

Frontline Homeowners Insurance Uses LegaSuite to Integrate with their Policy and Claims Applications



Frontline Homeowners Insurance is an insurance carrier whose target market is the southeast United States. They operate through a large network of agents who use their custom-built, web portal as a key part of Frontline's business operations — this includes such features as writing new business, endorsing policies, executing payments, accessing policy documents, performing policy inquiries, and viewing claims information.

Challenge

Their agent portal is linked to a series of back-end systems, the most important being their policy and claims administration system that runs on the IBM i platform. Frontline had been integrating their core policy and claims system with the agent portal via an approach where they updated files directly in the back-end legacy system. Frontline had to write data to intermediate files as opposed to talking directly to the policy and claims administration systems application interface from their web site. This meant that redundant data had to be held simultaneously in the web and IBM i environments.

Having logic exist in two different places led to duplicate maintenance — every time they made a change to the back-end logic, it required a second change for the web environment. Not only did this become cumbersome, but it also meant that pushing new functionality out to web users took too long. So by not being able to leverage a standards-based integration to interface between their portal and back-end applications, Frontline had to opt for a less efficient development approach.

Solution

Frontline decided to start looking for a more efficient way to integrate with their core policy and claims applications. After evaluating several application integration vendors, they chose Seagull's LegaSuite Integration technology. Seagull was chosen due to their seamless support of XML-based integration between Frontline's Java web application and their IBM i based claims and policy administration system. Additionally, other factors such as Seagull's industry-recognized and proven track record for application scalability and performance made them a clear winner for Frontline.

Results

With LegaSuite, Frontline eliminated their duplicate maintenance effort by having one single point of change. As business enhancements are made to the core policy and claims system, they seamlessly flow through to the agent portal. LegaSuite has also let Frontline add functionality extremely rapidly as compared to the previous integration approach. Since Seagull makes developing integration points so much faster, Frontline is able to push more and more functionality to "the edge" and allow their agents to be more self sufficient.



Key benefits:

- Real-time integration between core policy and claims apps and agent web portal
- Rapidly deploy functionality from their legacy system to their web portal
- Push more functionality to web users for self service
- Low cost of ownership and development
- Maximize investment in existing applications

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CIO, Frontline

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“LegaSuite really has done everything we’ve asked it to do,” said Kurt Bonigut, CIO at Frontline. “We’ve been able to push more and more functionality out to our agents and grow through efficiency by allowing them to increasingly self-service their business. We’ve been really pleased — it’s stable, it’s available, and the performance has been solid. And from a support standpoint, we’ve had really positive experiences.”

Frontline plans to continue to innovate with LegaSuite. Future plans include developing a new customer portal using LegaSuite to communicate with their core policy and claims applications. This way customers can perform the own policy inquires, make payments, access and print policy documents and check claims status. They also plan on leveraging LegaSuite to allow prospective policyholders to go online to obtain accurate insurance quotes and pass the inquiry off to an agent in the field to handle any resulting business.

“LegaSuite gives us benefits on a number of fronts: we can push more functionality to the edge with our agents, we can do more with less since agents are able to handle business on their own, and correspondingly we can offer the same level of functionality out to our insured customers,” said Bonigut.

Importantly, Frontline is able to maximize their investment in their existing policy and claims applications while meeting demanding business requirements.

“A lot of people have the dilemma, ‘At what point does it make sense to replace the legacy policy and claims administration system?’ And you hear about all these amazing new policy and claims systems on the market today,” said Bonigut. “But at the end of the day, the cost of change is so high and the cost and risk of failure so massive it often makes more sense to keep the core system that does its job really well and find exceptional technologies like LegaSuite to wrap around it. Seagull has allowed us to breathe new life into our legacy system by allowing for the latest web-based user experience technologies — and with the proven track record from the i5 for powering our back-end business solutions, it’s hard to make the case for platform replacement.”



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