



## Client Success

## Mutual Insurance Company Adopts Modern Claims Solution Across Multiple States with Personal and Commercial Lines

**Type:**  
Mutual Insurance Company

**Lines:**  
Personal and Commercial Lines

**Established:**  
1896

**Customer since:**  
2013 (Claims) 2020 (Billing)

Preferred Mutual is a super-regional, property and casualty mutual insurance provider, helping more than 235,000 customers and 450 independent agent partners through superior products and unsurpassed customer

Challenged by the high cost of maintenance and limited functionality of its legacy system, Preferred Mutual sought its replacement. The system offered no real-time data, no integration capabilities with external systems or third-party vendors, and the antiquated user interface caused delays and manual errors. Preferred Mutual evaluated numerous industry-leading solutions for several years before selecting Cogitate. The selection of DigitalEdge Claims is attributed to the depth of the solution and the Cogitate team's expertise and decades of experience in the insurance domain.

### Implementation

Implementation of the claims platform for all lines in all states - including all existing claims - required just 11 months. Including full integration with Preferred Mutual's internal systems, a complete data transfer was performed on Thanksgiving weekend, 2013. This included four different policy systems, data warehouse, accounting, disbursements, CRM, and statistical recordings.

*"As we began to implement Cogitate Claims, we were not only greatly impressed with the quality of the solution, and its flexibility; but also the deep working knowledge and professionalism of Cogitate's entire team. The strength of the Cogitate team was not only in their technical knowledge in software development and integration but their knowledge of claims and the claim handling process."*

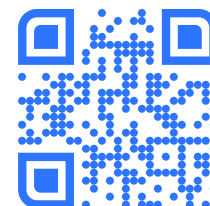
**Jeffrey Lopata, CIO, Preferred Mutual Insurance Company**

### Goals:

- Modern claims solution with complete data migration from legacy system
- Establish a long-term partnership, not just a vendor
- Easily integrate with external systems

### Benefits:

- Integration with modern claims ecosystem through Adaptive API
- Automated adjuster assignments
- Real-time data access
- Increased efficiency and productivity
- Self-service capabilities for greater self-sufficiency
- Enhanced customer experience



### Contact Us

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