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Press Release

## AgencyPort Implementation Helps Earn Harford Mutual Award from Celent

### AgencyPortal improves agent satisfaction and increases new business for Harford Mutual

BOSTON, MA – February 17, 2010 AgencyPort (a Sword Group company), the leading provider of web-based solutions to the property and casualty insurance industry, today congratulated Harford Mutual, a regional provider of P&C insurance, on being recognized by leading industry analysts Celent as a Model Carrier for its innovative application of web portal technology. Harford Mutual sought to increase independent agent adoption of its online portal, and by partnering with AgencyPort, Harford Mutual saw growth in its new business premium and agent utilization of the system to nearly 80%.

Harford Mutual also sought to modernize its insurance policy rating engine from the existing processes to a more service-oriented architecture; a project they knew would have far-reaching impact within its back office operations. In order to shield its 400 independent agencies from this internal systems upgrade and to simultaneously install a new agent portal to improve agents' experience with them, Harford Mutual chose AgencyPort's web-based solution, AgencyPortal.

"We're honored by this prestigious recognition from Celent," said Michael K. Winn, of Harford Mutual who led the launch of the portal. "In selecting a software product for our agent front-end, it was imperative that the solution integrate with our vendor-bought rating engine and our existing policy administration system. We selected AgencyPort's AgencyPortal solution as the foundation for our RapidWrite product, because it offered proven connector architecture and because AgencyPort has a proven track record of project teams working effectively with other vendors."

More over/

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“Harford Mutual’s agents have enthusiastically embraced the new RapidWrite agent portal—most often citing faster service time as the main improvement,” said Mason Power, Vice President of Product Marketing AgencyPort. “The results speak for themselves: Business Owners Policy applications were up over 20%, Workers’ Compensation up over 15%, and Commercial Automobile up a staggering 54% in 2009. Harford Mutual has also seen a major increase in quote-to-bind ratios across all three Lines of Business meaning the company is growing its book of business as a result of its technology investment.”

Two features of the implementation in particular appealed to the Celent judges. First, Harford Mutual sought to integrate critical risk information (e.g. address scrubbing, geo-coding, etc.) from third party sources into the online quoting system to enhance underwriting risk analysis by the carrier and to pre-fill as many fields for the agent, saving agents time-consuming keystrokes. Second, Harford Mutual used AgencyPortal’s rules framework to automate routing of information along the underwriting process, alleviating a major auditing concern while exposing these rules to other internal systems.

“Harford Mutual used multiple technology solutions to increase ease of use for their distribution force” said Mike Fitzgerald, Senior Analyst with Celent. “This enabled them to deliver significant value to their independent agents, resulting in increased business flow. In the current business environment, this likely means Harford Mutual is gaining market share at the expense of their competitors.”

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## About AgencyPort

AgencyPort ([www.agencyport.com](http://www.agencyport.com)) is the leading provider of web-based solutions designed specifically for property and casualty insurers. Our agency portal and interface products make it easy for agents to transact business, enhance the underwriting process and extend the life of carrier's existing policy administration systems. The result is a significant increase in process efficiency for both carriers and agents. The company was founded in 2000 and is headquartered in Boston, MA. In November 2009 AgencyPort was acquired by Sword Group ([www.sword-group.com](http://www.sword-group.com)).

## About Harford Mutual

The Harford Mutual, founded in 1842 in Harford County, Maryland, provides property and casualty insurance products and services to a regional market. Our efforts allow policyholders to conduct their business and personal matters with the knowledge that they are protected by a financially-strong and established insurer. We strive for profitable growth through a commitment to individualized customer service and by providing the independent agent with a stable market for quality insurance products.

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