

# Pekin Insurance Improves Speed-to-Market with Guidewire and Smart Communications



## Headquarters

Pekin, Illinois

## Operations

United States

## Business Lines

Personal

Commercial

Workers' Compensation

## Employees

800

## Website

[www.pekininsurance.com](http://www.pekininsurance.com)

## Products

Guidewire InsuranceSuite

Guidewire Analytics

Predict

Cyence

SmartCOMM Solution

## A 100-year old insurer modernizes its infrastructure and implements an enterprise-scale customer communications management platform.

Pekin Insurance, founded in 1921 in Pekin, Illinois, offers personal, commercial, and life insurance products to customers in 24 states.

With its motto of going “beyond the expected,” Pekin prides itself on being more than an insurance company, providing innovation and excellence in products and services in order to deliver on the promise of financial protection and peace of mind for its customers.

To address growing market trends and remain competitive with larger carriers, Pekin Insurance recognized that it needed to upgrade its core technology and infrastructure to meet the digital requirements of its internal operations and its external customers.

Considered a super-regional carrier and an independent-agent-focused company, Pekin identified digital transformation as the path to enable direct-to-consumer business, one of the major advancements shaping the insurer’s strategy.

## A Modern Approach

When the company embarked on its PIVOT (Pekin Insurance Virtual Overall Transformation) initiative, it implemented Guidewire InsuranceSuite to modernize its infrastructure, simplify processes both for internal users and agents, and help drive speed to market. In December 2021, the insurer took the next step in its journey by deciding to move its system to Guidewire Cloud.

Replacing its 35-year-old homegrown legacy mainframe systems, Pekin—working with Guidewire’s PartnerConnect Consulting partner Deloitte Consulting LLP—began to evaluate how it could find partners that would embrace cloud-based computing and seamlessly integrate with Guidewire to supply a number of ancillary solutions that would round out its new ecosystem.



## Smart Communications

### Headquarters

London, UK

### Operations

United States, EMEA, APAC

### Business Lines

Customer Communications Management

### Employees

400

### Website

[www.smartcommunications.com](http://www.smartcommunications.com)

### Product

SmartCOMM

### Guidewire Product

Guidewire InsuranceSuite

“With any cloud environment you are going to have more agility and the ability to do better integrations,” says Amy Bingham, Vice President and Chief Information Officer.

These partners would need to live and breathe Pekin’s stated goals around communications ease of use—supporting business users and gaining more transparency. For example, Pekin looked for a solution provider that could solve the company’s challenges related to creating insurance-related document templates, which previously took more than three weeks to create from scratch.

Pekin also wanted to ensure compliance and governance to centralize all forms/ documents and template versions for compliance and consistency.

## Increasing Engagement

Consistency was also a factor related to multi-channel communications, and so the insurer sought to increase engagement to ensure consistent branding and messaging across all communication channels and empower its organization to deliver each customer’s documents via their preferred delivery channels.

Further leveraging the Guidewire PartnerConnect Solution program, Pekin chose Smart Communications’ SmartCOMM solution to deliver a best-in-class, enterprise-scale customer communications management platform.

Pekin was able to leverage the prebuilt, verified SmartCOMM accelerator—one of the many Ready for Guidewire accelerators that Smart Communications has made available for Guidewire InsuranceSuite to joint customers.

“What we are really finding is improvement in overall support with both Guidewire and Smart Communications,” Bingham says. “We have found greater stability, elasticity of the cloud, reduction in time-out errors, reduced full-time support who can pivot to other support capabilities. We aren’t troubleshooting issues and reprocessing documents anymore.”

Pekin’s success in integrating SmartCOMM enables the company to create a new product or even enter a new line of business at a much faster pace, because document owners can edit and approve content for different channels, enabling business users to make content changes to preapproved templates.

## Empowering Agents and Claims Handlers

With the SmartCOMM implementation, this is playing out in myriad ways. For example, Pekin’s agents and claims handlers can use SmartCOMM directly from within their Guidewire ClaimCenter environment to create targeted and relevant personalized communications for customers, using free text or preapproved text, branding, and content. When new policy quotes, additions, or changes are made, or when policy renewal quotes are to be issued from Guidewire PolicyCenter, the appropriate personalized communication and documentation is generated using SmartCOMM, quickly and simply.

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Pekin also now has integrated control over its communications. Draft documents with personalized and targeted messages are seamlessly integrated with Guidewire approval workflow, so senior managers can review and approve all documents before delivery. Since implementing SmartCOMM, the customer has realized a 67% reduction in its document generation process. And when producing a formal document, what used to take the insurer nearly three weeks can now be accomplished in one.

Pekin has also reduced the time and effort required to create new templates by using SmartCOMM’s browser-based template authoring, which offers a user-friendly interface and access to shared content, style sets, layouts, and data. Because each template is multi-channel, multi-brand, multi-jurisdictional, and multi-language, insurers can eliminate hundreds of old templates.

Bingham says, “The implementation of Smart Communications has really enabled Pekin to streamline our document generation process, resulting in a much faster turnaround for our customers.”

## Power in Partnerships

With Guidewire and its new digital ecosystem now in production, Pekin’s releases are three times faster than in the past. Partnerships like the one with Smart Communications have allowed the company to enter new markets, states, or jurisdictions with new coverages faster and more efficiently. Eleven months into its digital journey, Pekin launched two products in one state. Within the next six months, it successfully launched the same set of products across five additional states. In 2022, the expansion into a new state for commercial lines was completed in record time. Plans for additional state expansion are on the horizon.

**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](mailto:info@guidewire.com).**