

The MIB WEB-DIRECT Challenge—

Top-Ten Life Insurer Discovers

Smooth Sailing With Web Services

By Neil Schappert

With the deadline looming for MIB's WEB-DIRECT Service, a collaborative effort was key to implementing an elegant and cost-effective solution.

MIB recently announced support for ACORD-compliant, XML-based, MIB Requests. They have taken the lead in the definition and implementation of "standards-based" communication with their business partners. The new service, WEB-DIRECT, will be the preferred replacement for traditional system-to-system connectivity. WEB-DIRECT employs SOAP web services and ACORD TXLife transaction formats.

"Companies taking advantage of MIB's new service will be the beneficiaries of reduced equipment costs, faster responses to inquiries and seamless integration with systems involved in the new business process."

High-volume MIB user faced unique challenges in its migration

For one of the top ten life insurance companies in the world, establishing communication with the MIB using ACORD-compliant XML was a significant undertaking with several challenges. The insurer is among the highest volume users of the MIB, generating over 700,000 MIB Requests per year. The MIB Requests are generated from eight different vendor administration

systems located in six geographically dispersed North American cities. There was also a deadline looming, as the older method of communicating with the MIB was to be retired by yearend 2006.

Two of MIB's legacy products, FAST-TRACK and MIBCOMM/V2, had previously been installed at the insurer to enable their various mainframe administration systems to communicate with the MIB. The approach had provided high quality, dependable service to the end users for years. Whatever approach they decided to take, it was important that the migration to the new WEB-DIRECT ACORD-compliant interface be absolutely transparent to the end users.

Web-enabling legacy system insulates end users from service disruptions

Rather than suffer the disruption caused by replacing literally dozens of interfaces, this leading insurer elected to continue to support the FAST-TRACK system. This approach would preserve the backend integration already in place to support the various administrative systems that require MIB information.

They decided to modify FAST-TRACK so that two outwardly facing modules could place information required for an MIB Request on an MQ queue, as well as retrieve information placed on the MQ queue from the MIB Response. Other than those small changes, FAST-TRACK would remain intact, thereby insulating the end users from any changes. MIBCOMM, on the other hand, was to be replaced by the PilotFish Technology MIB Interface, thus enabling the insurer to realize the many benefits of WEB-DIRECT.

Web services and XML standards-based communication lead insurer into uncharted waters

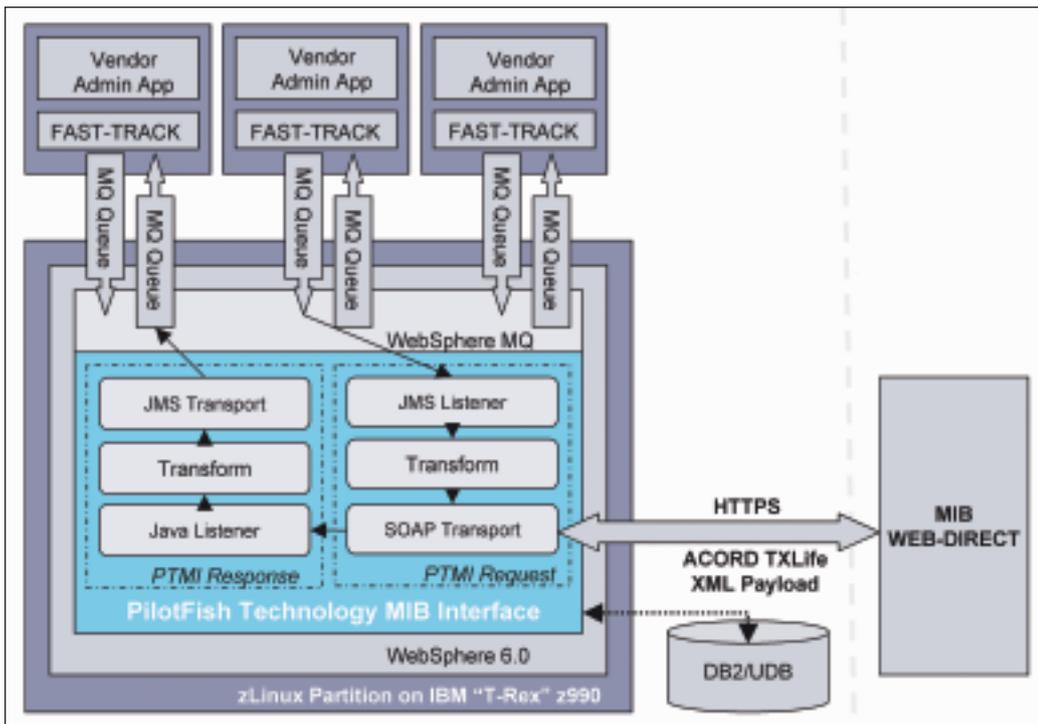
The insurer recognized that venturing into web services and XML standards-based communication was a significant effort that involved new technologies with substantial costs and associated risks. They decided that a collaborative effort with IBM, PilotFish Technology, and the MIB was the best way to shorten the learning curve, reduce the cost and mitigate the risk.

- IBM provided the infrastructure
- PilotFish provided the pre-developed MIB WEB-DIRECT interface
- MIB provided the MIB checking service, including ACORD-certified TXLife formats
- The insurer managed the entire project, and enhanced the FAST-TRACK application to interface with WebSphere MQ

IBM systems environment forms the technology infrastructure

The insurer elected to rely on IBM to provide the systems infrastructure underlying the new WEB-DIRECT interface. Components of the insurer's IBM infrastructure included:

- Hardware - IBM z990 (code-named T-Rex)
- Operating system - zLinux running on an Integrated Facility for Linux (IFL) zLinux partition
- Database - DB2 UDB with DB2 Connect utilizing a JDBC driver and Hipersockets
- Messaging middleware - WebSphere MQ
- Application server - WebSphere Application Server (WAS 6.0)



job and formal training required only 19 person-days of effort from PilotFish Technology.

The MIB WEB-DIRECT deadline becomes the catalyst for innovation and the foundation for the future

Now that the insurer has successfully implemented ACORD-compliant XML communications to the MIB, there are many new opportunities at hand. The interface to the MIB was the catalyst that resulted in the implementation of a technology infrastructure that supports standards-based communication between disparate systems.

Proven and certified, the PilotFish Technology MIB Interface (PTMI) forms the software backbone

The insurer selected the PilotFish Technology MIB Interface (PTMI) to run in the IBM environment. Among the considerations:

- The MIB WEB-DIRECT interface was already developed, tested (including the Digital Certificate), implemented and certified by MIB.
- The only customization was transforming the older MIB Request format to the ACORD Request format and transforming the new ACORD-compliant Response format to the FAST-TRACK format.
- The PTMI was compatible with any operating system, popular data base, application server or platform, including IBM's entire suite of zSeries products.
- PilotFish is a Certified Alliance Partner with the MIB.
- PilotFish has a perfect track record of fast, high-quality, cost-effective and on-time implementations.
- The PilotFish interface was an easily maintained in-house solution.

PTMI's Java-based components provide cross-platform integration flexibility and high performance

The PTMI is a collection of configurable Java components that together comprise the complete end-to-end MIB

interface. In this specific implementation, the PTMI has been deployed on the WebSphere Application Server running in a zLinux partition on an IBM eServer zSeries 990.

The PilotFish Technology MIB Interface is responsible for receiving Request data placed on the MQ queue by FAST-TRACK, transforming the data to the ACORD TXLife 401 MIB Request format, routing the Request to the MIB, and delivering it using SOAP web services transport secured by a Digital Certificate. The PTMI is then responsible for receiving the synchronous response from the MIB, routing it back to the requesting system(s), transforming it from the ACORD TXLife format to a format that FAST-TRACK can understand, and delivering it to an MQ queue where it can be received by FAST-TRACK.

19 person-days to production— an elegant solution gets delivered on time and on budget

For once, the systems implementation was not the greatest consumer of time and effort, or even in the critical path. The smallest effort was actually installing the MIB interface components. The development of the transformation from the FAST-TRACK format to and from the MIB XML format, installation of the MIB interface in their environment, production testing, and on the

“All of the components that comprise the initial MIB interface can be replicated and reconfigured to support standards-based communication between any systems for any transaction.”

The most likely interfaces to be tackled next include other third-party providers of lab reports, parameds and MVRs. However, there is no limit to the number and types of interfaces that can be supported. When one considers that according to leading research firms, approximately 50% of a company's IT budget is spent on building, deploying, managing and maintaining interfaces, there is clearly the potential to save the insurance industry billions of dollars through the adoption and implementation of industry standards.



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