



Shelby/Vesta Insurance
Birmingham, Alabama

Shelby/Vesta Insurance Slashes Policy Processing Time by Web-enabling Their Back-office Applications With LegaSuite®

The Internet has forced the insurance industry to reinvent itself - pressuring a myriad of insurance companies that have built their businesses upon legacy technology to rapidly find a way to Web-enable their operations. With their core applications running on an iSeries, Shelby/Vesta Insurance, a provider of homeowner and automobile insurance products, recognized that to remain competitive and fuel growth, they needed to find a way to take advantage of the Internet. The insurance company wanted to provide their 650+ independent insurance agencies located across the United States with a new, browser-based access channel to their core, back-office policy management system, which houses key data such as policyholder and rate information. In addition to providing users with reliable access, the company wanted to make the applications as easy as possible to navigate by replacing the complex application green screens with an intuitive graphical user interface.

However, the company was resistant to abandoning their investment in existing systems. They wanted to leverage the reliability of their iSeries and avoid the burden of redeveloping their applications. The insurance company required a solution that would allow them to Web-enable their back-office applications without compromising their existing system.

"Our agents are spread out all over the United States, so we wanted to capitalize on the flexibility and efficiency of the Internet. Because the agents we work with are independent, they sell our products as well as products from other companies. We feared that if our applications were not easy to use, the agents would send more business to our competitors. So we wanted to make the entire policy generation process as intuitive and as easy as possible," said Larry Waters, manager of internet technologies for Shelby/Vesta.

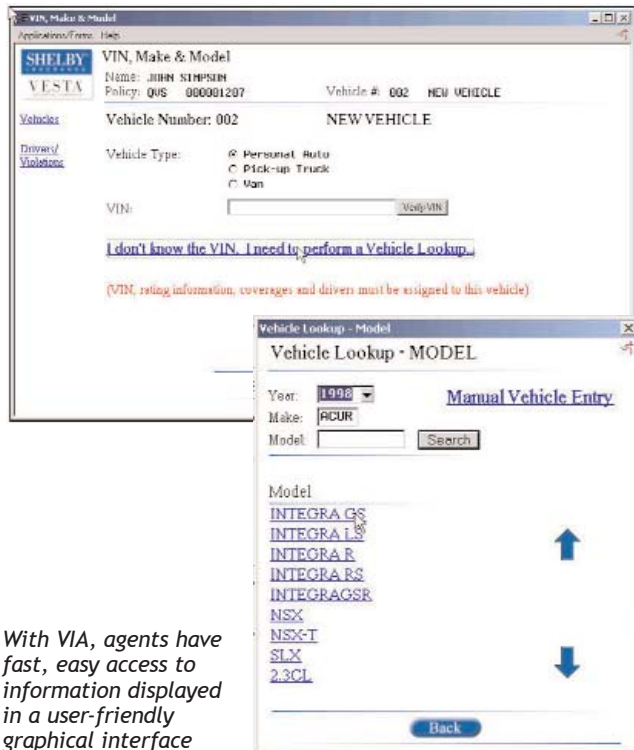
Leveraging Legacy Assets

After evaluating several products, Shelby/Vesta Insurance selected Seagull Software's J Walk® technology for the Web-enablement initiative. J Walk, a module of Seagull Software's application development platform, LegaSuite®, provides industry-leading developer tools and infrastructure for Web-to-host and Windows-to-host access to iSeries back-office applications. J Walk offers a dynamic development and deployment

Shelby/Vesta Insurance provides Personal Lines Coverage at a superior value, specializing in Homeowners, Automobile and Dwelling Fire lines of insurance. Shelby/Vesta is a holding company for a group of insurance and financial services companies that offer a wide range of consumer-based products.

environment that empowers organizations to deploy their iSeries applications to both browsers and Windows desktops in a single work effort.

Using J Walk, Shelby/Vesta Insurance launched a new Internet system called Vesta Internet Access (VIA). VIA enables Shelby/Vesta's independent insurance agents to complete policy management functions via a Web browser. J Walk allowed the insurance company to replace their applications' green screens with



With VIA, agents have fast, easy access to information displayed in a user-friendly graphical interface

an easy-to-use graphical user interface, which can now be accessed by agents online. "We got a great response from our agents when we first rolled out the applications in 1999 with the new screens. There weren't many other carriers out there that offered a Web front end at that time. Many of them were still pushing out green screens to their agents. The new system is great. Our agents love it," said Waters.

Not being complacent with their initial success, Waters and Scott Simmons, a GUI Developer for Shelby/Vesta Insurance, were determined to improve VIA. "As good as VIA was, we felt that we could make the product more intuitive by taking advantage of all the J Walk tools at our disposal," commented Waters. To determine the look, feel and workflow of the screens,

Shelby/Vesta Insurance involved the people who would be using the system the most - the independent agents. Waters and Simmons visited individual agents to get their input on the layout of the screens. Because of J Walk's flexibility, the insurance carrier was given the freedom to fully customize the application interface to support the needs and requests of their users. "We visited agents to find out what they wanted in a front-end and what would help them move through the applications faster. Once we rolled out the J Walk-enhanced interface, the agents were just elated," said Waters.

Accelerating Business Processes

With J Walk, Shelby/Vesta Insurance replaced their non-directive green screens with a streamlined, straightforward, more intuitive front-end. The screens were consolidated to simplify workflows and customized with drop-down menus and radio buttons to provide agents with a clear path for moving through the applications. "Before, if an agent selected an incorrect function on the green screen system, they could get thrown over to a screen they've never seen before. Many times they wouldn't know how to get out of it. Now, we only give them the options that we know they absolutely need to have. The screens are less cluttered, and the agents can move around the applications easily. With J Walk, we just made the whole process easier for them," said Waters.

Taking advantage of J Walk's powerful scripting capabilities, Shelby/Vesta Insurance was able to automate repetitive screen processes, reducing the number of steps users were previously forced to go through to complete an action. Instead of typing in numerous commands to progress through the screens, users simply click a button, like "next" or "back", and the screens are processed automatically for them

Business Drivers:

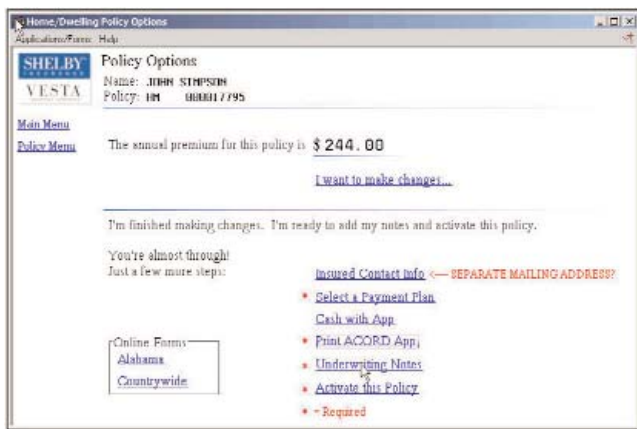
- Provide agents with access to back-office applications via the Web
- Replace green screens with a more intuitive, easier to use GUI
- Automate and speed the entire policy generation process

Results:

- Agents access real-time policyholder and rate information online
- Customized, graphical screens make navigation through the applications fast and easy
- Quotes are now provided to customers in five minutes instead of 20

through scripting. "Now, agents don't have to learn all the steps it takes to go through the policy functions. All they have to do is click 'next' and they are taken to the appropriate screen. In the background there are potentially ten to twenty screens flying by that they never have to see," said Simmons.

VIA's capabilities and user friendliness have allowed the insurance carrier to improve their relationship with their independent agents. According to one of Shelby/Vesta's independent agents, Stan Tabak



of John J Clarke Insurance, VIA has been instrumental in setting Shelby/Vesta apart from other insurance carriers. "Shelby/Vesta took ideas directly from the agents and incorporated them into the applications, so the flow is very logical and easy to follow. In fact, some of the functionality I requested was actually implemented. With other insurance companies, I don't get the same kind of opportunity to provide my input or get the same level of customer service and support I've gotten from Shelby/Vesta," said Tabak.

Users simply point and click their way through the application to access real-time data, enabling them to provide customers with accurate quotes quickly

Independent agents also work with the confidence that quotes they obtain from Shelby/Vesta Insurance and present to potential or existing customers are accurate. When agents request a quote, they are actually accessing real-time data housed on Shelby/Vesta's iSeries through J Walk. The data that is extracted from the back-office applications is then presented to agents in a Web browser. "One of the biggest benefits for me is that I know I'm providing correct quotes to customers the first time. Other companies use a rater, which is not as accurate as going directly against the insurance carrier's system," said Tabak.

Higher Satisfaction, Lower Costs

The adoption rate of the new system has been high. Since deploying J Walk, Shelby/Vesta's agents are increasingly opting for keying in policies through VIA, as opposed to manually submitting them on paper. In September of 2002, 45 percent of new business policies were keyed in by independent agents. By August 2003, 76 percent of policies were being keyed in by agents, which has introduced new cost savings for Shelby/Vesta Insurance. "We've been able to lower our expenses because we don't have to go through so many manual steps, and we've reduced the overhead associated with processing the policies," Waters commented.

"Previously, we had some agents filling out ACORD applications and mailing them in, hoping to get something back in three to four weeks. Now, agents can sit down at a terminal and in the same amount of time it takes to fill out an application, they key in the data, knowing that the policy information is going to be processed and sent back in two to three days," said Mike Peters, vice president of standard auto for Shelby/Vesta Insurance.

For agents, VIA provides the tools they need to serve customers more quickly. "Before VIA, agents were very dependent upon huge manuals that they had to follow just to figure out which key they were supposed to hit to get to the next screen. It could take an agent 20 minutes to key in a homeowner policy or key in a quote. Now, because the applications are easy to navigate, they don't need to

reference the documentation. They can get a basic homeowner quote back to the customer in five minutes," said Waters.

Shelby/Vesta Insurance chose Seagull Software's J Walk technology because it offered the most cost-effective and least risky method for Web-enabling their legacy applications. "We wanted what's best for us, what's best for the company and what's best for the customer. And we wanted to do it efficiently. Many companies have chosen to go the Web-based route, where they actually create a separate system. That is very costly because you have to maintain two systems. And it can be risky in terms of data integrity. With J Walk, we only have one system to maintain, which is an additional cost savings in terms of time and administration," said Peters.

Another factor in Shelby/Vesta's selection of J Walk is Seagull Software's continuous effort to improve to their products. "Seagull is very committed to J Walk. They have been consistent in coming out with new releases. And we are excited about future enhancements to the product," Waters commented.

Since launching the J Walk-enhanced VIA system, Shelby/Vesta Insurance has enjoyed the benefits of the Web - speed, efficiency and flexibility - without the cost and risk of redeveloping their applications on a new platform. "The success for us is that our agents find VIA just as functional and as easy to use as the systems provided by our competitors, which are much larger companies. Those companies spend significantly more and have much larger staffs to support their products. We've been able to get a lot of things done in a short amount of time, spending a lot less money than other people. We have definitely gotten our money's worth out of our investment in J Walk and our relationship with Seagull," said Waters.

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*Larry Waters
Manager of Internet Technologies
Shelby/Vesta Insurance*



Seagull Software specializes in powerful technology for connecting proprietary legacy applications to service-oriented architectures in J2EE and .NET environments. The LegaSuite® platform of integration, Web-enablement and terminal emulation solutions reflects over 14 years of legacy liberation experience, and is used by over 8,000 organizations around the world for business-critical operations.

Every day, millions of end users depend on LegaSuite for online banking, relocation services, e-government, insurance claims processing, cable/utility/telecom call centers, kiosk bill payment, online order processing and many other important business processes.

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