NLC Improves Internal Operations with Smart Communications

About the Customer
NLC Insurance Companies, founded in 1840, is a mutual insurance company based in Norwich, CT. They offer homeowners’ insurance, personal automobile, dwelling fire, commercial package policies, and personal and commercial umbrella policies through a network of over 300 independent agencies throughout New England.

Business Challenge
Maintaining four operating insurance businesses – and offering a diverse array of services – can lead to some complicated processes for communicating information to customers. In 2016, NLC decided to modernize their systems and implement Guidewire InsuranceSuite with SmartCOMM™ to replace their legacy system. At the time, all policies and customer communications were printed in-house, and all templates were created and maintained by multiple, hard-to-find developers with expertise in the print system. NLC had business continuity as well as compliance concerns, given the specific nature of the forms and policies, which vary by state and policy, and if not completed properly, it could cost time, money, and have legal ramifications.

Jeff Bischoff, Associate Vice President of IT shared that after deciding to implement Guidewire, NLC evaluated SmartCOMM™ as an alternative for their communication and documentation software. Their existing communications platform was a legacy solution and was having problems with time outs and delays. NLC decided they required a modern solution with a deep integration with their new Guidewire core platform.

“Since implementing SmartCOMM, processes have become so simplistic that we don’t even think of changes as issues anymore. It’s all about the adaptability of the product as we make changes in the source, Guidewire.”
– Jeff Bischoff, Associate Vice President of IT

“SmartCOMM wasn’t difficult to learn, and it has set me up well for my future in IT because of the knowledge I have from working with it for so long.”
– Melissa Ginn, Analyst/Developer
The Solution: SmartCOMM for Guidewire InsuranceSuite

NLC has used SmartCOMM to:

- Streamline their document print operation and eliminate in-house printing responsibilities
- Modernize 70+ document templates for ease of branding and maintenance
- Drastically reduce template edit times
- Shorten expected completion times for new projects

Business Outcomes

SmartCOMM is now used for all documentation printing across NLC’s product lines, including policy packages and policyholder forms. No staff interaction or form filling is required, and all data entered in Guidewire is pulled into standard templates within the GX model and immediately ready to print by their daily deadline. In addition, NLC was able to eliminate their reliance on in-house printing and implement a more cost-effective and efficient solution with a 3rd party print vendor.

Smart Communications’ Professional Services team worked with an NLC analyst who quickly learned to format all documents into templates. Now, she is an expert and can handle all SmartCOMM documentation, template maintenance, and updates with only one other team member.

NLC has also been able to take a one-template approach, making it easy to brand their documents with proper logos and simplifying the process for updating documents. Instead of having four different versions of each document, they have one template that they can easily customize with the proper logo and branding.

Additionally, they have been able to handle industry changes with ease. Given the current state of car sales, purchasing models have changed and now consumers are able to lease-to-own. This introduced more complexities into the documentation for automobile policies, requiring more space for lessee names. Before, NLC would expect formatting of these documents to take a full quarter, but the team was able to complete the project in just 30 days.

“We didn’t start with the one-template approach, but when we engaged with Consultative services, it was recommended and it was probably the best call we’ve had from a maintenance and implementation perspective.”

– Jeff Bischoff, Associate Vice President of IT
Future Goals

Now that they are familiar with the solution, NLC has incorporated SmartCOMM into plans for future projects and are confident that anything that involves documentation and printing can be achieved with SmartCOMM.

“It does seem like SmartCOMM has been able to be integrated with the things that we’re looking to do to make business better.”

– Melissa Ginn, Analyst/Developer