

# The Western Reserve Group Delivers Secure Web-based Rating System to Independent Agents



## Quick Facts ::

**Industry:** Insurance Services

**Customer:** The Western Reserve Group

**Challenge:** Automate inefficient paper-based insurance quote and application processes using a secure Web-based solution.

**Solution:** The company used OpenConnect's eXtremeVista to provide agents with secure access to the Company's mainframe-based Policy Issue System. The OpenConnect Professional Services Team proto-typed and assisted Western Reserve Group with the entire implementation.

**Benefit:** The on-line solution significantly reduced the cost, time and resources required to process insurance quotes. In the first month alone, the system processed and delivered more than 4,000 professional and accurate insurance quotes over the Web.

## Summary ::

For The Western Reserve Group, providing Web Services to their independent agents is an important part of their overall business strategy. The first phase was to replace their existing diskette-based rating system with a Web-based system. Of the three insurance product lines they provide, Western Reserve Group

decided to tackle the most complex one first – homeowner policies and their numerous premium-bearing endorsements. After defining their requirements and their strategic Web platform, they began looking for a partner to develop the solution.

The Western Reserve Group selected OpenConnect's eXtremeVista because it allowed them to rapidly develop and deploy a secure mainframe-to-Web solution. The solution provides independent agents with access to critical information and applications stored within Western Reserve Group's mainframe computing systems.

OpenConnect's Professional Services Team worked with The Western Reserve Group to rapidly develop a Web-based application and the middle-tier infrastructure it runs on. The solution provides an easy-to-use interface that allows agents to create quotes and then convert quotes into an insurance application without re-keying the information. Agents now have the flexibility to quote rates in real-time across multiple rate-effective dates.

This new Web-based application replaces a diskette based system that was expensive to administer and maintain. With the new Web-based system, The Western Reserve Group has dramatically reduced the cost of processing insurance quotes and applications.

## WHAT'S IN YOUR MAINFRAME?

“All of our company's business logic resides in our mainframe. OpenConnect enabled us to tap into it and provide secure real-time access to our independent agents.”

~ Dave Todoran, Manager, Application Programming



## Challenge ::

The Western Reserve Group provided its network of 400 independent agents rate quote and application print capabilities through a proprietary rate diskette. This antiquated system presented a number of challenges both for The Western Reserve Group as well as its agents.

Maintaining and updating the diskettes posed both administrative and maintenance issues for Western Reserve Group. Each rate change required a redundant update of tables, programs and business logic in the diskette...not to mention separate acceptance testing and mailings to agents.

The agents also faced a challenge when they received new diskettes. The new rates were valid for a specific period of time and they could only have one rate in their system at a time. Installation of the new rates would overwrite the previous ones, creating the dilemma whether to use current or prospective rates.

Because the agents were working with a system that was not connected to the mainframe, there was always a possibility the quote would differ from the policy issued. This required checking the issued rate with the quoted rate.

As a part of the paper-based process, the company had to re-key data into the mainframe when policies were to be issued. This inevitably resulted in data entry errors and required additional follow-up correspondence and corrections.

## Solution ::

Western Reserve Group clearly recognized the value of providing direct access to the mainframe via Web services to eliminate redundant development and maintenance of rates and redundant data entry.

Less clear was the choice of the software and services that would be required to implement the solution. OpenConnect was selected by Western Reserve Group for two reasons: 1) the eXtremeVista development tool is easy-to-use and a good fit with the company's strategic architecture requirements and 2) OpenConnect had a Professional Services Team with extensive knowledge of Web-based application architectures, application development, networks and Web services.

Western Reserve Group evaluated a number of vendors and OpenConnect was selected because they quickly grasped what was needed and came back in short order with a proto-type that specifically addressed their needs. The prototype clearly demonstrated the functionality of the software and the ability of OpenConnect to assist with the implementation.

eXtremeVista is a rapid application development tool that encapsulates mainframe data and navigation into Network Callable Transactions (NCT's) deployed to a J2EE server. OpenConnect's Professional Services Team utilized eXtremeVista to access the Policy Issue System residing on the mainframe and worked with Western Reserve Group to rapidly develop a Web-based, HTML and Java Server Page (JSP) presentation which allows hundreds of agents to complete homeowner rating tasks online. The solution provides agents with secure real-time access to accurate rates, allowing them to easily enter the information necessary to provide customers with quotes and then convert quotes into an insurance application without re-keying the information.

Western Reserve Group has a staff of developers who understand COBOL and their mainframe applications, but are not as well-versed in Web development tools. It was crucial to Western Reserve Group that the development tool was intuitive and easy-to-use so that their existing development staff could take over the maintenance of the new solutions. eXtremeVista was the answer.

“The **knowledge and skill** of OpenConnect's Professional Services Team made a huge difference in the implementation.” ~ Dan Pitcher, Vice President, MIS

## Benefits ::

Within the first month after launching the new Web-based rating system, Western Reserve Group reached 100% of its anticipated utilization and issued over 4,000 quotes through the new system.

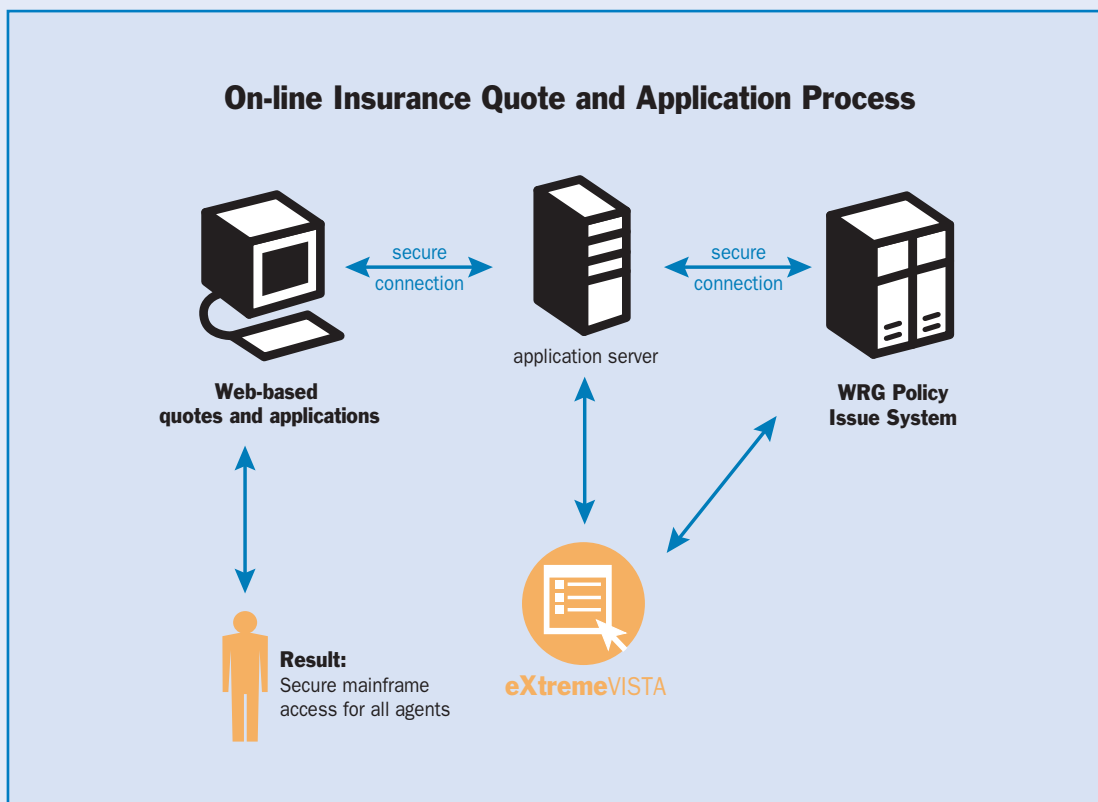
Because quotes are being converted to an insurance application without re-keying information, data entry errors have almost been eliminated. As a result, rates are more accurate and agents are now able to quote across rate periods, allowing them to deliver more timely and improved service to their customers.

The new printing functionality within the system also generates more complete and professional looking insurance quotes and

applications. Because quotes and applications are delivered in Adobe Acrobat PDF Format, there are no printer configuration issues and copies of the quotes can be stored locally by the agent.

The online system can be updated and maintained by Western Reserve Group's development staff with the easy-to-use eXtremeVista development tool.

The homeowner Web rating solution was so successful that Western Reserve Group and OpenConnect are now working on a solution to manage private passenger auto policies.



“Thanks to OpenConnect, the **entire process** of defining requirements, developing the application, testing and implementation was done in 120 days.”

~ Dave Todoran, Manager, Application Programming

## Technical Specifications ::

### Hardware:

IBM xSeries 345; dual Intel Xeon 2-GHz CPUs; 2 GB RAM; 3 x 18 GB HD - Raid 5; 1 NIC - 100 Mbit Full Duplex

### System Software:

Microsoft Windows 2000 Operating Environment

IBM WebSphere Application Server version 5.0.1

### Application Architecture:

J2EE: Java Server Pages (JSP) / Servlets - rendering an HTML presentation

OpenConnect Mainframe Screen Access Connector

## The Western Reserve Group ::

The Western Reserve Group operates exclusively through over 400 independent agents providing insurance protection to over 170,000 households and businesses in the states of Ohio & Indiana. The company is rated A (Excellent) by A.M. Best. Western Reserve Group offers a wide range of value added property and casualty insurance products for individuals, homes and businesses in Ohio and Indiana.

## OpenConnect Systems ::

OpenConnect is the premier supplier of secure mainframe-to-Web solutions for Global 2000 organizations. The company's Mainframe2Web Secure Solutions Series provides companies with cost effective, secure access to critical business information and applications within mainframes. By providing customers, partners and employees with secure access to mainframe data, organizations can significantly increase productivity, information sharing and revenue generating opportunities. OpenConnect's Mainframe2Web Secure Solutions Series consists of Secure Access Solutions (WebConnect, WebConnect SSO, Secure ClientConnect), Mainframe2Web Development Tools (eXtremeVista and Visual3270) and a Web Services Development Tool (Gibraltar). The company's products are distributed in over 60 countries and used by more than 60% of Fortune 100 companies. For more information on OpenConnect, visit their Website at [www.openconnect.com](http://www.openconnect.com).

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