



Livegenic Success Story:

GuideOne Transforms Their Inspection Process Through Virtual Collaboration

Contents

Introduction

- 02 Company Background
- 03 Challenges & Objectives

Implementation

- 06 Deployment Process
- 07 Claims Workflow
- 08 Risk Control Workflow

Solutions

- 04 Workflow Design
- 05 Livegenic Mobile Suite

Results

- 09 Claims
- 11 Risk Control
- 12 Conclusion

Introduction | **Company Background**



The GuideOne Insurance Company has been a driving force in the commercial insurance market for more than 70 years. Their longstanding commitment to providing exceptional service, affordable rates, and comprehensive coverage has allowed them to become one of the nation's largest insurers of churches, schools, senior living communities, and nonprofit organizations.

Founded
1947

Employees
620

Location
West Des Moines, IA

Primary LoB
Commercial P&C

Introduction | **Challenges & Objectives**

As a midsize commercial property insurer with a large and geographically-distributed customer base, GuideOne faces **multiple challenges**:



Long travel times due to large coverage area and dispersed customer base.



Highly complex properties with variable sizes, facilities, and risk exposures.



Very costly IA fees due to the inspection complexity of commercial properties.



COVID-19 exposure risk to customers, contractors, and GuideOne staff.

In response, GuideOne chose to implement Livegenic in order to achieve **three primary objectives**:

Reduce

Inspection Costs

Increase

Inspection Capacity

Shorten

Overall Cycle Time

Solutions | **Workflow Design**

To accomplish these objectives, Livegenic's Customer Success team worked with GuideOne to design **custom workflow solutions** for their **Claims** and **Risk Control** departments:

Claims

Primary Goal: Reduce inspection costs and the number of claims that require dispatching an IA.

Proposed Solution: Enable adjusters to virtually inspect claims through real-time or asynchronous collaboration with insureds – instead of having to assign an IA or 3rd party inspector for losses in remote or low-coverage areas.

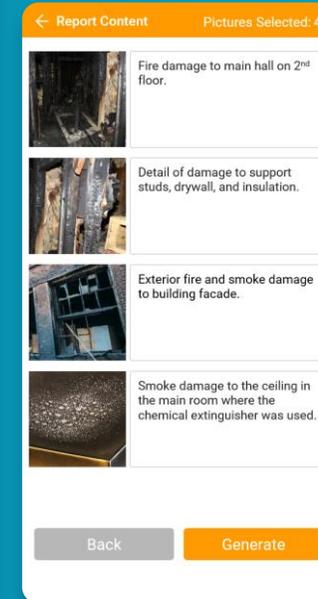
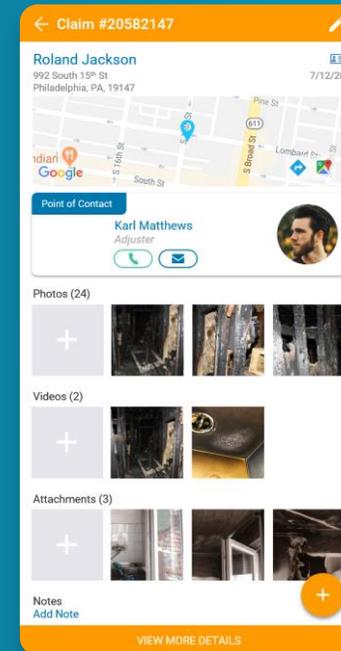
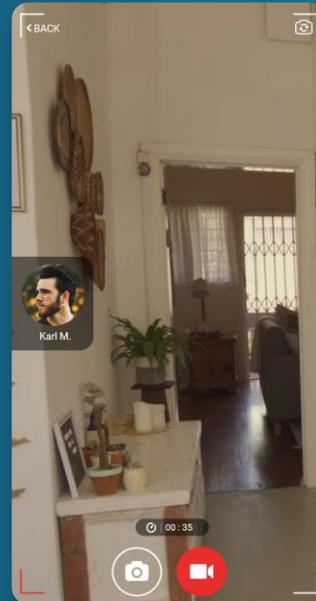
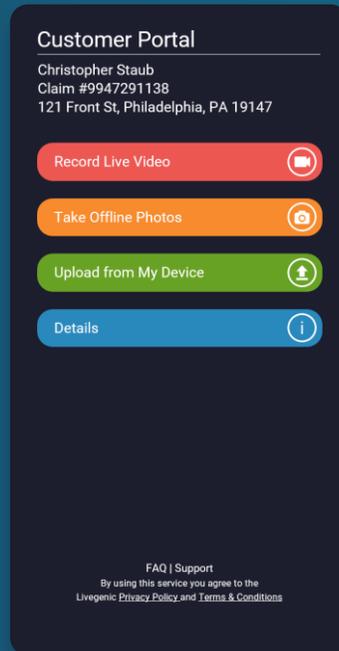
Risk Control

Primary Goal: Increase the number of Risk Assessments completed by GuideOne field staff.

Proposed Solution: Pre-load the locations of all nearby properties that require a Risk Assessment – giving field staff the ability to use Livegenic to locate properties on the fly and quickly conduct multiple surveys in a single trip.

Solutions | Livegenic Mobile Suite

GuideOne selected multiple Livegenic mobile solutions, and configured them to support the unique requirements of **both departments**, as well as the **specific needs** of their policyholders:

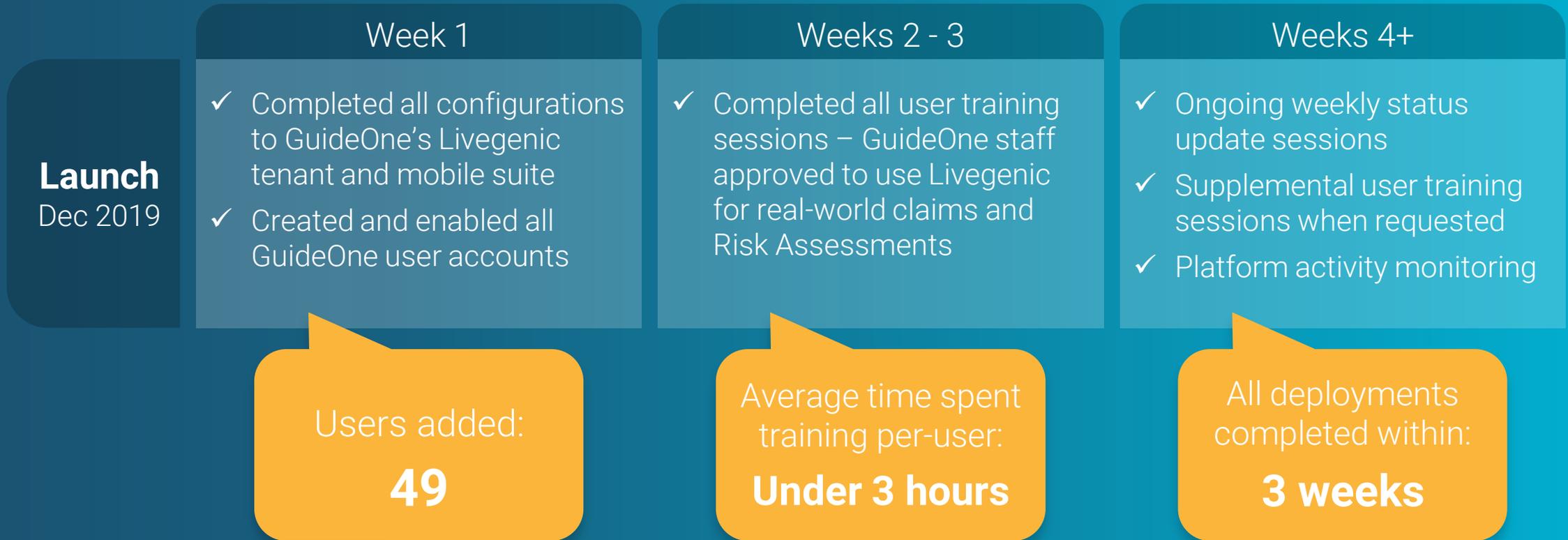


With the **Livegenic Customer Portal**, GuideOne's insureds are able to collaborate with their adjusters over live video; and can at any time record or upload other documents directly to their claim file.

Through the **Livegenic Enterprise App**, GuideOne's field staff can instantly access the location of any insured properties and conduct Risk Assessments via built-in recording and reporting tools.

Implementation | **Deployment Process**

In order to help the GuideOne team get up and running as soon as possible, the Livegenic Customer Success team **fast-tracked the deployment process:**



Implementation | **Claims Workflow Detail**

1. FNOL Received

The GuideOne adjuster sends the insured a link via SMS or email to access the Livegenic Customer Portal through their web browser.

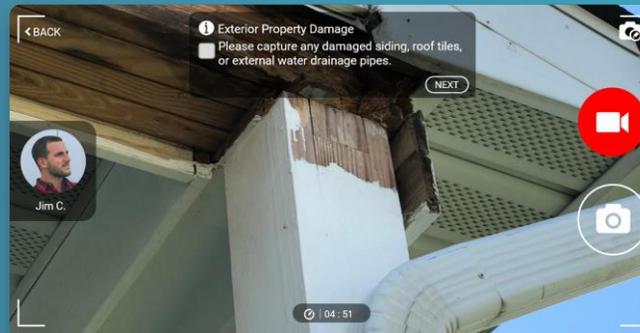
The Customer Portal requires no downloads or logins, and can be accessed via the internet browser on any smartphone, tablet, laptop, or desktop computer.

Average time required to access Customer Portal:
Less than 10 seconds

2. Virtual Inspection

The insured opens the Customer Portal and selects how they would like to inspect their claim:

1. Use live video to collaborate with their adjuster in real time.
2. Follow GuideOne's custom onscreen text instructions to record and submit any required content on their own time.



Above: Live Video Collaboration on the Livegenic Customer Portal

3. Documentation Complete

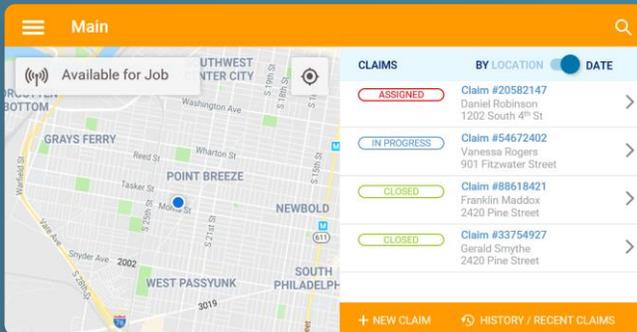
All documentation that the insured records or uploads through the Customer Portal is automatically submitted to their claim file in the Livegenic Web Portal.

The adjuster can access the claim file to review all submitted content, including photos, videos, audio recordings, and other documents.

Implementation | Risk Control Workflow Detail

1. Identify Nearby Properties

While traveling to an area for a pre-assigned survey, the GuideOne Risk Control consultant opens the Livegenic Enterprise App to check if any other policies are nearby.



Above: Locating nearby policies on the Livegenic Enterprise App

2. Access Policy File

If any other policies are found, the consultant can directly access the pre-loaded Livegenic policy file for that individual property.

The Livegenic policy file includes the insured's name and location details, allowing the consultant to plot directions to the property and add the survey to their chosen calendar app if desired.

Total number of Policy Files pre-loaded into Livegenic:

42,000+

3. Complete Evaluation

Once onsite, the inspector follows the custom onscreen instructions in the Enterprise App to ensure that all relevant photo, video, and audio documentation is captured.

After collecting all information, the consultant uses the Enterprise App to complete the Risk Assessment Report - the finished report is then uploaded to the Livegenic policy file along with all recorded content.

Results | **Claims**

By the end of 2020, GuideOne's Claims department had attempted a total of **267 virtual inspections** on claims where an IA would have otherwise been dispatched:



By using Livegenic instead of paying upwards of \$800 per-inspection for an IA, GuideOne's Claims team **successfully saved more than \$49,000 in IA expenses within their first year.**

* of all attempted virtual inspections
** of all successful virtual inspections

Results | Claims

In addition to the cost savings, using Livegenic for virtual inspections also helped the Claims department achieve their goal of **shortening claims cycle time**:

Virtual Inspection Cycle Times

The number of virtual inspections that were completed within a given period of time (divided by days)



62% of all virtual inspections were completed in under 24 Hours

22% of all virtual inspections were completed in under 1 Hour

Virtually-inspected claims had significantly-reduced cycle times:

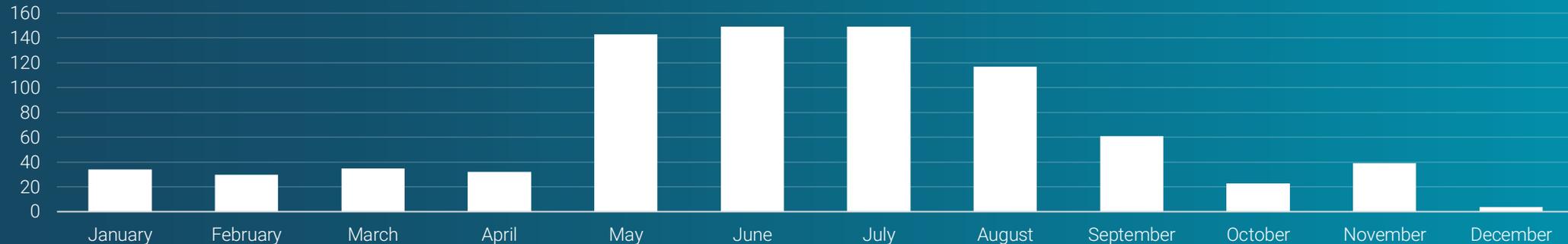
- Average Cycle Time: 1.76 Days
- Median Cycle Time: 6.03 Hours

Results | Risk Control

Despite the increased difficulty of travel due to COVID-19, the Risk Control department used Livegenic to complete more than **815 Risk Assessments** throughout the year:

Completed Risk Assessments

The number of Risk Assessments conducted by GuideOne staff during 2020



By enabling field staff to quickly locate and conduct multiple assessments 'on the fly', Livegenic helped the Risk Control team **increase the total number of completed Risk Assessments by over 40% vs 2019.**

By increasing their field staff's capacity, the Risk Control team was also able to reduce their reliance on 3rd parties for exterior evaluations - enabling their department to **save more than \$180,000 in 2020 alone.**



By the end of their first year using Livegenic, GuideOne had achieved substantial results. Both the Claims and Risk Control departments had successfully reduced their reliance on 3rd party inspectors, increased the capacity of their own field staff, and proved that they could shave their cycle time down to just hours through virtual collaboration – all while continuing to safely provide the highest-level of customer service to their insureds and policyholders nationwide.

Estimated Total
Annual Savings:

\$229,000

Overall Return on
Investment:

760%