



Liberty
Mutual™

2021 mPower Award Winner—Liberty Mutual

Each year Mitchell celebrates one of its partners through the “mPower Award” highlighting innovative and transformational initiatives taken on in the past year. This year, Liberty Mutual was selected for their massive bill management operations overhaul aimed at optimizing this process and achieving best-in-class operational excellence.

Liberty Mutual first partnered with Mitchell almost two decades ago. As their needs began to grow, Liberty expanded their partnership in 2019 to prepare for a much larger mission. This massive initiative which involved many hours, people and planning, resulted in increased efficiency and reduced touches ultimately benefiting both Liberty employees and customers. Mitchell’s Executive VP and GM of Casualty Solutions, Nina Smith, sat down with Liberty’s Senior Vice President, Field Operations, Medical & Special Investigation, Global Retail Markets U.S. Claims, Jean Guan, to understand more about this longtime partnership and the impact the new initiative has had on the Liberty team.

The Right Touch

For every business, the main goal is to keep customers satisfied.

For Liberty, they knew their customers valued claim processing speed above all. The Liberty Mutual team came to Mitchell looking for solutions to optimize their bill review process, thus allowing their adjusters more time to focus on meaningful work for customers. In an interview with Smith, Guan explained that it is about “the right touch, for the right bills, so we can really have the best value for the customer.” This means pairing the right expertise and care with each bill. Liberty was able to significantly reduce cycle time, making the process better for both their adjusters and customers.”



Jean Guan

Liberty’s Senior Vice President, Field Operations,
Medical & Special Investigation

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Facing Challenges Along the Way

Of course, the road to bill review optimization was not easy. Jean Guan and her team faced a few obstacles along the way. With an initiative as large-scale as this, one of the biggest challenges was taking into consideration the different dependencies throughout the project, including: IT, regulations, workflows, and established processes. With so many moving parts it can be difficult to keep an entire team aligned. One of the biggest challenges they faced however, was “making sure change management [was] really top of mind for the entire operation.” It was important that Guan kept her people informed and aware every step of the way.

The Adjuster of the Future

Adjusters play a crucial role in the bill review process, as they are critical for bringing peace of mind and advocating for customers. As Guan puts it, “For the future, I see the adjuster continuing to be the key decision maker in the vertical claims process. However, the difference will be that the adjuster [will have more valuable time] to be an integrator between the data, IT, workflow, and human decision making.” No matter how much we try to automate pieces of this process, the adjuster is essential in connecting the systems and provides the all-important “human touch.”

Going forward the adjuster will be “the engine of continuous improvement,” as Jean Guan puts it. The company and industry rely heavily on adjusters as they are often the first touchpoint in the claims process, and ultimately it is up to them to help improve processes.



Short-Term Benefits, Long-Term Success

When asked what the greatest value of this initiative is for Guan and her team, she explains that the extended ecosystem and deep expertise from Mitchell are so important especially in today’s unpredictable climate. “We leverage the global capacity from Mitchell, to help us recover [from challenges] faster,” explains Guan. Aside from having a Mitchell support team, Guan says that long term, her hope is for Liberty and Mitchell to continue to partner and innovate together.



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A Piece of Advice

Many other carriers are facing this same challenge today within their teams and are wondering where to begin. Guan's advice—simply start by asking “What are the business problems we need to solve?” Once those are identified, a transparent conversation with the partnership team is a critical next step. Guan says, “With any large-scale transition something will go wrong, and that’s okay... but we have the trust, the relationship, and the commitment to resolve it together.” She expresses that without this transparency and trust in the teams at Mitchell and Liberty working as “One Team,” this initiative would not have been as successful as it was. Lastly, Guan offers up her biggest piece of advice—“Change management! Change Management! Change Management!” Having a robust change management plan to support teams through such a large transition is key.



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An Exemplar of the mPower Award Spirit

Despite the countless hurdles and challenges both teams faced throughout this journey, the payoffs for Liberty were invaluable. In the end, they achieved their goal of freeing up capacity for their adjusters to create more meaningful value for customers. Additionally, they noticed an increased adoption in Liberty digital offerings as they continue to drive their “digital first” evolution to modernize the claims experience for customers. Liberty’s success exemplifies the spirit of the mPower Awards by taking on innovative projects that make a difference for the people we serve. On behalf of the entire Mitchell team, we congratulate Liberty on this award, and look forward to our continued partnership.