



The General Improves the Claims Payment Experience

> Personal auto insurer leverages Guidewire ClaimCenter and InsurPay to extend its nationwide offering to benefit customers

Customer and user experience is the new battleground for growth in the insurance market. The General[®], an insurer based in Nashville, Tennessee, offers online direct-to-consumer auto insurance and wanted to improve the claims experience for its nationwide personal auto insurance offering—and at the same time reduce costs.

Claims and claims payments are high impact areas for customer experience because car accidents, injuries, and vehicle damage are often highly stressful for policyholders. There is a correlation between positive claims experience and customer retention. On the other hand, customers who are unsatisfied with their claims experience are more likely to turn to competitors at their next renewal.

Insurers such as The General seek to improve speed and convenience for customers in the claims process, and traditional paper checks add delays in getting payments into customers' hands.

Many insurers are moving to convenient, real-time digital disbursements to meet growing consumer demand for speed and ease with transactions. Moreover, the companies themselves have a need for secure, efficient, and cost-effective payouts.

With ever-evolving expectations of the insurance claim customer, The General looked into expanded payment options on its strategic enhancement roadmap, according to regional Claim Director Molly Cook. The firm recognized that its check printing and delivery process had three challenges: it was not meeting the expectations of customers, it was creating inefficiencies, and it was generating waste.

To support its U.S.-based claims operation, in 2015 The General implemented **Guidewire ClaimCenter**, a claims management system that supports all lines of personal, commercial, and workers' compensation insurance.

ClaimCenter provides end-to-end claims lifecycle management, including intuitive loss-report intake, advanced adjudication processes, integrated operational reporting, and tracking of all required claims-related financial data.

However, The General still needed a way to leverage the capabilities of ClaimCenter with an integrated digital claims payment platform to bolster customer service.



The General

Headquarters
Nashville, TN

Operations
United States

Business Lines
Personal Auto

Employees
1,370

Website
www.thegeneral.com

Product(s)
Guidewire ClaimCenter
InsurPay

Benefits of InsurPay Integration with Guidewire Products

- Reduced issue-to-receipt cycle time by nearly five business days for each payment
- Saved more than \$1 million annually in processing time and speed
- Improved customer experience, offering payments via funds transfer, direct deposit, prepaid card, and traditional check payment methods

Integrated Solution: InsurPay and Guidewire ClaimCenter

In 2018, The General engaged InsurPay, the Invenger Technologies products division. InsurPay is a digital claims payments platform that is designed to increase customer retention, reduce insurers' internal costs, and enable insurers to remove sensitive payment data from their premises.

The General offloaded the digitizing of claims payments to InsurPay, which helps insurance companies leverage modern financial technologies to make electronic payments easier and more convenient for paying customers, vendors, and lien holders.

InsurPay has global experience and an extensive network of IT, software, and insurance partners. It is a Solution partner in the Guidewire PartnerConnect™ program, a network of select companies that provide solutions to enhance, extend, and complement the capabilities of Guidewire products. InsurPay can apply its expertise in payments to streamlining payment processing with ClaimCenter.

InsurPay's network focuses on areas such as integration and collaboration to help its partners deliver comprehensive platforms that enable customers to reap benefits such as easier deployment and reduced cost of ownership.

InsurPay also leverages the Ready for Guidewire program, which tests and validates accelerators and add-ons that are developed by Guidewire PartnerConnect Solution partners to help ease integration with Guidewire InsuranceSuite.

Ready for Guidewire accelerators and add-ons have been rigorously tested and validated to meet Guidewire's software design principles and quality criteria. Completed accelerators and add-ons are assigned a validation mark that includes specific version and product information.

As part of its accelerators for The General, InsurPay integrated ClaimCenter with its own platform to provide a comprehensive payments mechanism for processing claims payments.

InsurPay software supports insurance firms in a number of ways. For one, it gives the companies the ability to pay anyone—insured individuals, claimants, vendors, and lien holders—using one solution for either a single payee or multiple payees.

The software also provides a choice of payment methods, letting customers decide how they will receive payments. That, in turn, improves the adoption rate for electronic payments. An additional benefit: adjusters can use the InsurPay solution on the device of their choosing from virtually anywhere. As a result, InsurPay takes the friction out of claims payment by using a single solution for payment to single or multiple payees, with a choice of payment methods from any device in any location.

Expert workflows and processes help The General increase customer satisfaction, improve operational efficiency, and reduce cycle time. The firm can communicate with customers on the channels they prefer and can create customized customer interfaces.

The General is using InsurPay's accelerator to integrate the InsurPay software with ClaimCenter, providing a seamless integration that keeps the focus of customer satisfaction at its core.

"By leveraging Guidewire ClaimCenter and moving the claim payment process to InsurPay, claim payment costs and cycle times have been reduced, saving time and money for the business and improving the customer experience."

- Molly Cook,
Director of Claims, The General



InsurPay

Headquarters

Simi Valley, California

Operations

United States

Business Lines

Payments

Employees

60

Website

www.insurpay.com

Product(s)

Claims Payments

Electronic Billing and Payments

Guidewire Product(s)

Guidewire ClaimCenter

Guidewire PolicyCenter

The Benefits: Fast Improvements in Claims, Enhanced Customer Service

With the partner solution in place, The General moved all claim payments to InsurPay, leveraging its full platform of payment features including electronic claim payments for vendors and lien holders, customer choice options for clients, and electronic document attachments.

"By leveraging Guidewire ClaimCenter and moving the claim payment process to InsurPay, claim payment costs and cycle times have been reduced, saving time and money for the business and improving the customer experience," Molly Cook says.

Because of the integration with Guidewire, payments are immediately sent to InsurPay once the payment request is completed in ClaimCenter. This quickly starts the payment process for the customer, explains Cook.

With the help of InsurPay and its integration with ClaimCenter through its validated accelerator, The General was able to implement the integrated solution within 12 weeks, according to Cook. InsurPay's Guidewire accelerator sped up the integration by reducing the time, resources, and effort needed to handle such a complex project.

The InsurPay software and accelerator gave The General, for the first time, the ability to quickly offer digital payments to insured individuals, claimants, vendors, and lien holders.

The General now offers payments to its customers via funds transfer, direct deposit, prepaid card, and traditional check payment methods. "This flexibility meets customers' needs and expectations, says Cook, "and delivers on The General's mission statement to make life easier" for customers.

Another big win for the company involves vendor payments. InsurPay enrolls vendors for direct deposit, which makes it easier and more efficient for those companies and helps build those relationships.

The process of generating payments through checks is expensive. By moving claims payments to the InsurPay solution, The General estimates a savings of more than \$1 million annually in processing time and speed. In 2019, the company estimates 60% of claim payments will go through payment methods other than check issuance, and this will cut the issue-to-receipt cycle time by nearly five business days for each payment. It will also reduce associated costs of check issuance and mailing.

The General's relationship with InsurPay has been a huge success, according to Cook. "Our business is fast paced and demands a lot, and their team has been flexible, supportive, responsive, and collaborative," she says. "From the RFP [request for proposal] process to post-implementation support, they're side by side with us working to create a seamless experience for the company and our customer."

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- Molly Cook,
Director of Claims, The General