

The Challenge



What was the state of your new business acquisition platform – and underwriting specifically – prior to beginning the evaluation process?

Prior to Resonant, our processes were 100% manual and utilized paper. MVR, Prescriptions, and other requirements were ordered manually. Everything had to be printed including screens for MVR and prescriptions.

What drove you to evaluate tools in the market? Did you have any specific challenges around workflow, case management, and/or reporting?

Understanding underwriter cases status was a challenge. We at Horace Mann completed manual reviews of case status and what was missing. Manual processes for workflow using MS Outlook calendar reminders and sticky notes were challenging and each case manager had their own process.

What led you to choose Resonant?

A team member at Horace Mann had an existing relationship with Resonant. The Automation that Resonant offered was impressive.

At a high level, how did Resonant help solve your specific challenges once implemented?

Automated ordering was a huge time saver and the digitized process helped save paper. One centralized place to order everything and get all results is a great value. Digital automated assignments via case management is key. We no longer need to leverage sticky notes for case management or MS Outlook for reminders.

The Solution

What features do you like best about Resonant?

A lot, including: The ability to use follow ups for the cases; Communication between the case manager and the underwriter; The ability to set due dates for follow-up with agents

Is anyone using Resonant in a way that you hadn't predicted?

Using Resonant for Annuities is an unexpected benefit. The workflow for Annuities is better than what the annuity processing group was originally using. Both teams now work in the same platform instead of two different systems.

The Results

Was there an "a-ha moment" when you knew Resonant was doing what you had hoped and planned for it?

At the beginning. The automation helped the underwriters eliminate errors and manual processes that they experienced. They used to be on a round robin for work distribution. Because of Resonant, tasks and cases can be distributed equally.

What quantitative data do you look at that proves the value of Resonant to your business?

We didn't have much data analysis prior to Resonant. Now, we know, for example, Underwriter case volume has increased, and we are able to track cycle time.

What qualitative data do you look at that proves the value of Resonant to your business?

Awesome case management. We really value the ability to monitor the inbox and see work status of case managers: who has done what, who needs help, who is falling behind.

Recommendations

What best practice(s) would you recommend for newcomers to Resonant?

Take advantage of all the automation and integrations Resonant offers. Automate as much as you can.

What is the biggest reason that you would recommend Resonant to a carrier?

Automation! Everything Horace Mann needs is in Resonant; there is no need for other systems. Resonant offers one single repository. The platform is intuitive and user friendly; anyone can get up and running quickly. For example, the Chief Underwriter who joined Horace Mann from AIG was not computer savvy. He was able to learn Resonant in days and remarked that if he could learn it, anyone could.



Customer Overview:

Customer Overview: Horace Mann (NYSE: HMN) is an auto, property, and life insurance and retirement annuities provider for educators and their families.