



Western National Insurance

Client name: Western National Insurance

Location: Edina, Minnesota

Industry: Insurance

Challenge

- Replace aging billing system
- Empower agents and customer service reps to generate new business from client interactions
- Avoid disruption to the high volume of billing-related customer queries during implementation

Solution

- Implemented DXC Enterprise Billing, a next-gen system that can be deployed on premises or via the cloud
- Tapped Enterprise Billing's market-leading features and functionality for advanced billing and payment services
- Leveraged the tool's capabilities to integrate cross-selling and upselling of products into the billing function

Results

- Gained ability to offer more varied, flexible and sophisticated payment options, such as consolidated billing from multiple administration systems
- Obtained a better understanding of customer needs, leading to sharper, more responsive management of the digital customer experience
- Made billing a driver of new business

Insurance pioneer boosts customer interaction, new business with next-gen billing solution

At Western National Insurance, the importance of billing its customers extends beyond processing and managing insurance premium payments. As the primary reason customers contact the company, billing isn't just a peripheral administrative function: It sits at the core of Western National's interactions with its customers across all of the midwestern, northwestern and southwestern United States.

"The quality of the billing process is really important for us to meet the needs of our customers," says Michael Braun, Western National's senior vice president of information systems.

An aging billing system

Western National, which calls itself "The Relationship Company," credits its intense customer focus for its success during more than 110 years in business.

Recently, with both personal and commercial customers asking for more convenient, flexible payment services, Western National decided it needed a more powerful and modern billing system.

"Our current billing platform was running out of gas. It just wasn't meeting the needs of our organization," Braun says.

For example, the old system didn't efficiently allow Western National to consolidate customer bills generated by its multiple administration systems. It also couldn't support a new charter for the billing staff: to generate new business for Western National from their interaction with customers.

"Our goal was to make billing simple and easy to use, but more importantly, we had this overarching goal that we wanted to use billing as a way to drive business toward us," Braun says.

Western National also wanted billing services to give it an advantage over rivals. "We were looking for a solution that could help us differentiate ourselves in how we perform billing and actually set us apart from other competitors," he says.

Choosing DXC as a proven, trusted partner

Western National was well aware of the stellar industry reputation of DXC's billing products — Exceed Billing and its next-generation successor, DXC Enterprise Billing.

"It came with a deep, rich set of functionality and capabilities," Braun says. "It was important for us to go with a proven solution."

Enterprise Billing is an easily configurable and rules-based billing product designed specifically for insurance companies. Highly scalable, it can be delivered as a cloud service or installed on customer premises.

“The CSC (now DXC) billing solution is the cornerstone for us improving our digital experience with our customer.”

— Michael Braun, senior vice president of information systems, Western National Insurance

Enterprise Billing is designed not just for resolving customer service queries, but also for cross-selling and upselling, which speaks directly to Western National’s goal of generating new business from customer interactions.

In addition, it lets insurance companies differentiate themselves by offering a wide variety of billing and payment options, another item in Western National’s wish list of features. These options include consolidated payments and invoices across different markets, states, business lines and policy administration systems.

Since DXC has a successful track record providing technology products and services for Western National, Braun knew DXC could implement the system to the company’s specifications — a key task that, he says, “we couldn’t do ourselves.”

“We knew they had the resources and the best practices and the wherewithal to make this project successful for us,” he says. “We were looking for the technology but also for an implementation partner.”

Immediate impact

The impact of the new system is already being felt across the company. “We are definitely in a better position to support the needs of the organization,” he says.

Western National is taking advantage of the ability to combine bills, and it’s leveraging the new flexibility to meet a variety of customer billing requests.

The company also feels secure knowing that the DXC system has advanced functionality and features that it will likely use in the future.

“The CSC (now DXC) billing solution is the cornerstone for us improving our digital experience with our customer,” Braun says.

As it has during its long relationship with Western National, DXC delivered a high-stakes, complex project successfully. Braun expected nothing less. He notes that Western National has had the same relationship manager at DXC for the past 10 years, providing stability and continuity for the partnership.

Braun also mentions that his DXC account representative has always gone the extra mile to interact with Western National decision makers, to understand their culture, strategies, needs and aspirations.

Over time, one constant has remained at DXC that is key to its successful relationship with Western National, Braun says: “CSC’s (now DXC) attention to the customer and the market. That’s really important to us.”

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