

[A **RISK CONTROL TECHNOLOGIES** CASE STUDY]



WEST BEND MUTUAL INSURANCE COMPANY

STREAMLINES LOSS PREVENTION WITH RISK
CONTROL TECHNOLOGIES



ABOUT WEST BEND

West Bend Mutual Insurance Company, headquartered in West Bend, Wisconsin provides a broad range of insurance products to clients throughout the Midwest. With core values of excellence, integrity and



responsibility, West Bend has more than 1,000 associates providing service to policyholders and agency partners and writes approximately \$1 billion in premium annually. The company consistently ranks in the annual Business Insurance list of “Best Places to Work in Insurance” and Ward Group’s list of the 50 top performing property and casualty insurance companies in America.

THE OLD PROCESS

Loss prevention had long been a priority for West Bend, as the company knows the positive impact it has on not only the bottom line, but also on customer experience and satisfaction. The workflow surrounding loss prevention, however, was plagued by manual tasks. This resulted in a number of key pain points that the West Bend team sought to remediate with a new technology platform; these included:

1. All routing and tracking was handled manually, and each of the 4,000+ annual survey requests were manually reviewed and routed by the loss prevention administrator.
2. The process was managed via email and paper documents, which provided limited tracking capabilities.
3. All data entry was manual into Word document templates, resulting in a high error rate and redundant data entry.
4. Without tools for field data capture, consultants were forced to spend a large portion of their time performing data entry and administrative tasks at their desks.
5. Recommendation notification and follow up was done through the mail and consumed a large portion of the loss prevention administrator’s time.
6. Since all report data was entered into a read-only document template, West Bend had no data-mining or reporting capabilities to leverage the data being collected in the field.
7. When updates to report formats were made, there was no way to ensure field consultants would utilize the most current versions. This led to inconsistencies in the final report being delivered to underwriters.
8. Any completed reports and documentation needed to be manually uploaded to West Bend’s document management repository – a cumbersome process which was also prone to error.

Chuck Henry, Manager of Loss Prevention at West Bend knew that in order to achieve the company's high standards for customer service and responsiveness, he would need to find a technology solution to streamline his team's workflows. West Bend then selected the loss control platform from Risk Control Technologies as its solution for the future.

THE SOLUTION

The Risk Control Technologies platform is a complete end-to-end loss control management system used by leading insurers to manage the entire loss control process from request right through to risk remediation. The system also provides insurers with robust account management tools, providing consultants with a consolidated account view to enable risk quality assessments over time. The system includes field data collection capabilities which dramatically streamline data capture while in the field. This allows field consultants to enter data on a tablet device, which would then upload to the central system once re-connected to the internet.

The intensely refined implementation process conducted by the Risk Control Technologies team includes a process analysis, which ensures that previous processes are optimized for use with the new platform. During this process West Bend identified a number of areas for process improvement, which were then implemented within the solution based on the configuration options provided by Risk Control Technologies.

"We were really impressed by the configuration module within the solution," said Henry, "it allowed us to very quickly set up the system based on our needs, but also as our business continues to evolve we have the flexibility to make changes very quickly without having to involve developers."



West Bend also opted to utilize the Software-as-a-Service environment provided by Risk Control Technologies. This further accelerated the implementation process by not having to procure hardware or engage the internal infrastructure and IT teams, which were tied up on major core system replacement project.

THE NEW PROCESS

With the Risk Control Technologies platform in place following a 4-month implementation, the loss prevention workflow at West Bend was made significantly more efficient and consistent.

Since West Bend was in the midst of a policy administration system replacement, the new loss prevention platform was implemented without the typical integration to the underwriting system (to be completed at a later time). Using this approach, the underwriter request process was still significantly improved, with the added benefit of much better data quality.

Once a loss prevention request is processed by an underwriter, it then passes through a set of assignment rules based on state, county and premium size to automate the assignment of the request to the appropriate field consultant. This automated assignment prevents the loss prevention administrator from having to manually



review and assign each request, and she now only reviews requests which meet certain criteria for assignment to third-party loss control providers.

Once a work item is assigned to one of the 15 loss prevention field consultants, each consultant then has a consolidated view of upcoming workload which can be sorted by account, location, due date and any other parameter associated with the request. The system also provides the users with a number of productivity tools including Outlook calendar integration for streamlining scheduling and Google Maps integration for optimizing travel efficiency.

To help bolster report writing efficiencies, West Bend opted to implement the Risk Control Technologies' iPad application for field data collection. This module enables field consultants to leverage mobile technology to significantly reduce administrative time spent on each field visit. The field application can be used offline without a mobile broadband connection and enables consultants to:

- ☒ Collect data on the risk using the line of business and service-specific forms configured for West Bend.
- ☒ Capture details surrounding the risk assessment to aid the underwriter in assessing the overall quality of the risk.
- ☒ Enter recommendations relating to the risk either in free form or by using their standard recommendation library.
- ☒ Take digital photos of the premises and link them to the appropriate form section or recommendation.
- ☒ Set up ongoing service appointments with insureds that require additional loss prevention attention in the form of follow-ups, training or other loss prevention service.

Once data is collected in the field, it is then uploaded into the central database which then automates the delivery of completed loss prevention reports to underwriters and other stakeholders.

As part of the implementation process, the West Bend team configured its standard recommendation library within the Risk Control Technologies platform with a set of standard recommendation templates. This feature was not only well-received by users for its ease-of-use and productivity benefits, but it has resulted in greater consistency and quality of recommendation notices to insureds.

The new platform is also integrated with the West Bend document management system, which automates the imaging of completed reports and other documentation to the appropriate account upon completion. This integration resulted in a significant time savings over the previous manual method, and ensured proper account linkages so reports were not improperly indexed or lost.

One of the challenges encountered by West Bend during the roll-out of the new software and tablet hardware was a steep learning curve for some field consultants. To assist some of the less technical users, the team established user adoption champions to help ease the transition. Using this approach, even the most hesitant team members viewed the solution as an indispensable tool in their daily work routines.

Henry has also leveraged the quality management module within the solution to assist in performing and maintaining team member reviews, a task which previously required a large amount of manual recordkeeping.

THE RESULTS

Overall, the Risk Control Technologies project for West Bend was a resounding success, with the management team realizing a host of benefits, including:

- ☑ Loss prevention requests are processed by underwriters in half the time, with greater data quality.
- ☑ A 60% reduction in administrative support time required to manage the workflow, allowing the loss control administrator to focus on more value-added activities such as recommendation follow-up and management reporting.
- ☑ An overall increase in the report quality (as measured by the quality review module) from an average of 85% to 92% once the system was adopted by the team.
- ☑ A reduction in costs of more than \$35,000 per year attributable to moving to electronic delivery and handling of recommendation letters to insureds.
- ☑ The underwriting team has noted a substantial increase in the consistency of the end product delivered to them by the loss prevention consultants.
- ☑ All loss control data is now accessible for the purposes of data-mining and analytics.
- ☑ The seamless document management integration has completely eliminated the need for manual upload and indexing of reports and documentation.

West Bend and Risk Control Technologies have future plans to further integrate the loss control system with the new policy administration platform being implemented to further streamline the underwriter request process.



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