



The General Improves the Claims Payment Experience

> Personal auto insurer leverages Guidewire ClaimCenter and Invenger (now One Inc) to extend its nationwide offering to benefit customers

Customer and user experiences are the new battleground for growth in the insurance market. The General, an insurer based in Nashville, Tennessee, offers online direct-to-consumer auto insurance. The company 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 the customer experience because car accidents, injuries, and vehicle damage are often highly stressful for policyholders. There is a correlation between positive claims experiences and customer retention. 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. Yet traditional paper checks add delays in getting payments into customers' hands.

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

To meet the ever-evolving expectations of the insurance claim customer, The General wanted expanded payment options on its strategic enhancement roadmap, according to Claims 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 integrate its ClaimCenter capabilities with a digital claims payment platform to bolster its customer service.



The General

Headquarters

Nashville, Tennessee

Operations

United States

Business Line

Personal Auto

Employees

1,370

Website

www.thegeneral.com

Products

- Guidewire ClaimCenter
- One Inc ClaimsPay® (powered by Invenger-InsurPay)

Benefits of integrating ClaimsPay® (formerly Invenger-InsurPay) with Guidewire ClaimCenter

- 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 by offering payments via funds transfer, direct deposit, prepaid card, and traditional check payment methods

Integrated Solution: Invenger-InsurPay (now One Inc's ClaimsPay) and Guidewire ClaimCenter

In 2018, The General engaged Invenger Technologies (acquired by One Inc in 2020) to implement ClaimsPay®.

The ClaimsPay (formerly Invenger-InsurPay) digital claims payments platform is designed to increase customer retention, reduce insurers' internal costs, and enable insurers to remove sensitive payment data from their premises. It helps insurance companies like The General leverage modern financial technologies so that electronic payments to customers, vendors, and lien holders are easier and more convenient.

One Inc has global experience and an extensive network of IT, software, and insurance partners. One Inc'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.

As a Solution partner in the Guidewire PartnerConnect program, One Inc received a *Ready for Guidewire* certification for its ClaimsPay integration. This means that Guidewire has rigorously tested and validated One Inc's ClaimsPay accelerator to help ease integration with Guidewire InsuranceSuite—in particular, to streamline payment processing with ClaimCenter.

The General is using the accelerator to integrate the ClaimsPay software from One Inc with ClaimCenter, providing a seamless integration that keeps the focus on customer satisfaction. ClaimCenter is now integrated with One Inc's platform to give The General a comprehensive way to process claims payments.

ClaimsPay supports insurance firms in a number of ways. For one, it gives the companies the ability to pay anyone—insured individuals, claimants, vendors, or 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 receive payments. That, in turn, improves the adoption rate for electronic payments.

An additional benefit is that The General's adjusters can use ClaimsPay on their chosen device from virtually anywhere. As a result, the One Inc integration enables The General to take the friction out of claims payments by using a single solution for payment to single or multiple payees, with a choice of payment methods from any device in any location.

With the integration of ClaimsPay and ClaimCenter, The General can leverage expert workflows and processes to help increase customer satisfaction, improve operational efficiency, and reduce cycle time. The insurer can communicate with customers on their preferred channels and create customized customer interfaces.

"By leveraging Guidewire ClaimCenter and moving the claim payment process to ClaimsPay, we've reduced claim payment costs and cycle times, saving time and money for the business and improving the customer experience."

— Molly Cook,
Claims Director, The General



One Inc

Headquarters

Folsom, California

Operations

United States

Business Lines

Payments

Employees

260

Website

www.oneinc.com

Solutions

Claims Payments

Billing & Premium Payments

Guidewire Integrations

Guidewire ClaimCenter

Guidewire PolicyCenter

The Benefits: Fast Improvements in Claims and Enhanced Customer Service

With the partner solution in place, The General moved all claim payments to ClaimsPay, 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 ClaimsPay, we’ve reduced claim payment costs and cycle times, saving time and money for the business and improving the customer experience,” Molly Cook says.

With the Guidewire integration, payments are immediately sent to ClaimsPay after the payment request is completed in ClaimCenter. Cook explains that this quickly starts the payment process for the customer.

With the help of One Inc and its validated accelerator for ClaimCenter, The General was able to implement the integrated solution within 12 weeks, according to Cook. The ClaimsPay accelerator sped up the integration by reducing the time, resources, and effort needed to handle such a complex project.

The One Inc 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. One Inc enrolls vendors for direct deposit, which makes it easier and more efficient for those companies and helps build their relationships.

The process of generating payments through checks is expensive. In 2019, the company estimated that 60% of claim payments went through payment methods other than check issuance. By moving claims payments to the ClaimsPay solution, The General estimates a savings of more than \$1 million annually in processing time and speed.

In addition, the ClaimCenter–ClaimsPay integration has cut the issue-to-receipt cycle time by nearly five business days for each payment. It has also reduced the associated costs of check issuance and mailing.

The General’s relationship with One Inc has been a huge success, concludes 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 process to post-implementation support, they’re side by side with us working to create a seamless experience for the company as well as our customers.”

“The General is using One Inc’s accelerator to integrate the ClaimsPay software with ClaimCenter—a seamless integration that keeps the focus of customer satisfaction at its core.”

— Molly Cook,
Claims Director, The General