



West Bend: A Digital Claim Payments Transformation Journey

Improving Operational Efficiency and Meeting Customer Expectations

With customer expectations being shaped by their experiences in other industries such as e-commerce, West Bend Mutual Insurance Company knew they needed to accelerate their digital claim payment strategy. Not only did they want to provide rapid claim disbursement, they also wanted to give customers more flexibility, convenience, and ultimately, more control. And if they were to continue to innovate and grow, it was important that West Bend also reduce expenses and gain operational efficiencies to help streamline processes.

When looking at possible digital payment solutions, they realized they were really looking for a more sophisticated and robust API-based platform that could provide speed, ease of use, and expansive payment methods. They were looking for a partner with a dedicated insurance focus that would be able to provide solutions for their different use cases, including supplier and medical service provider payments. They found this partner with One Inc.

The Benefits of Using a Phased Implementation Approach

Whenever insurers begin creating strategy for any initiative, the question always arises around whether to follow a 'big bang' or phased-in implementation approach. There are benefits and risks to each and ultimately the organization has to determine the best fit for their culture, their risk profiles, and for their program timelines. After discussions with



About West Bend

Founded in 1894 and headquartered in West Bend, Wisconsin, West Bend Mutual Insurance Company has been providing property and casualty insurance products to individuals, families and businesses for over 125 years. Ranked in the top 75 property & casualty companies nationwide, West Bend is a relationship-based company with core values that emphasize excellence, integrity, and responsibility. Employing more than 1,300 associates, West Bend is represented by approximately 1,500 independent insurance agencies. With a foundation of dedication and commitment, West Bend lives up to its motto of always finding the 'silver lining' for its policyholders, associates, and agents.



“When we first started our project planning, we asked for advice from One Inc around the best implementation strategy for our organization. With no hesitation, Ravi Cherukuru, One Inc’s Chief Product & Delivery Officer, strongly advised us to use a phased approach for roll-out over a big bang. We followed his advice and are tremendously glad we did. It has helped us with risk mitigation, change management and process improvement.”

— Tracy Kuen, Claims Product Owner, West Bend

One Inc, West Bend eventually decided to roll out ClaimsPay® in the following phases:

Phase 1: March 2020

Defense Attorneys/Legal Firms

Phase 3: Nov 2020

All Other Suppliers

Phase 2: July 2020

Medical Service Providers

Phase 4: March 2021

Policyholders & Claimants

Using a phased-in approach gave West Bend the opportunity for better planning that could ensure a smoother roll-out. It allowed for time to absorb lessons learned and develop best practices to keep improving, as well as the opportunity to leverage incremental successes.

Handling Road Bumps on the Digital Claim Payments Journey

As with any journey, there are always some bumps in the road. West Bend found onboarding medical service providers and having them adopt digital claim payments to be a continual challenge. Many still prefer handling claim payments via manual, paper-based processes, if only because it is what they have always known, and change can be hard. Finding the right decision makers to work with at each provider has also been a struggle. But even with these challenges, digital adoption had risen to 59% within the first 8 months, bringing with it significant cost savings from check printing and administration. And with the help of One Inc's optimization services and the value provided from the use of virtual claim payment cards, digital adoption rates will only continue to grow. This will allow more medical service providers to experience rapid access to funds. It will also deliver the convenience of digital EOB attachment that simplifies reconciliation and greatly reduces time and effort spent tracking down payment detail.

Supplier Overall Digital Adoption Rates:



Supplier Virtual Card Adoption Rates:



The Importance of Incremental Successes to Drive Future Innovation

Rolling out in phases not only suited West Bend's culture, it gave them the opportunity to meet their suppliers and customers where they are with respect to their own digital transformation journeys — across their own systems, people, and processes. With each phase they have been learning more about how to address transition pain points that

“This has been a great learning opportunity that we have benefited from with an increased understanding of all our customers that also came with a seven figure cost savings. We set an overall vendor digital adoption rate goal of 75% and we are extremely close to reaching that goal which is tremendously encouraging for us as a future-focused insurer and fuels our drive for innovation and growth.”

— Tom Hawkins, Claims Director, West Bend

suppliers, adjusters, and customers may be encountering. West Bend has also taken advantage of One Inc's Optimization Services, working to align processes, leveraging data analysis, and implementing best practices to increase digital adoption.experience to its customers and vendors.

Looking Forward to What's Next

Over a year into their digital payments journey, West Bend is looking forward to the next phases of their rollout. These will include actively transitioning over insureds and claimants to digital payment methods, including the addition of PayPal and Venmo, as well as increasing digital multi-party payments to eventually incorporate auto lienholder and property damage mortgagee payments. They are also looking forward to eventually adding One Inc's adjuster mobile app that will provide tremendous value during severe weather events, such as the devastating derecho the midwestern states experienced in August 2020. And if that wasn't enough, West Bend will be transitioning from their legacy claim system to Duck Creek's cloud-based claim administration system, with the help of One Inc's accelerator that drives faster integrations. But most importantly, West Bend is looking forward to leveraging the One Inc partnership to bring increased value to their customers and suppliers, delivering on their mission to provide peace of mind to their policyholders.