

**SmartFlow/DTE Newsletter**

The SmartFlow/DTE Newsletter is published quarterly to improve communications among our teams. This quarter, many of our ongoing projects are involving multiple teams, so it’s nice to see what we’re all working on, especially what we’re working on together. We’ll start, though, by continuing to help team members get to know each other better by sharing a bit about four more of our associates.

**Associate Bios**

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| **C:\Install\IE Temporary Cache\Content.Outlook\TO11052M\localpicture.jpg** | **Ahmed Binafif - DTE BA** Ahmed joined the DTE Business Analyst team in November 2014. He likes his role as a liaison between business and development to ensure that the benefit of each request is met and the goals are achieved.Ahmed has started his career as a software / web developer. Then, transitioned to systems and business analysis. Ahmed has worked in government, health and retail industries prior to joining Assurant. Ahmed is a father to three kids (a girl and two boys). Ahmed enjoys to spend time with his family. Ahmed likes to try different food and travel to new places. |
| C:\Install\IE Temporary Cache\Content.Word\PIC.JPG | **Christopher Conley - DTE Rules**Chris started at Assurant in Oct 2012 on the Wells Fargo Draw team before coming to the DTE team in Sept 2014. Before that, he was a substitute teacher and online entrepreneur for 10 years.With the encouragement of friends earlier this year, Chris started bowling again after a 15 year break and currently bowls in a competitive men’s league. He also renewed a love of roller coasters with a season pass to Kings Island, another thing he hadn’t done in about 15 years. |
| C:\Install\IE Temporary Cache\Content.Word\Cindy Holcombe 2016.jpg | **Cindy Holcombe - SmartFlow Rules** I have been working at Assurant since 2008, where I started in QA as an Operations Analyst and then transferred to SmartFlow in 2012. When I am not working, I enjoy reading, knitting and playing tennis in a local USTA league. Earlier this year my husband and I took our first cruise to the Bahamas to celebrate our 25th anniversary. I would love to go back to the Bahamas someday, but I would prefer to fly. I am married to a full-time military man – Master Sergeant in the National Guard and a Production Controller in his full-time job for the National Guard – who will be retiring within the next two years after 30+ years in the military.We have two dogs and two cats – both dogs and one cat are at least 14 years old. The dogs are rescues so we are not sure how old they were when we adopted them. We have two children, a girl and a boy, a two year-old granddaughter, and another granddaughter who will be born in October. |
| C:\Install\IE Temporary Cache\Content.Word\10645502291181CDP.JPG | **Jeff Fuls, SmartFlow BA**Jeff has worked at Assurant for 5 years. He has worked with the Business Rules team and is currently a Business Analyst working in SF Support Engineering. Jeff is amazed at how there is always so much more to learn about SmartFlow! Prior to Assurant, Jeff worked as a Software Engineer at LexisNexis. Jeff is an avid hiker and loves to backpack and day hike in the West, whether it be canyons or mountains. He loves the wide open outdoors and grand vistas that greet you at every turn. Jeff also enjoys the outdoors here in Ohio and makes his own maple syrup from Sugar Maples at his house and close by. What a sweet treat! Jeff enjoys spending time with his wife and family, and has two grown daughters and two grandsons. Unfortunately, both daughters and grandchildren live in Austin, TX, so he doesn’t get to spend near as much time with them as he would like. Jeff loves travelling and hopes to get out more and visit new places. |

**Project Updates**

**Quarterly Releases successfully deployed to Production:**

* Q3 Release 1 deployed on 7/16/16
* Q3 Release 2 deployed on 8/27/16

The BA’s are currently working on Q4 sprint work/release items.

**Implemented in production the following clients:**

**Ocwen deployed on 8/15/16.**

* SF BA Lead: Jeff Roffe; SF BR Lead: Shelli Ritchie
* SF Bus Analysts: Aaron Sebourn and Ryan Dilts
* Work Item Builder (WIB) Analyst: Alan Cannon

**Quicken deployed on 8/22/16**

* SF BA Lead: Preety Arora and Jas Toor; SF BR Lead: Tammy Tisdale
* SF Bus Analysts: Chad Suttles and Shena Harrison
* WIB Analyst: Alan Cannon

**PennyMac deployed on 9/6/16**

* SF DEV BA Lead: Jeff Fuls; SF BR Lead: Goldie Petrey
* SF Bus Analysts: Nick Latino and Robin Smith
* WIB Analyst: Andrew Simmons
* DTE Architect: Kate Nesdale; DTE BR Lead: Rita Aziz

All teams continue to support these implementations post production with data integrity clean-ups and post production reported issues.

**NYCB SmartFlow Decommission – Completed 8/31/16**

* SF BA Lead: Asiya Khan; SF BR Lead: Goldie Petrey
* SF Bus Analysts: Adam Maloney
* DTE Scrum Architect: Reade Young

**Wells Fargo Cease and Desist – December 2016**

This project will bring Wells in to compliance with the Fair Debt Collection Act regarding correspondence with homeowner. The solution is new processes for both hazard and loss drafts when a homeowner is represented by an attorney all correspondence is sent to the attorney and NOT the homeowner.

* SF BA Lead: Jhanvi Shah; DTE Scrum Team Architect: Reade Young, assisted by developers with IT QA;
* SF BR: Sue Kelley, under Lisa Fisher’s direction

**Wells Fargo Portfolio Consolidation – Target Consolidation dates are 11/15, 12/1 and 12/2**

This project is the consolidation of Wells portfolios 106, 472, 591, and 685 into 708 portfolio in three phases.  The consolidation impact for loss drafts includes DTE, ICC, and AFAS applications. The DTE Scrum team is responsible for the update of client data via scripts, padding loan numbers when necessary, and update client settings for all applications as needed.

* SF BA Lead: Jeff Fuls; SF BR Lead, Shawn Brandenburg; SF BR: Sue Kelly; SF WIB: Alan Cannon
* DTE Scrum Architect: Reade Young; DTE Scrum BA: Saikrishna Errabelli; DTE BA Lead: Mark Baker.

**Bank of Oklahoma to Black Knight Conversion – Target Date 12/30/16**

Bank of Oklahoma is scheduled to migrate from an offline client to online with Black Knight by end of this year. As a result of moving to Black Knight, BOKF’s automation capabilities will increase significantly for loss drafts processing.

* SF BA Lead Jhanvi Shah. The SF BR Lead: Goldie Petrey; SF BR: Robin Smith
* WIB: Andrew Simonds
* DTE Architect: Jeff Ramion; DTE BA Lead: Ahmed Binafif; DTE BA: Judi Guggenheimer

In addition, BOK 550 is being decommissioned. BR Lead: Julio Soto, BR: Adam Maloney

**Seneca to Nationstar Transfer**

Seneca was recently purchased by Nationstar and will operate as a private label. There were 134,217 FNMA loans scheduled to transfer 9/1, 56,260 FHLMAC loans on 9/16, and 2,563 non GSE loans on 10/3. This will leave a balance of 7,437 loans for which a transfer date is TBD.

* SF BA Lead: Sumalatha Errabelli. SF Rules Lead: Shawn Brandenburg; SF Rules: Adam Maloney
* DTE Rules Analysts: Latoya Williams and Chris Conley

**RightFax Patching:**

* SF BA Lead: Jeff Roffe
* DTE fax tasks were stopped before the patch was applied and restarted to verify after the server was available. Production Validation: Twila Lewis-White

**SSP Support**

The SFL Encore Testing Team continues to support testing of the SSP Applications: Data Capture, SSP integration testing, Mock Conversions, and Regression testing. DTE Lead BA: Ahmed Binafif.

The DTE Scrum team also continues the testing and integration with SSP to ensure DTE connectivity with the master record database. Individuals contributing to this effort are Todd George, Melissa Patzek, Jasbleidi Snedden, Ed Warniment.

**SmartFlow Updates:**

* Chase HELOC to Black Knight Conversion – Target Date TBD in 2017 – BA Lead: Alf Butler
* Created a standard FTP Outbound process for sending clients SFL completed documents – BA Lead: Jas Toor
* RightFax Disaster Recovery Testing – Target date 9/24 – BA Lead: Alf Butler
* Windows 2012 Server Migration – Migrating Auto processors to 2012. This is a much bigger initiative than we first expected it to be and affected teams are working through the issues we are experiencing in testing and production.
* Proposed system to automate image delivery of SmartFlow, DTE, Trackall documents on an ad-hoc basis to clients – Target date TBD – BA Lead: Alf Butler
* Starting build for PennyMac condo database implementation on 11/15.

**DTE Updates:**

* **Ocwen DTE/Loss Draft Implementation 12/5/2016**

DTE Architect: Jeff Ramion; DTE BA: Ryan Fitzpatrick; DTE Rules Analyst: Chris Conley

* **BOKF Transition to Black Knight**

As a result of moving to Black Knight, BOKF’s automation capabilities will increase significantly. In fact, BOKF has requested several of DTE new automated processes currently being rolled out by Encore team. These processes include automated draws, automated deposits, and carrier direct. Gwen Bradshaw, Encore business analyst, provided the following description for each of these new DTE processes.

* + **Automated Draws** – “provides automated calculation of the draw amount and automated posting of the draw to Black Knight improving the quality and efficiency of the process.” This is similar to an insurance premium disbursement for hazard.
	+ **Automated Deposits** – “provides evaluation of checks to determine those that can be sent directly to deposit without review and then performs the confirmation of the deposit on Black Knight and triggers a full claim review for next steps to be taken improving the quality and efficiency of the process.”
	+ **Carrier Direct** – “provides the Assurant LPI agent the ability to request a disposition on the claim check and release claim checks on NonMonitored and EEnR claims directly to the homeowner. This action triggers a financial transaction in DTE. This improves the experience for the homeowner and reduces the number of check received for EnR.”

These new processes will be designed and implemented after the initial conversion to Black Knight for BOKF.

* **Conversion of DTE Rule Engine – Rule Studio**

DTE Rules team is rapidly approaching completion of the conversion of rules, workflow steps, and tasks from current rules engine to our new Rules Studio rules engine.

* + DTE Lead Architect: Jeff Ramion; DTE BR Lead: Tracy Shelley is the lead rule analyst, assistance from the entire DTE Rules team, with significant contributions by Dominique Kellam and Latoya Williams

When completed, this will eliminate one of several testing environments rule analysts test and provide better history and traceability of rule changes. In addition, elimination of rebuilding or copying rules in to the production environment.

* **Rule Studio**

When communicating with the InsuranceClaimCheck.com, Assurant Field Asset Services, or Carrier Direct application, a web service is used from classic Model. Currently this is problematic because of multiple rule builds needed in different environments that do not have copying capabilities. This adds build time and increases risk of errors since what is actually being promoting to production is not tested during UAT. A ppm is assigned to DTE developers to add the web service to the Rule Studio Production environment, but point to the Model websites for all three applications. This eliminates extra time for multiple builds, decreases errors and allow our business partners to perform UAT on rules that will be promoted into the production rule set. Kate Nesdale is leading this effort which will be a huge boost for the DTE Rules Team.

* **InsuranceClaimCheck.com (ICC)**

InsuranceClaimCheck.com is loss drafts website for homeowners to interact with their insurance claim. The majority of loss drafts clients are using this site for their homeowners. Homeowners can obtain information about the status of their claim, retrieve and upload required documents, verify when checks are received at Assurant and draws have been sent, and order property inspections.

One of our newest client, Penny Mac, will be implemented on InsuranceClaimCheck.com in early October 2016. Ocwen will also be implemented in early November.

* **Assurant Field Asset Services (AFAS)**

Assurant Field Asset Services is an inspection company that Assurant has acquired. AFAS provides property inspections for damaged homes that have been repaired during a Loss Draft Claim Process. Ocwen will be implemented using AFAS for their property inspections sometime in the future.

* **PennyMac contain USDA loans within its portfolio**

Kate Nesdale is the architect working on designing rule set for processing these types of loans. In addition, loss drafts is reviewing USDA loans in general to see if a best practice can be developed.

**Agile**

**Agile in Practice:**

DTE Rules Team has adopted Kanban approach in managing DTE Rules only ppms. Currently, this process is old school using the whiteboard in Jason Snyder’s office and manipulation of PPM exports in Excel and follow up by Susan Williams. Currently Susan is working with PMO team to find best software tool applicable for DTE Rules Team’s process.

SmartFlow used Agile principles during the recent client implementations.  While one document source was finalized, the rules would be sent for approval while rules for the next document source were begun. Testing was performed as rules were approved.  In the end, rules were delivered in usable chunks by source.

The DTE Core Scrum team started using points for each user story in the release backlog during the 3rd quarter. This will help the team establish sprint velocity, and forecasting future sprint and release planning.

**Agile Coaching Circle:**

*“We believe that sharing knowledge and practical experiences accelerates learning and leads to better solutions. Agile is not just a delivery method. It is a mindset. As we transform how we interact and operate there is much that we can learn from each other. Join the Agile Coaching Circle to be inspired and to be inspiring.”*

At the Agile Coaching Circle we talk primarily about tools and techniques related to "doing" agile.  As an organization, Assurant is striving to **be agile**, not just do agile.  Agile is not about Scrum or user stories or daily stand ups.  Agile is about the way we work and the way we think - rich with conversation and collaboration, constantly learning and adapting, and focused on activities that add value to Assurant.   Below are links to two presentations from previous Agile Coaching Circle Meetings.

[QA Agile Testing Best Practices](file:///R%3A%5CSmartFlow%5CSmartFlow%20Newsletter%5CDTE%20%26%20SF%20Newsletter%5C2016%20Q3%5CQA%20Agile%20Testing%20Best%20Practices%20for%20SmartFlow%20-%20201%200525.ppt)

[Motivating Agile Teams](https://assurantconnects.sharepoint.com/teams/Operations/Agileprac/ACCPresentations/Motivating%20Agile%20Teams_20160615.pdf)

**What does the Agile Manifesto Really Mean?**

Throughout the 1980s and 1990s, software development consultants and managers experimented with different ways to overcome the problems inherent in 1970s-era development procedures. Because they were all working to overcome the same difficulties, many of their “unique solutions” actually overlapped.

In 2001, seventeen of these consultants and managers attempted to identify the common ground in their approaches. Because they felt that their approaches were all more flexible and adaptable than old-school methodologies, they adopted the term “Agile” to describe the group as a whole.

Then they attempted to summarize the core values that they could all agree on. The result was the “Agile Manifesto”:

* Valuing **individuals** and **interactions** over processes and tools
* Valuing **working** **software** over comprehensive documentation
* Valuing **customer** **collaboration** over contract negotiation
* Valuing **responding** **to change** over following a plan

Unfortunately, that document, like most mission statements, doesn’t exactly provide a roadmap for how all of these high goals should be accomplished, or even attempted. What is less known is that the same group created another list that was a little more prescriptive:

1. Satisfy the customer through early and continuous delivery.
2. Welcome changing requirements.
3. Deliver working software frequently.
4. Users’ people and developers must work together daily.
5. Build projects around motivated individuals.
6. Use frequent face-to-face conversation.
7. Measure progress by working software.
8. Promote sustainable development.
9. Promote technical excellence and good design.
10. Keep things as simple as possible.
11. Allow teams to self-organize.
12. Reflect and adjust periodically.

It’s worth noting up front that *each Agile approach emphasizes some of these principles more than others!* But it’s also worth noting that each of these items represents some way of “acting out” one or more parts of the “Manifesto.”

“**Valuing Individuals and Interactions**” includes:

* Build projects around motivated individuals. (So don’t do things that de-motivate people.)
* Use frequent face-to-face conversation. (I.e. “standups”)
* Allow teams to self-organize. (Give people a say in what they are going to work on next.)
* Promote sustainable development. (That’s mostly a “code” for avoiding working conditions that eventually drive mistakes and turnover.)
* Reflect and adjust periodically. (This is generally addressed to the team: meet at the end of each development cycle to congratulate each other for good work done and address things that could have been done better.)

“**Valuing Working Software**” includes:

* Deliver working software frequently. (Short development cycles)
* Promote technical excellence and good design. (Coding standards, code reviews, or at least comprehensive testing.)
* Keep things as simple as possible. (So anyone on the team could troubleshoot the code if possible.)
* Measure progress by working software (not “pages of specifications” or “lines of code” or any of the other metrics that can easily be manipulated by lazy but clever people).

“**Valuing Customer Collaboration**” includes:

* Satisfy the customer through early and continuous delivery. (Let the customer see progress, even if it seems microscopic at first; it will build the customer’s confidence in your people and processes.)
* Users’ people and developers must work together daily. (Keep the customer in the loop, to make certain that what you’re delivering is what the customer wants.)

“**Valuing Responding to Change**” includes:

* Welcome changing requirements. (Establish a mechanism from the start for incorporating changed requirements into the development flow, so they’re part of the flow, not an interruption.)

When you break it out to this level you realize, that all of these “principles” are really “lessons learned” *before* the Agile Manifesto was created. You may also note that certain principles that are critical to some Agile methodologies are not listed at all, such as tracking progress visually.

Since the Manifesto was signed, most of the folks who signed it have tried to stay true to the second list as well as the first, with the result that some of the different methodologies are being implemented today in very similar ways, with very similar results. A few have stayed out of the mainstream, though, so if someone says they’re “using Agile,” it still pays to ask which flavor of Agile they’re using.

Still, in most cases “using Agile” means that your organization plans to:

* Increase customer engagement.
* Improve team dynamics.
* Reduce extensive up-front planning.
* Release smaller updates, more frequently.
* Monitor each feature’s progress through the cycle.

If you can adjust to this way of working, then you’re ready for Agile.

**Did You Know**

* The recent addition of new clients Ocwen, Quicken and Penny Mac have increased the total number of clients served by Assurant to 37 and increased the total portfolio size for all clients to 34,500,000. The SmartFlow and DTE management team would like to congratulate the team for the great accomplishments made in last three months. It was truly an amazing accomplishment!

**Some fun facts:**

* Hewlett Packard, Microsoft, as well as Apple have one not so obvious thing in common – they were all started in a garage.
* Of the 60 billion emails that are sent on a daily basis, 97 percent are considered spam.
* Facebook reports over 1 billion registered users. Were it a country, it would have had 3rd largest population in the World.
* 92% of world currency is digital. People are earning and spending money without ever touching it. In fact, economists estimate that only 8 percent of the world’s currency exists as physical cash.
* The Apple Lisa was the first personal computer introduced to offer graphical user interface (GUI) and a mouse in Jan 1983.

**Metric Performance**

**DTE**



**SmartFlow**

