

Edgewater Technology designs decentralized Web-centric back-office system for a multi-line insurer in the Southern United States.

Edgewater Technology designed and implemented a custom application that:

- Enables decentralization of corporate functions to point-of-service in local offices;
- Reduces training time and costs;
- Simplifies data entry by leveraging a Graphical User Interface (GUI);
- Provides more efficient access to information while reducing the overall transaction process;
- Increases accuracy and decreases the possibilities of errors within the workflow functions while reducing or eliminating paper transactions.

Statewide Coverage

As the largest and most successful domestic writer of property and casualty insurance in its state, this organization offers multi-line insurance plans to hundreds thousands of customers ranging from individual policyholders to large companies.

With long-term growth plans, the organization recognized that their transaction model and corresponding technology infrastructure would not be able to handle increases in business while supporting customer satisfaction and increased efficiencies in workflow. With this in mind, the organization explored ways to leverage its existing systems while expanding its back-office capabilities.

Disparate Practices

As many companies did, this organization had invested heavily in a mainframe system to store the vast volumes of customer and policy information associated with growth within their product lines. As their business continually increased, it became apparent that customer-related data was being stored in silos by the mainframe system hence impacting the service provided to their customers and future growth plans.

The users were facing many challenges associated with the disparate systems. In order to respond to customer inquiries, they often had to launch separate searches on the disparate systems to gather the appropriate information. Users often had to independently and manually input the same data into different systems. These inefficiencies often lead to increased call and resolution times, increased transaction processing times, over-loaded call centers and inaccuracies in data.

Users were also faced with efficiencies related to the manner in which data was displayed. Much information was displayed on screen as codes since the base products were designed for transaction management, not usability. Users had to locate a particular code on a paper-based list of decoded values and then translate this information so that he or she understands the details of a particular policy.

Combined, all of these challenges were attributing to decreased efficiency levels and increased training and costs. With a significant investment already in their mainframe systems and minimal internal resources, this organization partnered with Edgewater Technology to create a customized technology solution that would ultimately improve transaction throughput levels and efficiency.

The Business Solution

With extensive experience in bridging the gap between mainframe systems and creating flexible Internet and intranet-based solutions, Edgewater Technology first created a technical "road-map" illustrating how the data, from the organization's mainframe system, could be integrated while providing support for future growth.

With the technical "road-map" in hand and after conducting several strategy sessions, Edgewater Technology developed a state-of-the-art Web-based policy management, transaction processing and workflow system. This solution provides accurate insurance information across this organization's customer base and provides valuable workflow tracking.



In addition to improving business processes, the organization wanted to automate the application process for new business. Previously, the organization's agents were required to fill out paper forms and submit these forms to a Central Office Underwriter for approval. If the underwriter determined that there were errors in the forms, they were resubmitted to the agent for corrections.

Edgewater Technology developed a web-based application process that enables agents to enter information online and produce an application in real-time. Numerous underwriting and rating rules were incorporated into the application, thus reducing the amount of potential errors submitted to the customer. Upon completion by the agent, a link to the application appears in the appropriate underwriter's work queue for review. The solution also produced a printable application for the customer to sign.

With Edgewater Technology's customized solutions, this organization has experienced numerous benefits:

Reduction of errors. Use of graphical user interfaces allow the user to quickly enter data that is logically validated, making it impossible to submit transactions with conflicting data.

Decreases processing times, increases satisfaction. With efficient and accurate information, users have the ability to respond to customer needs quickly and thoroughly.

User-friendly customer data and system codes. Data can be decoded directly from the user's desktops, contributing to shorter processing times and increased efficiency.

The Technical Solution

The system is three-tier client/server architecture; a browser client, component-based middle tier that includes business and data services, and host-based database procedures and data management and storage. The client tier also allows for the development of web-based servers so that users are able to access the customer service functionality through commercial browsers. This architecture also allows maintenance and enhancements to occur without the user's knowledge.

To ensure that customer records are kept confidential and that fields are only updated by the appropriate personnel, the application uses a field level security model. Each user is assigned to a security group, which has access to only the appropriate application fields and functions for their tasks.

Technologies and Tools

- Active Server Pages
- DB2 Connect
- Internet Explorer
- JavaScript
- Microsoft Advanced Server
- Microsoft COM
- Microsoft Internet Information Server
- Microsoft Transaction Server
- Microsoft Visual Basic/Visual C++
- Visual Basic Script