Vermont Mutual Insurance Group® Implements SmartCOMM™ to Improve Communication Efficiency and Modernize Operations

About the Customer

Vermont Mutual Insurance Group® is one of the ten oldest mutual property/casualty insurers in the United States. They offer personal and commercial insurance across seven states, in the Northeast, through independent agencies. Products include Homeowners, Auto, Dwelling Fire, Personal and Business Umbrella, Businessowners, and Inland Marine.

Business Challenge

Vermont Mutual Insurance Group® is comprised of three different companies, who are all providing a multitude of documents to their policyholders and the independent agents selling their policies. All policy output, from policy jackets, to invoices and forms, needs to be sent out in a timely manner and in a way that can ensure accuracy and compliance. Their communication management process was complicated – their main platform was a WINS policy system with a third-party software vendor for communicating with the insured and with agents. With this, they were only able to provide print communications, and all printed forms were designed using Xerox DesignPro, which needed special coding expertise. A simple document change required starting from scratch every time, there was no way to maintain existing documents, and building these documents could take hours to days depending on the size. Also, since they operate as three companies, a new set of templates was needed for each letterhead and branding, and they couldn’t be consolidated. Their communication processes were becoming outdated, cumbersome, and extremely limiting, so Vermont Mutual Insurance Group determined that they needed to modernize their operations.

It became obvious that Vermont Mutual Insurance Group® needed to find a more flexible and robust communication platform. After considering multiple options and going through several proofs of concept, they landed on Smart Communications’ SmartCOMM™ as a solution. Some of the ways that SmartCOMM would allow Vermont Mutual Insurance Group® to provide policyholders and independent agents with options to fit their needs included the ability to consume XML data, to utilize information already collected from the insured and their current WINS systems, the flexibility of template maintenance, and the ability to add more communication channels.

“As a developer, I have control of 90% of the product, versus 10% with our legacy system, and I no longer have to rely on others and their schedules. It has made a huge difference in my day-to-day job.”

– Lisa Seaver, SmartCOMM Developer, Vermont Mutual Insurance Group
Since I have been at the company, I know that SmartCOMM has been a stable and consistent application. It makes my job easy because I don’t worry it will go down or cause problems. It is reliable and dependable.”

– Denise Graves, Senior Programmer Analyst, Vermont Mutual Insurance Group

**The Solution:**

- SmartCOMM integrated with legacy systems and Guidewire InsuranceNow
- Single template approach to communications across companies allowed for a drastically reduced number of templates
- Omnichannel communications in the policyholders’ and independent agents’ preferred method

**Business Outcomes**

Implementing SmartCOMM has already provided a number of benefits – template rationalization being one of the first. Before, they had thousands of different correspondence letters, which they were able to combine, eliminate, and reduce because of the one-template approach of SmartCOMM. One business analyst was able to do much of the work on this project.

Template maintenance and the creation of new documents is much faster as well – the simplification of technology allows them to build a new document, regardless of its size, in about 20 minutes. Layouts and content only need to be built once and then can be reused throughout multiple documents. The timeline of building a new communication to distributing to customers can take a few days as opposed to the months required before due to the need of a COBOL programmer. The legacy system also required as many as six people to resolve an error. Now, one developer can isolate an XML error, bring it into the test environment, correct it, and send it back to production all on their own.

SmartCOMM allows claims personnel and underwriters to interact with, and personalize their forms. Through the SmartCOMM Draft Editor that works within Guidewire InsuranceNow, an adjuster can import the data already known about a policyholder, and if additional information is needed, they can enter or edit any data, allowing for a better customer experience.

Within their independent agency base, Vermont Mutual Insurance Group® is able to offer a “front end” where agents can enter a potential insured’s data, and SmartCOMM is used to create a PDF of that data for quotes and premium indicators. If the potential insured accepts that quote, the agent can send that PDF via SmartCOMM which is then imported directly into the InsuranceNow system; this allows for accurate and speedy data collection on new policyholders and makes it easier for the agents to do business with Vermont Mutual.

Finally, they are now able to offer communications in the channel of choice for their policyholders and agents. Sending communications via print, email, or text, allows Vermont Mutual Insurance Group® to interact and have conversations with their insured much more and with improved efficiency.
Future Goals

Once their full digital transformation is complete, Vermont Mutual Insurance Group® plans to retire many tools currently used to maintain their legacy system communication processes that will no longer be needed. They’ll also be looking at ways they can use SmartCOMM to enhance the communications between their Marketing team and their independent agency base.

“Business users are happier because they no longer have a library of letters they have to look through, no misspelled words or names because SmartCOMM is populating everything we can from the InsuranceNow system. Not to mention the fact that it creates records automatically so they can keep track of what’s been sent.”

– Lisa Seaver, SmartCOMM Developer, Vermont Mutual Insurance Group

Smart Communications is a leading technology company focused on helping businesses engage in more meaningful customer conversations. Its Conversation Cloud™ platform uniquely delivers personalized, omnichannel conversations across the entire customer experience, empowering companies to succeed in today’s digital-focused, customer-driven world while also simplifying processes and operating more efficiently. Smart Communications is headquartered in the UK and serves more than 650 customers from offices located across North America, Europe, and Asia Pacific. Smart Communications’ Conversation Cloud platform includes the enterprise-scale customer communications management (CCM) power of SmartCOMM™, forms transformation capabilities made possible by SmartIQ™ and the trade documentation expertise of SmartDX™. In 2021, the company acquired Assentis, a leading European software solutions provider specializing in customer communications management (CCM) with a focus on the financial services industry.