

Case Study

Application Development Enable Your Business to Grow

Client:

American Risk Services

American Risk Services (ARS) is an insurance agency and administrator that designs, implements and manages large and complex risk management and insurance programs for financial institutions. Its core service offerings include Point of Sale Collateral Insurance, Automobile Liability Insurance, Excess Wear and Tear Insurance, and GAP Insurance.

Challenge	CBTS Solution	Results
<ul style="list-style-type: none"> The client needed to create a custom application to meet the product's new business model. They did not have an existing IT department or system infrastructure. The application had to allow their customers to quickly and easily provide auto physical damage insurance on new auto loans at the time the loan was originated. 	<ul style="list-style-type: none"> CBTS consultants developed a complete set of business and technical requirements. Using the agile approach, CBTS built a custom web-based application that used the .NET Framework (C#, ASP.NET), Linq-to-SQL, MVC Architecture, Web 2.0 (AJAX), Microsoft SQL Server, and Windows Server. 	<ul style="list-style-type: none"> Using the new system, the client has grown in product offerings. A user-friendly and flexible CPI system to fulfill further growth. Able to compete for large accounts.

Consulting, covered.

Business Challenge

CBTS was contacted by American Risk Services (ARS), to help review their Collateral Protection Insurance (CPI) business line and create a custom application to meet the product's new business model. ARS' initial needs were specifically related to the development of a point of loan origination CPI business system needed to service a number of opportunities that they were pursuing. This need led to the initial contract with CBTS for .NET services.

ARS did not have an existing IT department or system infrastructure, so CBTS had a clean slate to develop an application without constraint. The application had to allow their customers (car dealerships, lenders, insurance carriers) to quickly and easily provide auto physical damage insurance on new auto loans at the time the loan was originated. Collateral Protection Insurance is a risk management product for these auto lending customers.

CBTS Solution

The CBTS Application Development Practice provided a lead business analyst to meet with ARS and learn the specifics about their business and understand exactly what type of system ARS required. The analyst met with the ownership team and the internal business resources to develop a complete set of business and technical requirements. The ownership had previous experience with CPI products and systems, but they wanted to create a system that was more customized and flexible that would work with their various customers' technology platforms.

The next step called for a .NET architect to take the requirements and build a design for the new system. The end product was a custom web-based application that used the .NET Framework (C#, ASP.NET), Linq-to-SQL, MVC Architecture, Web 2.0 (AJAX), Microsoft SQL Server, and Windows Server. The lead developer coded the application to the architect and analyst specifications.

CBTS used an AGILE approach throughout the entire process. This gave CBTS the flexibility to make changes as the process went along. Although ARS had an understanding of this type of application, it was also the first time they had been a part of a new custom development effort. CBTS knew that the requirements would change throughout the development process. CBTS' ability to be flexible was a huge part of the success. After the application was completed it was hosted and placed into production. The application has been in production for over a year.

Results

Since the development of the original CPI application, ARS has grown in product offerings and so has the relationship with CBTS. CBTS now provides support for development on multiple systems used internally and externally by ARS and is handling all Messaging and Email Servers. CBTS hosts their environment in its data center, providing the VoIP implementation and managed service, the professional services for their desktop support, and continues to be their partner for all their IT and telecommunications needs.

Consulting, covered.

Results (Continued)

CBTS also:

- Re-cabled ARS office, including upgrading the entire network
- Designed and installed an IP phone system
- Installed Access Card Reader and security system
- Designed, installed and configured a wireless system
- Procured all equipment that included computers, laptops and printers
- Assisted with onsite temporary placement of IT resources
- Outsourced firewall managed services to meet their SOX Audit needs

“ARS has enjoyed the relationship that we have with CBTS. The development of a user-friendly and flexible CPI system has been a large contributor to our ability to grow this product line. Without the system, we would have been unable to compete for the large accounts we have landed over the past twelve months. CBTS has not only been integral in ARS’ CPI system development but is also important across all things IT for ARS. ”

- **Scott Satterthwaite, ARS General Manager.**

Consulting, covered.