



CASE STUDY

# Frontline Insurance

## Integrates Core Policy and Claims Systems



### Industry

Insurance

### Challenge

Redundant data stored in two different environments—web and IBM i platforms—forced the company to duplicate system maintenance, and slowed functionality to Web-based applications.

### Results

- Maximized investment in existing applications while meeting business demands
- Eliminated the need to copy data and logic from IBM i systems because of standards-based integration
- Delivered increased functionality to its customer-facing employees

### Products

- Rocket® API

### Application

- Application Integration

## Company

Based near Orlando, Florida, Frontline Insurance serves homeowners in coastal communities in the southeastern United States including Florida, Alabama, North Carolina, and South Carolina. Agents in the company's large network use a custom-built web portal that is a key part of Frontline's business operation. The portal provides agents with capabilities for writing new business, endorsing policies, executing payments, accessing policy documents, performing policy inquiries, and viewing claims information.

## Challenge

Frontline's all-important agent portal was linked to a series of back-end systems, most significantly, a policy and claims administration system running on an IBM i platform. Frontline had been integrating its core policy and claims systems with the agent portal by updating files directly to the existing back-end system. This required writing data to intermediate files, rather than talking directly to the policy and claims administration systems application interface from the website. Redundant data had to be maintained simultaneously in both the web and IBM i environments.

With logic existing in two different places, the company was forced to duplicate maintenance. As an example, every time the team made a change to the back-end logic, the team also had to maintain a second change to the web environment. That process was not only cumbersome, but also meant that pushing new functionality out to web users took a great deal of time.

## Solution

After evaluating solutions from several vendors with the objective of integrating its core policy and claims applications, Frontline chose Rocket® API as its integration technology. Recognizing that the original developers of the back-end systems may no longer be with the company or that the source code was not easily accessible, Rocket API tools are designed to let companies easily connect back-end systems to mobile and web applications. Connection occurs without



the need for additional coding, or changes to business-critical applications. A key factor in the company's decision was seamless support for XML-based integration between Frontline's Java web application and their IBM i systems-based claims and policy administration system. Rocket Software's critical partnership with IBM on the IBM i series and proven record in application scalability and performance further reinforced Frontline's choice.

## Results

Frontline used Rocket API to establish a single point of change, eliminating the need for duplicate maintenance efforts. After the company implemented Rocket API, the business enhancements the team made to the core policy and claims system could seamlessly flow through to the agent portal. Frontline also gained the power to add functionality far more rapidly than its previous integration approach had allowed. The process of developing integration points became so much faster that the company was able to quickly deploy increasing amounts of functionality to the web, enabling its agents to be more self-sufficient.

"Rocket API gives us benefits on a number of fronts. We can push more functionality to the edge with our agents, we can do more with less since agents are able to handle business on their own, and correspondingly, we can offer the same level of functionality to our insured customers," said Frontline CIO Kurt Bonigut.

It was also critical for Frontline to maximize its investment in existing policy and claims applications while meeting demanding business requirements. Explained Bonigut, "A lot of people debate at what point does it make sense to replace the legacy policy and claims administration system? And you hear about all these amazing new policy and claims systems on the market today," he said. "But at the end of the day, the cost of change is so high and the cost and risk of failure is so massive, it often makes more sense to keep the core system that does its job really well and find exceptional technologies like Rocket API to wrap around it. Rocket has allowed us to breathe new life into our legacy system by allowing for the latest web-based user experience technologies—and with the proven track record from the i5 for powering our back-end business solutions, it's hard to make the case for platform replacement."

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