

Farmers Mutual Insurance of Nebraska

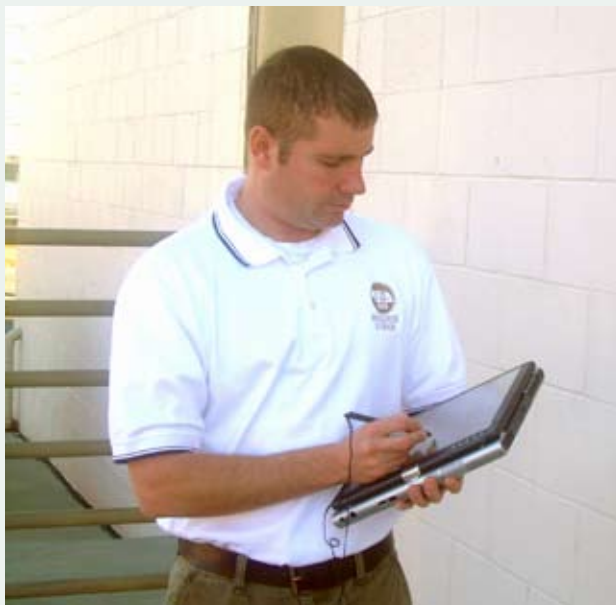


Farmers Mutual Insurance of Nebraska Increases Productivity and Accuracy of Claims with Fujitsu Tablet PCs and Mobile Claims Solution

- Challenge:** The Challenge: Increase productivity of claims adjusters and accuracy of insurance claims
- Solution:** The Solution: Equip mobile claims adjustment staff with mobile claims solution including Fujitsu LifeBook T4000 Series Tablet PC and mobile claims software
- Benefits:** The Benefits: Use of Tablet PCs and mobile claims software has resulted in an increase in productivity, a reduction in the amount of time it takes to process a claim, more accurate claims and, ultimately, improved customer responsiveness.

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- Robert Busboom, Vice President, Corporate Systems and IT, Farmers Mutual Insurance of Nebraska



Senior Adjuster, Matt Apel, surveys building perimeter with Fujitsu Tablet PC, which enables adjusters to process claims on site—reducing claims processing times by up to 50 percent.

Founded in 1891, Farmers Mutual Insurance of Nebraska is among the 100 largest mutual companies in the U.S. The company provides home, farm, and automobile insurance in Nebraska and South Dakota. While the roots of the company are over 100 years old, the technology infrastructure for their Claims Department is state-of-the-art thanks in part to the recent introduction of the Fujitsu LifeBook® T4000 Series Tablet PC and a mobile claims processing solution from Symbility Solutions.

Rising Above the Crowd

The insurance industry is crowded and highly competitive. As an insurance carrier, Farmers Mutual Insurance of Nebraska has to appeal to both consumers and the independent insurance agents who represent the offerings of multiple carriers. With little product or price differentiation, insurance companies are focusing on superior customer service to set themselves apart from the competition. “Property-Casualty insurance policies are homogeneous products with coverage and price being similar from one carrier to the next,” explains Jamie Fredrickson, director of field services. “Those insurers that provide the best customer service have a definite competitive advantage.”

To improve customer service and productivity, Farmers Mutual Insurance of Nebraska embarked on a major technology upgrade for their claims staff. In the insurance industry, the customer service rubber truly hits the road when a customer needs to make an insurance claim. As a result, Farmers Mutual Insurance of Nebraska felt it could significantly improve its customer service by streamlining the company’s paper-based, labor intensive claims process. “Our focus in claims is to always provide outstanding customer service and we stake our reputation on being able to deliver that level of service,” says Fredrickson.

Fujitsu Tablet PC: “A Clear Winner”

According to Robert Busboom, Vice President, Corporate Systems and IT at Farmers Mutual Insurance of Nebraska, the key to improving the speed and accuracy of the claims—and ultimately customer service—was to implement a mobile technology solution that would enable adjusters to collect information on a mobile computer directly at the loss site. The team first settled on a mobile claims software solution from Symbility Solutions and,

after a thorough analysis of convertible and slate Tablet PCs from multiple vendors, chose the Fujitsu LifeBook T4000 Series convertible Tablet PC. “The Fujitsu Tablet PC provided the best combination of price, features and warranty,” says Busboom. “Combine those decision factors with Fujitsu’s years of experience in Tablet PC technology, and the Fujitsu Tablet PC came out a clear winner.”

The lightweight, durable and flexible form factor coupled with a large, clear display, and extended battery life provided by the Fujitsu convertible Tablet PC were also key decision factors. Given the confidential nature of the information stored on the Tablet PCs, the security features of the Fujitsu Tablet PC were also important.

Manual Claims Process Lead to Inefficiencies

Before the technology upgrade, the claims adjusters at Farmers Mutual Insurance of Nebraska utilized a manual, paper-based process of gathering documentation during their claims investigations. Claims adjusters would travel to a loss site, collect information and diagrams on paper-based forms, and re-key this information on desktop computers in their offices to build an estimate. The process was inefficient and had the potential to create inaccuracies in claims. “Our old method for adjusting claims had several drawbacks,” says Busboom. “The first is time. It takes twice as long to enter information once and enter it again the second time. The second is accuracy. When you are building an estimate after the fact you can forget things.” To make sure estimates were correct, claims adjusters would sometimes have to revisit loss sites or do other follow-up research, adding to the overall time to process the claim and significantly increasing the chance of errors.

Delivering On-Site Estimates

The mobile claims solution has transformed the claims adjustment process at Farmers Mutual Insurance of Nebraska. Gone are the days of paper-based forms and re-keying information. Using digital forms, the stylus, and unique features like the Bluetooth-enabled Disto laser rangefinder, which captures interior and exterior building measurements, the adjusters are able to gather all the information they need—photos, diagrams, notes and customer signatures—to create an estimate and, in many instances, finalize a claim on-site during the initial

inspection. To increase efficiency, many claims adjusters are using the voice recognition capabilities of the Fujitsu Tablet PC to dictate notes right into the computer. Armed with portable printers and the ability to capture customer signatures digitally, the adjusters have everything they need to complete an estimate on the spot.

While enabling adjusters to work more productively, the flexibility of the Fujitsu Tablet PC form factor has still enabled adjusters to work in a way that is familiar to them. “The ability to convert handwritten text to typed text is a huge advantage because it allows claims adjusters to input information in a way they are accustomed to but still captures the information digitally,” says Busboom. The adjusters have been so comfortable working with the Fujitsu Tablet PC that the majority have decided to give up their desktop computers. “When we implemented the Tablet PCs, we told the adjusters they could keep their desktops to work on in the office because they have a larger monitor. About three-quarters of our adjusters have elected to get rid of their desktops because they prefer to work on their Tablet PCs,” says Busboom.

Improving Customer Service, One Claim at a Time

The Fujitsu Tablet PC and mobile claims solution has enabled Farmers Mutual Insurance of Nebraska claims adjusters to work more efficiently than ever before. While the team has always been credited for its efficiency, the ability to process a claim on site and save time with technology features like laser measurements and voice recognition has cut the time it takes to process a claim significantly—up to 50 percent in some instances. In many cases, the claims adjusters are able to settle the claim at the first visit. “The increase in productivity is apparent. We are finding that a good percentage of the time, the adjuster is able to process the claim, print out an estimate, have the customer sign it and walk away with the claim closed after just one visit,” says Busboom. “It’s a tremendous competitive advantage.”

Fujitsu LifeBook T4000 Series Tablet PC combines the comfort and ease of a traditional notebook with the versatility of a Tablet PC.





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The ability to collect information on site has also led to more accurate claims because claims adjusters are able to double check information when they are building the estimate. And these improvements have not gone unnoticed. "We have gotten a lot of positive remarks from our agents and policyholders about the efficiency of our claims handling and the detailed documentation that we now are able to provide," says Fredrickson.

The benefits of the streamlined claims process at Farmers Mutual Insurance of Nebraska is felt by claims adjusters, staff, the company's network of insurance agents and,

"The mobile claims solution has enabled our adjusters to perform all the work necessary to complete an estimate on site. The end result has been faster, more accurate claims and happier customers." Robert Busboom, Vice President, Corporate Systems and IT, Farmers Mutual Insurance of Nebraska

most importantly, its customers. One of the best ways to ensure customer satisfaction is to make the claims process fast and easy; the combination of the Fujitsu Tablet PCs and mobile claims software enables Farmers Mutual Insurance of Nebraska to accomplish just that. In fact, customers are so impressed with the accuracy of claims information being recorded that claims are being settled faster – a win-win for insurer and customer. "The mobile claims solution has enabled our adjusters to perform all the work necessary to complete an estimate on site. The end result has been faster, more accurate claims and happier customers."