



Western National Insurance Group: The Promise of Digital Payments Fulfilled

The Challenge of New Customer Expectations

The challenges of the paper check world, along with the increasing customer demand for a superior digital experience, brought about a digital payments transformation at Western National Insurance Group. After they decided to replace their core claim system with Guidewire's ClaimCenter, their focus turned to payments and their customers' experience.

What they knew:

- Their current payment system was not at all user friendly.
- The adjusters relied upon support staff to issue claim payments.
- They had no way to provide the digital claim payments their customers expected.

Although they looked at banking solutions as the likely vendor candidates, they quickly realized they instead needed a vendor that was not only experienced in payments, but also completely insurance focused. What they wanted was a partner that could address their unique use cases, as well as provide a flexible platform that could easily integrate with ClaimCenter and enable speed to market. And since Western National has multiple subsidiaries under their umbrella, each having their own banking needs, it was also critical that they find a vendor who allowed them the ability to partner with multiple banks.

The Solution of an Insurance-Centric Partner


Western National found this partner when they selected One Inc's ClaimsPay as their digital claim payments platform. Western National implemented ClaimsPay at the same time that they went live with Guidewire's ClaimCenter, using a 'big bang' approach. The insurer uses the ClaimsPay platform across all lines of business for all payments – first and third parties, as well as vendor payments.



The relationship company

About Western National

Founded in 1900 and making their first claim payment in 1901, Western National Insurance Group is a private mutual company providing personal and commercial property-and-casualty insurance in 22 states. The Group writes over \$840 million in personal and commercial Direct Premium through eight insurance companies, as well as one affiliate – Michigan Millers Mutual. All of the Group's products are sold exclusively through professional Independent Insurance Agents. Western National was named by Aon in 2020 once again as one of their Ward's list of top 50 insurance companies recognized for top performance and outstanding operational efficiency and financial results. With a focus on relationships, Western National serves with integrity and stability.



“We look for true partnerships and it was clear from our initial conversations that One Inc understood our business, our needs, and those of our customers. Their comprehensive solution integrates all insurance-specific workflows, and we could offer a wide variety of payment options.”

— Susan Cavanagh, AVP of Claims, Western National Insurance.



The Benefits of a Digital Payment Platform

Since adjusters had never issued payments prior to the ClaimsPay implementation, Western National's strategy was to initially start out using the platform to issue physical checks, and then phase in digital payments through a 'customer choice' selection.

- **Seamless Transition:** Adjusters were able to issue claim payments the same way in Guidewire ClaimCenter whether it was a physical check or a digital payment, making the transition to digital seamless.
- **Security & Compliance:** One Inc handled all security and compliance, gathering and securely storing all PAN data, completely removing it from Western National systems.
- **Digital Document Attachment:** Digital document attachment capabilities allow Explanations of Benefit forms (EOBs) to be easily sent with payments from the One Inc system, removing a significant burden for adjusters settling workers' compensation claims.
- **Vendor Enrollment & Management:** Due to One Inc's already extensive vendor network, Western National was immediately able to pay vendors virtually with One Inc's ClaimsCard, providing an immediate ROI through digital adoption.

Western National and One Inc Partnership – Value Added

As a super-regional group of P&C insurance companies, Western National Insurance had diverse claim payment needs that required a payments partner with insurance industry longevity and a mature platform with proven capabilities.

The claim payment flexibility and speed offered today at Western National is unquestionable. With the ClaimsPay digital payments platform, Western National has been able to provide an intuitive and flexible solution to its employees, while delivering a greatly improved experience to its customers and vendors.

Digital Adoption Rates:



Medical Provider



Other Vendor

Western National and Business Continuity

- **Stand Alone Portal Addresses System Outage:** Having had a total system outage in the fall of 2020, One Inc stepped in and immediately set up a standalone portal that would enable timely claim payments. This allowed Western National to meet their regulatory requirements, maintain business continuity, and provide a continual and superior customer experience.
- **Intuitive Platform Enables Quick Response to Serious Weather Event:** Having experienced a serious weather event in the Midwest that resulted in a huge influx of claims, the extremely intuitive nature of the One Inc ClaimsPay platform enabled Western National to rapidly train outside teams to issue claim payments within a couple of hours, allowing them to keep their promise of helping customers in their time of need, giving them back some control over their lives and peace of mind.

“We’re here to help put our customers’ lives back together after a loss. That cannot be done without a reliable payment solution partner that understands our business and is dedicated to serving our industry. One Inc has proven to be that partner.”

— Susan Cavanagh, AVP of Claims, Western National Insurance.