Germania Insurance Improves Claims Operations

Insurer leverages Guidewire Explore for smart, data-driven decisions

Germania Insurance

Headquarters
Brenham, TX

Operations
United States

Business Lines
Auto, Home, Life, Farm, Property, Business

Employees
477

Website
germaniainsurance.com

Product(s)
Guidewire InsuranceSuite
Guidewire EnterpriseEngage

Headquartered in Brenham, Texas, Germania Insurance provides auto, home, life, farm, property, and business insurance for their customers in the Lone Star State. Germania has been in business for more than 120 years. With more than 200,000 members, Germania has more than 400 active local chapters/agencies throughout the state of Texas.

The Need for Instant Data

Germania was looking to make smart, fast, data-driven decisions. Legacy system reporting was reliable and in use for many years. But with the new Guidewire core systems—Guidewire ClaimCenter and Guidewire PolicyCenter—going into production, Germania needed a way to build reporting on this new data. Germania started by looking at Guidewire Explore and recognized great potential, because all the data was instantly available with no wait for lengthy ETL processes to complete.

Germania started with Guidewire Explore for Claims in order to analyze ClaimCenter data. The business users wanted a resource that could be used daily with reliable and accurate counts, metrics, and data. There was a learning curve with setting up Explore for Claims and understanding how the various filters and date/time pickers worked to get correct claims and exposure counts that aligned with business needs. Germania considered out-of-the-box dashboards in Explore but decided instead to build custom ones to better fit its business requirements.

Benefits

- Improved collaboration between claims and data analyst teams

- Fast answers to business questions

- Enhanced claims user productivity

> "Our data was just so hard to get to if we didn't have Explore. The ability to self-serve with Explore and have every field available instantly has significantly improved our claims operations. Explore is a great tool to get fast answers."
>
> — **Felicia Boykin, Data Analyst,**
>   **Germania Insurance**

take off. "We use Explore for Claims regularly to validate hunches, answer questions, and match up exposure counts," says Olivia Davis, Data Analyst at Germania Insurance.

The company rollout started with a demonstration of the three main dashboards to claims leadership. This was followed by multiple training sessions with accompanying user documentation. Mini-contests and quizzes were used to make learning fun and drive adoption. There was a lot of positive feedback. Many claims users said they use the tool approximately three to five times per month for various analyses. One claims manager stated, "This definitely has some long-term potential, and I would be lost without it." Business is seeing new opportunities and uses for Explore.
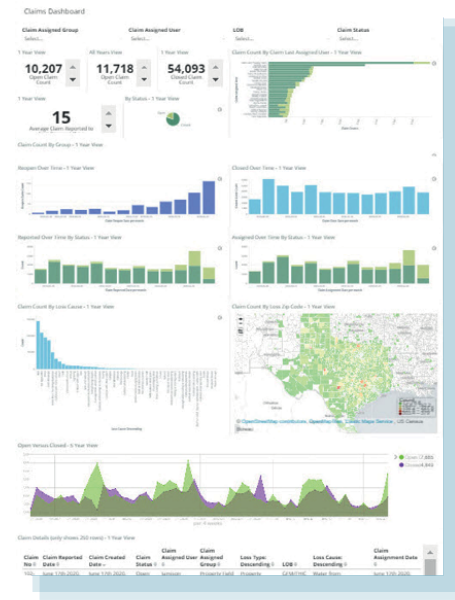
Custom-Built Claims Dashboards

The first project involved the tracking of assignments of claims and exposures to adjusters. With help from Guidewire, Germania built three company-wide dashboards:

· Claims dashboard: Provides counts, claims status, cycle times, map, and data table for a one-year view of all claims

· Commercial claims dashboard: Used for the commercial department

· Exposures dashboard: Shows data at the exposure level and defaults to display open catastrophe exposures

Subsequently, working directly with the claims team, Germania built numerous visualizations and dashboards. The process was highly collaborative and iterative, as changes were made quickly in Explore and all ClaimCenter data was instantly available. The data analyst team matched the counts on the dashboards with SQL statements in the ClaimCenter database. From there, things really started to

Claims dashboard