



# The General® Pursues Digital Transformation with Savings Over \$1 Million and An Improved Customer Experience

## Entering the Digital Age of Insurance

It wasn't that long ago that the idea of performing a damage appraisal without having a person physically go out to inspect a vehicle seemed an impossibility to claims folks at The General®. Today, however, the Nashville based company not only has a mobile app that enables customers to more easily buy insurance, obtain digital ID cards and file claims, but their customers can receive on-demand support via chat functionality instead of relying upon phone calls.

Innovation in technology has truly taken Property and Casualty insurers by storm. The resultant disruption has forced the industry to think differently about data, product offerings and the services that customers want. Anticipating this, The General implemented Guidewire's ClaimCenter in 2015, a robust claim system that would serve as the foundation for their digital roadmap into the future.

## Did You Say "Wait for a Check?"

Having started their digital transformation journey, The General soon realized that they couldn't give their customers the full digital experience they were demanding without also modernizing their claim payment system. How could they allow customers to send in their insurance premiums digitally on the front end, but then when misfortune strikes and they file a claim, essentially tell them 'Your claim payment check is in the mail. Please allow 7-10 days for receipt'?

Realistically, they couldn't, especially when **70% of their customer base uses a digital device at the point of sale** and includes unbankable customers and insureds predominantly 18-36 years of age. The General made the decision to focus on digital claim payment transformation as



## About The General

The General specializes in 'high-risk' insurance, offering auto insurance to drivers who may have difficulty obtaining insurance at a reasonable rate, due to a history of driving violations or accidents, insurance lapses, or less than perfect credit. It is a company dedicated to its vision of giving their customers a superior experience.

- **Licensed insurance agency** writing predominantly direct-to-consumer business
- **55+ Years in Business;** Founded in 1963
- **"A" Rating** from A. M. Best
- **47 states, 6 locations** nationwide
- Subsidiary of **American Family Mutual Insurance Company**



*"Approximately 40% of our claim payments in 2019 reached our customers through methods other than check. We have **cut claim payment issue to receipt time by 5 days and realized over \$1 million in cost savings.** The flexibility and speed of the ClaimsPay platform meets customers' needs and expectations, helping us to deliver on The General's mission to make life easier for our customers. The customer feedback has been outstanding!"*

— Molly Cook, Claims Director, The General



part of their Digital Enhancement Roadmap, with the goal of leveraging the capabilities of ClaimCenter by integrating a digital claim payments platform that could support paying anyone, anytime, by any method.

## One Inc: A Comprehensive Digital Payment Platform and Guidewire Solution Partner

With digital claim payment transformation as their primary roadmap focus in 2018, The General selected One Inc and their ClaimsPay platform for their digital claim payments solution. **Being a Guidewire Select Partner definitely influenced The General's decision to select One Inc.**

They knew they could be confident that One Inc had the capabilities and experience necessary to integrate the ClaimsPay platform easily and quickly with Guidewire's ClaimCenter, through the use of validated accelerators. They also knew that ClaimsPay was a comprehensive cloud-based SaaS platform that was simple and easy to use, with a crisp customer portal that would be branded for The General. Implementing the integrated solution took only 12 weeks.

## The Paper Check World: Challenges and Inefficiencies

Prior to switching over to ClaimsPay, the paper check process presented many challenges for the company across departments, including not only Claims, but Accounting, IT, and Compliance as well. All areas were struggling with inefficiencies. Since check print only occurred one time per day through a centralized print process, payment issuance activities drove claim

department activity. Time zone differences added further complication. Once checks were printed, the administrative work began. Staff would secure signatures from authorized company representatives and place checks into envelopes for mailing.

## The EOB Attachment Challenge

Medical Payment and PIP related claim disbursements were yet another challenge. These claim payments require an Explanation of Benefit (EOB) document to be attached to the payments. Since checks printed from one central location and EOBs from another, Medical/PIP claim checks would be sent overnight to an administrative assistant located in the EOB office so that they could then be matched together for mailing. In the world of paper checks, overnighting payments rapidly became the only way adjusters could quickly get claim payments out to customers in need.

## Advantages of Having Insight, an Integrated Solution and a Great Partner

Due to The General's partnership with One Inc, the business gained visibility into expense that had not previously been exposed under the older processes. While the business knew there was inadequacy in its check print and mailing processes, One Inc was able to provide additional detailed reporting to The General team. Taking swift action, The General was able to reduce overnight expense by over 65%.

Together with One Inc, they were able to design enhancements to the document management system and ClaimCenter that allowed them to attach documents,

*"Since they already had Guidewire validated accelerators developed for ClaimCenter, we knew we could get the **integration done quickly (took only 12 weeks)**. We were able to customize our customer portal with easy to understand explanations that would help our customers learn the differences among the various payment methods and select what was best for them. Their team was flexible, engaged, and handled all of our requests with a sense of urgency."*

— Molly Cook, Claims Director, The General



such as EOBs, to any method of payment in ClaimsPay via a document ID. Today, the ClaimsPay platform handles the EOB/Payment match process, saving significant manual effort, resources and expense for The General, allowing these resources to be reallocated toward more value-added activities and initiatives that result in a much better experience for The General's customers.

## Can a Payment Be Too Fast?

With the new digital ClaimsPay solution in place, customers selecting Direct to Debit funds transfer have claim payments transferred immediately to their debit card. That is unbelievably amazing when you've been accustomed to a 7-10 day waiting period for paper check arrival. But what if there happens to be a mistake with the payment amount? Previously, that long waiting period for check arrival actually gave the payor additional time to recognize an error and quickly reverse it before it reached its destination.

Today with ClaimsPay, however, adjusters can easily make claim payments and corrections whenever they need to, and customers can select the payment method of their choice – EFT, Direct Deposit, Pre-Paid Card and traditional check payment if still preferred – and no claim payment is ever considered 'too fast'.

## Digitizing Vendor Payments – A Huge Win for The General

One Inc's already established relationships with large national vendors, such as lienholders and rental car companies, was very attractive to The General from the

beginning, but they had no idea what a huge success digitizing vendor payments would be for them. Due to One Inc's existing vendor relationships, streamlined vendor portal, and diligent vendor enrollment practices, over 50% of The General's vendors have enrolled in EFT claim payments. **"Our vendor digital adoption rates have been a huge win for us, and One Inc has been instrumental in this success,"** said Molly Cook, Claim Director.

## The Road Forward – Innovating Together

Today, the claim payment flexibility and speed offered at the General is undeniable. The improvement in customer experience has been substantial. Since first creating their digital transformation roadmap, they have achieved significant cost, effort and resource reallocation that have allowed them to improve their mobile app, introduce 2-way texting, and experiment with Robotics Process Automation (RPA). **All of these achievements have led to a 5-point increase in customer promoter scores**, further reinforcing growth and retention strategies.

Now that they have witnessed first-hand exactly what's possible, The General is excited to continue on their digital journey, expanding the use of innovative new technologies to keep improving the experience for customers. And as their innovation partner on this digital journey, One Inc will be there with them, exchanging ideas and collaborating on transformative new initiatives that will propel them both forward.

**"One Inc is an industry leading company to partner with. From the RFP process to our post-sales relationship, they have been phenomenal to work with. They have partnered with us every step of the way to understand what we needed and how we were trying to solve business inefficiencies. They made it all happen in a timely fashion. To this day, they work with us on regulatory changes, collaborate on innovation, and provide us with tremendous service. Their partnership is outstanding. We love the One Inc team!"**

— Molly Cook, Claims Director, The General

## What Happened Next: The General's Digital Transformation

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

— Molly Cook, Claims Director, The General

### Benefits Realized/Results



Cost Savings



Overnight  
Mail Expense  
Reduction



Claim Payment  
Cycle Time  
Reduction

NPS Increase:



Digital Adoption Rates:



Claimants



Vendors

## One Inc Digital Payments Platform



### Premiums Payments

Align your payment experience with core systems and securely process credit card and ACH payments.



### Security & Compliance

Remove sensitive payment data from your network and simplify your compliance burden.



### Multi-Channel Communication

Reach policyholders throughout their journey in the channels they use most.



### Reporting & Reconciliation

Reconcile accounts, instantly find discrepancies, analyze and report payment activity.



### ClaimsPay®

Deliver fast, secure digital claims payments through payees' preferred channels and methods.