

# More than a Vendor: Celsior becomes Development Partner for Bankers Fidelity

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In the fast-paced world of business, company executives are aching for partners that truly understand their company, their business, and offer value far beyond the project price. Any company can be a vendor, but only a select few can transcend the vendor label to help clients achieve their goals.

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For Atlantic American Corp., Celsior Technologies has long been the company's technology partner, with a shared history that spans nearly a decade. In fact, Celsior has worked with Atlantic American longer than the nine years that CIO John Dunbar has been with the company. But Dunbar had also worked with Celsior at his previous company, so he was familiar with their working style.

It's been a fruitful partnership over Dunbar's tenure at the company, with multiple custom-built applications for the Bankers Fidelity subsidiary that help agents perform their jobs more efficiently, create quotes, and extend coverages to groups and individual customers quicker.

"It's very much a partner relationship and has been for a long time," Dunbar says. "A couple of their folks have spent time with us and vice-versa. They know our business really well now and are very responsive when we need to add resources or when we have a problem."

## Enrollment Platforms for Voluntary Benefits

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Bankers Fidelity, a subsidiary of Atlanta-based Atlantic American Corp., is one of the nation's premier providers of specialized life and supplemental health products focused on the senior market. Licensed in 46 states and the District of Columbia, Bankers Fidelity products include life insurance, senior health insurance products, family plans, retirement plans, supplemental health products and payroll deduction products. Bankers Fidelity is rated A (Excellent) by A.M. Best.

Any software application for the insurance industry is complex, requiring not only the functionality that users demand, but also the flexibility to respond to different coverage

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conditions and varying regulations depending on the state. “We can’t buy off-the-shelf software because the configuration and customization needs of the insurance industry are intense,” Dunbar says.

One project Celsior Technologies completed for Bankers Fidelity was eWorxrite, an enrollment platform for group voluntary benefits. Brokers use the platform to enroll workers in their employer’s voluntary benefits programs, such as accident and critical illness insurance.

“We came up with the concept and what we wanted,” Dunbar remembers. “Celsior built the interfaces so that when the broker submits information to our system electronically, that information automatically populates our policy system.”



## Moving Individual Sales to Electronic Form

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Another project is eApp, software to help brokers sell directly to individuals. The traditional method found a broker sitting in a prospect’s home, going over the options, and then filling out any forms manually before faxing them to Bankers Fidelity, which would have to reenter the data into the policy system before the underwriting process could begin. Moving to an electronic form provides the broker with an instant quote, reduces the chance of errors in the application, eliminates the need for double-entry at the home office, and dramatically speeds up the quote-to-policy process.

Dunbar describes this project as a collaborative effort between Bankers Fidelity and Celsior. Company enterprise architects and business analysts helped define the scope of work with Celsior providing input and advice on how to approach a project of such magnitude.

The company operates in 46 states and the District of Columbia, so any solution had to be flexible enough to handle all the different state variations of applications across all of Bankers Fidelity’s product lines. eApp was rolled out state by state using an agile/iterative software development cycle to accommodate unique state requirements.

## Instant Quotes for Group Voluntary Benefits

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Bankers Fidelity has begun rolling out its latest software application, eQuote, which facilitates quoting for group whole life and accident insurance. The former process involved complex spreadsheets that incorporated various riders, benefit amounts, deductibles, and employer/employee contributions that created a printed quote a broker could leave behind with a prospect. If any changes were required, the spreadsheet had to be reworked and printed out again.

Now, the process is dynamic, with any requested changes generating a new quote for different riders and/or benefit amounts in real time. A benefits manager can sit down with a broker, go through different coverage and payment scenarios, and see how those changes affect not only what the employer pays, but also what the employee would pay. It allows a natural back-and-forth between employer and broker that makes the sales process simpler and more efficient.

### “Extension of our IT Team”

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Bankers Fidelity has a dozen FTEs in IT, supplemented by Celsior Technology for projects. When a big project such as eQuote kicks off, Celsior is involved for the beginning with the company's chief underwriter, chief marketing officer, business analysts, Dunbar, and other stakeholders.

“Celsior is an extension of our IT team,” Dunbar says. “We don't ask our stakeholders to hold Celsior accountable but to hold us accountable. That's a critical distinction that defines the close working relationship we enjoy with Celsior.”

Time and again, Dunbar mentions the partnership aspect that allows Bankers Fidelity to scale up and scale down more quickly than it could with onshore staffing resources. He also appreciates the industry knowledge and longevity of staff, some of whom have been working on Bankers Fidelity projects as long as Dunbar has been with the company.

“We don't put IT projects out to bid anymore, because Celsior has never given us a reason to,” Dunbar says. “They continue to be responsive to our needs.”