



**Innovatively Different!**

**Modern Technologies Overturn  
Assumptions of Adoption Risk & Return**

## Innovatively Different!

### An ISCS White Paper

#### Overview: Overturning Some Technology Assumptions

Technology is useful if it solves more business problems than it creates. But as technology advances, it typically becomes more complicated and requires more expertise within your insurance company. Because no one has unlimited resources, a company then faces a dilemma—whether to invest significant resources to implement and maintain their technology or to keep resources focused on their core business of indemnifying risk, potentially missing out on the technology’s benefits. This white paper is about a technology that doesn’t follow the rules and assumptions underlying this dilemma. This technology advances your technological capability, while increasing your focus on your core business. This technology is *innovatively* different.



We applied this technology to build SurePower Innovation®, ISCS’s latest version of its award-winning insurance processing solution, SurePower, but built on a wholly new state-of-the-art technology platform. More than a software package automating a few functions, SurePower Innovation can assist every department of an insurance company to improve business quality, interaction with agents and customer service for insureds. SurePower Innovation’s power is in its flexibility and rapid

setup, configuration and customization capabilities. These capabilities are orders of magnitude more powerful than systems built on older technology, providing an insurance company the product, service and operations agility it must have in today’s dynamic insurance markets.

A key in providing this speed and simplicity is how new technologies such as services-oriented architecture (SOA) allow us to easily build and link together reusable concise building blocks to provide individual business solutions. The technologies add complexity for the ISCS system designers but reduce the customization and technology complexity requirements for the insurance company. While SurePower Innovation leverages all this complex technology for maximum functionality, Innovation’s building blocks and tools shield the technical user from all the complexities.

#### Prior to Innovation

SurePower Innovation is ISCS’s solution to the problem plaguing insurance processing systems today—there is just too much code! Systems in place today solve business problems with line after line of complex code in

the technical team’s language du jour. Programmers put business logic in the system in code readable only by them and unverifiable by the business users. In more advanced systems, much of the business logic may be found in numerous complicated setup tables that add flexibility and allow non-programmers to perform business logic changes. This is both good and bad. On one hand, we can now allow the business users to make some of the business logic changes to the system. On the other hand, we are now making these changes in a place that lacks strict change tracking and version control. In addition, it is very difficult to assure proper function with these systems because quality assurance now requires that every setup option is tested with every other setup option in all combinations. This task is impractical if not impossible. These systems have served us in the past as this was our only option. With today’s tools and technology, there is a better—*innovatively different*—approach!

### An Innovative Approach

ISCS designed SurePower Innovation with a different approach. The business of insurance contains patterns that repeat in every business requirement. The same functionality is needed over and over. Almost every business solution can be provided by the proper linking of correct business patterns in the appropriate sequence. Innovation is a collection of very accurately developed building blocks for each one of these patterns. Each block was developed with strict design, control and detailed quality assurance. These building blocks are linked together with simple configuration files under strict change and version control to perform business logic. Innovation provides the required building blocks; you provide the required business knowledge.

ISCS used what technology experts consider the latest and greatest technology to develop SurePower Innovation—services-oriented architecture (SOA), model-driven architecture (MDA), native-rules engines, and J2EE. Use of these technologies expanded the capabilities and robustness of more common tools such as HTML, XML, and browser-based approaches. This technology, while presenting a steep learning curve for ISCS developers to master, gives us the ability to have very generic building components that are used to provide the business solutions. The use of these innovations produces a simple to use, configurable environment, resulting in rapid product development and focus on business operations for tasks that the insurance company performs.



### Examples: Innovation at Work

For example, the nuances and complications involved in using HTML and a Web browser for data input are numerous, but SurePower Innovation’s screen building blocks and tools leverage the power of HTML to enable the ability to build a screen easily and dynamically with custom fields and labels based on business

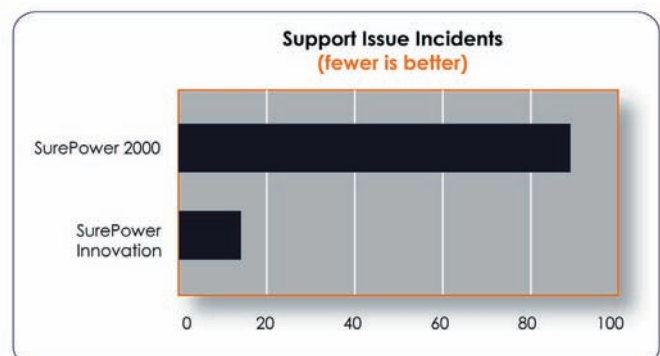
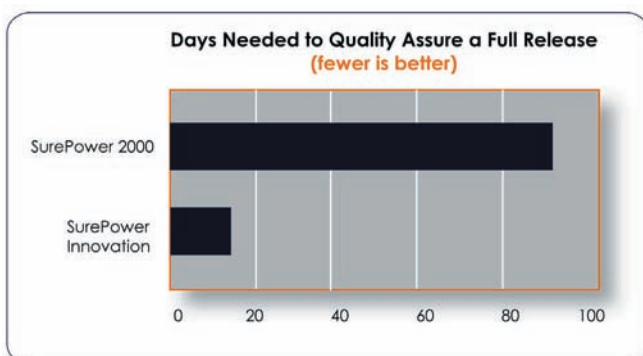
requirements. In SurePower Innovation demonstrations, people are often unclear that we have actually implemented the change with all the underlying coding—it has happened too quickly, easily and completely for what their experience has led them to believe is possible. Their expectations are overturned by innovation at work.

Let's look at another example. In older versions of SurePower, automated renewal was always a very large program developed with thousands of lines of code utilizing numerous setup tables. It was complicated, difficult to change and hard to thoroughly test. In addition, it seemed it was always customized for every customer. But if we analyze the business problem of automated renewal, we see that it is nothing more than a series of conditional events that need to take place on a policy based on prescribed timings. This process can be performed with the ability to queue tasks, the ability to time those tasks, and the ability to have those tasks perform transactions. Using SurePower Innovation's task engine, workflow engine and transaction processing engine, all of which are generic building blocks thoroughly tested and used many times throughout the system, automated renewals are performed. The use of standard, well-developed building blocks to solve business problems is how SurePower Innovation adds business knowledge to the technological tools and provides business solutions.

### The Innovation Difference

#### *Supporting Numbers: Speed, Dependability*

It's easy to imagine the benefits the SurePower Innovation approach provides, but let's look at some hard numbers. SurePower 2000® (Innovation's predecessor) is a very powerful system with an amount of business functionality that was unsurpassed until SurePower Innovation. SurePower 2000 has a code base that is at least 10 times larger than SurePower Innovation. SurePower 2000 takes at least 90 days to quality assure a release fully, and longer if every setup option is to be tested. In comparison, SurePower Innovation takes 7 to 14 days to perform the same task, which is up to nine times faster! In addition, Innovation's support issue incidents have been reduced to less than 15% of SurePower 2000's. The tightly designed concise building blocks are easier to create, modify and test, producing a much more dependable product.





*Case Study: Business Agility*

Increased and more cost-effective dependability confirms one aspect of the superiority of SurePower Innovation's approach. The following case study shows how the speed and dependability of SurePower Innovation allow an insurance company to recover from a major mistake. A product had been built out in SurePower Innovation based on a set of business specifications that proved to be incomplete. When the system was presented to the user base for a status review, the users identified approximately 60 changes they needed. These changes were spread over every screen (including adding and removing fields and data being gathered), touched every business rule, changed the entire approval cycle, and modified the general workflow. All the changes would have taken several months in SurePower 2000 or an equivalent system, and delayed the release. In SurePower Innovation, the technical team made the changes in one morning, quality assured them in the afternoon (producing only three minor issues that needed correction, which required just 10 minutes), and the product release schedule was not affected. The technical team were heroes!

**Your Path to Innovation**

SurePower Innovation comes complete with the required tools, components and processes to build successful insurance processing products. The source code is included for all components and sample build outs are provided for all the major property and casualty insurance lines to use as starting points and examples of how to use the building blocks. These sample build outs are complete working insurance processing products ready to do business. All you need to add is your company's specific business requirements, and you have a working system tailored to your company.

**Your Competitive Edge**

SurePower Innovation was built with the idea that change is no longer inevitable—it is expected and welcomed. SurePower Innovation can enable your team to get quality products to production with the quickness and accuracy that today's dynamic insurance markets demand. Program changes and enhancements can happen in a matter of days, not months, and the number of support issues will decrease dramatically. SurePower Innovation can make your technical team the company's super-capable heroes, while increasing your focus on your core business. This technology overturns traditional assumptions and is *innovatively different*. That difference can give you a competitive edge in today's dynamic markets.