



ENTERPRISE MOBILITY IN THE INSURANCE INDUSTRY

How a Mobile VPN can Create Better Service for Customers and Increased Productivity for Employees

Executive Summary

Since resolving claims quickly is a key factor in customer retention, insurers have equipped adjusters in the field with mobile access to internal applications as a means to expedite the process. As these organizations have learned, a mobile virtual private network (VPN) is the key to achieving best practices in their deployments and realizing the full benefit.

A mobile VPN provides secure, reliable network connections for adjusters, builds acceptance to overcome common change-management issues, and allows greater span-of-control for managers and IT staff.

Mobile Initiatives Drive Customer Retention

Insurance is a service-driven business. When a customer is dealing with a loss, anything that can expedite claims processing spreads goodwill, secures loyalty and fosters referrals. This has been statistically validated.

94% of U.S. consumers who filed a property and casualty claim said that quick resolution of the claim was highly important – even more important than the amount of the settlement. And the impact on retention? Nearly 90% of customers who were satisfied with the speed of claims handling were likely to stay with their insurer. Having a single point of contact is also important: the more individuals who handle a claim, the less likely the claimant is to remain a customer and recommend the insurance company to others.

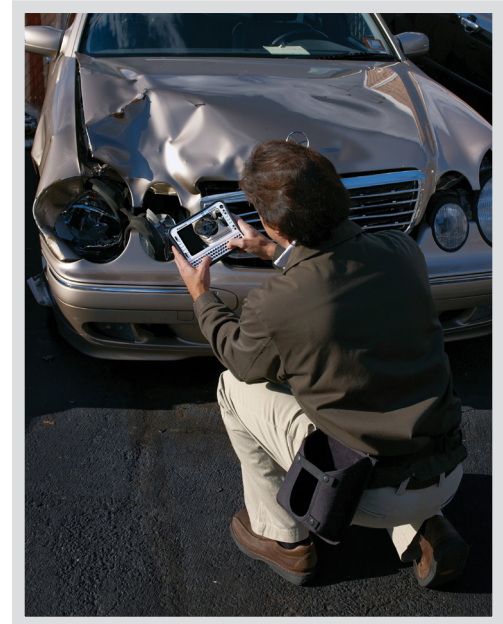
To streamline the claims handling process, insurers are equipping adjusters in the field for real-time mobile access to back-office systems. They access multiple systems for entering claims information and estimating, send photographs to document the damage, and in some cases, issue settlement checks on the spot. In addition, some insurers apply sophisticated technologies driven by business rules and predictive analytics to spot the potential for a fraudulent claim and possible referral to the Special Investigations Unit.

By giving adjusters access to these systems for entering information, they get a real-time answer and are empowered to handle low-risk or non-controversial claims quickly. Increasing the percentage of claims processed on a “one-and-done” basis via mobile technologies not only makes for happier customers, but also a more cost-effective and hence more profitable claims handling process overall.

The Role of a Mobile VPN

Implementing a mobile-computing environment can be a challenge because it typically involves significant organizational change and new work habits. Selecting the right VPN – an often-overlooked yet vital piece of the infrastructure – is essential to facilitating a successful rollout.

Like a conventional VPN, a mobile VPN secures enterprise data across public networks through encryption, and protects corporate networks by ensuring that only trusted users and devices gain access.



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However, it does much more. It is the key to delivering the full benefit of the entire mobile deployment.

NetMotion Wireless Mobility XE® is expressly designed for the unique characteristics of mobile environments, where workers roam and consistently use computing devices, while expecting uninterrupted use of open applications throughout the workday. Mobility XE is the essential “glue” that ties together multiple networks including various cellular data services and Wi-Fi, aggregates disparate mobile devices, and manages them as a single virtual network and deployment.

Any application that runs over a wired network works in a wireless environment with Mobility XE. It allows adjusters to directly access insurance-specific applications for estimating and claims submission, as well as general-purpose applications for e-mail, Web browsing and instant messaging.

Common Challenges to Mobile Deployments

There are a set of common challenges that insurance companies face in field deployments. Understanding them is key to developing a successful mobile computing environment.

Lack of User Acceptance

The most common reason for failed mobile deployments is lack of user acceptance.

If field tools are cumbersome or difficult to use, workers will not embrace them. And as many insurers have discovered, connectivity problems are the most common source of frustration. Adjusters often lose connections and need to re-log in. And when applications are running during those interruptions they often crash, requiring them to not only log in again, but re-enter the data they lost.

Solution

Mobility XE makes the wireless experience secure and transparent. It handles logins automatically as claims associates transition between various cellular networks and access points, and keeps the applications and connections alive as they traverse those boundaries and encounter coverage gaps.

This is especially important since most insurers serve customers over broad geographies and employ multiple cellular carriers for wireless connectivity. Workers are also able to use home Wi-Fi connections as allowed by company policy.

Regardless of the number of networks used, with Mobility XE adjusters only need to log in once at the beginning of their shift, enjoy a seamless user experience and can freely use their devices without having to manage connections. Users can suspend or hibernate devices throughout the shift without having to re-authenticate or risk data loss. The single sign-on capability also supports two-factor and multi-factor authentication via RSA SecurID, smart cards or device certificates for greater security.



Real Results: Grange Insurance Speeds Claims Processing

Grange adjusters use Mobility XE as the foundation for accessing claims, estimating applications, and uploading photographs while in the field.

“ Our mobile claims associates need a stable and reliable environment with constant access to their applications. With NetMotion, we are able to ensure our consistent performance—in and out of coverage areas. ”

—Butch Knowlton,
Manager of Claims Projects &
Business Analysis

In mobile claims deployments that began with conventional VPNs and were subsequently replaced with Mobility XE, this simplified user experience led to significant productivity gains. In new deployments, it delivers a positive user experience that facilitates change-management and speeds adoption of the new online tools.

Managing Mobile Devices

Managing mobile devices across a dispersed workforce is a challenge, and more so in large deployments. Securing and maintaining hundreds or thousands of field-based devices, miles from the corporate data center requires in-depth visibility and a level of control that is similar to one experienced in an internal office environment.

Solution

Having a mobile VPN that not only allows secure and reliable connections, but also provides visibility and control into field devices is essential. Mobility XE provides this, allowing organizations to fully manage dispersed mobile devices and access to critical systems.

Control Over Device Use

Giving the IT team and managers control over remote devices allows them to:

- Set and enforce policies to manage user and device access to networks
- Improve security and protect users from inadvertently taking action that bogs down devices or connections
- Set rules to limit access to specific applications, prohibit web browsing, or restrict access to intranets or specific sites
- Enforce restrictions based on connection speed or time-of-day
- Prioritize users by line-of-business applications, so that claims applications have the highest priority

This method of policy-management is especially useful for keeping file synchronizations and other large data transfers off of cellular networks, where they might interfere with the claims-handling process. Adjusters can have policies separate from managers, supervisors or other users, or there may be distinct policies for laptops and smartphones.

Visibility Into Usage Patterns and Problems

Monitoring performance across multiple networks is a challenge, especially when networks are outside of IT's direct control. The Mobility XE Analytics Module, however, measures and reports on device, application and network use. Administrators can spot coverage or connection problems, find high-bandwidth users, drill down to monitor traffic patterns, verify version details, monitor battery life and much more. In addition, proactive notifications based on adjustable thresholds can dramatically decrease help desk calls. Staff is alerted to potential device or network problems so they can be resolved before they disrupt adjusters and impact the claims-handling process.



Real Results: Amica Extends Reliable Application Access

Amica adjusters constantly change locations and access multiple connections throughout the workday. Mobility XE ensures consistent performance.

“What I find useful in the Mobility XE Analytics Module is being able to see what applications people are using on their laptops. I can see when they have installed unauthorized software and remind them that this is against our security policies. Often this software is actually impacting performance and they do not even realize it.”

—Greg Saugy,
Network Operations Specialist

Enforce Device Security

Mobility XE Network Access Control software verifies that devices have required security precautions in place – such as patches, operating system updates, and active antivirus with current signatures – before allowing a connection. Depending on the severity of the issue, administrators may choose from a variety of actions, ranging from simply warning the user, to requiring immediate resolution, to quarantining the device. This gives administrators the flexibility they need to protect the corporate network without hampering adjuster productivity. They can also automatically remediate the device at a time and in a way that doesn't interfere with its productive use.

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Patch Management and Upgrades

Mobility XE allows devices to be managed “over the air”, through third-party systems management software, as easily as the organization manages desktops and laptops on the wired corporate network. Application updates and patches may be pushed out while the unit is still in the field, but when users aren't actively logged on, such as during a lunch break, or commuting at the beginning or end of the workday. Or these tasks can wait until the device is connected to home Wi-Fi or a wired connection. Support for automated management can deliver significant labor and cost savings for IT staff.

Conclusion

Mobile initiatives are a key strategy for streamlining the claims process and fostering customer retention in today's insurance industry. Deploying a VPN built for mobility such as Mobility XE is essential to achieving best practices, resulting in a streamlined and seamless experience for adjusters and lower support costs for IT. This fundamental piece of computing infrastructure is an essential key in the effort to please customers through a higher percentage of “one-and-done” processing.



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