



## APPLICATIONS NOW APPROVED IN ONE DAY, IMPROVING THE BOTTOM LINE

### Challenge

In the past, ACMIC relied on a paper-based system to process more than 18,000 applications per year. That process put major stress on people and existing systems and took an average of 18 days.

### Solution

Now ACMIC can turn around an application the same day. "And in the insurance business, being able to get a quote and an approval back in a short period of time is necessary in order to make the sale," said Shirley Glazier, Vice President, Underwriting and Administration. By automating underwriting using a Software AG solution, ACMIC can speed up the application process, check application status anytime and gain a competitive advantage through improved service.

### Benefits

- Increased revenue potential
- Improved productivity
- Improved systems integration
- Streamlined operations
- Flexibility to adopt new processes faster
- Achieved significant improvement on average underwriting time
- Can process "clean" application in three hours
- BPM solution using SOA offers flexibility to innovate and grow



American Community Mutual Insurance Company (ACMIC), one of the oldest health insurance companies in the U.S., serves more than 150,000 customers in nine states through 6,000 independent agents.

Get there faster.™

**“The first day that we implemented the project, we had an application that was received, processed and approved in the same day. That could never have happened before.”**

Shirley Glazier, Vice President | Underwriting and Administration | American Community Mutual Insurance Company

### Out with inefficiencies

At ACMIC, application processing has a significant impact on business decisions. Before, using a paper-based system, applications were put in folders and literally walked from desk to desk, from submission through underwriting evaluation to approval or decline. A lost folder halted the process. Agents had little idea of an application's status. And, while some policies took days to underwrite, others took weeks. That's all changed under the direction of Sue McGuire, Director, Information Services. Now the process is streamlined, predictable and more efficient, thanks to a new automated underwriting system. ACMIC's goal was to gain insight into their business by creating a paperless process that would integrate systems and help it actively manage application processes to improve speed and accuracy.

### Progress through automation

The company selected Software AG to design the Business Process Management (BPM) solution because “we've had good experience with Software AG as a partner in developing solutions,” McGuire said. ACMIC first became a Software AG customer in 1992. The system set a new standard on Day One when Glazier reported a “clean” application was processed in three hours. For the first time, ACMIC received, evaluated and completed an application for a policy the same day. “In all of my years in IT, I don't think I've ever seen as much excitement about getting a new product as I saw from the people who were going to implement this workflow system,” McGuire said.

### Automation in action

The Individual Underwriting Process System (IUPS) blends new technology with business process improvement to create an efficient approach to

accepting and underwriting applications through policy issue. First, Software AG process engineers conducted a detailed analysis of the existing process—leveraging practices of the Software AG BPM Competency Center. Then, they put together a plan and architecture to optimize system-to-system integration and automate and facilitate human-to-human interactions. Now, when an application arrives at the office, it's scanned and placed in an electronic folder, which triggers the BPM solution, the process engine, to distribute the application to reviewers to begin the underwriting process. An electronic dashboard and access to reports provide the information needed to manage the workload of the underwriting staff. In addition, this information offers insight on how to make continuous process improvements. webMethods EntireX synchronizes the process execution with the existing legacy policy management systems, which reside on an IBM mainframe.

### Benefits to the business

Faster application turnaround increases revenue potential. Because ACMIC can process applications in hours—rather than days—it can move more business through at a faster pace.

Other benefits include:

- Effective management of forecasted business growth
- Higher agent and employee productivity with consistent handling of applications
- Greater control with real-time insight on application status
- Improved integration with external and internal systems to streamline processes and ensure accuracy
- Improved agent and employee support
- Greater collaboration between IT and business groups because of a successful solution launch

ACMIC wants to continue to become as state of the art as possible. A Service-Oriented Architecture (SOA) solution will help, providing ACMIC flexibility to maintain rapid growth.

### KEY COMPONENTS

#### Software AG BPM Solution

Provides a platform for modeling, executing and measuring the underwriting process.

#### webMethods EntireX

Provides access to legacy database applications.

#### Adabas SQL Gateway

Minimizes indexing time of processed documents.

#### Third-party content management system

Provides an electronic folder for all information on a new application.

#### Software AG BPM Competency Center

Offers best practices and proven methodologies.

### ABOUT SOFTWARE AG

Software AG is the world's largest independent provider of Business Infrastructure Software. Our 4,000 global customers achieve measurable business results by modernizing and automating their IT systems and rapidly building new systems and processes to meet growing business demands.

Our industry-leading product portfolio includes best-in-class solutions for managing data, enabling service-oriented architecture, and improving business processes. By combining proven technology with industry expertise and best practices, our customers improve and differentiate their businesses – faster.

Software AG – Get There Faster

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