



## Farmers Mutual of Nebraska

### Project Details

#### Client:

- Farmers Mutual of Nebraska

#### Challenges:

- Time consuming, manual, paperbased processes
- Low contractor acceptance of initial estimates
- Incomplete initial estimates due to antiquated pricing model
- Multiple visits to loss sites required to complete a claim

#### Solution:

- Symbility **Mobile Claims**
- Symbility **Claims Connect**

#### Results:

- 92.5% policy renewal rate
- Average claim settlement time reduced from 15 days to 5 days
- 55% of claims settled on initial site visit
- 80% contractor acceptance rate of initial estimates
- 50% more claims processed per adjuster, per day.

### Client Overview

Farmers Mutual of Nebraska is constantly searching for new ways to reduce claims-processing costs and improve customer service efforts, FMNE seeks new technology that provides real business value and takes a proactive approach to claims handling. FMNE trains its field adjusters to prepare their own estimates, present their estimates to policyholders and contractors and then use them as the basis for their settlements. This gives the adjusters more control and confidence in their pricing, but requires real-time communication between FMNE and its adjusters, contractors and policyholders. Farmers Mutual uses multi-line adjusters to process claims associated with its 205,000 property and casualty policies. A staff of 73 field adjusters handles approximately 95% of their claim volume with 5% outsourced to independent adjusters. FMNE wanted to improve communications between its adjusters, their insured customers and contractors while reducing overhead and streamlining claims processing. The company sought a solution that would enable open and accurate communications between the many parties involved in its claims.

### Challenges

Adjusters at Farmers Mutual historically hand-wrote their estimates on smaller losses. On severe losses, they manually scoped the damage on-site and returned to their district offices to enter the information into an estimating program on a desktop PC. This process added days to the claims processing cycle and duplicated their efforts. There were more opportunities for errors in the data, compromising estimate accuracy due to the manual entries and transcribing involved. In catastrophic situations, it was even more difficult to retain all the details involved while managing multiple claims per day.

*Contact Symbility today to learn more about our solutions and how it can benefit your organization.*





## Farmers Mutual of Nebraska

### Solution

Farmers Mutual needed a practical, simple and cost effective system that would fit well with their customer focused strategic mission. Mr. Busboom saw a demonstration of **Mobile Claims** and **Claims Connect**, Symbility's collaborate workflow management tool, and immediately saw a product suite that aligned with his vision of improving mobility, efficiency and workflow in processing claims. FMNE was quickly able to deploy **Mobile Claims** along with Disto® laser rangefinders to their team in March 2006. After a day of training, the adjusters were fully equipped to begin working. Farmers Mutual adjusters adapted to the system quickly, easily and were instantly able to do more in less time.

### Results

Since implementing both **Mobile Claims** and **Claims Connect**, FMNE has been able to track their results and are now achieving an unprecedented 95.2% customer renewal rate and has reduced the average claim settlement time from 14 days to 5 days. Additionally, they now settle 55% of their property claims on initial contact and their re-inspection rate has dropped from 7% to 2%. This increased efficiency reduces FMNE's need to outsource adjusters, realizing additional cost savings. A better working relationship now exists between Farmers Mutual's adjusters and their contractors, with more quotes accepted on initial presentations. FMNE is achieving more than an 80% acceptance rate from contractors on the initial visit due to the functionality and speed at which claims can be completed. "Our primary objective is to provide a level of service that meets and exceeds the expectations of our customers," states Jamie Fredrickson, Director of Field Services. "To achieve this we need to provide our staff with tools that enable them to perform their jobs with excellent results. The Symbility solutions have certainly become a reliable resource to help us attain our claims handling goals."

