

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



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.

### Challenge

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.

### Solution

After evaluating several products, Shelby/Vesta Insurance selected Seagull Software's LegaSuite GUI® technology for the Web-enablement initiative. LegaSuite GUI, 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. LegaSuite GUI offers a dynamic development and deployment environment that empowers organizations to deploy their iSeries applications to both browsers and Windows desktops in a single work effort.

Using LegaSuite GUI, 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. LegaSuite GUI allowed the insurance company to replace their applications' green screens with an easy-to-use graphical user



### Key benefits:

- Provide agents with access to back-office applications via the Web
- Replace green screens with a more intuitive, easier to use GUI
- Reduce time it takes to provide quotes to customers by 75 percent
- Automate and speed the entire policy generation process
- Introduce customized, easy to navigate, graphical screens

“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 LegaSuite GUI and our relationship with Seagull.

— Larry Waters  
Manager of Internet  
Technologies  
Shelby/Vesta Insurance



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



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 LegaSuite GUI 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 LegaSuite GUI’s flexibility,



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

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 LegaSuite GUI-enhanced interface, the agents were just elated,” said Waters. With LegaSuite GUI, 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 LegaSuite GUI, we just made the whole process easier for them,” said Waters.

**Rocket** | **Seagull**

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



Taking advantage of LegaSuite GUI'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 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.

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 LegaSuite GUI. 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.

### Results

The adoption rate of the new system has been high. Since deploying LegaSuite GUI, Shelby/Vesta's agents are increasingly opting for keying in policies through VIA, as



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

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.

**Rocket** | **Seagull**

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



"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 LegaSuite GUI 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 LegaSuite GUI, 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 LegaSuite GUI is Seagull Software's continuous effort to improve to their products. "Seagull is very committed to LegaSuite GUI. 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 LegaSuite GUI-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 LegaSuite GUI and our relationship with Seagull," said Waters.

**Rocket** | **Seagull**™

**Rocket Seagull**

**3340 Peachtree Road, N.E.**

**Suite 800**

**Atlanta, GA 30326**

**UNITED STATES**

**Tel: +1 404 760 1560**

**Fax: +1 404 760 0061**

**E-mail: [info@seagullsoftware.com](mailto:info@seagullsoftware.com)**

**Web: [rocketsoftware.com/seagull](http://rocketsoftware.com/seagull)**

