



Safety Insurance wanted to differentiate itself and increase market share by developing an Internet portal to deliver insurance services to its independent agents. They tapped Verizon to help them create the Agents Virtual Community, a unique e-business solution that helped the company grow to be the #2 provider of personal automobile insurance in Massachusetts

Company Background:

Boston-based Safety Insurance is one of Massachusetts' leading providers of property and casualty Insurance. The company partners with over 600 Massachusetts independent agents who use the Agents Virtual Community for insurance policy and claims processing.

Client Needs:

Safety Insurance wanted a data solution that would help agents expedite policy and claims processing using secure, real-time Web technologies.

Technology Solutions:

The Extranet solution is hosted on a frame relay network and utilizes IP security services including digital certificates and firewall services.

Business Value:

Safety's unique Web-based solution gives Safety a leg up on other companies in the Massachusetts insurance market. The Agents Virtual Community allows Safety's agent partners real-time web-based access to business critical information and resources.

"Safety has seen the percentage of automated transactions with our agents increase from 12% to 80% as a result of the implementation of the Agents Virtual Community," said Dan Loranger, CIO & VP of Information Systems, Safety Insurance.

Business Challenge

Safety Insurance, one of the top property and casualty insurers in Massachusetts, has earned that position by partnering with hundreds of independent agents. Like most insurers, Safety used to process new business and policy change transactions via fax and phone, a practice that generated a large paper trail, erroneous information, potential for errors, high processing costs, rework, and duplication of efforts. To gain a competitive edge, Safety recognized the need to provide agents with a best-in-breed solution to expedite policy processing and increase profitability of its own operations and that of its agents.

The company embarked on a massive project to connect its agent partners with an electronic community where they could get timely and direct access to the extensive information they need to service their customers. Safety envisioned a virtual market place where agents would share information in real-time via Web-based technologies among themselves and with insurance carriers and vendors.

Safety was looking for a solution that offered:

- **Accessibility** — The company needed an easy-to-use application that would provide its widespread network of agents with real-time access to the information that they need.
- **Scalability** — The company wanted a readily expandable, low cost solution from a provider with a wide presence in the region.
- **Fast connectivity** — To increase agent adoption, Safety wanted to provide their agents with the latest technology in dedicated Internet access.

Verizon's Solution

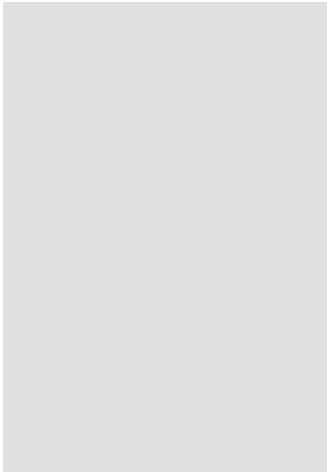
Safety worked with Verizon Enterprise Solutions Group to design the multidimensional, virtual community of users that is now known as the Agents Virtual Community (www.onceanddone.com). Using the portal, agents can view insurance carrier content and process policy transactions. Agents can also make reservations for service with vendors such as auto glass repair shops and car rental agencies as part of the claims handling process.

Through Verizon, Safety supplies agents with fast Internet connections on a frame relay network.

The complete solution includes:

- Agents Virtual Community site hosting
- Internet connectivity including 56Kbps and 384Kbps frame relay technology, with future plans for Verizon DSL service
- IP security services, including digital certificates, certificate authorization services, and firewall services
- Directory and extranet management services
- E-mail messaging services

The core frame relay network that interconnects the Agents Virtual Community was designed and installed by Verizon Enterprise Solutions Group and provides a scalable transport platform that can grow with Safety's business needs. All communications take place in a secure environment thanks to the authentication and authorization technology put in place by Verizon's security experts. To ensure that the network is



operating smoothly, Verizon's state-of-the-art, ISO 9001-certified Network Operations Center provides performance and fault management services 24 hours a day, 7 days a week.

Results

Verizon's data solutions expertise — from network integration to IP-based solutions — is helping Safety Insurance make its business processes more efficient and cost-effective. As a result, Safety has seen its revenue per employee grow by over 60% while agent transactions with the company's call center have decreased by 70%.

The Agents Virtual Community is an innovative solution that has raised the bar for value-added services among independent agents. Since none of Safety's competitors offer this type of connectivity, the company truly differentiates itself as being committed to agent service. With Verizon's help, Safety Insurance is setting the standard for conducting e-business in the insurance industry.