Customer Success Story | Insurance

Grinnell Mutual Reinsurance Company

Case management transforms information-intensive underwriting and claims processes

The Challenge

While successfully providing property and casualty insurance and reinsurance to customers for more than a century, Grinnell Mutual Reinsurance Company's underwriting and claims processes needed an overhaul. The Claims and Underwriting departments had little visibility into one another's workloads and decisions, and no easy way to collaborate on policies or claims. With information required to handle policies and claims scattered across paper files, network shares, email inboxes and an AS400 processing system, service levels and audits suffered.

Grinnell tackled these challenges with OnBase by Hyland.

"Our Claims and Underwriting departments were functioning separately. The OnBase case management solution helped bring down those walls."

– Missy Gaul, manager, IT

The Solution

Using its existing OnBase enterprise information platform, Grinnell created a mission-critical case management solution to better manage underwriting and claims processes for all its clients. Rather than relying on custom development, Grinnell's system administrator created the solution via point-and-click configuration, leveraging OnBase's underlying content repository and native integration and workflow functionality.

Grinnell's case management solution provides its Underwriting and Claims departments with access to all policy and claim information in a single, central location. By rolling up all policies by customer number, the solution empowers underwriters and claims adjusters with 360-degree views of all accounts and related content such as medical documents, first notice of loss documents and correspondence – all within interfaces tailored to their specific roles. The solution also integrates with Grinnell's homegrown processing system, automatically displaying updated claims data alongside related policy information.

CUSTOMER
Grinnell Mutual Reinsurance Company

INDUSTRY
Property & Casualty Insurance

SIZE
More than $550 million in premiums written
750 employees
Independent agents in 11 U.S. states

LOCATION
Grinnell, Iowa

ONBASE INTEGRATIONS
Claims Management System
Lawson
Policy Management System

DEPARTMENTS USING ONBASE
Enterprise-wide

OnBase®
by Hyland

"Users now have a big picture view of everything that exists in a policy file," said Missy Gaul, manager, IT. "They can see all the policies that exist on an account, and they also have a tab to review claims that exist on the policy, including claim status, assigned adjuster and what's going on with that claim."

Underwriters and claims adjusters create and track key notes throughout the life of policies or claims, documenting their thought processes during policy reviews and claims processing and even sharing certain notes with affiliated agents to keep them up-to-date.

At any time, employees have access to all notes and policy information, improving collaboration and ultimately service levels. They now spend less time searching for information on desktops, file shares, emails and other applications to make a decision, field an agent inquiry or answer a customer question. When adjusters or underwriters transition or transfer, the employee taking over their book of business has a complete snapshot of everything that has happened thus far, ensuring continuous, high-quality service.

"The case management solution has really improved customer service," said Tara Illg, senior claims field adjuster. "I can take a customer call, pull up any claim file for any adjuster, and see the live notes that have been entered, as well as any estimates, photos or information on the file. I can help that customer without having to transfer them to another adjuster."

In addition to delivering value for underwriters and adjusters, the solution provides auditors with complete visibility into actions taken on policies or claims.

"Our internal auditors can review all policies that underwriters are working on, see where they're making decisions, why they accepted a file and whether there were any exceptions," said Gaul. "Auditors can then give them feedback – so it's also kind of a training tool for the underwriter."

The Difference

Improves cross-departmental collaboration: "Since implementing our case management solution, we've eliminated many information siloes," said Gaul. "Our Claims and Underwriting departments were functioning separately. The solution helped bring down those walls."

Increases visibility and enhances customer service: Managing all information in one central place, underwriters, adjusters, managers and auditors have complete visibility into all activity related to a policy or claim – including a detailed decision trail, who handled the case, interactions that happened and actions taken. This 360-degree view enables employees to more quickly and effectively respond to customer requests, answer inquiries and process claims.

Offers solution flexibility: The ease of solution configuration has been extremely valuable, enabling Grinnell to easily adapt the solution to changing needs. Because the OnBase platform allows for point-and-click configuration, changes can be made rapidly and delivered to all users simultaneously.

Learn more at **OnBase.com/Insurance ››**

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