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The Hanover Insurance Group Deploys OneShield

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In an effort to strengthen its commercial business, Worcester, Mass.-based [The Hanover Insurance Group](#) (2005 net premium of \$2.2 billion) deployed [OneShield's](#) (Westborough, Mass.) browser-based rating and policy administration platform, Dragon, for commercial package policies.

"We wanted to be more aggressive in the commercial space," says Michael Clifton, CTO for The Hanover Insurance Group. "To penetrate the marketplace, we decided to improve the turnaround time of the agents' package quotes."

The Hanover Insurance Group began looking for a Web-centric policy administration system that would be compatible with its service-oriented architecture, which is built on Red Hat (Raleigh, N.C.) Linux servers, and IBM's (Armonk, N.Y.) WebSphere, which supports the carrier's agent portal. After running pilots with four vendors' products, Clifton says, Hanover selected Dragon, a configurable tools-based policy administration and workflow automation engine, in July 2004.

"The one specific thing we liked about OneShield was that the product is data oriented," Clifton says. "The more data we can get, the better we are with business variables."

In-house implementation of the product began in December 2004, and the carrier went live with the system in September 2005. "The greatest challenge during our deployment has been the need to temper our aggressiveness," says Clifton. "There has been a great demand from our agents for the ability to turn around a quote in 24 hours."

