

ROI SHOWCASE

COUNTRY Insurance & Financial Services

Panasonic Case Study

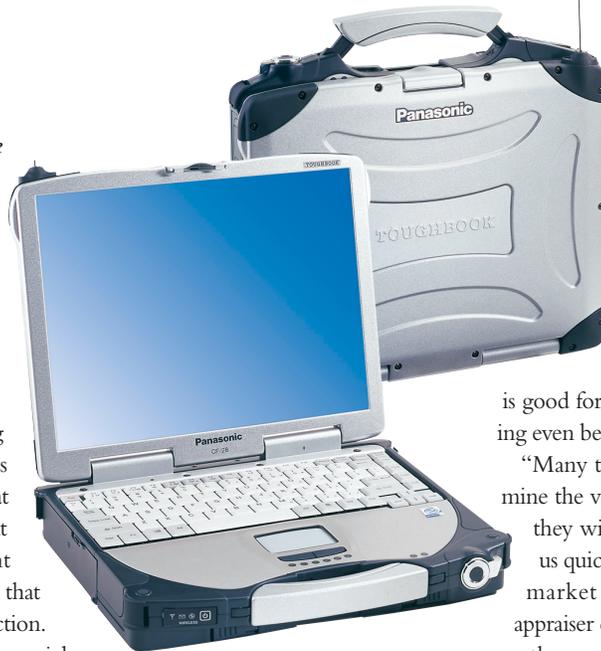
COUNTRY Insurance & Financial Services
Bloomington, IL
COUNTRY offers a full range of insurance and financial products and services from auto, home and life insurance to investment management services and mutual funds.

Business Process Challenge

It takes only an instant to create a claim. A bellowed oath, squealing brakes, rending metal, breaking glass and the deed is done. Processing that claim is another matter. And, next to the amount of the settlement itself, it is claim-processing speed that most determines customer satisfaction.

COUNTRY Insurance & Financial ServicesSM began using notebook computers as a productivity tool for its appraisers in 1998. Though certain efficiencies were attained, the lack of real-time connectivity between the appraisers and the servers maintaining the links to COUNTRY's estimating partner, ADP, still presented a time-consuming hurdle.

According to Greg Koester, COUNTRY customer service manager, limitations of the initial portable-computer deployment included an inefficient method to receive new assignments on a timely basis, a lack of precision in scheduling appraiser appointments, a minimum of one business day between an assessment and settlement offer, and the need for appraisers to phone or fax requests for total-loss assessments.



The Solution

"We felt we could work around many of those roadblocks and improve our assessment-settlement offer cycle times by moving to a wireless environment, so we retrofitted most of our existing laptops with wireless radio cards," Koester says. When those laptops went off lease in 2001, COUNTRY replaced them with fully ruggedized Panasonic Toughbook CF-28 notebooks containing integrated Cingular Interactive (formerly Mobitex) wireless modems and analog modems for appraisers working in areas beyond Cingular's reach.

"The reliability of the plug-in wireless cards couldn't keep up with the appraisers," says Koester, who has been "very satisfied with the network connectivity

and hardware reliability" of the integrated-wireless notebooks.

The Benefits

"The biggest benefit to the approximately 175 appraisers using the system is reduced drive time," Koester reports. "It averages an hour a day in time savings, reduces overtime and is good for morale." The system is proving even better for customers' morale.

"Many times when appraisers determine the vehicle is an obvious total loss, they will upload that information to us quickly and come back with a fair market value," Koester says. "The appraiser can make the settlement offer on the spot, get the papers signed, and have the car towed away.

"The customer made one phone call to us, and later the same day the case is completely settled. That makes customers happy."

Panasonic
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Contact Information:

Panasonic Computer Solutions Company
Phone: 1-800-662-3537
E-mail: scott_thie@p2c2.com
Web: www.panasonic.com/toughbook

FIELD SERVICE