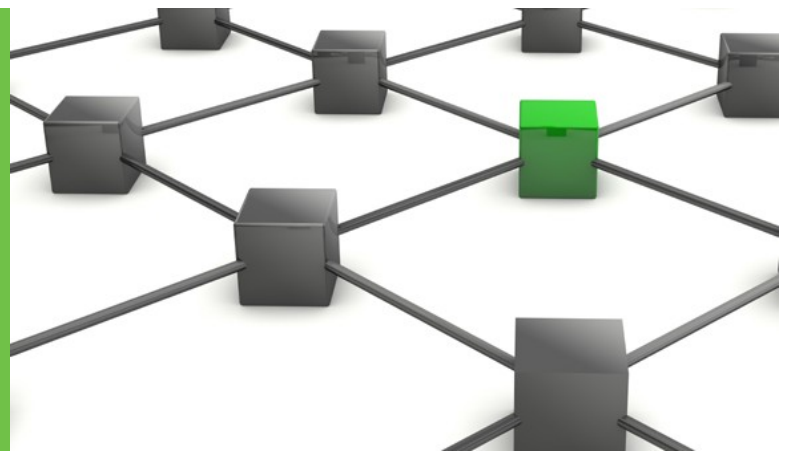# Agency & Insurer Implement New, More Secure Identity Management Link

Case Study

Summary:

Independent agency Foy Insurance Group and carrier partner MMG implemented a federated identity management approach (SignOn Once by ID Federation) on a pilot basis in 2019.

The agency-carrier project showed two firms could increase the effectiveness and efficiency of identity management with a new login process that also improves login security.

The partners boosted expectations that a larger rollout of SignOn Once by other carriers and solution providers could deliver tremendous value to the independent agency channel. As compared with other workflow-improvement initiatives, such as download, agencies achieve benefits for each carrier that implements – there is no "critical mass" of carriers required.

ID Federation caught up with **Toby Plummer, CSM, CSPO,** information systems manager, **MMG Insurance,** about the **SignOn Once implementation:**

Q: What was the driver to get MMG to initiate this federated identity management project?

Toby Plummer: MMG Insurance works hard to implement ease-of-doing business initiatives with independent agency business partners and to remain up to date with industry regulation and best practices regarding security.

The ID Federation initiative helped us improve security for our agencies. It allowed for an improved way to connect and build a more robust connection with agency partners.

From an agency perspective, passwords cause slowness and inefficiency in a business that serves customers who demand speed and efficiency. "Federated identity management" can reduce costs for the IA channel, both for carriers and agencies.

Q: Is this a business-driven or IT-driven project? A bit of both?

TP: The SignOn Once project was both business and IT driven. From a business perspective, we strive to make it easy for agencies to interact with MMG systems — and this solution provided a more pleasant and streamlined user experience.

From a technical perspective, the federated connection with MMG provides a central location for managing users for an improved overall security posture.

Q: Did you have the proper infrastructure in place? How much time and effort did it take to put this in place?

TP: MMG had the majority of the infrastructure already in place. The technical efforts for the project were extremely low and took less than a week total of actual programming. The majority of the time was spent coordinating the architectures between companies and configurations for the connections.

Total elapsed time from project kick-off to first pilot active was about 10-12 weeks.

Q: What is the benefit of being a member of ID Federation?

TP: Being a member of ID Federation, the creators of the SignOn Once solution, helped communicate standards and create consistencies in the architecture. And because carriers and solution providers (e.g. agency management systems) both sign the Trust Framework, it reduces or eliminates the need for the parties to have separate agreements for all participating partners. The ID Federation team was very helpful in getting the right parties together and on the same page to keep the project organized.

Q: What type of resources did you have to put to this project — business analysts, super-tech types?

TP: MMG leveraged the Scrum project management methodology, with a team consisting of a product owner, project management, business analysts, quality analyst and programmer analysts to facilitate and complete the work.

Q: Who at the company was responsible for identifying pilot agents?

TP: MMG's product owner worked with the marketing director to align pilot agents. Mike Foy of Foy Insurance was an instrumental partner. He has a forward-looking, security-centric mentality. He's a strong advocate for secure approaches, is innovative and helps move the industry forward by leveraging modernized technologies.

Q: Using the SignOn Once Trust Framework (a set of authentication standards established by ID Federation), what did you do related to logons, monitoring, transactions, reporting, troubleshooting?

TP: MMG Insurance worked closely with the technical team at solution provider Vertafore to ensure that monitoring and reporting of transactions were available and reviewed at regular weekly check-in sessions.

Mike Foy, agency principal of Foy Insurance, explained he was seeking a willing partner — and MMG's credibility and commitment made it the ideal carrier to take the bold step of implementing SignOn Once on a pilot basis. "With a trusted carrier partner in MMG, I was so eager to make federated identity management a reality for the 100+ users I have in my agency. While I strongly believe all of my carrier partners can get on board soon, I knew MMG had the agent focus to make it happen quickly!"

Q: How is MMG going to roll out SignOn Once to more independent agents?

TP: We worked with Vertafore's TransactNOW and PL Rating teams as well as Foy Insurance to implement ID Federation's SignOn Once with Vertafore Single SignOn (VSSO) and TransactNOW. MMG is the first carrier to use the framework in PL Rating.

Q: What kind of support do you need now? Has the help desk for passwords and user ID changed?

TP: There is very limited support required at this point. The SignOn Once process flows quite seamlessly. This has reduced support required by MMG Insurance with the agencies where this federated identity management has been deployed.

Q: Where there any surprises along the way?

TP: Setting out on the leading edge of new processes and technology always brings challenges. Fortunately with the help of Vertafore and ID Federation, there were many lessons learned.

The result is that MMG Insurance and Foy Insurance have helped improve the security and efficiency of business partner processes. We hope and expect that other insurance carriers and independent agencies (along with solution providers) will leverage this work — to create an even greater implementation for agencies and carriers going forward — for the benefit of the entire independent agency channel.

More Information About ID Federation's SignOn Once

Use the form on the ID Federation website if you're an independent agent who wants to ask carrier partners to implement SignOn Once. For carriers and solution providers, there is a wealth of free information on the website, including the Trust Framework.

ID Federation offers introductory information for insurance carriers and for solution providers, and welcomes any questions at info@idfederation.org

About MMG Insurance

A regional property and casualty company (rated "A" [Excellent] by A.M. Best), MMG has a network of 203 independent insurance agencies across more than 520 locations in Maine, New Hampshire, Vermont, Pennsylvania and Virginia. MMG, based in Presque Isle, Maine, was named company of the year by the Maine Insurance Agents Association, received the National Association of Mutual Insurance Companies (NAMIC) Overall Award in Innovation, and was selected one of the Best Places to Work in Maine (all for 2019).

About Foy Insurance

Foy Insurance Group is a family of independent insurance agencies located in New Hampshire, Maine and Massachusetts with community roots back to 1893. One of New England's largest insurance agencies with more than $70 million in written premium, Foy Insurance represents more than 100 insurance companies. Foy, which has posted aggressive internal new business growth, also has averaged almost one agency acquisition per year for the last 15 years.