



Interview with David Bailey, Application System Architect, State Auto Insurance Conducted by Diane Winston, on behalf of e2Value® January 2007

Today, technology is helping insurance companies to access data more quickly. And one company, Connecticut-based e2Value®, has leveraged technology by introducing a Web-based system that consistently produces quick and more accurate property valuations. In this article, we focus on how e2Value combines a state-of-the-art technology approach to provide accurate evaluations with an implementation approach that ensures its insurance company clients experience a painless transition to its EVS™ system. But don't take our word for it: An e2Value client, State Auto, talks about its experience.

Implementing EVS™ at State Auto Insurance

David Bailey, Application System Architect for the State Auto Insurance Companies in Columbus, Ohio, shared several ways in which the EVS implementation was a good experience for his company; "The implementation process was pretty straightforward, the XML data requirements were very easy to work with, and we never have to worry about reprogramming our systems because the entire system is accessed via the Web."

Ease of Implementation

To prepare for implementation, e2Value exposes a Web service call on its Web site through which clients send all the data fields they want to include in their valuation application. This data is transmitted over a secure line and posted via an XML interface to e2Value's system and is available for clients to access whenever they want. This is a key feature that allows e2Value to offer an unlimited number of clients online access to only information they use in their valuation process.

Limited Programming Required

"Because their system is Web-based and not a client server application, programming, on our part, was limited," Bailey added. "We only had to write code so that we could send XML to the e2Value system and process responses from the system; and, because this is not a desktop application, but a Web-based application, we had to design our Web page for this new capability. After that, we just clicked on the icon and, voila, our program was 'talking' to e2Value's program. It was *that* simple. And beyond implementation, other than adjustments we might want to make on our end, we never have to worry about system upgrades, beta testing, patches - *nothing* - system upgrades take place at their end."

Great Customer Service

"We were also impressed with e2Value's responsiveness to our questions and requests for help," according to Bailey. "The company's Help Desk team was knowledgeable and always ready to answer any questions we had. For example, when we first started using the system, we encountered a problem but we didn't know how to solve it. Our e2Value Help Desk person was not only very courteous but he lost no time troubleshooting the source of our problem and helped us resolve it right away! Since then, we haven't had any other problems and we've been using the e2Value system for three years."

Ease of Use

Bailey also indicates that State Auto agents didn't like to have to go through multiple pages to complete valuations, but the e2Value system was configured just for them and now everything is on one page; "the flexibility to design the User Interface that the business wanted was great! It took very little time to design the UI the way our agents wanted and this makes it quick and easy for agents to make the transition.

"In our business the Number One objective is to get insurance quotes fast," Bailey added. "The faster we can get quotes, the better this is for our agents. It's obvious that e2Value also understands this objective. This influenced our approach and design."

About e2Value, Inc.

e2Value®, Inc. is a full-service application development, insurance consulting, strategic technology partner and provider, offering products to assist with Insurance-To-Value (ITV) and workflow solutions. Founded in 1999 by former insurance executives and based in Stamford, Connecticut, e2Value is the leading hosted application provider delivering replacement cost valuations over the web for all residential, commercial and farm and ranch properties in the United States.

The firm offers full-featured, knowledge-based Internet applications that enable consistency and standardization of pricing, processes and procedures for insurance, real estate and banking professionals. e2Value provides a tool that tracks through the entire sales to valuation to final claim process through an application that maximizes the latest available technology, and provides quick and easy updates without a significant investment in software or infrastructure. Its clients range from the world's leading insurance companies to one-person insurance agencies, as well as banks, property appraisers and risk managers.

The founders of e2Value, Todd Rissel, Chairman and CEO and George Moore, President and CTO, have career backgrounds in the insurance and construction industries. Their combined experiences and perspectives have helped them to build a valuation system that is unrivaled for accuracy, flexibility of application and revenue generation for its users.

For more information about the company, visit the e2Value website at www.e2value.com, or email at sales@e2value.com, or call 1.888.371.2788.

About The State Auto Insurance Companies

The State Auto Insurance Companies, headquartered in Columbus, Ohio, are engaged primarily in writing personal and commercial insurance products through more than 22,500 independent agents associated with approximately 3,000 agencies in 28 states. The State Auto companies include State Auto Financial Corporation (NASDAQ: STFC), named Forbes Magazine's "Best Managed Insurance Company in America" for 2006. The State Auto companies are rated A+ (Superior) by the A.M. Best Company.