

Agent Portal and Website Redesign

Edgewater Technology assists mutual Insurance organization with prioritizing goals and introducing a Website that expands service to agents and insureds

Edgewater's solution assisted this organization to:

- Support front-line sales;
- Offer online accessibility to forms and manuals;
- Provide real-time commission statements;
- Enable online premium payments; and
- Decrease amount of phone inquiries.

Business Problem:

Established in 1826, this mutual Insurance organization provides personal and commercial lines coverage for homeowners and businesses. For over 180 years, this organization has stood strong on its philosophy of ensuring processes are not complicated and providing exemplary customer service. While the Insurance industry has continuously changed and evolved, this organization has made it a point to keep pace by improving products and supporting technology.

The organization was looking to update their branding and upgrading their Web presence that would move them forward from a purely informative posting style site, to a more interactive service style site. In addition to serving their customers, they also wanted to develop a transactional Website that would enable them to better serve their agents, while also improving their image and overall Web presence. They realized they required the ability to have a Website that was expandable to allow for future functionality and could integrate with their existing, and planned systems.

To meet the specific needs and requests of the agents and front line sales force, the organization developed an agent portal where requirements and "wish lists" were collected. The organization wanted to support the requests by providing an agent portal view with:

- A commission review screen that would allow agents to review monthly commission calculations;
- Web access to underwriting manuals and forms;
- The capability to search for independent adjusters; and
- Premium billing inquiry and payment abilities.

Many future considerations also had to be accounted for including the ability to accept credit card payments directly from insureds, accept online applications, issue policies at the point of sale, and a two-way exchange of claim data to allow online reporting and status updates.

The site also had to be structured in a logical order that considers technical constraints while maximizing business benefits. In addition to providing the agents better access to information, the organization wanted to trigger a dramatic decline in the number of phone requests for inquiries, allowing the them to sharpen their focus on expanding business.

Technical Solution:

The organization selected Edgewater Technology to assist them in prioritizing their goals and introducing a Website that would expand service to agents and insureds. Edgewater, in turn, called upon a development partner to assist with the graphical branding aspects of the project and designing screens that would present the newly desired functionality in an organized and user-friendly fashion, while enhancing the organization's corporate image.

Edgewater took a phased approach to the project by introducing the new branding and most crucial features first, in order to meet the customer's needs while considering budget restraints. This in turn allowed the organization to improve its Web presence more quickly. In addition, the phased approach capitalized on the Website's extension needs for future features and functions. The architecture was based on SQL Server and .NET technology, providing a flexible, robust and scalable platform for future expansion.

The first step in creating the new Website was creating HTML wire frame templates, upon which each window would be based. This allowed for more rapid development as the site's back-end procedures could be coded and attached to the screens later once they were ready.

For login authentication, the site was deployed using Active Directory Application Mode (ADAM). This allowed the user's security access to be maintained outside the system, while preserving the integrity of the data, as well as removing the step of an additional log-in.

The site utilized database driven content and worked with after-market administration software to allow non-technical business people to self administer the site and easily update the content.

Once complete, the organization had an expandable Website that met all their agents' needs and could be easily administered by the business.