



# Insurer dramatically improves digital experience for policyholders and agents

WBMI reduces agent quoting time by up to 10x while delivering real-time information and self-service capabilities to customers

## Summary

West Bend Mutual Insurance Company (WBMI) is ranked among the top 75 property and casualty insurance companies in the United States. WBMI chose the Liferay platform to create a seamless self-service experience for residential and business policyholders, as well as an online quoting interface for independent agents.

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## In Brief

### INDUSTRY:

Insurance

### COUNTRY/REGION:

United States

### USE CASE:

Customer Portal, Extranet

### KEY FEATURES:

User Registration, Authentication, Role-Based Access Control, Web Content Management, Custom Application Development, Responsive Design, Tags & Categories, Organization Support, User Groups

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**Liferay allowed us to roll out a modern, mobile-responsive portal for our personal and business policyholders. This is the first time we have been able to provide this information directly to policyholders, reducing costs and calls to our support staff for information now provided online.**

Ken Hunt, IT Director Digital Experience, Infrastructure, Technology

## Challenges

- Old technology did not meet customer expectations
- Real-time customer information was not available
- Quoting system was time-intensive and not intuitive, making agents reluctant to provide quotes

## Results



### IMPROVED QUOTING PROCESS

Agents now provide policy quotes in under 10 minutes



### REDUCED SUPPORT CALLS AND COSTS

Easy access to information enables users to find the data needed to manage their policies and account



### UPDATED WEB EXPERIENCE

Customer expectations are met with an improved and mobile-responsive site



### INCREASED ONLINE PROCESSING

Five months after launching, a majority of WBMI agents were processing quotes online

## Bringing a Legacy of Service into the Digital Era

In 1894, a fire destroyed a number of businesses in West Bend, Wisconsin. The disaster caused area business owners to band together—forming West Bend Mutual Insurance Company (WBMI). Ever since, WBMI has been providing broad insurance coverage at reasonable rates—insuring homes, autos, and businesses in the Midwest and beyond. Today, WBMI seeks to provide their policyholders and agents with an easy-to-use digital platform featuring essentials like real-time information and a simple, efficient and intuitive quoting process.

“Customer expectations and demands have changed, and our previous technology stack did not allow us to match them,” said Ken Hunt, IT Director Digital Experience, Infrastructure, Technology at WBMI. “We wanted to create a flexible offering that would allow us to keep up with technology and be able to add and adapt features to meet the ever-changing desires of our customers.”

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**What used to take an hour now takes about five to 10 minutes.**

Ken Hunt, IT Director Digital Experience,  
Infrastructure, Technology

The need for a current, multichannel, responsive, self-service portal was not limited to only WBMI’s customer base. Agents were also in need of a better digital quoting experience as the company’s online interface left much to be desired. “Our previous

system was not intuitive or easy to use and, as a result, the agents were reluctant to quote new business,” said Hunt.

WBMI needed an innovative solution with a robust feature set and an open architecture on a platform that would integrate marketing information with back-office systems.

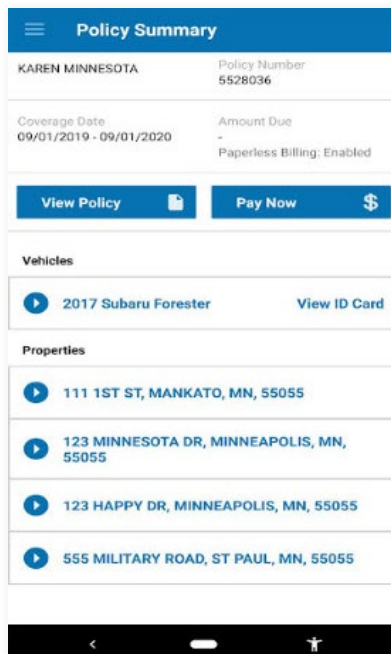
## Accelerating Solution Delivery with a Future-Proof Platform

“Liferay Digital Experience Platform (DXP) provides the base to build and extend over time. We see a lot of value in being able to leverage Liferay’s core features to build and maintain our own sites and applications,” said Hunt. WBMI recognized that Liferay has the “required plumbing” needed for functionalities such as user registration, security, campaign management, content management and more. Given Liferay’s out-of-the-box tools, WBMI was able to focus on the features they wanted to layer on top. “We worked with our partner, XTIVIA, to leverage Liferay DXP’s core features along with modern React and React Native architecture,” said Hunt.

## Delivering Frictionless Self-Service Capabilities to Customers

XTIVIA worked with the WBMI team to organize core policyholder features into a frictionless user experience that helps policyholders find the information across any device, via both a website and a mobile app. For example, the Policy Summary feature lists a user’s policy details upfront in an easy-to-understand presentation. Policyholders have easy access to quickly view and manage their billing-related information including payments, billing statement review, management of payment methods and the setup of auto-pay schedules. Quick access to automotive insurance essentials, such as electronic and

printable copies of ID cards as well as an efficient claim submission feature, help meet customer expectations.



The project leveraged an agile development methodology, with WBMI and XTIVIA team members working together in refining the product vision, UX/UI design through front-end development, integration API development, back-end system integrations and testing.

“XTIVIA partnered with us bringing their expertise not only on the Liferay platform but also what they have seen in the marketplace. We collaborated on designs and implementation allowing for a successful launch,” said Hunt.

## Building a Better Workflow for Agents

WBMI’s previous system had caused the company to miss out on new policies. According to Hunt, the percentage of agents quoting online had

dwindled to less than 20%. Email and paper quotes were being used as an alternative, but even those were decreasing due to the time-consuming process and delay in hearing back from the underwriting department.

A new application that paid close attention to the needs, wants and workflow of agents was necessary. In the new Liferay-based system, agents are first prompted to assess the eligibility of the risk and are then asked only for the minimum data required to generate a quote. Improved navigation helps agents more quickly find information and provide quotes, as well as reduces the wait time for prospective customers. What used to take an hour now takes minutes. As a result of this increased efficiency, just five months after going live, the number of agents generating quotes and writing new policies online tripled—reaching more than 65%.

## Earmarks of a Successful Digital Transformation

“Liferay allowed us to roll out a modern, mobile-responsive portal for our personal and business policyholders. This was the first time we have been able to provide this information directly to our policyholders, reducing costs and calls to our support staff for information that is now clearly available,” said Hunt. “We also increased our utilization of online quoting by our agency customers. Both these capabilities were possible because of the Liferay platform’s ability to combine disparate back-end systems into a unified user experience.”

For more information, contact [sales@liferay.com](mailto:sales@liferay.com).



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