INSTANDA + **GREAT PLAINS**

Case Study

How Great Plains Casualty Expanded Into 19 States In 4 Months

Project Summary

Within four months, Great Plains Casualty launched a new complex commercial trucking package product on INSTANDA and moved their entire Commercial Auto trucking business to the platform. A move that has propelled their expansion into 19 additional states within just 4 months of going live.

4 Month
INSTANDA implementation

Real-time quote and bind
with straight-through processing (STP)

2,000+ ISO release
compliance with ISO ERC 2.0 Cloud Rating Solution

19 states
reached (within 4 months of launch)

8x revenue
increase expected within four years

"We needed a modern core platform in order to attain our growth objectives. We also needed a solution that could develop an ISO-based trucking product. We engaged Rented Mule Consulting to help us find a flexible, cost-effective solution that could be implemented quickly. After looking at several systems, we chose INSTANDA and engaged Rented Mule to implement and maintain the system."

Jonathan Howgate,
Vice President of Great Plains Casualty

The Market Opportunity

Great Plains Casualty approached INSTANDA with the ambition of increasing their footprint as a leading commercial trucking carrier. Their goal was to rapidly launch a complex package policy combining Trucking Liability, Physical Damage, Inland Marine, and General Liability across multiple states. Typically, products of this complexity require time-consuming, manual underwriting, but they sought to make the process as quick and automated as possible.

INSTANDA

To act quickly, and without increasing staff, they realized that they would need to automate as many processes and prefill as much data as possible. Essentially, they would have to replace their legacy system with a modern solution that could support straight-through processing.

Goals:

- Prefill data wherever possible
- Automate ongoing product maintenance
- Create a customer-centric digital offering
- Expand commercial trucking footprint

Needs:

- Straight-through processing for traditionally complex Commercial Auto coverages
- Create and maintain products without increasing headcount
- Make finding and purchasing coverage easier for customers and agents

Quickly getting to market with INSTANDA

As a complete digital platform, INSTANDA would enable Great Plains Casualty to quickly build, launch, and modify package products with ease. With data prefill, rating modifications, document templates, automated policy administration, and an accessible agent portal, Great Plains Casualty would have everything they needed.

To achieve their objectives, Great Plains Casualty and their implementation partner, Rented Mule Consulting, chose INSTANDA's digital platform for its:

- Integration capabilities
- Straight-through processing
- No-code environment
- Product build and management capabilities
- Real-time rating modifications
- Seamless agent portal management
- Favorable Total Cost of Ownership (TCO)
- Customer-centric digital offering

An integrated solution

Key to the project's success was INSTANDA's open API capability. This enabled the seamless integration with ISO Verisk's ERC 2.0 Cloud Rating Solution, providing real-time access to base ISO rates and form attachment rules, and the ability to keep up with annual ongoing rating changes.

Likewise, integrations were also made with a truck valuation price digest and a payment vendor, and a customized claims system was built.

INSTANDA

Keeping pace with an agile approach

To keep pace, the implementation team included four Configurators and a skilled Project Manager from Rented Mule Consulting. They worked closely with four Subject Matter Experts at Great Plains Casualty who played a vital role in requirement gathering, sign-off, user acceptance testing, and ensuring the overall success of the project.

4 Configurators - Rented Mule Consulting	1 Project Manager - Rented Mule Consulting	4 Subject Matter Experts from Great Plains Casualty

Crucially, the team took an agile approach to implementation. Rather than following rigid phases, requirements gathering, configuration, and user acceptance testing occurred in parallel. Rented Mule Consulting gathered requirements, developed part of the product, and provided it to Great Plains Casualty for feedback. Meanwhile, they continued building the next phase. This agile approach fostered collaboration and efficiency, leading to a successful project outcome.

Record expansion into multiple states

Great Plains Casualty completely modernized their commercial trucking insurance operations within four months. In creating a straight-through process that quotes and writes policies with very little human intervention, the achievements are remarkable.

Key results

- ⊘ **Expanded commercial trucking footprint:** By using INSTANDA's digital platform, Great Plains Casualty has already expanded into 19 additional states, with plans for further growth.

- ⊘ **Implemented straight-through processing:** Moving from a legacy system to INSTANDA, traditionally complex Commercial Auto coverages are now seamlessly processed, reducing manual intervention, and improving efficiency.

- ⊘ **Enhanced customer experience:** INSTANDA's user-friendly interface and prefill capabilities enable customers to easily find and purchase coverage, simplifying the overall insurance buying process.

- ⊘ **Effortless product maintenance:** Great Plains Casualty can rapidly and easily create and maintain products without the need for increased headcount, thus ensuring scalability while offering up-to-date coverage options.

A fast-paced future

It is an exciting time for Great Plains Casualty as they continue to seek further state approval for their existing offering and create additional package products. With their new product, rating and underwriting capabilities, the company estimates an 8x revenue growth in the next four years alone.

INSTANDA