Modernization Without the Gamble
How Marysville Mutual De-risked a Major Tech Revamp

Most insurers know they need to modernize their core systems. However, the insurance industry faces a seemingly self-fulfilling prophecy: core system modernization typically brings expanding timelines, cost overruns, delayed value – risks that even the best mitigation strategies struggle to overcome.

Marysville Mutual, a customer-first insurer serving policyholders for more than a century, chose a different approach.

Marysville partnered with **Jarus Technologies** on a **step-by-step, de-risked modernization journey.** Using a data-first approach, they transformed static data into dynamic dashboards and actionable insights. This critical first step allowed:

- Marysville to realize value quickly.
- Jarus to develop a comprehensive "map" of the full technology landscape.
- Jarus to break down business problems into manageable, targeted sprints.

Together, Jarus and Marysville turned legacy data into the foundation for a modern **Policy Administration System** that focused on key commercial lines, and modernized **Billing.** And they did this all while learning, adapting, and delivering value at each phase.

The result: **Marysville can serve its policyholders with greater speed, clarity, and confidence,** proving that modernization doesn't have to be a gamble.

The Challenge

Marysville Mutual's mission has always been clear: **put customers first**. But their legacy technology struggled to keep pace with modern demands.

- Without modern data models, valuable legacy data was simply **a pile of data**, not easily accessible to executives or underwriters for decision-making.
- Traditional modernization approaches presented significant risks: big projects, long timelines, one-size-fits-all solutions that fail to deliver.
- As a regional mutual insurer, Marysville needed a partner who could **reduce risk, tailor the approach, and unlock value early,** rather than years down the line.

The Jarus Approach

While most vendors offer a rigid "rip-and-replace" playbook, Jarus guided Marysville through a **phased roadmap** that allowed them to quickly based on evolving business needs, while delivering value at every step:

1. **Data first approach.** Jarus transformed legacy data into a modern data warehouse. By aligning the data with Jarus' proven models, it became immediately usable for reporting, analysis, and decision-making. What once was inaccessible became a **foundation for action**.
2. **Policy Administration (PAS).** With organized data in place, Marysville leveraged the Jarus Policy Administration System (Jarus PAS) to modernize the Commercial Property (CP) and Commercial General Liability (CGL) lines. This step brought underwriting and policy operations into a modern environment with seamless data flow.
3. **Billing.** While implementing the CP and CGL lines on the Jarus PAS, Marysville identified a new business need focused on the core billing system. Marysville adopted Jarus' Billing Platform to modernize invoicing, payment plans, reconciliation, and customer experience. This change gave policyholders a smoother experience and Marysville greater operational control.

Early Wins, Lasting Value

By avoiding the "big bang" and choosing Jarus' **phased approach**, Marysville achieved outcomes many carriers struggle to realize:

- **Early value:** Executive dashboards and reports delivered actionable insights while core system migration was still underway.
- **De-risked delivery:** With structured data from the start, there was no guesswork. Every subsequent step was grounded in evidence.
- **Customer-first operations:** Modernized billing and policy systems gave Marysville the tools to deliver faster, more accurate, and more transparent service to policyholders.
- **Future readiness:** With aligned data and systems, Marysville is positioned to launch new products and scale with confidence.

"Thanks to Jarus, I can log in and have my finger on the pulse of the company at any time." -Trent Moser, President & CEO Marysville Mutual Insurance Company.

Why It Matters

Marysville Mutual proves that **modernization doesn't have to mean disruption**. With Jarus, they demonstrated how a regional carrier can **modernize on their own terms, step by step, with their customers at the center.**

For Marysville, this isn't just about technology. It's about honoring their 100+ year commitment to policyholders while building the foundation for the next century.

About Marysville Mutual Insurance

Headquartered in Marysville, Kansas, Marysville Mutual Insurance Company is a mutually-owned property and casualty carrier founded in 1888. With a focus on personal and farmowner coverages—including homeowners, farmowners, dwelling fire, inland marine, commercial property and umbrella lines—the company serves policyholders through a statewide network of appointed agencies. Marysville Mutual is committed to providing a stable market for quality insurance products with exceptional customer service at a competitive price.

About Jarus Technologies

Jarus Technologies was founded in 2005 and specializes in core system transformation solutions for the P&C Insurance Industry. The Jarus Policy Administration System leverages a modular architecture that allows insurers to implement purpose-built components to meet their specific business challenges. Jarus is the only vendor that promotes true customer collaboration by offering access to the software source code, which allows insurers to fully control their technology transformation strategy. For more information, please visit https://www.jarustech.com/.

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