

CASE STUDY

BLUE COD TECHNOLOGIES, INC.

Rockingham Group and Blue Cod: Web Quoting Solution for Farmowners

BUSINESS CHALLENGE

Known for consistently exceeding the industry's high standards of customer service, the Rockingham Group continues to build their reputation of delivering on commitments made to their customers. As part of these efforts to improve the quality of their customer experience, Rockingham decided to expand their current services by providing a new web-based quoting and policy submission platform to the company's agents and turned to Blue Cod for assistance. The first line of business Rockingham is offering on this new web quoting platform is Farmowners.

ABOUT BLUE COD

Blue Cod Technologies, Inc. delivers innovative software solutions and services for organizations in the property and casualty industry. Through our specialized products and services, we provide insurance companies with systems strategy and architecture, custom-application development, enterprise systems integration, and web-extension of enterprise systems. Our hosted policy administration solution and BPO services offer a broad array of options to start-up carriers and companies considering venturing into new markets.

Blue Cod and Rockingham have built a partnership showcasing a long history of successful IT projects. Included in these is the development and implementation of automated policy renewals using Blue Cod's rules based application development platform. To address the current business need for quoting, it was decided to use the **Blue Cod Web Quoting Solution**.

The Blue Cod Web Quoting Solution is comprised of many components. For their Farmowners implementation, Rockingham is using the web-based user interface to collect farmowners information; the WatchRate rating engine; interfaces with Choice Point to access MVR, CLUE, and Credit information; and the submission engine to insert the policy into their policy processing system.

THE SOLUTION

The Farmowners project brought together Rockingham's strong business acumen and Blue Cod's technology expertise.

By forming a strong team that was focused on delivering a high quality product, they were able to work together to deliver results.

The two companies conducted the "Clean Slate" process to identify and understand the business processes being addressed. Discussions and analysis between Rockingham and Blue Cod identified the needed and desired functionality of

the proposed solution, and a project plan was prepared. Rockingham provided the business expertise; Blue Cod provided the development; and RateRock, a new Web Quoting and Submission process, was launched to meet the needs of Rockingham's Farmowners agents.



The process begins when a customer requests a Farmowners quote from a Rockingham agent. The agent logs into Rockingham's Agent Extranet and uses single sign-on provided by Blue Cod to seamlessly move to RateRock.

The agent is guided by the screen flow to ask the customer all of the information necessary for providing an accurate premium quote. The answers to the rating questions are submitted to Blue Cod's WatchRate application.

“The new quote and application creation tool for our Farmowners line of business has been very well received by our agents. The intuitive screen flow and accuracy of the rate calculations combine to provide us with a time saving tool that we expect to translate into increased sales.”

*Jim Elmore,
Exclusive Agency Sales Manager*

After making external calls to Choicepoint, the WatchRate application duplicates the rating conducted by the policy administration system and provides calculated premium to RateRock. A real time quote is returned to the agent, where it can be viewed online or printed and offered to the customer.

The customer decides whether or not to accept the quote. If the customer accepts the quote, the agent converts the quote to a full application and then gathers all additional information necessary for underwriting the risk. Additional connections are made to ChoicePoint to pull in loss and MVR information. Once completed, a PDF of the application can be printed to give to the insured for signature. The agent also submits the policy directly to Rockingham's policy administration system.



Blue Cod's Web Quoting Solution is designed to integrate with the carrier's policy processing system. The Web Quoting Solution consists of various components that can be customized to the specific needs of the carrier. The Farmowners line of business is highly complex and this project required careful integration of Blue Cod components and Rockingham's existing policy processing application.

The agent's user interface application is Rockingham's Agent Extranet framework. Their Agent Extranet is configured to display Rockingham's customer data as well as the carrier's signature "look and feel." The framework is configured to the carrier's already branded qualities such as logos, login screens, and overall design.



*"I just wrote the first [policy] using
the web quoting.
The ink is still wet on the app.
Very user-friendly! Great job!"*

*Rick Williams,
CIC Rockingham Group Agent*

SUMMARY

Rockingham Group's implementation of Blue Cod's Web Quoting Solution is designed to make Farmowners quoting and policy submission faster and simpler for agents and their customers. By supplying the quote immediately to the customer, this solution eliminates the waiting game and gives the customer precise information.

This solution is also more efficient for the carrier. By streamlining data entry and eliminating redundant processes, Rockingham is able to automate many routine tasks. Rockingham Group saves time, resources, and expense, while improving the quality of their service to their agents and customers. Together, Rockingham and Blue Cod have paved the way for applying the Web Quoting Solution to the carrier's other lines of business – Auto, Homeowners, Mobile Homeowners, Dwelling Properties, BOP, and Umbrella.

Blue Cod Technologies, Inc. is committed to providing our property and casualty carriers with dependable, innovative, industry-proven solutions. Our Web Quoting solutions also utilize other third party vendors, like RiskMeter, Polk and Pay Pal, as well as other rating engines via Web Service calls.

"Farmowners seems to have been an ignored line of business relative to automating the agency quoting experience," said Debbie Sanford, Blue Cod's Director of Consulting Services. "But not anymore. Our goal is to give our customers the freedom to focus on their core business, while we focus on their automation. Rockingham is a great company to partner with and a great success story."



Blue Cod Technologies, Inc.
295 Donald Lynch Boulevard
Marlborough, MA 01752
PH: 508-970-0170
www.bluecod.net