IBM

WebSphere® software

AITE® automates insurance companies and agencies with IBM solution.

Overview

- **Challenge**
  To bring efficiency to insurance companies and become a market leader of insurance technology products and solutions

- **Solution: Integrating Stage**
  WINS® Digital, Web-enabled policy management system automating all insurance company functions

- **Why IBM**
  IBM WebSphere® Application Server and IBM DB2® Universal Database™ were native to IBM @server iSeries™, AITE's preferred platform; IBM offered total solution

- **Key Business Benefits**
  Insurance companies and agents: improved productivity, increased sales and reduced administrative costs;
  AITE: an industry-leading application and projected growth in market share

WINS Digital provides property and casualty insurers with a Web-enabled method of connecting to customers, employees, agents and other B2B providers worldwide.

Automation has been a boon to the insurance industry in its efforts to control the costs of doing business. Online risk calculators and rating applications, automated workflow and access to business-critical databases are just a few of the IT innovations bringing greater efficiency to insurance processing. That's why Livingston, New Jersey-based American International Technology Enterprises, Inc. (AITE) is so enthused about the upside potential of its new policy management system, WINS Digital.

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—Peter Lynch, Senior Vice President, Sales and Marketing, AITE

*e*business

Key Components

Software

- IBM WebSphere Application Server, Enterprise Edition, Version 4.0
- IBM DB2 Universal Database

Servers

- IBM @**server** iSeries

Business Partners

- Essex Technology Group
- Sedona

"DB2 is a stellar performer, regardless of the size of the company using WINS Digital. If there's a limit to the scalability of DB2, I've never run into it."

–Jim Tennyson, Senior Vice President of Application Development, AITE

AITE, a member company of American International Group, Inc. (AIG), is a leading supplier of IT solutions. From insurance systems and solutions to data center outsourcing and consulting services, AITE helps clients effectively leverage the power of today's technology, while ensuring the stability of their operations.

Wanting to bring more efficiency to clients while building its own business, AITE acquired a respected policy-management system named WINS. A fully-integrated system capable of handling the core business functions of most property and casualty insurers, WINS had been widely used in the insurance industry for more than 15 years, but it needed to be brought up-to-date with the latest Web-based technologies. "We knew that with the right Web application server and well-designed enhancements, we could not only extend the life of WINS, but bring to market a product with both leading-edge technology and a track record for success," says Peter Lynch, AITE senior vice president of sales and marketing.

AITE evaluated BEA WebLogic Server and IBM WebSphere Application Server. But because AITE had acquired 70 existing WINS customers—all IBM @**server** iSeries (formerly IBM AS/400®) users—choosing WebSphere Application Server was an easy decision, according to Jim Tennyson, AITE senior vice president of application development. "WebSphere Application Server is native to the iSeries, which is very popular with our customer base," says Tennyson. "By comparison, WebLogic doesn't even have an integrated software platform. We weren't about to risk using different vendors for application server, database and hardware." In addition to WebSphere Application Server Advanced Edition, Version 4.0, the WINS Digital package leverages IBM DB2 Universal Database, also native to the iSeries.

AITE is just beginning to market the new WINS Digital product, and Lynch is optimistic. "We expect to increase market share significantly over the next few years, and WINS Digital will be a major driver of that expansion," he says. "Buyers of WINS Digital will be able to provide value-added services for their agents in the form of realtime policy quoting and customer service support built on the steadfast iSeries server and the IBM e-business platform."

Faster quotes mean higher revenue

Insurers nationwide can license WINS Digital or access it through AITE's ASP business model. IBM Business Partner Essex Technology Group provides the iSeries servers. WINS Digital can run an insurance company's entire operation, providing Web access to agents and employees for policy management, premium accounting, claims processing, reinsurance processing, management information and regulatory reporting. Because the WINS Digital solution requires no dedicated client hardware or software, independent insurance agents can use it in conjunction with other insurance companies' policy management systems. Companies with captive agents can use it as well, in place of expensive dedicated networks.

To obtain an insurance quote for an auto policy, for instance, with only an Internet Service Provider (ISP) and a browser, agents can log on to WINS Digital and enter the information required by the policy. Based on the information the agent must supply, the workflow required for the quote can be tailored within WINS Digital to create the appropriate order of screens, skipping those unnecessary to the process. The system also confirms the agent has entered all the required information in the proper format (for instance, a nine-digit zip code if necessary).

An automated customer relationship management (CRM) functionality from IBM Business Partner Sedona enables agents to cross-sell customers with additional policies or add family members. By matching and cross-referencing information contained in both systems, WINS Digital provides customer information to help agents refine their sales tactics with guided cross-selling and up-selling.

For insurers writing personal auto insurance policies, WINS Digital supplies realtime motor-vehicle information from the driver's state, eliminating the need for phone, fax or e-mail requests. And a content management solution also available with WINS Digital provides agents with the ability to quickly retrieve digital images of previous accident reports or other documents.

> *"The fast, reliable performance of WINS Digital and WebSphere Application Server helps agents and companies improve productivity and potentially boost bottom-line results."*
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> *–Rob Lamoureux, Marketing Director, AITE*
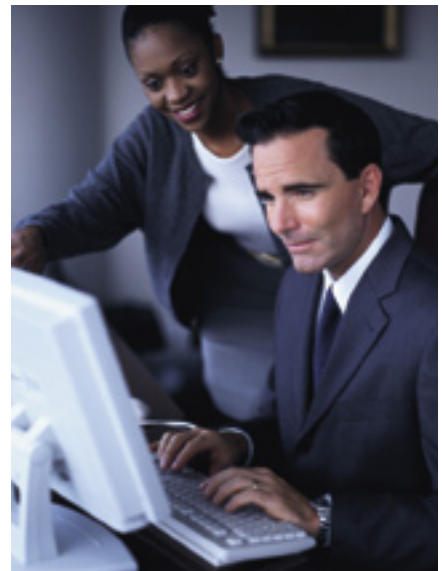
Along with providing high-end technological insurance processing solutions, AITE offers a full range of data center outsourcing and consulting services.

With all these automated functions, agents can greatly reduce the amount of time it takes to request a quote, while minimizing the opportunities for error. "The fast, reliable performance of WINS Digital and WebSphere Application Server helps agents and companies improve productivity and potentially boost bottom-line results," says Rob Lamoureux, AITE marketing director.

Easy integration with XML
To deliver a robust, stable solution, AITE leveraged the full support for Java™ 2 Platform, Enterprise Edition (J2EE)-compliant technology in WebSphere Application Server, Version 4.0. WebSphere Application Server functions as the Web server and the Java runtime environment, while DB2 Universal Database manages all the insurance company business data. "DB2 is a stellar performer, regardless of the size of the company using WINS Digital," comments Tennyson. "If there's a limit to the scalability of DB2, I've never run into it."

To provide seamless access to DB2 Universal Database, third-party CRM software and other peripheral applications, AITE used XML to format data for each individual application. AITE also created the XML files that enhance the efficiency of the WINS Digital workflow by linking completed forms to the steps that logically follow them.

For integrated CRM functionality, AITE mapped DB2 and Sedona formats to XML files, thus enabling data exchange between these two systems. With XML integration, AITE avoided having to program individual connections to Sedona for each client, saving money and time.

"We succeeded by putting the WINS application on the same technology roadmap that IBM has created for WebSphere Application Server and DB2 Universal Database," says Tennyson. "IBM provides tremendously powerful technology to create standards-based applications that support integration with other components across the board."

For more information
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