

Arrowhead General Insurance Agency

EMC Document Sciences xPression improves document design and dramatically reduces time to market



Business overview

Arrowhead General Insurance Agency is one of the largest privately held general agencies in the United States, operating in 35 states and offering quality products to 4,000-plus independent producers. Products include personal auto and home, workers compensation, construction, public risk, general liability, commercial auto, DIC, and professional liability. The company has a 2007 estimated AWP of \$1.1 billion.

Challenges

Since its founding in 1983, Arrowhead General has rapidly grown from one product in one state to a wide portfolio of products offered across the country. Beginning with personal lines products, the company added commercial lines in 1997 and continues to seek out niche opportunities to “go where others won’t.” This innovative approach reflects Arrowhead General’s overall entrepreneurial spirit, which encourages opportunity, innovation, and growth.

As the company expanded through acquisition and organic growth, it used a range of technologies for policy administration and other back-office functions. In addition, the company introduced Arrowhead Exchange, a secure online portal where agents can quote and submit new business as well as service existing policies.

By the early 2000s, the company had 12 profit centers, each with its own set of output systems. The lack of standardization and control over document composition and distribution impacted future growth and had to be addressed. Arrowhead General decided to make some fundamental technology changes to consolidate document print operations and improve time to market, as well as document quality and presentation to customers.

“A big part of our success is because we continue to push the envelope in technology, which provides a compelling differentiator,” said Stephen Boyd, chief information officer for Arrowhead General. “We knew we could be more efficient and provide clearer communications with our agents and customers by implementing new technologies to achieve those goals.”

EMC solution

A team was formed that included representatives from the lines of business, operations, and IT. An in-depth review of available technology ensued, culminating with the selection of EMC® Document Sciences® from a field of five. The process took more than six months and involved both technology and business relationship review.

“EMC Document Sciences xPression® was a good fit for us,” Boyd said. “It offered a web-based, Java EE architecture we were looking for in an enterprise solution. Just as important, EMC Document Sciences convinced us that it would be a partner we could rely on.”

A project team was established that included Arrowhead General and EMC Document Sciences personnel. Arrowhead General targeted its initial implementation effort in Personal Auto, a business unit that generates more than 1 million pages per month. The partnership between the two companies was solidified during this first implementation. “EMC Document Sciences was very responsive and quick to jump on any issue we raised during the implementation,” said Jerry Batcheller, vice president of operations for Arrowhead General.

The compliance department was closely involved during implementation to ensure that quality was upheld. At the end of the implementation an internal audit was performed and the project received two thumbs up, according to Boyd.

Results

Arrowhead General has achieved its goals of improving document quality, presentation, and time to market since integrating xPression into its organization. Modifying applications as compliance rules change is now much more manageable. Policies and other customer communications are easier to read, straightforward to follow, and more professional in appearance. Moreover, the time it takes to create new document applications or change existing applications with xPression has been significantly reduced. With xPression, business analysts have taken greater ownership over application changes, minimizing IT involvement.

“Business analysts can do much of the work, reducing the back and forth with IT that was required with the old tools,” Boyd said. “Moving documents through the internal approval process is now faster by days or even weeks.”

Added Batcheller, “xPression has reduced costs associated with making changes, as well as the time involved. When a business analyst can make the change, we cut 75 percent of the time out of the process.”

Arrowhead General is in the process of integrating xPression into its point-of-sale system, Arrowhead Exchange. For its Workers Compensation line of business, Arrowhead General uses xPression for the generation of ACORD applications. Integrating xPression tightly with Arrowhead Exchange provides Arrowhead General with the control it needs to move beyond the customization capabilities it

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Stephen Boyd, Chief Information Officer, Arrowhead General

currently has, providing agents with a richer set of documents in real time and addressing the demand for higher degrees of personalization.

“We expect to use xPression throughout all our lines of business,” Boyd said. “We are getting products out in the market faster by using xPression as our enterprise print solution.”

Summary

By using the EMC Document Sciences solution, Arrowhead General has been able to cut time to market, ensure quality and compliance, and improve presentation to customers. Among the key highlights:

- **Reduced cost of change**—xPression enables business analysts to implement many document application changes without IT assistance, thereby reducing costs.
- **Accelerated time to market**—New applications can be developed in half the time previously required. Changes made directly by business analysts have reduced the time-to-market window by up to 75 percent.
- **Increased consistency across profit centers**—With xPression, consistent quality and style can now be maintained across the company, supporting Arrowhead General’s brand.
- **Improved readability**—xPression makes it easy to design clear, understandable customer communications.
- **Increased control and flexibility**—Arrowhead General gains both control and flexibility in its communications, thereby reducing costs.
- **Realtime access for agents**—Leveraging xPression’s Web Services capability, Arrowhead General provides agents with access to documents in real time, increasing agent productivity and satisfaction.

About EMC

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EMC Document Sciences
5958 Priestly Drive
Carlsbad, CA 92008
USA
+1.760.602.1400

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