



Web Access to CICS Policy Applications

Main Street America Group

Main Street America Group allows insurance agents to make policy change requests into their CICS applications via a web browser. HostBridge cut response time to users by two-thirds and makes maintenance a breeze.

Main Street America Group (MSA) is a regional property and casualty insurance company with more than \$500 million in premium and is represented by 1,200 agents in 16 states along the Eastern Seaboard from Maine to Florida. MSA was established in 1923 as National Grange Mutual Insurance Company, and serves the needs of Main Street America businesses and individuals. MSA markets its products exclusively through the Independent Agency system. Its primary goal in developing web applications is to make it easy for its agents to do business with MSA. MSA provides web access to a CICS application for agents to enter policy change requests.

Challenges

MSA's first Web application was for automobile policy change requests. It used a middle-tier, packaged application that scraped CICS application data off an emulated 3270 screen. While the resulting solution worked, the integration was inflexible. "If we needed to add CICS screens or fields to the middle-tier application, making these changes was very time consuming," said Marty Haas, systems application manager at MSA. "This inflexibility caused us to think carefully about incorporating changes to the integration. We tried to understand how badly we needed the additional data, because making changes was not a trivial task."

Performance was another challenge. One of the goals of the project was to provide a policy retrieval time to the end user of between 5 and 10 seconds. To prevent users from experiencing delays during sign-on, MSA used a session pooling system with the middle-tier screen-scraping integration that kept CICS sign-ons open. However, even with this session pooling scheme in place, most users experienced policy retrieval response times between 8 and 15 seconds. Despite these limitations, this Web application was very well received by the insurance agents.

MSA decided not to reuse this approach for web-enabling the homeowner policy change request application, and instead looked for alternatives.

Technical Requirements

The high level requirements for web-enabling the homeowner policy change request application were modified based on problems MSA's experience with their first integration project.

- *Ease of maintenance.* MSA needed an integration approach that was flexible in terms of accommodating changes and much easier to maintain.
- *Performance.* MSA needed a solution that would handle the session pooling, or bypass the need to do it, so that response times to the end users would be within acceptable limits.

Solution

MSA developed the web-enablement for the homeowner policy change request application under IBM WebSphere® in Java. They used HostBridge, a middleware product, to allow Java Beans to request data from the homeowner policy change request application via HTTP, and have the data returned as an XML document. HostBridge does its processing on the mainframe using recommended IBM interfaces and techniques, eliminating the need for session pooling and screen scraping.

Now, agents login through the MSA website, are authenticated as valid users, and can access policy information using the insured's name or policy number. This request goes through the WebSphere application to HostBridge. HostBridge runs the specified CICS transaction and presents the output back to WebSphere as XML.

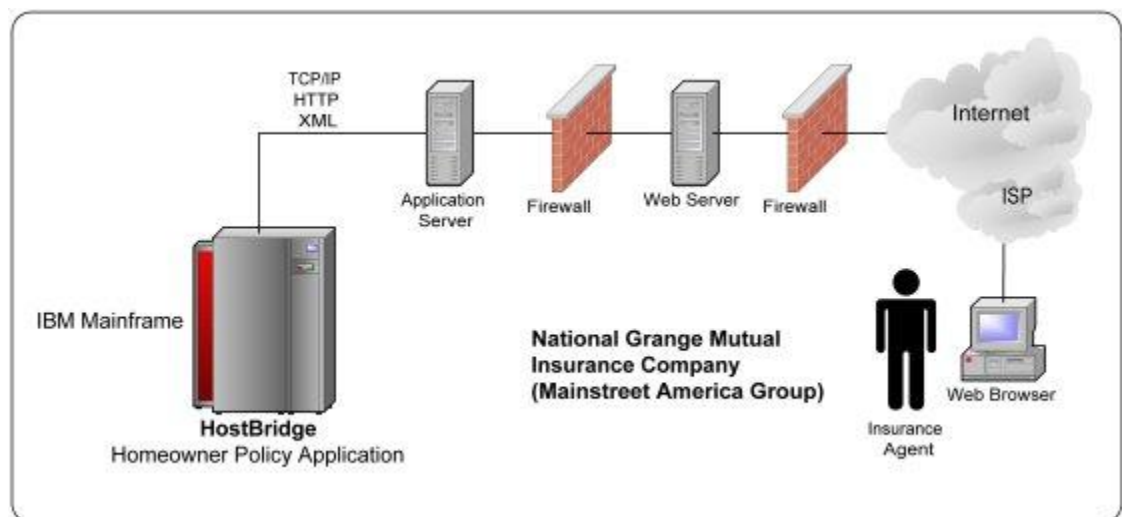


Figure 1. MSA architecture

Benefits

MSA accomplished the web-enablement of its CICS-based homeowner policy change request application without having to make any changes to its CICS application. One benefit of using HostBridge is the separation of CICS business and presentation logic.

This has allowed MSA to incorporate business logic in the middle-tier to process input more intelligently. “We’re now relying on CICS only for data,” continued Haas. “Business and presentation logic for this application is now managed in the middle-tier and on the client. We were able to implement a lot of ‘business edits’ to validate policy information on the client side so that the subsequent host processing is cleaner and faster to the insured. This technique removes work from our policy entry staff, because the agent is able to enter information directly. If there is a problem with the way that data is entered, it is flagged in real-time and the agent is asked to correct it.”

A second benefit in using HostBridge has been greater flexibility in making changes to what the agents see. “The fact that HostBridge runs inside of CICS makes it very easy if there is any kind of CICS screen change, or if an additional field needs to be pulled in,” adds Haas. “Change is almost transparent. This makes it wonderful from a maintenance standpoint. We tend to forget that HostBridge is there!”

A third benefit, and perhaps the most significant, was the performance improvement MSA experienced using HostBridge with the homeowner policy change request application, compared to its experience with screen scraping. The need to use a session pooling scheme was eliminated with HostBridge. “When we evaluated HostBridge, we liked the idea of not having to do the pooling,” said Haas. “The way it hooked right in to CICS and WebSphere made it seem like a real good fit. Response time for policy retrieval on the homeowner policy change request application is now generally five seconds or less, which is amazing. The reaction from the agents has been very encouraging. They love web applications, and have commented they now want us to implement the automobile policy change request application the same way as homeowner’s so they can get the same response time. The agents say they like our web site better than our larger competitor’s. This is very important, because MSA uses only independent agents to market its policies, and they are comparing us to the competition. So far, we’re looking very, very good.”