



Safety Insurance Uses the Net to Grow Agency Connections Ten-Fold

Agents Virtual Community Demonstrates Value of Open, Secure Network

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BOSTON - In a few short years, Safety Insurance of Boston has become the third largest auto insurance carrier in Massachusetts, increasing their independent agent network from 60 connected sites to more than 600.

Their secret? It's Safety's long-standing commitment to serving independent agents and the latest way they're making good on that pledge.

Safety calls it the Agents Virtual Community (AVC). It's their way of using high technology via the Bell Atlantic network to make it easier for agents to write policies and transact business with the company, thus attracting more independent agents and more business.

"We're committed to the success of independent insurance agents, so we've built the first true business to business E-commerce portal just for them," said Daniel Loranger, vice president and chief information officer for Safety Insurance Company.

The AVC is an open Web portal - think of AOL® for independent insurance agents - that offers all the information and programs needed to serve policyholders, all from one site. With a single, secured personal identification number, agents can access the AVC. Once there, they can do business securely with any company, link directly to the Registry of Motor Vehicles, and interact with vendors such as car rental agencies and auto glass suppliers.

In 1997, Safety set out to replace a labor intensive paper process with a wide area network to reduce the amount of time it took an independent agent to complete a transaction. They chose Bell Atlantic to design and install a frame relay wide-area network connecting the company with more than 600 independent agencies.

That network improved agent productivity, boosted accuracy and reduced costs by eliminating redundant data entry work. In addition, agents could get immediate access to information on line and no longer had to rely on call center representatives.

The company also saw a strategic opportunity to use the new network to create a web-based virtual community of users. They chose to use an Extranet-based communications platform so that agents could not only transact business with the company, but could also interact with vendors to process customers' claims. In

addition, agents could use it to exchange messages, and access the Internet to gather information or track industry trends.

Safety worked with the Bell Atlantic Data Solutions Group to create the Agents Virtual Community, which uses electronic credentials called digital certificates and certificate authority services to ensure secure and confidential web-based transactions.

To provide this unique security service, Bell Atlantic chose CyberTrust Secure Extranet Hosting Service. The service now provides security for Safety's Extranet services that include administrative and management tools, as well as a directory service letting businesses communicate with customers and partners worldwide.

"The Bell Atlantic Extranet, secured by CyberTrust, lets us safely open up our applications to our independent agents," said Loranger. "Security was a universal problem facing our agents and we were excited to be able to resolve it."

AOL is a registered trademark of America On-Line.

Bell Atlantic Data Solutions Group (DSG) is dedicated to providing globally integrated network solutions that seamlessly connect businesses with their customers, partners and employees. DSG provides all aspects of data networking from the management and operation of customer networks and network integration, to network transport and advanced IP services such as intranets and extranets, virtual private networks, web hosting and multimedia services. DSG will offer complete, end-to-end solutions through third party alliances and partnerships it will form nationally and globally.

[Bell Atlantic](#) is at the forefront of the new communications and information industry. With nearly 44 million telephone access lines and 12 million wireless customers worldwide, Bell Atlantic companies are premier providers of advanced wireline voice and data services, market leaders in wireless services and the world's largest publishers of directory information. Bell Atlantic companies are also among the world's largest investors in high-growth global communications markets, with operations and investments in 23 countries.