

Laptops Took Users By Storm

Wireless display units and handhelds helped a regional insurer manage auto claims cases in the field following a tornado.

On Friday, September 24, a tornado hit the Indianapolis metropolitan area in late afternoon, causing severe damage to homes, property, and cars all across central Indiana. Fortunately for Indiana Farm Bureau Insurance, the multi-line insurer had just begun leasing new Panasonic Toughbook laptop computers with mobile data wireless display units for its material damage appraisers.

The carrier was hit hard with 320 insured vehicles damaged by the storm, says Joe Marcum, field service manager on the auto claims side for Indiana Farm Bureau. "We had the Panasonics for about a month prior to the storm, so [the appraisers] were somewhat experienced with them," says Marcum. "But the handhelds really showed up in the storm for what they were able to do." Despite a difficult work environment that resembled a war zone, the Farm Bureau appraisers (42 around the state) were able to inspect, assign to a shop, or handle and close all 320 storm-damaged vehicle claims within seven days.

Coming through in a crisis was not necessarily what Indiana Farm Bureau was looking for when it went searching for a replacement for the Itronix laptops it had been using for the past five years. The insurer uses ADP estimating software, and when the software company brought out an enhanced version of its product, Indiana Farm Bureau was forced to upgrade the laptops for claims appraisers to be able to use the software.

The switch also coincided with corporate changes. The carrier is using a new Windows NT file server to replace its legacy system. Marcum is excited by the change because it has increased the

efficiency of his staff. "The Panasonics are much faster and allow us to get hooked into the corporate network," he says. "Previously, to get their assignments, communicate, or get into the legacy system, [appraisers] would have to go back to their office, get on a terminal, and access it that way. Now we have it loaded on the laptops to where they can dial up using Centrix and get into our mainframe so we can do our legacy system work plus upload their estimating to ADP."

The Itronix laptops were fine when Indiana Farm Bureau first began using them. "It was the only thing available that would withstand being in the field under all kinds of climates," Marcum says.

The carrier looked first at newer Itronix models, in addition to laptops from IBM, Toshiba, and Panasonic. They each had pluses and minuses, "but what I was driving for was the handheld display along with the laptop," Marcum says. The Panasonic handheld unit weighs just 1.5 lbs., fits in a belt holster, and its wireless display works up to 300 feet from the Toughbook. This allows the appraisers to keep the laptops in their cars, away from the elements. Marcum says it also allowed Indiana Farm Bureau to purchase a less rugged laptop, since the appraisers would not usually need to take it out of their vehicle.

The appraiser can slide a communication card into the laptop and then take the handheld to "walk the vehicle," according to Marcum. "It speaks in real time to the laptop."

The appraisers adapted to the sys-

tem quickly, particularly the laptop's larger screen and the increased speed. The handhelds have a smaller screen, though. "Some of our adjusters have vision problems and have a little difficulty reading small details, but that hasn't ruled out using them," Marcum says.

The ADP estimating software drove the change, but Marcum believes the benefits of the new laptops will be evident to all the adjusters. "To use ADP you've got to be in a PC environment," he says. "Manual entries are a thing of the past. These are easier to read, which makes the adjusters more efficient. There are fewer errors, they are faster, and having them in the field makes the appraisers more efficient."

He doesn't predict any manpower savings from the new laptops, but the efficiencies gained will likely mean that increasing manpower won't be necessary. "Rather than hiring another person, we are more efficient now," Marcum says. And the tornado that struck the heart of the Hoosier state made the appraisers realize that fact even more. — **ROBERT REGIS HYLE**

