



# National Interstate Insurance's Data-Driven Improvements to Customer Service and Policy Processing



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Paul Luc  
Application Supervisor  
National Interstate Insurance

| Goals  | Solution   | Results   |
|--|--|---|
| Improve application processing efficiency, from potential new insureds all the way through to policy issuance    | Automate application processes and integrate data sources using Informatica Intelligent Cloud Services                           | Increases organizational effectiveness and insurance application processing efficiency up to 9x           |
| Enable employees to easily locate and act upon pertinent customer and policy data in real time or near real time | Use Informatica Cloud Application Integration to synchronize Salesforce data in real time with on-premises underwriting platform | Allows employees to locate information from sales and service systems in minutes instead of days or weeks |
| Turn data into actionable insights to improve business pricing and underwriting decision-making                  | Automatically update a centralized data warehouse each night using Informatica Cloud Data Integration                            | Helps improve customer service and profitability by enabling fast, intelligent underwriting decisions     |

## Business Requirements:

- Automate ACORD form submissions from agents
- Use prebuilt data transformations to eliminate errors due to hand coding
- Enable real-time integrations among customer, claims, and policy data

### About National Interstate Insurance

A wholly-owned subsidiary of National Interstate Corporation, National Interstate Insurance serves the niche market of specialty commercial transportation. The company was founded in 1989 in Richfield, Ohio, and has more than 700 employees. Its insurance subsidiaries are rated "A+" (Superior) by A.M. Best Company.

In 1989, National Interstate Insurance (National Interstate) opened its doors with the idea that clients were not just claim numbers. By keeping customer service and personal attention top of mind, National Interstate built one of the leading specialty property and casualty insurance companies in the country. Today, the insurer offers more than 30 different products, including traditional insurance, innovative alternative risk transfer programs for commercial companies, and insurance for specialty vehicle owners. These products are available through a variety of distribution channels, including affiliated agencies as well as independent agents and brokers.

Understandably, National Interstate takes a great deal of pride in the high levels of service it provides to its customers and agent partners. The company can personalize interactions, providing superior service, in part due to advanced analytics and data processing.

"Data is both the raw material and finished product for an insurance company," explains Brad Foust, Assistant Vice President, Software Development at National Interstate. "It is the fuel that drives any risk assessment, pricing decision, or customer interaction. For us, data can make the difference between landing a million-dollar account or losing it to a competitor."

## Improving cloud data management

Despite its advanced data management practices, National Interstate still had a significant amount of manual processes and siloed data throughout the enterprise. It was often difficult for decision-makers to get consistent and focused data from the company's sales and service systems, for example. Furthermore, customer data was managed in more than one place. Critical data existed within Excel spreadsheets and network file shares with very little automation and workflow.

"It became clear that we had to bring together our various data sources in order to continue to effectively leverage data and drive better business decisions," says Foust. "In particular, we wanted to enhance and improve the efficiency with which we receive and process submissions from potential new insureds all the way through to policy issuance."

National Interstate already used Informatica PowerCenter to automate the receipt of industry-standard ACORD forms from its agents, reducing total underwriting processing time up to 30 percent and saving thousands of hours a year for employees and business partners. It wanted to expand on these capabilities by introducing a next-generation iPaaS (integration platform as a service)—conducting a data-driven digital transformation using Salesforce, Microsoft Azure, and its internally developed underwriting platform as the pillars of a new cloud architecture, with Informatica Intelligent Cloud Services as the glue. Informatica's support with Microsoft Azure contributed to National Interstate's decision to further its partnership with



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Informatica. The organization is using Azure’s message bus technology and its internal applications emit critical business events that are sent to Azure’s message bus. It has Cloud Application Integration processes “listening” on that bus for new events. If it finds one, it can take relevant actions to move data or spawn processes either on-premises or in other cloud environments.

“Informatica Intelligent Cloud Services quickly became a mission-critical piece of our architecture,” says Paul Luc, Application Supervisor at National Interstate Insurance. “Luckily, Informatica provided close, collaborative support, helping us get up to speed quickly.”

Once the ACORD forms are received from agents, Informatica Cloud Application Integration abstracts Salesforce API details and provides the underwriting platform with real-time access to aggregated customer and agency metadata. Instead of using manual processes, changes to account metadata within Salesforce are automatically synchronized with customer and agency records within internal claim and policy systems. Every night, Informatica Cloud Data Integration synchronizes pertinent claim and policy data in Salesforce with the company’s data warehouse via automated batch processes.

### **Creating a more efficient, effective organization**

National Interstate employees benefit tremendously from the new architecture because they can quickly and easily locate pertinent data without having to jump between various systems of record. As a result, they can provide better service and policy recommendations to customers. For example, rather than jumping between various systems of record, National Interstate leverages Cloud Data Integration on a nightly basis in order to push pertinent claims, policy, and billing information to Salesforce. All of this data is tied back to account records, thereby creating a more complete view of its customers.

“By streamlining and coalescing data access using Informatica Intelligent Cloud Services, we’ve increased our effectiveness and efficiency up to nine times,” says Luc. “What once took days or weeks is now possible in a fraction of the time thanks to the automation and integration we’ve achieved with Informatica.”

National Interstate also captures richer, more timely data in its data warehouse, which it can use to make better decisions. For example, instead of relying on generic base-model values to insure a 10-passenger van, it can consider data on specific vehicles in the fleet and adjust its rates accordingly.

“Informatica helps us make better underwriting decisions to protect our profit margins while providing sustainable coverage for customers,” says Scott Noerr, Vice President and Chief Information Officer at National Interstate Insurance. “We can quote more competitive rates and win more business because we truly understand the risk.”



### Inside The Solution:

- Informatica Intelligent Cloud Services
  - Informatica Cloud Application Integration
  - Informatica Cloud Data Integration
- Informatica PowerCenter Advanced Data Transformation

## Supporting ongoing digital transformation

National Interstate's data-driven digital transformation is just beginning. Informatica Intelligent Cloud Services is providing the foundation for the company to integrate multiple claims, policy issuance, and billing systems, helping create a bridge between on-premises systems and new multi-cloud solutions.

"Informatica Cloud Application Integration enables our digital transformation in a number of ways," says Foust. "It sets us up to do things we weren't even considering, such as connecting our systems with outside telematics vendors. We use Informatica to reach out to those vendors (via REST), grab the data, transform it and then load it into our on-premises databases. Prior to Informatica Cloud Application Integration we would have had to have our internal developers spin up some custom services to provide this processing. They would load the JSON, map the data, test and then subsequently deploy those services which would have taken at least a week. We cut that time down to around 4 hours using Informatica. This is an advantage that we hadn't considered when we were looking at the tool. The future looks bright, and we're excited about what lies ahead."

