Auto Casualty

Texas Farm Bureau Insurance Puts Customer Service in the Driver's Seat with Improved Workflow Processing

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4 MIN READ

New workflow processes generate cost efficiencies and enhance customer service

For more than 50 years, families have relied on Texas Farm Bureau Insurance to help them manage risk in their everyday lives. The company occupies a unique market position, serving customer communities where people's reputations are based on trust and agreements are often sealed with a handshake. Texas Farm Bureau has thrived by emphasizing high-touch, personalized service as an operational hallmark, inspiring many customers to traditionally hand down their memberships to offspring.

> Mark Mitchell
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> Mark Mitchell, State Physical Damage Manager

Like many insurers in recent years, Texas Farm Bureau was experiencing challenges in maintaining high customer service levels due to increasingly complex technical processes and elevated customer expectations. Operational inefficiencies and industry pressures were also causing increases in severity for auto physical damage claims. To address the issue, Texas Farm Bureau needed to understand what changes could be made to improve customer service while finding solutions best suited to their cost management needs.

Managing Logistical Complexities & Technology Hurdles

Texas Farm Bureau had been successfully using Mitchell's total loss and estimating products for many years, along with products from other vendors. To resolve its new customer service challenges, the insurer worked with Mitchell to begin analyzing service data and evaluating claims processes, practices and standards to uncover the key factors contributing to its operational inefficiencies.

Almost immediately, Texas Farm Bureau realized that its existing multi-vendor solution approach could not accommodate the company's high-touch customer service model. During peak claims periods, adjustors and appraisers had difficulty managing customer visits and making schedule changes on-the-fly, creating workflow bottlenecks. "We are one of the few insurance companies left that have true multi-line adjusters in the field handling auto claims," said Mark Mitchell, State Physical Damage Manager at Texas Farm Bureau. "When we had a big hailstorm, often times the claims would pile up and we would have to pull-in adjusters from neighboring cities just to meet demand. The overlay software we used for workflow management just wasn't working as cleanly as we needed it to work in managing high-volume, fast-changing circumstances. The right answer was focusing on a single partner, which allowed greater transparency in the claims process progression and increased adjustors' management capabilities."

Partnering for Success

Taking Texas Farm Bureau's operations to the next level required not just a different workflow product, but a true technology collaboration. The company adopted a holistic approach to workflow management and began meeting regularly with Mitchell to review data and fine-tune processes.

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"Historically, Texas Farm Bureau has had a buyer-seller relationship with its technology providers, and this just wasn't working any longer," said Mark Mitchell. "We needed somebody to come and work alongside us as a partner. We decided to go 'all-in' with Mitchell. Within a few weeks of our joint collaboration, our team began implementing changes and we quickly saw improvements." By collaboratively identifying strategies for streamlining claims management, the companies implemented a comprehensive suite of Mitchell WorkCenter workflow solutions. These changes reduced average cycle times, even during heavy storm activity, while improving customer service levels. The new solutions also enhanced the insurer's repairable estimating accuracy, which helped reduce costs. Texas Farm Bureau began seeing a reduction in severity in the third quarter of 2016 – a trend that has continued into 2017 and actually bested the industry average for three of the last nine months.

Texas Farm Bureau

With a continued focus on improving their customers' experience, Texas Farm Bureau's new process enhancements provided field adjusters and appraisers with greater flexibility and capacity to manage customer estimates. With the single-vendor system and common user interface, they could now more easily schedule, reschedule and organize their appointments with minimal customer disruption, even during peak claims periods. Improving workflow also required ground-level changes to help adjusters maximize these new capabilities. Texas Farm Bureau launched a total loss training program to align its adjusters on the consistent handling of total loss clients and developed Best Practices training to ensure all field associates were adept at using the Mitchell solutions to optimize results.

Building for the Future

Texas Farm Bureau leveraged their own team of field appraisers, adjusters and managers to review proposed changes and implement a workflow solution to best serve their unique customers. Collectively, the process enhancements implemented by the insurer improved their ability to service their customers during peak times while reducing claims cost management across the board. By utilizing new solutions tightly integrated with existing estimating and total loss solutions, they realized significant gains in workflow efficiency and reparable estimating accuracy. A more efficient staff appraisal assignment process helped reduce cycle times and improve the customer experience. As an added benefit, Mitchell uncovered new ways to better partner with customers and enhanced their professional consulting services.

> With Mitchell, we have not only a technology provider, but a true stakeholder in our success.

But as with all good partnerships, according to Mark Mitchell, the companies' are continuing to innovate to achieve progressively better operational and customer results. "We are piloting Mitchell's next-generation compliance and estimation services, as well as exploring new capabilities like photo-based estimation. With Mitchell, we have not only a technology provider, but a true stakeholder in our success."



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