

Mountain West Farm Bureau Insurance's Transformation Enables Best-in-Class Experience for Customers





Mountain West Farm Bureau Mutual Insurance Company

Headquarters

Laramie, Wyoming

Operations

United States

DWP

\$212M

Business Lines

Personal, Commercial

Employees & Agency

Approximately 320

Website

www.mwfbi.com

Products

Guidewire InsuranceSuite on Guidewire Cloud, Explore, ProducerEngage, Cyence Smart Communications SmartCOMM Multi-line insurance company teams up with Guidewire and Smart Communications to help simplify IT and modernize core operations to deliver more value to policyholders.

Mountain West Farm Bureau Mutual Insurance (Mountain West) serves the needs of individuals, families, and businesses throughout Wyoming, Montana, and Colorado. As a local insurer for nearly 75 years, specializing in helping clients protect their autos, homes, farms, ranches, and businesses, the insurer aims to provide financial peace of mind for customers via competitive, quality products and services.

However, with decades-old processes and limited, paper-based communication channels, meeting consumer and agent expectations was becoming increasingly challenging for Mountain West.

Outdated systems made communication difficult for all parties, hindering customer engagement and potentially negatively impacting relationships.

Mountain West decided to overhaul its documents and systems to provide a seamless digital communications experience and improve operational efficiency. To do so, they needed a solution that could help manage all current tasks while making communication easier — including sending omnichannel outreach, enabling digital delivery, and the eventual elimination of printed and mailed documents.

Benefits

- Redesigned hundreds of forms and reduced template maintenance by 95%
- Re-creation of 1,000+ documents and set them up to be delivered through trigger events in Guidewire
- Saved more than \$3M

 in operations costs by
 consolidating automation
 tools from 5 to 1, reducing IT
 reliance, and lowering mail and
 processing costs
- Enabled a digital-first scalable strategy to communications that underpins exceptional customer experiences and loyalty while meeting compliance requirements





Smart Communications

Headquarters

London, UK

Operations

United States, EMEA, APAC

Businesss

Customer Communications
Management

Employees

400

Website

smartcommunications.com

Product

SmartCOMM

Improving the Customer Journey and Communication Experience

Mountain West decided that implementing InsuranceSuite on Guidewire Cloud would be its best option to accomplish what it wanted to. The platform infuses business-critical core systems with digital capabilities and analytical insights, which enables insurance companies like Mountain West to grow via customized customer journeys and experiences.

One high-priority goal for the project was to automate personalized policy communications that met compliance requirements without a heavy administrative burden. By tapping into Guidewire's ecosystem, Mountain West knew it could accomplish this. The insurer teamed up with Guidewire Premier Partner Smart Communications and integrated the SmartCOMM solution into Guidewire core system. Mountain West has scaled and automated personalized policy communications that meets the needs of its policyholders and compliance requirements all while improving operational efficiency without any heavy administration burdens.

Tim Hays, Mountain West CIO, noted, "SmartCOMM helps facilitate the digital journey for the customer. If they want an email, it knows to send an email. If they want a text message, it sends a text message. If they want to go to a portal and get their document, the same document we might mail to them, SmartCOMM helps enable that."

"There are tremendous gains when leveraging Smart Communications within the Guidewire ecosystem. What used to take days and hours can now be done in minutes."

 Kurt Markus, Director of Product Management, Mountain West

At Mountain West, the transformation project touched every department, unlocking new levels of efficiency and processing by enabling agility, speed, and high performance.

Automation reduces busy work for both the agents and the employees, allowing them to focus more on clients instead of wasting daylight pushing paper. With interactive SMS and email capabilities, customer conversations can dynamically update based on client communication channel preferences.

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Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and machine learning to deliver our platform as a cloud service.

More than 500 insurers, from new ventures to the largest and most complex in the world, run on Guidewire. For more information, contact us at info@guidewire.com.