



Germania Insurance

Headquarters

Brenham, TX

Operations

United States

Business Lines

Auto, Home, Life, Farm, Property,
Business

Employees

477

Website

www.germaniainsurance.com

Products

Guidewire InsuranceSuite
Guidewire EnterpriseEngage

Benefits

- Improved collaboration between claims and data analyst teams
- Fast answers to business questions
- Enhanced claims user productivity

Germania Insurance Improves Claims Operations

> Insurer leverages Guidewire Explore for smart, data-driven decisions

Headquartered in Brenham, Texas, Germania Insurance provides auto, home, life, farm, property, and business insurance for their customers in the Lone Star State. Germania has been in business for more than 120 years. With more than 200,000 members, Germania has more than 400 active local chapters/agencies throughout the state of Texas.

The Need for Instant Data

Germania was looking to make smart, fast, data-driven decisions. Legacy system reporting was reliable and in use for many years. But with the new Guidewire core systems—Guidewire ClaimCenter and Guidewire PolicyCenter—going into production, Germania needed a way to build reporting on this new data. Germania started by looking at Guidewire Explore and recognized great potential, because all the data was instantly available with no wait for lengthy ETL processes to complete.

Germania started with Guidewire Explore for Claims in order to analyze ClaimCenter data. The business users wanted a resource that could be used daily with reliable and accurate counts, metrics, and data. There was a learning curve with setting up Explore for Claims and understanding how the various filters and date/time pickers worked to get correct claims and exposure counts that aligned with business needs. Germania considered out-of-the-box dashboards in Explore but decided instead to build custom ones to better fit its business requirements.



Navigate what's next.

“Our data was just so hard to get to if we didn’t have Explore. The ability to self-serve with Explore and have every field available instantly has significantly improved our claims operations. Explore is a great tool to get fast answers.”

**—Felicia Boykin, Data Analyst,
Germania Insurance**

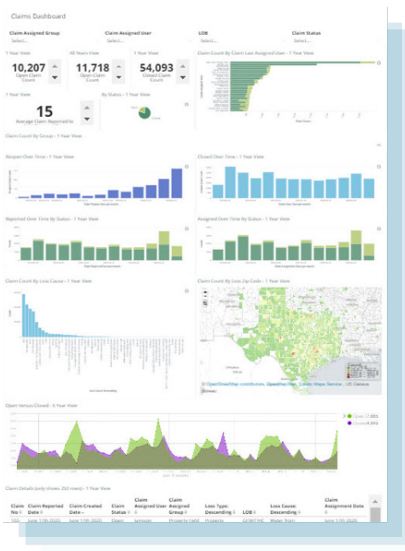
Custom-Built Claims Dashboards

The first project involved the tracking of assignments of claims and exposures to adjusters. With help from Guidewire, Germania built three company-wide dashboards:

- **Claims dashboard:** Provides counts, claims status, cycle times, map, and data table for a one-year view of all claims
- **Commercial claims dashboard:** Used for the commercial department
- **Exposures dashboard:** Shows data at the exposure level and defaults to display open catastrophe exposures

Subsequently, working directly with the claims team, Germania built numerous visualizations and dashboards. The process was highly collaborative and iterative, as changes were made quickly in Explore and all ClaimCenter data was instantly available. The data analyst team matched the counts on the dashboards with SQL statements in the ClaimCenter database. From there, things really started to take off. “We use Explore for Claims regularly to validate hunches, answer questions, and match up exposure counts,” says Olivia Davis, Data Analyst at Germania Insurance.

The company rollout started with a demonstration of the three main dashboards to claims leadership. This was followed by multiple training sessions with accompanying user documentation. Mini-contests and quizzes were used to make learning fun and drive adoption. There was a lot of positive feedback. Many claims users said they use the tool approximately three to five times per month for various analyses. One claims manager stated, “This definitely has some long-term potential, and I would be lost without it.” Business is seeing new opportunities and uses for Explore.



Claims dashboard



Navigate what's next.



Improved Claims Operations and User Productivity

The older, more manual, time-intensive processes are now gone. Earlier, the business required multiple systems and tools, direct SQL queries, stick counts, and reconciling all claims and exposure counts. Now, claims managers can see how their teams are doing multiple times per day. Any change in ClaimCenter is available in Explore within minutes. Explore has significantly improved claims operations and user productivity at Germania. This, in turn, allows Germania to better serve claimants and members.

Germania plans to expand usage to include Explore for Policy once the migration to the Cloud is complete. "We are happy with what we have built and are able to help our users get what they need," says Davis.

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and AI to deliver our platform as a cloud service. More than 380 insurers, from new ventures to the largest and most complex in the world, run on Guidewire. For more information, contact us at info@guidewire.com.