ERIE INSURANCE: COMMERCIAL LINES AGENT PORTAL

Erie Insurance launched a customized agent portal to consolidate quote and issue across multiple commercial lines products without modifying core systems. Implemented in phases over 30 months, it led to 25% premium growth for all three products and reduced cycle time from days to an hour.

Business Need

Erie Insurance needed to provide consolidated, account-based quoting across multiple commercial lines products. The goal was to improve agent experience and service times in order to grow the business and improve productivity, without risking the disruption of a core system replacement.

Project Team

The project was sponsored by the SVP of Commercial Products. The combined project team was made up of 40-45 internal resources and 20-25 resources from a services partner (ValueMomentum). Three separate project teams ran in overlapping sequence for each of three products, with each team including 5-6 business analysts, 9-10 developers, 7-9 QA engineers, three UX analysts, two performance engineers, and four project managers and subject matter experts.

Phases and Timeline

The total project took approximately two and a half years, with each of the three products going live after about a year. The project was run in two-week sprints, with approximately two months of analysis, 6-8 months of iterative development, one month of testing, and then four-five months of rolling out additional states after the initial deployment.

Tools and Technology

The company used the Mendix platform to develop the portal and leveraged its services-oriented architecture to connect it to CGI Ratabase rating engine and OpenText Exstream print engine via IBM integration tools. The Agile sprints were managed via HP Agile Manager and Selenium.

Overcoming Challenges

The team had not built on Mendix before, so training and support from the vendor was required. In addition, Agile development was new to most team members so training and orientation were necessary. Also, the insurance products, which ran on three separate legacy systems, were minimally documented, requiring active involvement from subject matter experts for additional analysis.

Success Factors

The company attributes the success of the project to the close working relationship between the IT and business teams, which was facilitated by using Agile practices, as well as by the rapid development capabilities of the Mendix platform. The team's iterative approach focused on provided a leading UX while developing a foundation to update core systems in future iterations.

Impact

The new portal supported premiums growth across all three products of about 25%, and submitted apps were up more than 40% for one product. Quoting for commercial accounts was reduced from two days to around ten minutes, and the quote/bind cycle from as much as 3-5 days to less than an hour. The project had a material positive effect on 2017 financial results.