



# Tower Hill Insurance

## Using a single high-speed technology to draw all online transactions together

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Brian Elsmore  
Chief Technology Officer  
Tower Hill Insurance Group

Tower Hill Insurance Group Inc is a Florida-based insurer of people and property. It deals through a network of 3,000 agents who expect instant answers online. Concerto Universal gave Tower Hill an opportunity to consolidate all its agent-facing online services behind one quick-to-implement and easy-to-use technology – and to gather data that would strengthen control over its business. The result was a fast, easy and feature-rich interface that simplified and encouraged incoming agency business.

### Storm-force insurance provider

With more than half a million policyholders, Tower Hill Insurance Group Inc is a major insurer of people and property in the hurricane-prone state of Florida. Yet at Tower Hill's Gainesville headquarters, unpredictability begins and ends with the weather; for everything else there's an IT solution.

Tower Hill plays a dual role in the insurance business. The company is both an intermediary for industry giants such as AXA and an insurer in its own right.

"With a turnover of \$500m, we can achieve better rates of commission than our network of 3,000 agents could achieve individually," says Brian Elsmore, Tower Hill's Chief Information Officer.

### Web-enabled solutions are standard industry practice

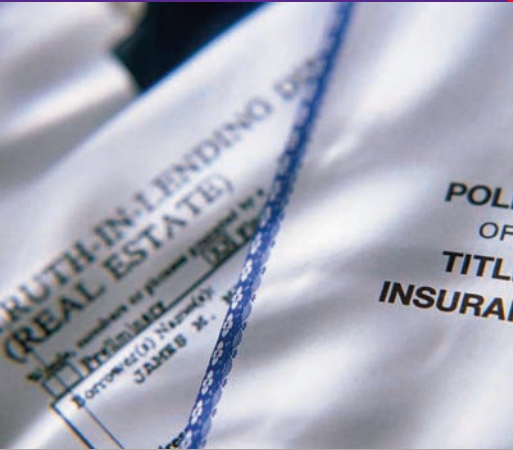
Inevitably Tower Hill's agents don't just choose insurance on the basis of price—they also demand excellent service. In this respect, Tower Hill has long been at the forefront of the industry.

"We originally went online because we wanted to make it simple to do business with us," explains Brian. "We even empowered our agents to print out their own policy documents. As far as we were aware, no other insurer went that far. But now everyone's online and the challenge is to do it better than our competitors."

### Tower Hill consolidates web functions through Concerto Universal

With the release of Concerto Universal, Tower Hill had the tools to consolidate all its rating functions and other agent-facing online transactions behind a single technology.

"Concerto Universal gives us better throughput and faster development," claims Brian Elsmore. "With this single, easy technology we reduce data entry and avoid replication – not just here at Tower Hill, but also at our agencies."



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This all-embracing insurance agency application is known as Oasis. It comes packed with agent-friendly features including an instant rating comparator. The rating comparator allows an agent to pick the best rate to cover any particular insurance risk.

links: [www.thig.com](http://www.thig.com)

Rapid and frequent exchange of information gives Tower Hill a firmer grip on its business. Data captured via Oasis lets Tower Hill monitor its exposure to risk by zip code and agent. When a particular risk rises above acceptable levels, the risk-heavy agent or zip code can be switched off in an instant.

### Easy, fast, reliable and scalable

Speed and ease of use are crucial to the Oasis concept. So are reliability and scalability, although those features were never in doubt at Tower Hill.

As Brian explains: "We've been using Concerto long enough to know that it will support mission-critical functions 24/7. It can handle huge volumes too. When we began transferring existing technologies to Concerto, we saw daily page hits rise from 40,000 to 200,000."

But the big test was ease of use. In early 2004, Tower Hill began to roll out Oasis to its agency network.

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