



Early adoption of collaboration tech backs success through every challenge



Case Study: State Automobile Insurance Company

stateauto.com

ClaimXperience helps to better serve policyholders and drive innovation.

State Automobile Mutual Insurance Company was established in 1921, but you wouldn't know it by looking at them. Throughout its history, State Auto has leaned on its tradition of innovation to deliver high-level service to customers. It was the first auto insurer to offer payment plans to policyholders. Most recently, State Auto became one of the first completely digital independent carriers with its State Auto Connect digital technology platform.

So when the COVID-19 pandemic hit hard in March 2020, State Auto was well-positioned to maintain their high level of CARE (Claims and Risk Engineering) service, even in the face of new social distancing requirements. "When we needed to move to a more distanced, online format for delivering exceptional claims service, we just had to turn up the dial. We had all the systems and infrastructure already in place and scaled our virtual response seamlessly," said Brian Haisley, Property Claims Director.

Industry
Insurance Carrier

Implementation Partner
Verisk

Solutions
ClaimXperience

Key Challenges

- Handle more claims remotely, more effectively
- Reduce claim cycle times
- Maintain or improve policyholder satisfaction levels

Key Benefits
Using ClaimXperience, State Auto has:

- Greatly reduced the time from first notice of loss to claim settlement
- Saved on time, travel, and other claims service expenses
- Received highly positive feedback about their policyholders' experiences with the tools



“ClaimXperience is one amazing tool to have in the toolbox. It fits certain claims perfectly to have them handled smoothly, quickly, and accurately.”

Bri Wilson
State Auto CARE Associate

Reducing Turnaround Time on Claims

An important part of that “turning the dial” was ClaimXperience, an online policyholder collaboration solution that connects carriers with their customers to facilitate scheduling, communication, and even remote claims service. For State Auto, it’s a timely fit that’s yielding impressive efficiencies and promising opportunities into the future.

For example, when State Auto’s customers opt to use the self-inspection features of ClaimXperience, the median time from first notice of loss to finished inspection drops from 4.1 days to less than 2.5 hours.

When a carport collapsed during a winter storm, the State Auto CARE team was able to use remote estimating capabilities of ClaimXperience to estimate, settle, and close the entire claim within 2 hours of it being reported.

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For more complex claims, the remote capabilities provided by ClaimXperience have made the claims process smoother in the face of social distancing mandates and catastrophe-related complications.



Keeping Policyholders First and Foremost

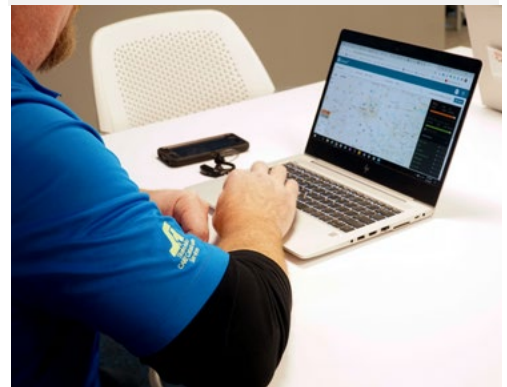
While these advantages make clear business sense for State Auto, they also set policyholder satisfaction as a top tier priority.

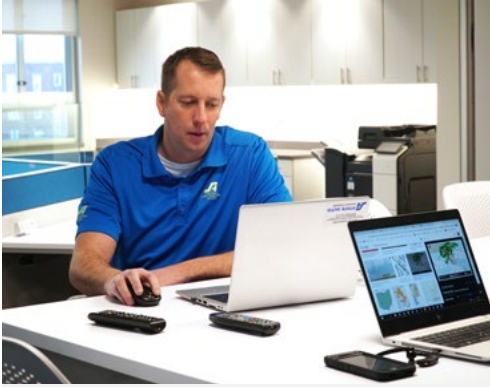
“By using ClaimXperience, we see meaningful savings in terms of time and expense” said Josh Thompson, VP of Property Claims. “But technology should never get in the way of outstanding customer service. It’s critical that our customers feel good about how we’re helping them. And that’s definitely what we’ve seen.”

Even among their customers who call themselves “technologically challenged,” State Auto has seen high marks for convenience and ease of use, while many policyholders appreciate their ability to handle inspections remotely. In fact, each of the State Auto customers who participated in a ClaimXperience remote inspection pilot rated their experience 9 or 10 for overall ease and satisfaction.

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Kathleen Artemis
CARE Strategic Partnership Director

A Partner-Focused Approach

While State Auto leans on its culture of innovation to stay at the forefront of customer-focused technology, the Verisk ecosystem of analytics and claims handling tools help put their vision into practical application.

“We’re always on the lookout for long-term partners who not only benefit our business but make things better for our customers,” said Kathleen Artemis, CARE Strategic Partnership Director. “Verisk and the ClaimXperience toolset fit that bill and are closely aligned with our culture of customer-centric innovation.”

Every day the claims industry confronts challenges of all stripes and sizes, from broken fences to total losses – often in extenuating circumstances. With the robust collaboration capabilities delivered by ClaimXperience, State Auto is confident they can master those challenges while still putting their policyholders first.



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