Camilion was a match in business philosophy, market appetite and company culture."

Mid-Continent's choice to implement validates the vendor's foray into the mid-sized P&C market, asserts Ross Orrett, Camilion's president and CEO. "We heard that mid-tier P&C companies were looking for the capabilities that top-tier companies enjoyed but at a feasible price point and implementation timeframe, and with the ability to integrate in a best-of-breed manner," Orrett comments. "As we pursued this segment we looked for a partner

that specialized in that market, had both on- and offshore delivery capabilities, a pure focus on the insurance industry and a full project management lifecycle methodology."

Bick Whitener, Discoverture's, vice president for marketing, describes the company as a boutique, niche-oriented technology services company.

Working with Discoverture, Mid-Continent plans to go live on Authority Suite in June 2011 for general liability and commercial auto in all 50 states. "The vision was to be able to deliver on products and services, but Authority Suite is also a more homogeneous and lower-cost platform," Cribbs says. "We believe this platform will successfully support our growth strategy."



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