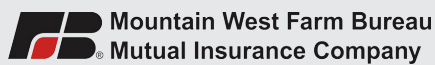


SMARTCOMM™

Mountain West Transforms Customer Conversations with Smart Communications



About the Customer

Mountain West Farm Bureau Insurance is a multi-line insurance company serving the needs of individuals, families, and businesses throughout Wyoming and Montana for over 72 years, and more recently through a subsidiary company – 360 Insurance in Colorado. Their mission is to provide financial peace of mind for their customers with competitive, quality products and services. Policyholders are their number one priority. Their goal is to earn trust in every relationship, every promise, every day.

Business Challenge

Truly supporting customers means understanding and communicating with them the way they want to be communicated with. MWFBI determined that outdated systems created an inability to communicate with their customers effectively and may be negatively impacting their relationships with customers. They concluded that overhauling their documents and systems could help. By reevaluating and revamping their outdated forms for style consistency and ease of readability, they are hoping to turn one-way print communication into two-way, digital, personalized conversations. These new conversations will enrich the policyholder experience, policyholder knowledge, help enable a more satisfying experience, and encourage increased customer loyalty.

For this project, they needed to find a tool that would help them meet the needs and wants of their policyholders but also improve their operational efficiency. In the current state, changes to their forms required IT involvement, so an overhaul and simplification of their forms would be a major undertaking. Taking IT out of the document management business helps to streamline business processes, allowing employees to work in their own lanes and to have more flexibility.

MWFBI was using five different tools to facilitate their automation efforts, so the new solution needed to handle all current tasks and additional functionalities on the roadmap—including sending communications via multiple delivery channels, enabling digital delivery and the eventual elimination of mailed, printed documents, making communication faster and easier.



“With Guidewire and SmartCOMM™, what used to take days and hours can now be done in minutes.”

– Kurt Markus, Manager of Project Management Office, Mountain West Farm Bureau Insurance

The Solution: SmartCOMM for Guidewire InsuranceSuite

By combining SmartCOMM with Guidewire InsuranceSuite, MWFBI redesigned hundreds of their forms and streamlined new templates into discreet and interchangeable sections that were easy to customize and helped to personalize the communications going to policyholders.

MWFBI used SmartCOMM to:



Reduce template maintenance by **95%**



Add SMS and email digital channels, enabling a **digital-first approach** to communication



Save millions in operations costs by consolidating automation tools from five to one, reducing IT reliance, and lowering mail and processing costs

Business Outcomes

MWFBI is enabling a streamlined business operation more equipped to deliver a best-in-class experience by accurately and efficiently communicating with customers via multiple digital channels – SMS & email.

Policy Services and Legal create and lock forms content. Agents, Underwriters, and Adjusters use the form templates to include customized, relevant, and necessary sections in each communication. Created templates are dynamic and fit the policyholder's preferred method of communication, be it email, mobile, or print.

When an action is triggered, policyholders can indicate how they want to receive a response. Agents then create a communication and send in the preferred method. Any changes requested can be made on the spot by the Agent and sent back to the policyholder - creating truly interactive conversations that occur quickly and easily.



“Smart Communications allows us to fully digitalize two-way communications with our customers.”

– Tim Hays, Vice President of Information Technology, Mountain West Farm Bureau Insurance



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“Our goal is to take technology off the table as a limiting factor for future plans.”

– Tim Hays, Vice President of Information Technology,
Mountain West Farm Bureau Insurance

Future Goals

MWFBI is on the right track to creating more adaptive, personalized, and relevant two-way conversations with their policyholders that will help them understand what the insured’s needs are and how to best meet them throughout their policy administration and claims lifecycles as a customer. They are looking forward to even more automation, more unique and customized agent communication, and transformation of their business processes to create an exceptional end-customer experience. Having completed the template migration for personal lines, they will focus on templates for commercial lines in the next release.



www.smartcommunications.com

Connect With Us



Smart Communications provides the platform that leading organizations trust to deliver personalized, consistent and compliant conversations across all touchpoints and channels. The Conversation Cloud™ consists of SmartCOMM™ for enterprise-scale customer communications, SmartIQ™ for digital forms transformation, and SmartDX™ for trade documentation. Over 650 enterprise organizations across the globe rely on Smart Communications to simplify and automate complex processes and deliver highly secure, frictionless experiences across the customer lifecycle.

Smart Communications solutions are powered by AWS services including Amazon EC2, Amazon S3, Amazon RDS, and AWS Lambda, to deliver its cloud-native customer communications management platform.