

Leveraging Host Applications through Web-enablement

Larry Waters

Manager of Internet Technologies



Financial Strength
Dependable Service



In This Session

- Why we Web-enabled our iSeries-based Policy Management system
- How we did it using existing infrastructure and IT investments
- How we did it affordably in a matter of months
- How Web-enabling has resulted in reduced staffing, reduced costs, process efficiencies and increased customer satisfaction



Who is Shelby/Vesta Insurance?

- Vesta Insurance purchased The Shelby Insurance Companies in 1997, becoming Shelby/Vesta Insurance.
- Personal insurance lines
 - Homeowner
 - Dwelling Fire
 - Standard Automobile
- Independent Agency Network
 - 650 agencies
 - AL, AK, AZ, CT, MA, NJ, NY, PA, RI, TN, WV



Challenges

Business:

- Accelerate customer service
- Provide agents access to their book
- Remain competitive



IT:

- New Policy Management System
 - Limited product experts
 - In the midst of conversion of acquired book of business
 - Limited access to the product experts and programmers
- No Internet connections
- No Web Development experience

First Steps

- Research and investigation
- IVANS network vs. Web access
- Visit agencies to review various access methods
- Interview and visit clients of potential vendor/partner
- Determine what was feasible for Shelby/Vesta





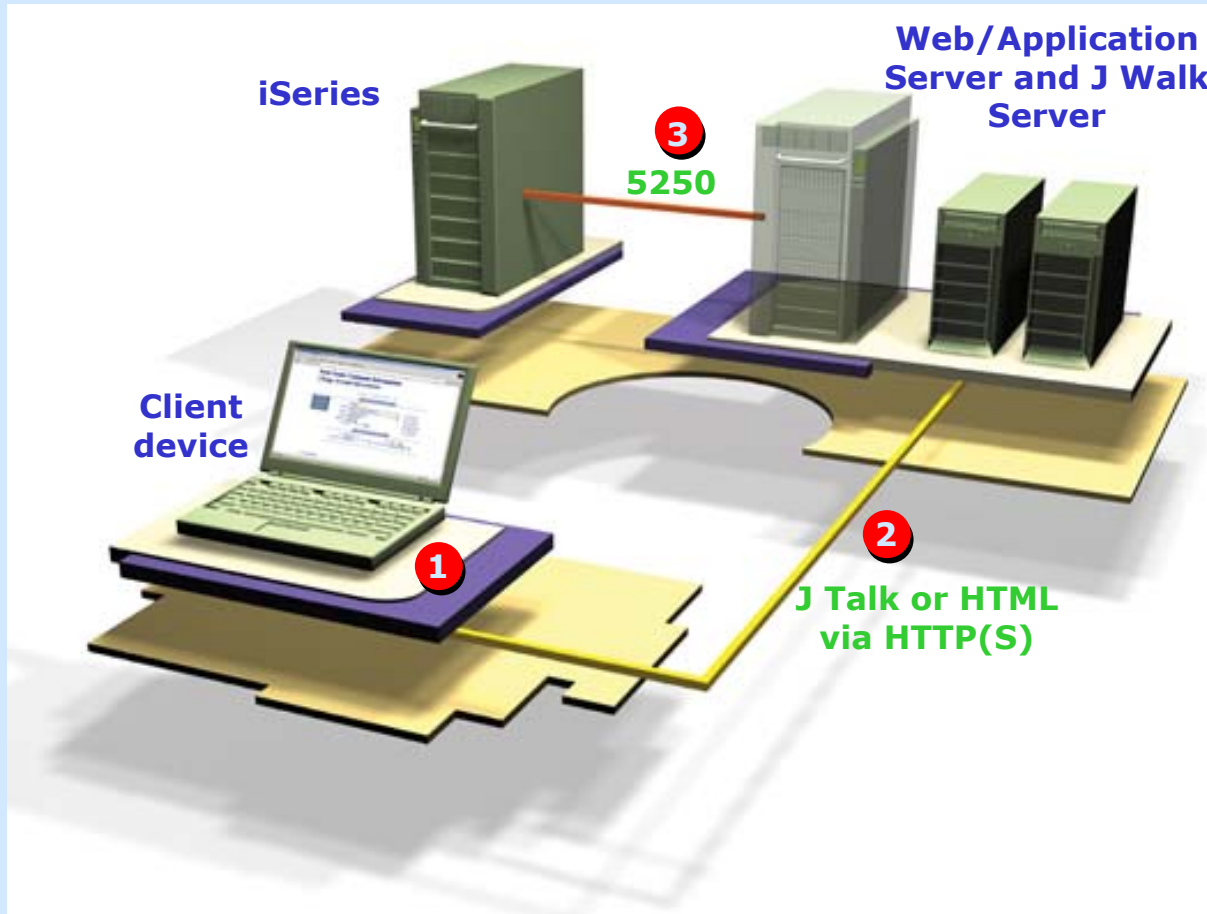
Choosing the Right Technology

- Selected LegaSuite from Seagull Software to Web-enable Policy Management System
- Transforms green screens into an intuitive GUI, enables workflow re-engineering and Web deployment
- Non-invasive, no coding, leverages existing legacy technology



How it Works

- Physical three-tiered architecture



The user types a URL into a
1 Web browser to access our website.

The Client PC is registered
2 with the J Walk server and ASP/JSP component (if using HTML).

The J Walk Server starts a
3 5250 connection to the iSeries on behalf of the client device, then serves your application to J Walk clients or to browsers as an ASP/JSP application.

Valid architecture for the following client types:





Phase 1

- Vesta Internet Access (VIA)
- Allowed agent simple access via a Web-browser
- Limited or no changes to host application
- Fast, affordable and efficient IT initiative
- Policy, Billing, Claims Inquiry
- New Business Quote and Policy Entry

Agent Response

- They loved it!
- Power to perform policy inquires from any Internet connection
- Added payments and endorsements through Website





Phase 2: What's Next

Agents requested more:

- More intuitive process
- More capabilities
- Tools to manage their business

Goals:

- Build on our initial Achievements
- Deliver process improvements
- Enhance usability
- Offer more Web self-service functionality
- Out do the competition

Feedback From Users

- Team examined existing application to determine areas of improvement
- Surveyed internal users for their input
- Tour of agents' offices – sat with them to live in their world





Now We're Cooking!

- Review Policy Management System for workflow improvements
- Rework field prompts, filters, etc. to specifically address the agents' environment
- Develop and improve tools using our host based programming skill set
- Again turned to LegaSuite to make VIA more robust, more intuitive, easier to use



Our Results

- Improved navigation – users click on “next” or “back” buttons to move through application
- Created ‘quick links’ to common functions using LegaSuite’s scripting language
- Consolidated screens and reorganized fields to streamline workflow and eliminate clutter
- Added drop-down menus and radio buttons to help agents input accurate data
- Added functionality – Print completed ACORD forms, quote summary, payment receipts

Update Driver - VIA

Add / Update Driver
Applications/Forms Help

SHELBY INSURANCE
VESTA INSURANCE COMPANIES

[Accidents / Violations](#)
[Vehicles](#)

Driver Information

Driver #: **001**
Policy: **VS -000922064**

Driver Information

Title:	<input type="text"/>	Social Security #:	<input type="text" value="000"/> - <input type="text" value="00"/> - <input type="text" value="0000"/>
First Name:	<input type="text" value="JOHN"/>	Birth Date:	<input type="text" value="03/15/1954"/> <input type="button" value="Calendar"/>
Middle Name:	<input type="text"/>	Type:	<input type="text" value="Principal"/>
Last Name:	<input type="text" value="SIMMONS"/>	Rel. to Insured:	<input type="text" value="Insured"/>
Suffix:	<input type="text"/>	Marital Status:	<input type="text" value="Married"/>
		Sex:	<input type="text" value="Male"/>
		Occupation:	<input type="text" value="Presenter"/>

License Information

Date Licensed:
[Add 16 years to Driver's Birthday of 3/15/1954](#)

License #: State:

SR Filing/Case#: /

Driver Discounts

Driver Training?	<input type="text" value="No"/>	Def Typ/Date:	<input type="checkbox"/> <input type="text" value="0/00/00"/> <input type="button" value="Calendar"/>
Good Driver?	<input type="text" value="No"/>	Senior Driver?	<input type="text" value="No"/>
Good Student?	<input type="text" value="No"/>	Student 100 miles from home?	<input type="text" value="No"/>

There were no drivers found for this policy.

Add Vehicle – Policy Management Screen

SIS GUI

AL01661K Shelby Env SISSHLD250 5/13/04
VIAD003 Unit Master Maintenance 10:05:03
SLUSHTA ALP PERSONAL AUTO
Update as of: 04/15/04

From: Company number : 17 THE SHELBY INSURANCE COMPANY
Policy type : PA PERSONAL AUTO
Policy number : VS 000922064 JOHN SIMMONS
Unit number : 001 2003 CADI DEVILLE
Unit type : PP

To : Starting unit number . : 003
Unit description NEW VEHICLE
Unit type PP

Copy additional interest N
Delete copy-from unit . N

Retain Rate Record Info. N
Press Enter to confirm your choice for copy

F4=Prompt F12=Cancel

Add Vehicle - VIA

VIN, Make & Model

Applications/Forms Help

SHELBY INSURANCE
VESTA INSURANCE COMPANIES

VIN, Make & Model
Name: **JOHN SIMMONS**
Policy: **US 000922064** Vehicle #: **001**

[Vehicles](#)
[Drivers/](#)
[Violations](#)

Vehicle Number: 001

Vehicle Type: **Personal Auto**
 Pick-up Truck
 Van

VIN:


[I don't know the VIN or VIN did not verify. I need to perform a Vehicle Lookup.](#)

Vehicle Lookup - Body Style

Vehicle Lookup - BODY STYLE

Year:
Make:
Model:
Style:

Body Style
[SEDAN 4D](#)



Policy Options – VIA

Automobile Policy Options

Applications/Forms Help

SHELBY
INSURANCE

VESTA
INSURANCE COMPANIES

Policy Options

Name: **JOHN SIMMONS**
Policy: **US 000922064**

[Main Menu](#)
[Policy Menu](#)

The annual premium for this policy is **\$ 1,387.00**

[I want to make changes...](#)

I'm finished making changes. I'm ready to add my notes and exit this policy.

You're almost through!
Just a few more steps:

- * [Insured Contact Info](#) ← SEPARATE MAILING ADDRESS?
- * [Select a Payment Plan](#)
- [Cash with App](#)
- [Print Temporary ID Card\(s\)](#)
- * [Print ACORD App](#)
- * [Underwriting Notes](#)
- [Hold this Policy](#)
- * [Activate Policy](#)

* = Required

Online Forms

- [Alabama](#)
- [Countrywide](#)

Printed an ACORD Application

http://download.vesta.com/via_pdf/V500000922064_AAPP_050404_064443PM.pdf - Microsoft ...

File Edit View Favorites Tools Help

Address http://download.vesta.com/via_pdf/V500000922064_AAPP_050404_064443PM.pdf

Save a Copy Print Review & Comment Sign

72%

REFERENCE: 615 V00000922064 AAPP DATE/TIME: 05/04/04 06:44:43 PM CT

ACORD ALABAMA PERSONAL AUTO APPLICATION

DATE WRITTEN: 05/04/2004

PRODUCER VESTA INSURANCE CO. INC. 312.382.2880 312.382.2888 415 N COMMERCE STREET GREENVILLE, AL 36037 CODE: ALPH41 SUBCODE: 1 AGENCY CUSTOMER ID:	APPLICANT'S NAME AND MAILING ADDRESS (PLEASE PRINT) JOHN SIMONE 254 MAIN ST KENNEDY AL 35133 PHONE NUMBER: 205-555-1234 POLICY NO: K12345 EFFECTIVE DATE: 4/15/04 EXPIRATION DATE: 4/15/05 RENEWAL BILL: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO PAYMENT PLAN: 12 / 0002
--	--

RESIDENCE CURRENT RESIDENCE #: PREVIOUS ADDRESS (if less than 1 year): GARAGE LOCATION (if diff from above (the county & ZIP))
--

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
1	2003	CADILLAC	DEVILLE		AL					88110
2	2004	FORD	F-350	REG	AL					88310

VEHICLE #	YEAR	MAKE	MODEL	AND BODY TYPE	VEHICLE REGISTRATION STATE	SPECIAL	DRIVE	SALES	TOTAL	CLASS
-----------	------	------	-------	---------------	----------------------------	---------	-------	-------	-------	-------



Tools to Manage their Book

- Pending New Business
- Pending Endorsement (UW Review)
- ACH Payment history
- Agency Activity Report email and display
- Reprint policy documents



New and Improved VIA Well Received

- “My agents are writing more business with Shelby/Vesta as a result of your system. Your system is excellent!”
- “Of all the companies I do business with, your system is the best. I log onto one system and can do everything I need to do. It’s a joy to use your system.”
- “By taking ideas directly from the agents and incorporating them into the system, the flow is very logical and easy to follow. Some of the functionality I requested was actually implemented.”



Core Benefits

Improved Customer Service

- Agents can now provide quotes to customers in five minutes instead of 20
- Single view of all customer information

Cost savings

- Reduced processing staff by 50% - all through attrition

Process Efficiencies

- Shortened the entire quoting, rating and approval process
- Reduced number of incoming telephone inquiries

Agent Participation

- 80% of New Business
- 40% of Endorsements



Percentage of New Business entered through VIA





Number of Agents using VIA





Advantages of Legacy Extension

- Cost effective - Reuse what we already have to take advantage of the Web
- Speed to market - avoid the time associated with building a new system
- Lets us leverage the stability and scalability of the iSeries
- Taking advantage of existing in-house skill sets
- One time program change

Interaction with other Web Services

- Imaging
- Replacement Cost Estimators

Interface with Agency Management Systems





- **Story published in January 2004 issue of iSeries edition of the eServer magazine**
 - <http://www.eservercomputing.com/iserie>
- **Seagull Software**
 - www.seagullsoftware.com

Thank you for taking the time to learn more about
Shelby-Vesta Insurance and LegaSuite®



Financial Strength
Dependable Service