



The IDP InsuraSphere Agent Portal levels the playing field

SaaS portal powered by IBM WebSphere software helps smaller insurers compete against the big guys

Overview

The need

IDP, a provider of software and services to regional and smaller insurance companies, sought to develop a portal for independent agents that would help them compete against larger insurers

The solution

SaaS-based InsuraSphere Agent Portal leverages IBM WebSphere Portal, WebSphere ILOG JRules, and related IBM software to enable agents to answer customer inquiries and provide policy quotes in real time

The benefit

The easily customizable portal gives carriers and their agents a competitive edge by providing virtually instant policy quotes, enabling IDP to sell the solution to thousands of prospects

Established in 1949, Insurance Data Processing, Inc. (IDP) is one of the oldest and most experienced independent providers of technology and services to property and casualty insurers in the United States.

While serving the entire industry, IDP specializes in smaller and midtier carriers, offering policy quotes and management of claims and billing to the carriers' independent agents. These agents rely heavily on the IDP online applications. As they meet with their customers, either face to face or on the phone, they can simultaneously log into the IDP applications to assist in the sales process.

Unlocking the potential of the agent portal

To remain competitive, insurance carriers and their agents require real-time access to critical information. Larger carriers have the resources to invest years of application development and millions of dollars into their agent portals. To date, however, very few of the thousands of smaller and regional carriers have the expertise and resources to develop real-time solutions, putting them at a competitive disadvantage.

This created an opportunity for IDP to add new accounts and boost revenue. The idea was to develop a real-time agent portal on a software as a service (SaaS) basis for smaller and regional carriers. SaaS deployments can be highly cost effective, and since SaaS is administered by the provider on a one-to-many basis, it's easier for the provider while also freeing carriers and agents from software administration. "We see a SaaS-based agent portal as the great equalizer to allow smaller insurance



“The IBM WebSphere platform is in a class by itself for enterprise application development.”

—Bob Blitshtein, President and
Chief Executive Offices, IDP

companies to continue to prosper in their local communities,” says Bob Blitshtein, CEO at IDP. “By implementing an agent portal, an insurance carrier can make life easier for and create a more intimate relationship with its agencies, influencing them to direct more business to the carrier.”

Requirements for the agent portal included fast throughput for real-time policy quotes, scalability to support thousands of potential customers, and enterprise-class security. The portal needed to be easy to integrate with back-end systems of carriers and Web service providers, and be simple to customize and brand for each carrier. It had to support business logic, workflow and online forms for real-time policy quotation. And the software platform chosen had to provide tools for rapid application development. Policy and rating rules needed to be authored and changed frequently and easily, and the change history of previous configurations was required.

IDP already offered a portal with some real-time functions, but required an enterprise grade solution that offered more scale, flexibility and agility. A long-time Microsoft shop, IDP had been continuously hand-coding legacy .NET applications for over a decade, resulting in discrete Visual Basic/.NET applications for each carrier. This meant supporting a different application for each customer. “Our previous portal had been well received,” says Blitshtein, “but it lacked the architecture to make it highly configurable, available and scalable for supporting thousands of customers.”

Rapid delivery of a customizable portal

Blitshtein is no stranger to enterprise applications; he previously was head of architecture at AIG. This background led IDP to choose the IBM WebSphere® Portal offering and complementary IBM software as the platform for its next-generation InsuraSphere Agent Portal. “Being in enterprise solution architecture for many years, I believe that IBM is in a class by itself for enterprise application development and system integration,” Blitshtein says.

Solution components:

Software

- IBM WebSphere Portal
- IBM Web Content Manager
- IBM WebSphere Enterprise Service Bus
- IBM WebSphere Process Server
- IBM WebSphere ILOG JRules
- IBM Forms

IBM Business Partner

- Prolifics
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To help train in-house staff and assist in developing the portal, IDP hired Prolifics, an IBM Premier-level Business Partner and global systems integrator specializing in IBM technology. The partnership was fruitful. IDP went from requirements gathering to full commercialization of the SaaS portal in only six months. “Such speed would have been impossible, says Blitshtein, had they continued using the Microsoft tools.”

Prolifics brought in highly specialized skill sets around WebSphere Portal software and the IBM WebSphere ILOG® JRules development environment and was able to accelerate the development process for IDP, a key success factor for launching the new product with rapid time-to-market. Prolifics had deep expertise across the wide portfolio of IBM products utilized in the IDP solution and provided expert architecture, design, infrastructure, development, and mentoring services.

In addition to WebSphere Portal and WebSphere ILOG JRules offerings, the solution includes IBM Web Content Manager, IBM WebSphere Process Server, IBM Forms, and IBM WebSphere Enterprise Service Bus (WESB) software. Each contributes crucial functionality.

WebSphere Portal software provides enterprise portal capabilities that enable organizations to seamlessly consolidate applications and content into role-based applications, complete with search, personalization, and security capabilities. “Without WebSphere Portal, you have no container, no envelope for your web-based applications,” says Blitshtein. He notes that the software makes it easy to offer carriers a portal branded and customized for their needs. And it’s open, standards-based support for portlets, gadget, widgets, web services and popular Web development tools and technologies can help improve developer productivity. “This combination of functionality makes WebSphere Portal indispensable,” Blitshtein says.

Web Content Manager software enables nontechnical users to publish content to the portal, a critical feature for smaller carriers lacking deep IT resources. By enabling clients to publish articles, banner ads, newsfeeds and alerts, this software helps keep the portal fresh without stressing the IT department and allows end customers to customize the portal to be unique for their organization.

Forms software works in concert with the WebSphere Process Server software and WebSphere ILOG JRules environment to provide the online data fields, business logic and workflow behind the real-time policy quotes. IDP uses Forms software to develop the customized layout of questions to be answered for policy quotation. WebSphere Process Server software is used to implement business processes inherent in each carrier's workflow.

A key aspect of policy quotation involves the business rules behind insurance ratings, specifically the carrier-specific variables and algorithms that determine policy rates. As an example, home insurance ratings have as many as 800 variables and hundreds of rules. Thus the Agent Portal requires a robust rules engine. This role is performed by the WebSphere ILOG JRules development environment for building and deploying rule-based applications that automate fine-grained, variable decisions used by business systems. Not only does it provide the complex logic behind the ratings, but its ease of use allows business analysts, not programmers, to create the rules for each carrier. Another key feature is the governance around the rules. Each configuration can be versioned, and the auditability feature means that it is easy to show compliance with any regulatory needs.

IDP utilizes WebSphere Enterprise Service Bus software to mediate between the Agent Portal and the third-party Web services carriers use, such as credit reports, payment processing, and claim history repositories. The beauty of the enterprise service bus is that it enables each carrier to

“Prolifics helped accelerate launch of the IDP solution by providing expert architecture, design, infrastructure, development and mentoring services.”

—Bob Blitshtein

link to Web services without affecting the core SaaS solution. “No matter how customized the user experience is, the SaaS solution doesn’t have to know anything about the back-end systems it is calling,” Blitshtein says.

Generating sales

Prolifics worked with IDP to launch the InsuraSphere Agent Portal in June of 2011. It delivers key business benefits to IDP and contributes to the competitiveness and success of IDP customers.

Real-time quoting gives smaller insurance firms and their agents a revenue-generating capability beyond their ability to develop on their own, one customized to their exact needs. IDP handles all the IT management, freeing agents and carriers to focus on generating sales and servicing their customers.

Such capabilities make the portal an important source of new accounts and revenue growth to IDP: “We’ve created a SaaS platform that allows us to serve smaller and regional insurance companies with capabilities they have not had previously,” Blitshtein says. The inherent scalability enables IDP to bring thousands of such customers on board without any loss of performance. Just as the core solution was developed rapidly using Prolifics’ services and the IBM tools, IDP estimates it will take two months or less to customize the portal for any new customer.

Speaking of the big picture, Blitshtein notes that the portal’s architecture is proprietary, and that the software stack is from IBM. “These two attributes provide the power that gives the application its unique scalability and its easy customization,” he says. In fact, the project was so successful that IDP is developing a similar portal for policy holders (InsuraSphere Insured Portal). And IDP has become an IBM Business Partner to provide its technology to larger carriers.

For more information

To learn more about the IBM WebSphere portfolio, please contact your IBM marketing representative or IBM Business Partner, or visit the following website: ibm.com/software/websphere

For more information about Prolifics, please go to www.prolifics.com

To learn more about IDP InsuraSphere, please visit www.insurasphere.com



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