

The Motorists Insurance Group

Driving faster processing for policy applications with IBM and the Daybuff Group

Overview

The need

Inefficient underwriting processes at The Motorists Insurance Group slowed response to clients and threatened its competitive edge. How could it process policy applications faster and enhance the client experience?

The solution

The company's Personal Lines business is introducing a streamlined process for managing the entire underwriting lifecycle, reducing piles of paper and delivering improved transparency and control.

The benefit

Teams will be able to handle a greater volume of work more effectively. Shorter cycle times for applications and revisions will boost customer satisfaction and sharpen competitive advantage.

Insurance companies need access to a range of documentation to process claims and applications, from customer identity certifications to credit check records – making it hard not to get buried in paper.

For The Motorists Insurance Group, this was an all too familiar challenge. With teams in its Personal Lines business relying on complex manual processes to manage a multitude of tasks and documents, it was difficult to track policy applications and revisions, and make decisions in a timely, accurate manner.

The result? Slow, inefficient application processing that had a negative impact on the company's responsiveness to clients, and threatened its competitive advantage.

Jarrold Reed, Senior Project Manager at The Motorists Insurance Group, explains: "Previously, paper coming in needed to be sorted, prioritized, and then handed to the right person to do the work. From that point on, we had very little visibility into what work was being done, making it difficult to keep track of the progress of individual cases. There were instances where an independent agent would call up to inquire why a certain piece of business hadn't been processed, and we would have to go from desk to desk to see who had been assigned that particular job."

"We were the first company to integrate IBM Case Manager with IBM Content Manager Enterprise Edition outside of a lab. Taking such an innovative approach had its challenges, and IBM really stepped up to the plate, helping us to overcome any issues as they arose," says Jarrold Reed, Senior Project Manager at The Motorists Insurance Group.



Solution components

Software

- IBM® Case Manager
- IBM Content Manager Enterprise Edition
- IBM Navigator

IBM Business Partner

- The Dayhuff Group
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Tara Robison, Resource Manager at The Motorists Insurance Group, adds: “On top of this, several associates in our Personal Lines business became eligible for early retirement a few years ago. This left us with a reduced workforce that was still expected to handle the same volume of work. We recognized that we needed to adopt a more efficient approach to processing, in order to help teams do more with less.”

Taking an integrated approach

Over the years, The Motorists Insurance Group had built up a highly customized technology infrastructure for managing its underwriting activity. At the core of this environment was an IBM Content Manager repository, containing more than 10 years of historic data.

The Motorists Insurance Group chose to use this Content Manager system as the strategic platform for a new approach to processing policy applications and revisions. Around this platform, the company is working to deploy IBM Case Manager and a range of complementary applications developed specifically for the insurance industry. In this effort they have partnered with the Dayhuff Group, an IBM Premier Business Partner.

“Before we began our search, we reached out to all the business lines and affiliates to learn what they wanted most from a policy workflow solution,” remarks Tara Robison. “Using this input, we honed in on two products, and ultimately selected IBM Case Manager. We felt that Case Manager was a truly enterprise-level solution that could work for all our business lines, and wasn’t just focused on insurance.”

New ways of working

The Motorists Insurance Group has gained a flexible and efficient way of managing underwriting processes in its Personal Lines business. The company has developed an automated workflow for managing homeowners and property insurance applications, and is working to roll out additional workflows for its Personal Lines Division.

“We have been able to fulfill two key aims: getting rid of paper and providing transparency,” says Jarrod Reed. “In the past, we had one staff member whose sole responsibility was to print and deliver paper to the Personal Lines team. Now that we have gone paperless, we have been able to redeploy this associate into a new role.”

“For the first time, we can see exactly what is happening with the work that is being distributed... teams are able to make more informed decisions and handle a greater volume of work.”

— Jarrod Reed, Senior Project Manager,
The Motorists Insurance Group

The new approach is helping other members of the Personal Lines team to broaden their skill sets, as Tara Robison explains: “We are starting to use resources very differently – and more effectively. Whereas before certain team members used to specialize in a certain area, such as only handling new business for our property lines, with all workflows coming under a single umbrella, people can cover much broader work assignments. As a result, associates will be able to take on a much wider set of responsibilities and develop new skills.”

Cutting through complexity

With a robust platform in place for managing the end-to-end lifecycle of policy applications and revisions The Motorists Insurance Group can provide Personal Lines teams with the insight and control they need to work quickly and efficiently.

Jarrod Reed states: “For the first time, we will be able to see exactly what is happening with the work that is being distributed – it will no longer be a guessing game. We will be able to answer questions such as: what, why and how are we doing? Where can we make improvements?”

“With this kind of insight, teams will be able to make more informed decisions and handle a greater volume of work more effectively. As a result, The Motorists Insurance Group can respond to customers about their policy applications much faster. This will potentially allow us to increase customer satisfaction and loyalty, giving our business a valuable competitive edge.”

About The Motorists Insurance Group

The Motorists Insurance Group, headquartered in Columbus, Ohio, consists of 11 property and casualty insurance, life insurance and insurance brokerage companies. The group markets insurance solutions through more than 14,000 independent agents and producers in a network of more than 2,000 agencies in states across the Midwest, Northeast and South.

The Motorists Insurance Group is rated A (Excellent) by A.M. Best Company, the leading provider of insurer ratings. The rating measures financial strength and ability to meet obligations to policyholders.

To find out more, visit: www.motoristsgroup.com

To learn more about the Dayhuff Group, visit: www.dayhuffgroup.com

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