

Portals 2.0 The Next Generation A Case Study

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5/18/2009

Agenda

- Millers Background And Objectives
- Business Drivers
- Solution
 - Technology Platform
 - Project Approach
- Final Product
- Benefits And Lessons Learned
- Summary
- Questions

Who we are

MILLERS BACKGROUND

About Millers Mutual

- Located Central Pennsylvania
- Approaching \$60M DWP
- Write Business In 8 States
- Commercial Lines Carrier
- 250 Independent Agents
- 50 Employees



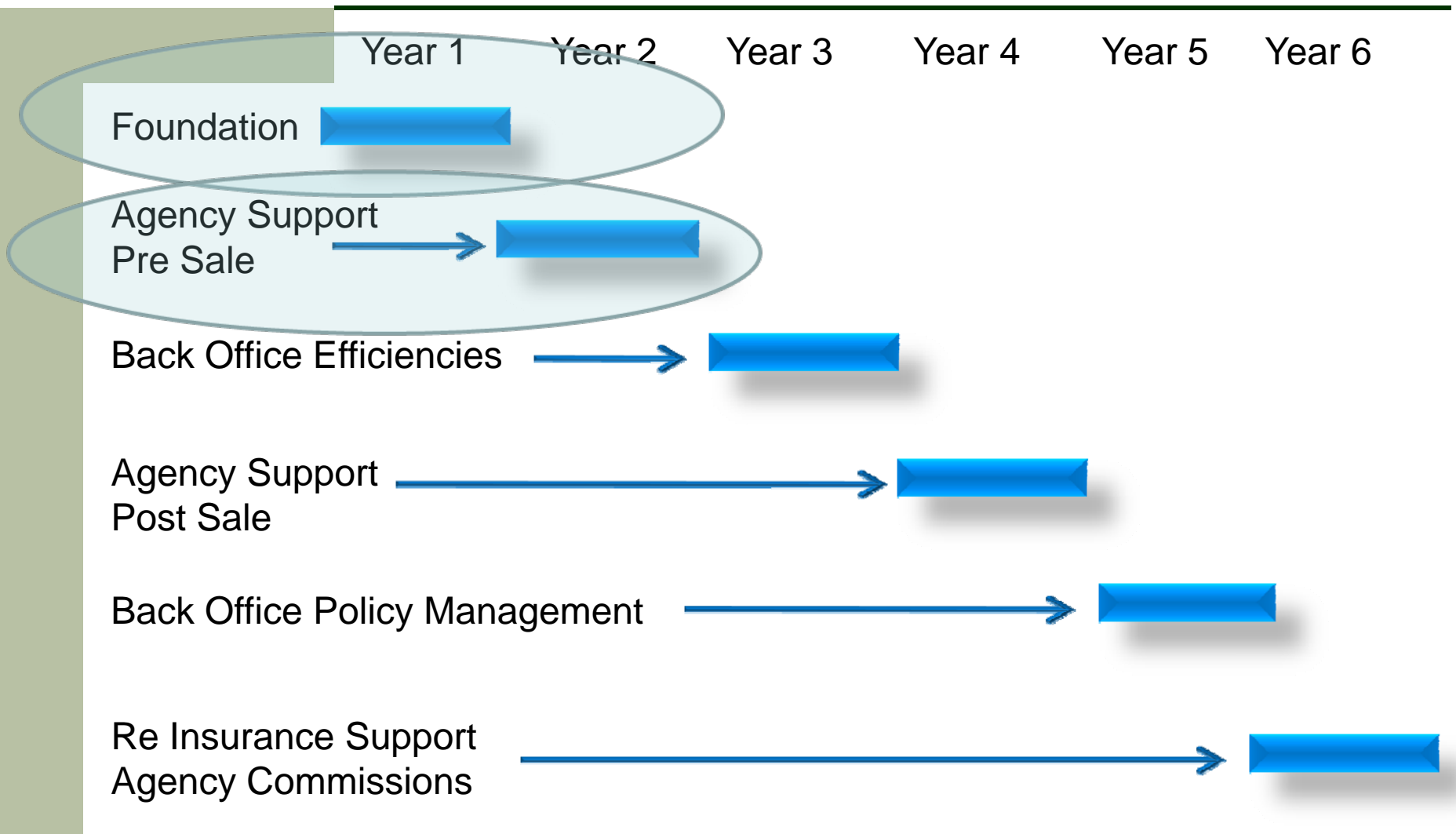
Millers Mutual Strategic Business Objectives

- Become One Of the Easiest Companies To Do Business With
- Leverage Technology To A Competitive Advantage
- Maintain Staff Levels While Increasing Premium
- Maintain Underwriting Discipline During Soft Market

Millers Mutual Strategic IT Objectives

- Stay In Full Alignment With Business Objectives
- Move From Lagging Side Of Bell Curve With Technology To Leading Side
 - And stay there
- Migrate From AS400 Platform To Server Platform
- Migrate From Bundled Systems To Best Of Breed Systems
- Position Systems For Next \$60M In Growth

Actionable IT Plans



Why we are doing Portal 2.0

DRIVERS

Agent Needs

- More Tools For Agents (Available 24 X 7)
 - Bill Payment On-Line
 - Commission Statements On-Line
 - Rating And Quoting On-Line (All Lines)
 - Policy, Billing, Claims, Images Inquiry On-Line
- Increase Collaboration With Underwriters And Agents
 - Document Workflow (Loss Reports, Photos)
- Provide More Timely Information To Agents
 - Production Levels
 - Loss Ratios

Employee Needs

- Central Location For Information
- Easily Find Documents
- Easily Communicate With Agencies
- Departmental Areas With Expandable Workflow
- Easily Communicate With Other Employees (Alerts)

Challenges

- Time Constraints
 - Release 1.0 By End of Q1
- Budget
 - Pressures Of Soft Market
- Maintainability
 - Small IT staff to maintain the future production system
- Flexibility For Future Expansion
 - Ability to add new functionality on a regular basis

Solution

Agency Requirements

- Commission Statements
- Billing Statements
- Agency Database
 - All contact information
- Agency Communication
 - Claims Status
 - Agency Bill overdue list
 - Feedback
- Agency Payment Options
 - Credit Card
 - Electronic Checks
- Production Dashboard
- Marketing Material
- Agent Analytics
- Regional Insurance News Service
- All Lines Rate and Quoting
- Claims Inquiry (Portal and AMS)
- Billing Inquiry (Portal and AMS)
- Policy Inquiry (Portal and AMS)
- Image Inquiry
 - Applications, Forms Etc.
- Policy Delivery Center

Employee Requirements

- Employee Departmental Areas
 - Calendars
 - Integration With Outlook (Contacts, tasks, calendars, alerts)
 - Document Approval Workflow
- Automated Performance Review Process
 - Salary Rollup
 - CEO Approval
- Employee File
- Benefit and HR forms
- Production Dashboards
- Vendor Access (Bureaus)
- Property Inspection Request
- Employee Bulletin Board
- ISO Circular Management
- Agency Contracts
- Re-Insurance Contracts
- Incentive Plan Goals
- Vendor Contracts
- Board Of Directors Center
- Corporate Production Reports
- Agency Portal Analytics
- Traditional Items
 - Employee Handbook
 - Corporate Policies

Public Site Requirements

- Enhanced Representation Of Who We Are
- Agency Portal Launching Point
- Policyholder Portal Launching Point
- Emergency Broadcast
- Traditional Information
 - Contacts
 - Our products and services
 - Our Client Testimonials
 - Nearest Agent
 - Financials
 - Career opportunities

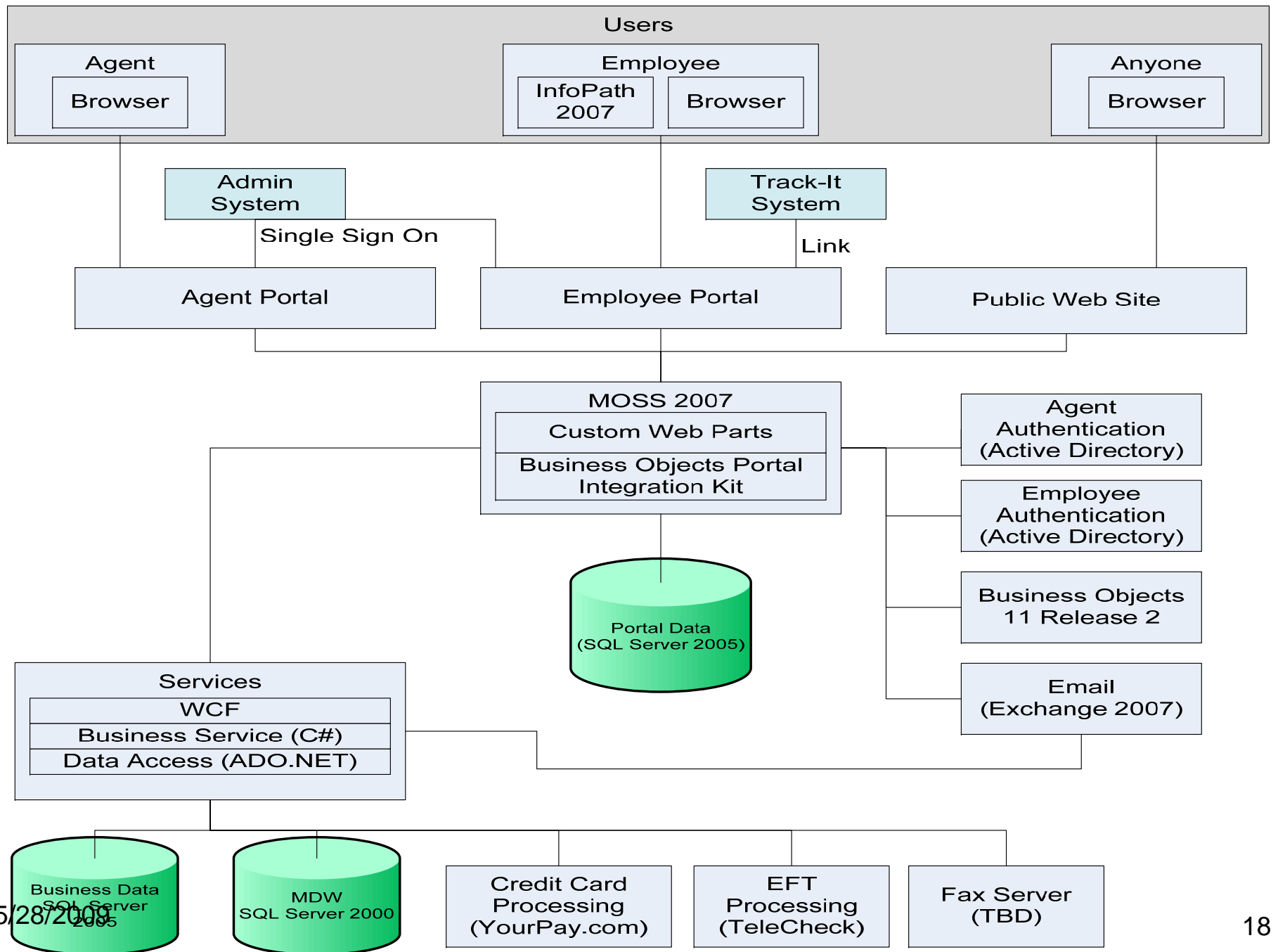
Putting the pieces together

TECHNOLOGY PLATFORM

Platform

- Microsoft Sharepoint
- Advanced Analytics
- Built In Workflow (Collaboration)
- Built In Content Management
- InfoPath For Forms
- Google like data search
- Portal Functions (Web Parts)
- Support Business Intelligence





Being Agile

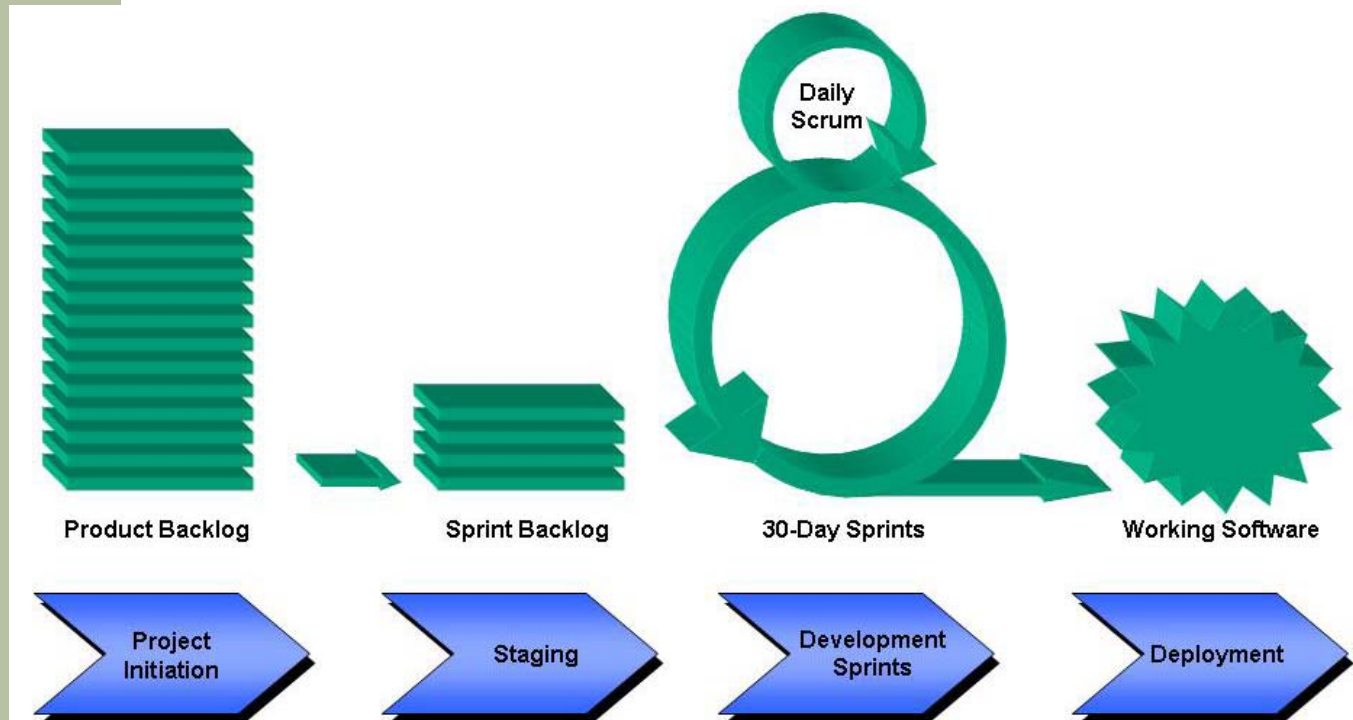
PROJECT APPROACH



- Internal Millers IT
 - Policy Administration Integration
 - Data Warehouse
 - Hardware / Network
- Edgewater
 - Portal Implementation
 - Business Objects Sales and Underwriting Dashboard
 - Data Warehouse
- Intricity
 - Agency Mini Dashboard
 - Agency Reports
- EssexTec
 - Hardware / SAN / VM Environment
- Authorize.net
 - Credit Card Processing

Agile Methodology: SCRUM

- Working software features at the end of every month
- Get the highest priority items first



Product Backlog

| Millers Priority | Allocated to Burn Down Chart | Title / Function | Original Estimated Days | New Days | Additional Calc Dependencies | Comments |
|--------------------------------|------------------------------|--|-------------------------|-----------|---|---|
| SPRINT -1 10/6 - 11/05 | | | | | | |
| | | A1 - Access to Magic - Include Single Sign on | | | | Time box for SSO |
| 3 | Yes | E9 - Magic User ID and Password(link) | 3 | 3 | Need Millers Tech Available in early Oct | Employee access to Magic systems - 1 and 2. |
| 4 | Yes | E22 - Access Magic | 0.5 | 0.5 | Need Millers Tech Available in early Oct | Part of E8 - Security |
| 5 | | E8 - Security (employee & agent) | 0 | 0 | | Development for SSO for Agent and Employee |
| 7 | Yes | A9 - Claims Status (Original) | 3 | 3 | Need Millers Tech Available in early Oct | |
| 9 | | A5 - Commission Statements | 5 | 5 | AS/400 Coding needed - AS/400 must be coded and tested by Miller by 10/13. | Still undefined - is AS400 going to hold the status? Claims status change, email agent scoped and prioritized as 5 days |
| 11 | Yes | A13 - Billing Statement Part 1 (Analysis & Viewing Bill PDF on Agent Portal) Finalize 3rd party (10 of 35 days) | 4.5 | 4.5 | | |
| 12 | Yes | E4 - Departmental Areas | 10 | 10 | Millers Parse of Bill out of AS/400 must be completed earlier in October no later than 10/10 | Analysis (bill, eft, cc) view bill, pick 3rd party |
| 13 | Yes | E14 - Vendor Function | 5.5 | 4.5 | Decrease in Scope | |
| 14 | Yes | E28 - ISO Circulars | 1 | 1 | | |
| 15 | Yes | A - Agent Database (New Scope) | 5 | 5 | | |
| 17 | Yes | A8 & 12 - Agency Communication and Annoucement | 8 | 8 | | New Scope |
| 22 | Yes | A16 - Agent Analytics | 13 | 13 | | Generic document loader Use SharePoint of the the Box Analytics tools |
| 29 | Yes | E10 - Problem Track-It Access | 0.25 | 0.25 | | |
| 32 | Yes | | 0.25 | 0.25 | Employee Single sign on must be complete prior to E10 be ready. | |
| | | Total Number of Functional Dev Days | | 59 | 58 | |
| | | Number of Days Available | | 64 | 58 | |
| | | Delta | | 5 | 0 | |
| SPRINT -2 11/06 - 12/09 | | | | | | |
| | | A21 - Millers Branding | | | | |
| 1 | | A22 - Millers Website | 5 | 5 | Need SiiTe desins completed and Millers approval by 10/30. | |
| 2 | | A13 Billing Part 2 (25 of 25) (Increase Scope) | 13 | 13 | Need SiiTe desins completed and Millers approval by 10/30. | |
| 12 | | | 25 | 25 | additional custom screens, show each bill amt for each month, transaction log, email error message to acctg. MDW must be completed to handle the bill amount for each month. | |

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User Stories As Requirements

- User Story Title: Millers accountant will be able to send agency overdue list via the employee portal
- User: Millers Accounting Employee
- Action/Perform: Send agency overdue list to the appropriate agency via the employee portal
- Purpose: Notify agency of overdue payments via the Agent Portal
-
-
- Millers' accountant will be able to send the agency overdue list via the employee portal. Once the overdue list is generated in account the accountant will go to the employee portal, select the agency number from a drop down list, enter the overdue balance amount in the appropriate field and attach the appropriate agency overdue list spreadsheet. Once done the user would select the submit button. Employee portal will generate an email to agency (both the agency accountant and principal). Email will contain the overdue amount the Millers' contact information and a link to the agent portal where the Excel spreadsheet is located.

Being Agile

DELIVERABLES



We offer insurance solutions to build businesses on.

MILLERS INSURANCE HAS BEEN UNDERWRITING SUCCESS FOR 100 YEARS. [LEARN MORE.](#)

A Top Rated Insurer



From the beginning, we have understood that insurance is ultimately a promise and success means being true to our word.

At Millers Mutual, we have embraced that attitude since 1890. By adhering to the time-honored values of insurance underwriting excellence, personal customer

Customer Focus

BEST-IN-CLASS CUSTOMER SERVICE

Fast, accurate and friendly service is the rule, not the exception at Millers.

CUSTOMER CARE

Our business is built on customer care provided by our seasoned professionals.

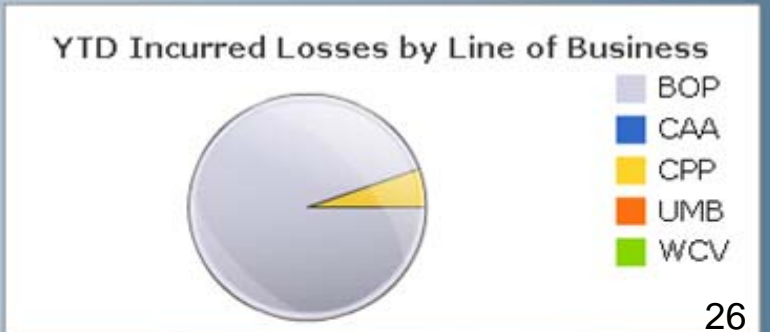
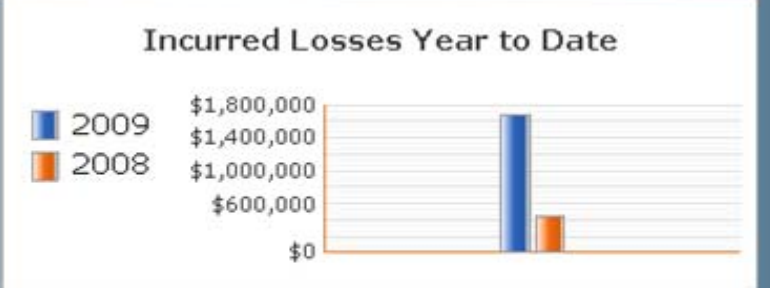
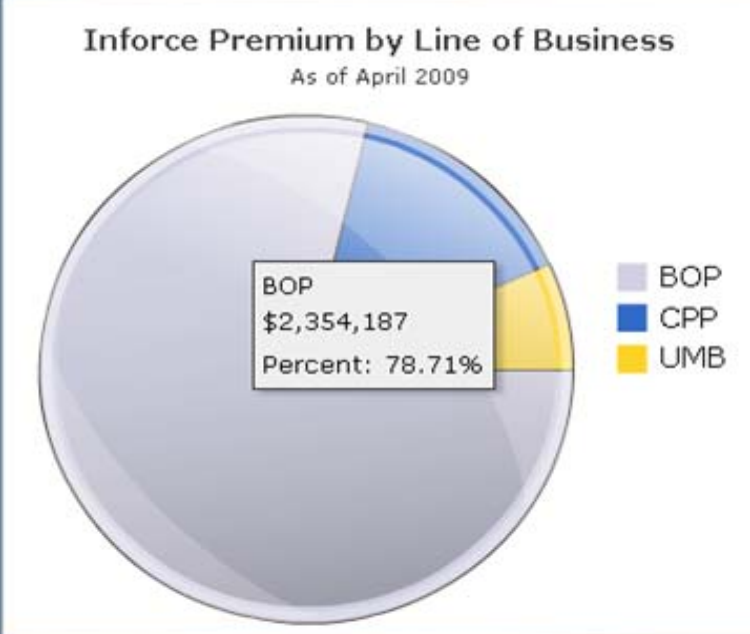
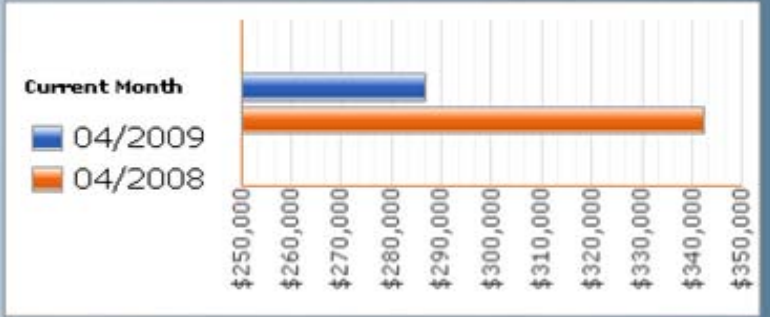
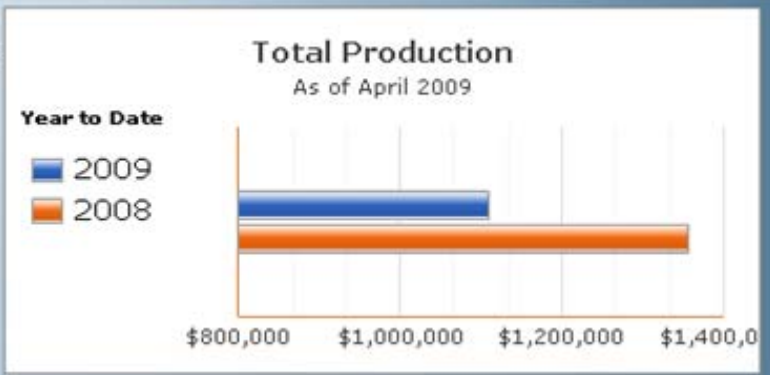
Our Clients



TROEGS BREWERY

"We have been with Millers since our founding and it's always been a strong and positive

00 [Redacted]





This Site: Agency Portal | Commission

Results by Relevance | View by Modified Date | Alert Me

Results 1-4 of 4. Your search took 0.20 seconds.

Commission Statements

Commission Statements page

[https://\[redacted\]agent/Pages/CommissionStatements.aspx](https://[redacted]agent/Pages/CommissionStatements.aspx) - 89KB - [redacted] - 3/10/2009

Commission Statements

Commission Statement library

[https://\[redacted\]agent/Commission Statements/Forms/AllItems.aspx](https://[redacted]agent/Commission Statements/Forms/AllItems.aspx) - 5/10/2009

Commission Statements - DisplayView

Commission Statement library

[https://\[redacted\]agent/Commission Statements/Forms/DisplayView.aspx](https://[redacted]agent/Commission Statements/Forms/DisplayView.aspx) - 5/10/2009

Commission Statements - Explorer View

Commission Statement library

[https://\[redacted\]agent/Commission Statements/Forms/WebFldr.aspx](https://[redacted]agent/Commission Statements/Forms/WebFldr.aspx) - 5/10/2009

View All Site Content

Home Page > Dashboards

Documents

> Millers Xcelsius Dashboard

Dashboards

> Agency Dashboard

> Underwriter Dashboard

Recycle Bin

Underwriters & Sales Dashboards

Sales & Underwriting Dashboard

Millers Mutual Group



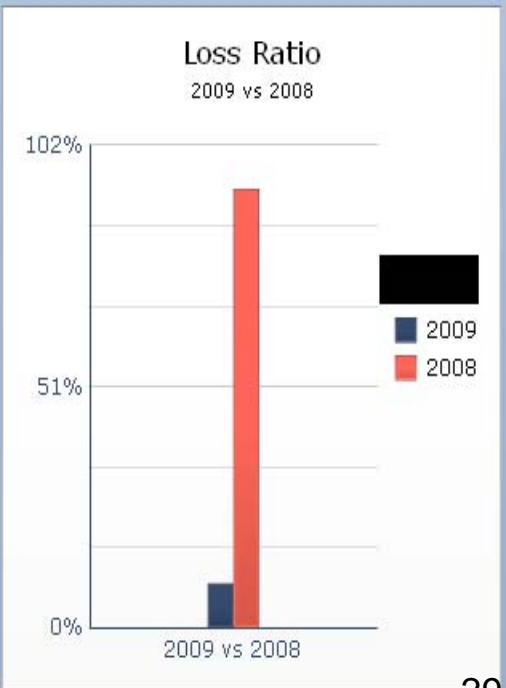
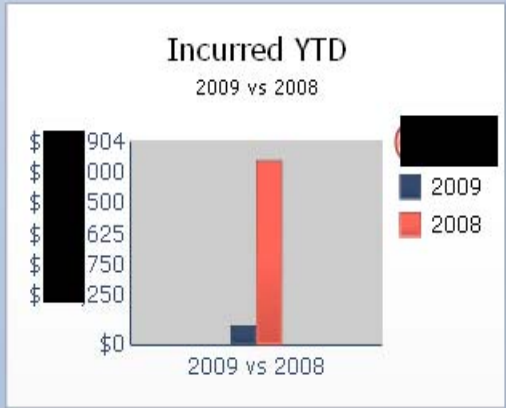
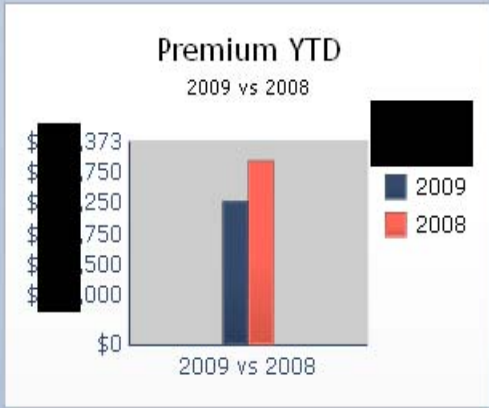
Selection

Agency Dashboard

Underwriter Dashboard

State: [Redacted] | Year: 2009 | LOB: ALL | Premium Type: Direct Written Premium | Sub Type: ALL

Refresh



Agency Details Report

| Agency # | Agency Name | 2009 Premium | 2008 Premium | %Chg | Incurred Loss | Loss Ratio | % Manual | Commissions |
|----------------|---------------------------------|--------------|--------------|--------|---------------|------------|----------|-------------|
| 000 [REDACTED] | [REDACTED] INSURANCE AGENCY INC | \$12,032 | \$6,234 | 93.0% | \$14,696 | 74% | 175% | \$2,359 |
| 000 [REDACTED] | [REDACTED] INS SERVS INC | \$40,560 | \$71,894 | -43.6% | \$15,915 | 37% | 108% | \$7,189 |
| 000 [REDACTED] | [REDACTED] INSURANCE | \$104,353 | \$121,739 | -14.3% | \$30,761 | 44% | 97% | \$20,282 |
| 000 [REDACTED] | [REDACTED] INSURANCE | \$9,085 | \$8,671 | 4.8% | (\$7,500) | -74% | 111% | \$1,315 |
| 000 [REDACTED] | [REDACTED] INSURANCE AGENCY INC | \$7,057 | \$7,236 | -2.5% | \$0 | 0% | 120% | \$1,059 |
| 000 [REDACTED] | [REDACTED] VALLEY INSURANCE | \$60,193 | \$54,886 | 9.7% | \$27 | 0% | 116% | \$9,111 |
| 000 [REDACTED] | [REDACTED] AGENCY | \$17,578 | \$14,513 | 21.1% | \$41,846 | 121% | 127% | \$2,363 |
| 000 [REDACTED] | [REDACTED] ARE | \$15,103 | \$40,916 | -63.1% | (\$2,765) | -16% | 100% | \$0 |
| 000 [REDACTED] | [REDACTED] INS AGCY INC | \$5,835 | \$4,325 | 34.9% | \$0 | 0% | 47% | \$663 |
| 000 [REDACTED] | [REDACTED] | \$24,454 | \$18,770 | 30.3% | \$0 | 0% | 101% | \$4,712 |
| 000 [REDACTED] | [REDACTED] NC | \$12,600 | \$68,219 | -81.5% | (\$2,500) | -10% | 127% | \$2,406 |
| 000 [REDACTED] | [REDACTED] GROUP | \$87,666 | \$0 | 0.0% | \$1,876 | 6% | 82% | \$13,338 |
| 000 [REDACTED] | [REDACTED] INC | \$412,974 | \$357,220 | 15.6% | \$44,514 | 13% | 76% | \$71,391 |
| 000 [REDACTED] | [REDACTED] AGENCY THE | \$33,332 | \$16,794 | 98.5% | \$0 | 0% | 78% | \$5,852 |
| 000 [REDACTED] | [REDACTED] INSURANCE ASSOCIATES | \$30,681 | \$15,122 | 102.9% | \$0 | 0% | 94% | \$5,283 |
| 0001257 | EMERSON INSURANCE COMPANY | \$20,578 | \$25,077 | -15.0% | \$46,457 | 0.0% | 70% | \$5,182 |

Report 1

Policy Details Report - (Incurred Losses)

Agency Name: 000 [REDACTED] AGENCY

LOB: ALL

Year: 2009

| | Symbol | Policy # | Policy Holder | Effective Dt | Expiration Dt | %Manual | Premium | Incurred Loss |
|-----------------------------------|--------|------------|--------------------|--------------|---------------|---------|---------|---------------|
| View Loss Details | WCV | [REDACTED] | [REDACTED] COMPANY | 10/29/2007 | 10/29/2008 | 0% | 0 | \$67 |
| View Loss Details | BOP | [REDACTED] | [REDACTED] ESQUIRE | 11/30/2004 | 11/30/2005 | 0% | 0 | (\$67,361) |
| View Loss Details | CPP | [REDACTED] | [REDACTED] | 12/6/2008 | 12/6/2009 | 0% | 0 | \$30,000 |
| View Loss Details | BOP | [REDACTED] | [REDACTED] | 6/28/2008 | 6/28/2009 | 0% | 0 | (\$33,314) |
| View Loss Details | BOP | [REDACTED] | [REDACTED] RENTALS | 3/31/2009 | 3/31/2010 | 0% | 0 | \$10,500 |
| View Loss Details | CPP | [REDACTED] | [REDACTED] | 9/26/2008 | 9/26/2009 | 0% | 0 | \$11,779 |
| | | | | | | | | (\$48,329) |

Main Report



Agency Loss Summary Report YTD 2009

as of April 2009

Agency: [REDACTED]

| Policy Symbol | Policy Number | Policy Effective Date | Claim Number | Claim Description | Claim Status | Total Loss Incurred Amount |
|-----------------------|---------------|-----------------------|--------------|-------------------------|--------------|----------------------------|
| CPP | [REDACTED] | 09/30/2008 | [REDACTED] | PIPES FROZE UNDER PORCH | C | \$ 5,061.51 |
| Total for: [REDACTED] | | | | | | \$ 5,061.51 |

| Policy Symbol | Policy Number | Policy Effective Date | Claim Number | Claim Description | Claim Status | Total Loss Incurred Amount |
|-----------------------|---------------|-----------------------|--------------|-------------------------|--------------|----------------------------|
| CPP | [REDACTED] | 09/07/2008 | [REDACTED] | FIRE DESTROYED BUILDING | C | \$(20,000.00) |
| Total for: [REDACTED] | | | | | | \$(20,000.00) |
| Total for: [REDACTED] | | | | | | \$(14,938.49) |

Agency: [REDACTED] COMPANY-000 [REDACTED]

[REDACTED] CLUB

| Policy Symbol | Policy Number | Policy Effective Date | Claim Number | Claim Description | Claim Status | Total Loss Incurred Amount |
|-------------------------------|---------------|-----------------------|--------------|---------------------|--------------|----------------------------|
| CPP | [REDACTED] | 10/01/2001 | [REDACTED] | FELL ON STEP/FX ARM | O | \$(17,000.00) |
| Total for: [REDACTED] | | | | | | \$(17,000.00) |
| Total for: [REDACTED] COMPANY | | | | | | \$(17,000.00) |

Agency: [REDACTED] COMPANY-0000 [REDACTED]

1722 [REDACTED]

5/28/2009

Home Page > Agency Comm.

View All Site Content

Recycle Bin

Announcement Document Library

Announcement/Document Library:

Folder:

Subject Line:

Body of Announcement:

Available Agencies: Select All, Select None

| | | | | | |
|--------------------------|------------|-----------------|---|---|--|
| <input type="checkbox"/> | [REDACTED] | SOCIATES INC | 9 | ↑ | <input type="button" value=">>"/> <input type="button" value="<<"/> |
| <input type="checkbox"/> | [REDACTED] | AGENCY INC - | 2 | ↓ | |
| <input type="checkbox"/> | [REDACTED] | P INC THE - 000 | | | |

Selected Agencies:

Roles: Select All, Select None

- MANAGER
- ACCOUNTING
- OWNER
- PRODUCER
- CSR

Attachment:

Email Save on Employee Site



General Business > Application Library > Hotel Motel Supplemental Application > Workflows

Workflows: Hotel Motel Supplemental Application

Use this page to start a new workflow on the current item or to view the status of a running or completed workflow.

Start a New Workflow



Approval

Routes a document for approval. Approvers can approve or reject the document, reassign the approval task, or request changes to the document.



Collect Feedback

Routes a document for review. Reviewers can provide feedback, which is compiled and sent to the document owner when the workflow has completed.

Workflows

Select a workflow for more details on the current status or history.

| Name | Started | Ended | Status |
|------|---------|-------|--------|
|------|---------|-------|--------|

Running Workflows

There are no currently running workflows on this item.

Completed Workflows

There are no completed workflows on this item.

BENEFITS AND LESSONS LEARNED

5/28/2009

Proprietary & Confidential Millers Mutual
Group

Benefits

- Technology
 - Sharepoint
 - Significant out of box functionality
 - Jump start Portal 2.0
 - Inter-portal communication
- Approach
 - Scrum
 - Much quicker for certain projects
 - Results seen in 30 days
 - Align easily with business priorities

Lessons Learned

- Technology
 - Sharepoint
 - Security Issue Internal
 - Security Issue with Business Object Connector
 - Business Objects
 - Xcelsius Limit on Drill Down
 - Hard Drive Space (Much, much, much more than anticipated)
- Approach
 - Much more preparation than expected
 - Scrum approach can miss requirements

Project Summary

- Portal (Public Site, Agent, Employee)
 - Cost 115% of Projected, 6% travel
 - 5 Months
- Sales and Underwriting Dashboard
 - Cost 131% of Projected, 22% travel
 - 3.5 Months

Presentation Summary

- Business Drivers
- IT Drivers
- Agent Needs
- Employee Needs
- Portal Framework
- SCRUM Project Approach
- Dashboards
- Lessons Learned

Vendors



- Edgewater --- www.edgewater.com
 - Portal Implementation
 - Business Objects Sales and Underwriting Dashboard
 - Data Warehouse
- Intricity --- www.intricity.com
 - Agency Mini Dashboard
 - Agency Reports
- EssexTec --- www.essextec.com
 - Hardware / SAN / VM Environment
- Authorize.net
 - Credit Card Processing

Questions?
