

# CASE STUDY: GERMANIA INSURANCE

Germania Insurance needed a way to identify its geographic aggregation of risk and to efficiently route its claims adjusters.



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*Debby Nichols, Manager of Business Intelligence, Germania*

## CHALLENGE

Germania needed to better understand its portfolio risk aggregation, and to more efficiently route its claims resources in the face of catastrophic events.

## SOLUTION

Using MapInfo Professional®, TargetPro®, MapMarker®, and StreetPro®, Germania is able to map out its policyholder locations throughout the state and monitor where it has significant risk accumulations.

Germania is also able to use location intelligence to optimize the efficiency of its claims adjusters.

## Corporate Headquarters

One Global View  
Troy, NY 12180-8399  
1.800.327.8627

[www.mapinfo.com](http://www.mapinfo.com)

## Company

Germania Insurance is a Brenham, Texas-based provider of property and casualty insurance for homes and automobiles as well as life insurance. With 250 employees, more than 330 active agencies and \$405 million in assets, the majority of the insurer's current property portfolio consists of rural properties.

## Challenge

Germania's charter is that at least 51 percent of its Farm Mutual business must represent rural properties in Texas. Germania realized it needed location intelligence to better understand and display its business across the state. "We wanted to see the location of every policy within the state," said Debby Nichols, Manager of Business Intelligence at Germania.

## Risk Aggregation

Using MapInfo location intelligence technology, Germania is able to visualize the location of exposures on a digital map. This analysis enables Germania to quickly determine the numbers and types of exposures located in a "catastrophe area."

"To perform this visualization on a digital map instead of a spreadsheet is much more powerful," according to Nichols. For example, when Hurricane Rita struck the Texas coast in 2005, Germania used MapInfo location intelligence to identify all policies that were currently located in the projected path of the hurricane.

As part of Germania's underwriting process, MapInfo technology helps the insurer quickly identify properties that are within potential catastrophe areas. Germania is also using MapInfo location intelligence technology to identify locations where they can and cannot replace business in coastal catastrophe areas, depending on where a particular policy is located.

## Claims Management

In addition to the underwriting applications, Germania uses MapInfo technology to improve the efficiency of its adjusters while inspecting property. The insurer provides its adjusters with MapInfo-generated maps before they enter the field to conduct inspections. The workload is then divided so that each adjuster is assigned to a particular location and armed with driving directions, reducing adjuster travel time.

"Using MapInfo makes it easier on the adjusting staff because it ensures that all their appointments are efficiently assigned within a geographic area," says Nichols.