

CUSTOMER STORY

NLC Mutual Delivers Insurance Powered by Insight Thanks to Domo



Domo helps us be a better insurance company by being able to look out for our members and communicate with them practically.

– Mark Snodgrass, Director of Member Data Strategy at NLC Mutual

**INDUSTRY**

Financial Services

EMPLOYEES

17

COMPANY REVENUE

\$62M

PRODUCT

Intelligent Apps

IMPROVED ABILITY TO SHARE DATA WITH MEMBERS



“Domo really helped us be able to extract data and run reports. Our staff are in Domo daily getting reports, which would be next to impossible using our old process.”

When a city employee gets hurt on the job, a municipal garbage truck gets in a fender bender, or a wildfire destroys public property, NLC Mutual is there. NLC Mutual is a member-owned insurance provider that is responsible for serving the reinsurance needs of 28 states, which helps each state provide their respective cities with the insurance they require to protect employees, the citizens, and local infrastructure.

NLC Mutual uses Domo to give each state and their municipalities the data they need to identify trends and manage risk so that they can reduce their premiums and provide citizens with better service.

“Domo helps us be a better insurance company by being able to look out for our members and communicate with them practically,” said Mark Snodgrass, Director of Member Data Strategy at NLC Mutual.

Improving Collaboration With Members

Before Domo, NLC Mutual lacked a central business intelligence system, hindering its ability to leverage data when processing claims and underwriting coverage. In addition, each state has its own systems for claims and underwriting management, making it difficult to collect data in a timely manner.

Thanks to Domo, NLC Mutual is able to automatically gather and process that data so it can take action faster. **“Domo really helped us be able to extract data and run reports,”** Snodgrass said. **“Our staff are in Domo daily getting reports, which would be next to impossible using our old process.”**



USES DATA TO HELP MEMBERS REDUCE CLAIMS

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In addition to leveraging Domo for its own operations, NLC Mutual purchased Domo for each state it works with so that their counterparts within each state government can gain the visibility into coverage and claims they need to effectively collaborate with NLC Mutual. Using Domo Everywhere, NLC Mutual can easily access and share data with states without having to deal with emailing spreadsheets back and forth like before.

To help each member make the most out of Domo, NLC Mutual used Domo's Form Builder to help each state's loss control staff improve their understanding of which claims each municipality files the most so that they can explore strategies for limiting their risk.

"Their field staff can enter information easily every time they meet with a city, which we can then merge with their data to help them see which cities they need to focus on to help reduce claims," Snodgrass said.

Proving Value to Customers

The municipal reinsurance industry is highly competitive, with larger cities often looking for private options to see if they can find better rates compared to the coverage provided by their state. To help engage in proactive conversations, NLC Mutual created a member dashboard in Domo that allows states to filter claims and premiums for specific cities.

"People can have pretty bad memories, so it helps to show them the premium they paid and all the claim dollars they've received in the past ten years or so," Snodgrass said. "After seeing that, most cities say, 'Wow, okay, I guess we will stick with you.'"

"It's much easier to communicate this story in Domo than it is by looking at countless Excel spreadsheets," he said.

Leveraging Automation to Overcome Attrition

NLC Mutual recently saw one of its longtime accountants retire, giving its accounting department the impetus to explore automation. Using Domo, NLC Mutual automated many of the spreadsheet-driven processes used by the former accountant, helping their team maintain the same workload without having to find a replacement. "We were able to take those processes from requiring 20 hours or more a month down to zero," Snodgrass said.



AUTOMATED PROCESSES TO SAVE 20+ HOURS A MONTH

"Domo has definitely helped us strengthen our relationship with our members because we are more in tune with what's happening with them. We're staying in the conversation a lot more than we would otherwise."

One of the key reports this accountant produced were loss triangles, which show how losses from a specific year grow over time. Using Domo Workbench to get data out of the claims system, Snodgrass can use Magic ETL to instantly create those triangles in the reporting format users have grown accustomed to.

"It's all automated; I don't have to touch it each time," Snodgrass said. "People still ask me to produce those loss triangles, and I have to remind them it's already done every day when the data uploads. They're still wrapping their heads around it."

Visualizing Real World Risk

In addition to claims and policy data, NLC Mutual uses public datasets to power the Flex Map app, which allows Snodgrass to easily conduct analysis that incorporates property exposure data that indicates wildfire and weather risk. This capability is invaluable when states face catastrophic events like the annual hurricane season or Oregon's recent wildfires.

"Knowing how much property value was at risk with all the different wildfires was really helpful to see," Snodgrass said. "Being able to layer that on top of our other data sources allowed us to notify states about their risk and potential exposure to loss, helping them prioritize their response."

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