

Reliable Application Access Boosts Productivity of Mobile Field Team

Based in Columbus, Ohio, Grange Insurance and its affiliates serve policyholders across 13 states: Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin. The company prides itself on its speedy claims processing service. In 2008, 96% of policyholders who filed a claim with the company said they would recommend Grange to their friends and family, based on their claims experience. To process claims even faster, maintain the competitive edge, and make adjusters more productive, Grange rolled out the NetMotion Wireless Mobility XE™ Mobile VPN.

Full Access from the Field to Process Claims Faster

Grange adjusters carry laptops to customer sites in the field and use two key applications for the bulk of their work: a third-party estimating program from CCC Information Services, Inc., and an in-house claims application. Adjusters take photographs of the damage to vehicles or property, access the applications via cellular data networks for entering claims information and estimates, then submit the entire claim from the customer site for faster processing.



Grange insurance uses Mobility XE to process claims faster, giving them a competitive edge over other insurance agencies

From Frustration to Confidence

Before installing Mobility XE, adjusters often had their connections fail in the middle of a session, causing them to lose the work they had entered. They had to re-login to both applications or, in some cases, reboot the device entirely. Since Grange wanted adjusters to enter the claims information from the field rather than wait until the end of the day, the resulting frustration and lack of acceptance could potentially defeat the purpose of going mobile.

After installing Mobility XE, the problems disappeared. Adjusters no longer worry about their connections, are able to focus on the job and transmit claims in real time. In fact, they often complete one claim, start transmitting the data, and then place the running laptop on the passenger seat while they drive to the next appointment. They have confidence in Mobility XE's ability to enable a complete and successful transfer, regardless of the coverage conditions.



ORGANIZATION

Grange Insurance

INDUSTRY

Insurance

OBJECTIVES

- Faster claims submission
- Continuous application access
- Reliable data transfers for higher productivity
- Acceptance of technology by field adjusters

SOLUTION

- Mobility XE Mobile VPN
- Laptops fitted with variety of cellular modems
- Third-party and in-house claims applications

RESULTS

- Increased claims turnaround due to real-time submission
- Consistent, priority access to critical applications
- Increased adjuster productivity due to reliable data transfers and elimination of data drops
- Improved acceptance and adoption of mobile solution

Improving Service in the Field

With Mobility XE in place, adjusters no longer have to worry about dropped connections. All applications operate as if the computer is still connected to the network, even while out of coverage, which prevents application failures.

“Connection failures would toss the adjusters out of the system,” Knowlton says. “They would wind up logging in twice, which locked up the applications and resulted in a lot of help desk calls. We’ve eliminated that entirely.”

Knowlton also notes that adjusters can work offline with some applications, then the system will again upload the information once a wireless signal has been re-acquired. For the most part, though, adjusters are seeing more reliable access, which helps speed up turnaround time on settling claims.

“When you eliminate that two or three-day turnaround cycle on claims for the insured, that’s substantial,” Knowlton says.

Prioritization of Critical Applications

Grange makes use of the QoS feature included in the Mobility XE Policy Management module. This feature allows network managers to assign priority access to mission-critical applications for groups of users. Grange uses QoS to give claims applications priority access over other applications running on the network.

This ensures that large data transfers essential to the claims process — in particular, digital photographs — receive the fastest possible transmission and are not bogged down by non-critical traffic.

“Our mobile claims associates have a number of applications which they rely on for their day-to-day duties,” says Butch Knowlton, Manager of Claims Projects and Business Analysis. “Our workers need a stable and reliable environment with constant access to their applications, no matter the location. With NetMotion we are able to ensure our consistent performance — in and out of coverage areas.”

Improving Security

Using Mobility XE, Grange also has improved their security and their technical support. Mobility XE provides the secure tunnel, no matter what WiFi or cellular connection the field adjusters access. And it also allows IT staff to monitor and update remote devices with anti-virus software from a central console.

“With the Mobility XE Mobile VPN, we’ve extended all of our security patches and system patches, and we’ve made things easier for our associates, who don’t have to go to a brand office to update their laptops,” Knowlton says. “We really have a security blanket around the network, and everyone in the field is inside the firewall. Our help desk folks can log in to the adjusters’ desktop remotely to help them with any problems.”

LEARN MORE

For more information, or to read more NetMotion Wireless case studies please visit www.NetMotionWireless.com

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