



## Overview

### Company Profile

Unitrin Direct Insurance Company, headquartered in Chicago Illinois, is a member of the Unitrin Inc family of insurance companies. They write personal lines insurance that includes direct to consumers auto in 25 states.

### Business Situation

Unitrin Direct recognized an important opportunity to expand into homeowners in order to provide better service to its automobile customers and improve profitability. A modern system, with the ability to accommodate complex business logic at the business user level, was a critical requirement for a national expansion of this magnitude. Time to market and flexibility in rating were also important requirements.

### Solution

Unitrin Direct implemented the DecisionMaker™ Suite with Extended Lines Technology from DRC.

Unitrin Direct® began writing homeowners insurance in 3 states approximately 10 months after project initiation with DRC's DecisionMaker™ Suite with Extended Lines Technology.

## The Unitrin Direct Challenge

With new corporate objectives for aggressive growth and profitability to be delivered by the company, Unitrin Direct made the strategic decision to begin offering homeowners insurance as a complement to its successful automobile product line. Business requirements included highly flexible rating, rapid deployment, efficient policy administration, and a number of new billing options.

With a need for a new policy administration system, Unitrin Direct explored several options, including an internal build. However, they were impressed with how much additional functionality DRC made available in its core homeowners product. Unitrin Direct particularly liked features that enabled the business user to configure the user interface and create new data base fields through the use of templates. Unitrin Direct was already familiar with DRC and their applications as they were utilizing the DRC platform for their Personal Auto system. When the time came to evaluate IT vendors and their solutions, Unitrin Direct determined that selecting DRC's latest Extended Lines platform would be the quickest way to roll out the new homeowners product.

“We are familiar and comfortable with DRC's technologies. Their applications are easy for our internal IT department to support and maintain. DecisionMaker's integration with other 3rd party vendor systems, which is typically a cumbersome and lengthy process, is simply a web service add-on to the base DRC system. DRC has been and is a great strategic partner for Unitrin Direct.”

*-John Elcock  
VP & CIO, Unitrin Direct*



Software Solutions for  
Smart Decision Making™

*“Three states were up and running within ten months of project initiation. Seven more were added just four months later.”*

*-John Elcock  
VP and CIO, Unitrin Direct*

## **Implementation of DRC’s DecisionMaker Suite**

Unitrin Direct decided to implement DRC’s DecisionMaker Suite with Extended Lines Technology.

“I love the capabilities of the DRC Extended Lines platform. With Extended Lines, functions that are normally controlled by IT are pushed out to the business. Now anyone with knowledge of Excel can control rates, rules, UI, and even database level changes. DecisionMaker with Extended Lines Technology has been crucial to our success”

*-Michael Stahl  
VP Product Management,  
Unitrin Direct*

The Extended Lines Technology allows business users to configure the system to manage rates and underwriting rules, while creating new data tables and screens in one process, as needed. Unitrin Direct’s previous experience had convinced them that DRC could deliver a great product, timely service, and consistently meet commitments.

Speed-to-market was critical to Unitrin Direct. The DecisionMaker System allowed them to get to production in a short time. DRC also offered the technology, tools and expertise to enable Unitrin Direct’s subject matter experts a more hands on approach not only during the initial system roll out, but also during the management of the

system after the implementation.

The initial Homeowners project at Unitrin Direct consisted of 3 different products (HO-3, HO-4, & HO-6) in three states. Each product was configured by state for rating and underwriting in Excel spreadsheet templates. This allowed for easier programming and testing of the rates. Minimal IT resources were required as Unitrin Direct’s rating (business) analysts took on the task of creating the rates and rules and moving it into the system.

“Developing a new product is not an exact science. It takes several iterations and various tweaks before you end up with an optimal product. Using DRC’s Extended Lines I was able to make changes to the new product while still in the development phase, without delaying the implementation date. I was able to make the changes myself, without having to use IT resources. This was a critical factor to the success of the project”

*-Michael Stahl*

Once the rates and rules were entered, the rating analysts then setup the product question set and fields which are necessary for a policy. This too was accomplished through the DecisionMaker templates. With additional markup to the templates, the rating analysts were able to generate the screens that were required to gather the required information. The database

fields and structures which are necessary to store the information are automatically generated as part of the same process. This feature of DecisionMaker made the base system easy to adjust and customize to accommodate unique questions and specific underwriting rules.

The last step of the implementation process was integrating the system with third party vendors that provided data for Fire Protection, Credit, Loss History, Construction Data, and Replacement Cost Calculation. Web service add-ons are offered as part of the base DecisionMaker Suite and can be seamlessly integrated into the system because of its service-oriented architecture. The homeowners product rollout was quicker than initially expected, which allowed Unitrin Direct the ability to also add consumer-web capabilities for Renters insurance as part of the initial launch.

## Results to Date

“Working closely with DRC’s teams, our business and IT teams were able to get our homeowners product to market very quickly. Three states were up within ten months of project initiation. Seven more were added just four months later.”

- John Elcock  
VP & CIO, Unitrin Direct

In addition to a timely and successful launch, Unitrin Direct

has been able to take more control of the system. The transition from the implementation team to their internal IT department was easily accomplished. Today, the internal IT department has taken over the maintenance and expansion of the system.

Twenty months after the initial project began, Unitrin Direct has been able to roll out even more states and is currently in production with their homeowner’s offering in 22 states.

## Plans for the Future

With DecisionMaker with Extended Lines Technology up and running in 22 states, Unitrin Direct’s future plans include extending the reach of the system by offering full homeowners (HO-3) on the consumer web site. They also plan to further refine the homeowners product by offering new discounts with innovative rating and tiering rules. These will be more easily implemented utilizing the Extended Lines Technology. Unitrin also plans to continue adding states, and they are considering adding umbrella and watercraft to their product offerings.

*“Anyone with knowlege of Excel can control rates, rules, UI and even database level changes.”*

-Michael Stahl  
VP Product Management,  
Unitrin Direct

## About Unitrin Direct Insurance Company

Unitrin Direct is dedicated to providing its customers with outstanding service and quality coverage at competitive prices, making auto and homeowners insurance simple by offering people the choices they want with the convenience they deserve.

The Unitrin Direct insurance companies are subsidiaries of Unitrin, Inc. (NYSE: UTR) in Chicago, and part of the Unitrin family of companies is rated "A-" (excellent) by A.M. Best Company, a leading provider of financial information for the global insurance industry.

## About DRC

DRC Products include DecisionMaker Rating, a platform independent rating engine, and DecisionMaker, a fully integrated quote-to-claim policy processing system.

DRC is a highly experienced and trusted software development company that consistently delivers and successfully implements software solutions to support a wide range of P&C insurance industry lines of business. From the small startup insurers and MGAs to insurers with written premium in excess of \$2Billion, DRC clients have chosen DecisionMaker for their rating, quoting, billing, policy administration and claims needs and an impressive return on investment.

With over 30 years of proven experience and a well-established and loyal client base, DRC continues to expand their market presence with a specific emphasis in the small- to mid-size U.S. Property & Casualty insurance market, including the larger MGAs.

For more information on the DRC company, product or services, please visit: [www.decisionresearch.com](http://www.decisionresearch.com) or call 800-836-6057.



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