



CASE STUDY

Leaving Legacy Behind: Driving Modernization with Guidewire.

How a phased approach to claims modernization is enabling long-term growth and stability for Capital Insurance Group.



CLIENT



Capital Insurance Group (CIG) is the leading Property and Casualty (P&C) insurer in the Western U.S. CIG has been offering personal, commercial, and agriculture insurance for 125 years.

BUSINESS CHALLENGE

CIG began an enterprise-wide modernization of its core systems in 2014. Faced with changing business needs and increased competition, the company needed more flexibility and agility from its foundational platforms. With a focus on underwriting, policy administration and billing management, they selected Guidewire InsuranceSuite as their platform of choice. CIG deployed BillingCenter in 2015 and went live on PolicyCenter for its Business Owner and Commercial Auto lines of business in 2016.

While the launch of commercial lines of business on PolicyCenter set the foundation for CIG's legacy modernization, changes in business circumstances led the team to reassess their existing roadmap and turn their focus to claims management. They decided to implement ClaimCenter before moving other lines of business to PolicyCenter.

ENGAGEMENT

CIG chose X by 2 to lead their implementation of ClaimCenter. Key to CIG's decision was X by 2's insurance expertise, proven experience with core system modernization, and reputation as a collaborative and unbiased advisor.

BUSINESS IMPACT



Business Controls & Efficiencies



Enhanced Customer Service & Communication



System Stability & Flexibility



THE WORK

From planning and mobilization through delivery and change management, CIG engaged X by 2 to ensure successful execution of its ClaimCenter implementation project.

APPROACH

X by 2 planned a phased approach for CIG's ClaimCenter implementation, providing program and technical leadership and involving CIG staff from day one to build self-sufficiency beyond the end of the project. Working closely with business and IT stakeholders, X by 2 ensured the claims modernization initiative addressed the challenges and inefficiencies presented by CIG's existing claims system and processes and achieved desired business outcomes.

X by 2 led mobilization, inception, development, stabilization and ClaimCenter rollout. We worked closely with CIG's claims and IT stakeholders to understand the scope and complexity of the project and assembled a multi-organization team, including members from CIG, its staffing partners, Guidewire, and X by 2. We also established change management processes to ensure a smooth transition to and adoption of the new system, processes and procedures.

NEXT STEPS

CIG has entrusted X by 2 with leading the remaining core system modernization efforts, including transition to Guidewire's cloud platform.

BENEFITS

The new claims system improves operational efficiency, reduces overall maintenance costs and gives CIG the flexibility and agility they need to meet changing customer and market demands.

The new system allows CIG to:



Improve compliance and security controls



Streamline claims processes and labor-intensive workflows



Enable straight-through processing capabilities



Improve customer service through self-service and collaboration options



Simplify data access and improve reporting, processes and analytics



Increase system stability and agility, allowing for future growth



For 25 years, X by 2 has been driving business and technology transformation for leading insurance carriers, solution providers and startups. Through cutting edge technology, advanced data analytics and human-centric design, we lead insurers into the future.

Learn more at xby2.com/insurance or email contact@xby2.com to start the conversation.