

CASE STUDY:

Mutual Respect:

A Conversation with Farmers Union Mutual Insurance

We get such consistently positive feedback from our customers, we thought it would be helpful to share some of it. We asked O'Brien Communications Group (OCG) to speak with Kerri Bekker, president and CEO of Farmers Mutual Insurance Company, headquartered in Great Falls, Montana. This is a transcript of their conversation, edited for brevity and clarity.

OCG: How long have you been in your current position?

Kerri: Five and a half years. Working on year six. But next year will be my 30th year with the company.

OCG: In what position did you start?

Kerri: Accounting. I'm a CPA by trade. And right out of college, the company was looking for somebody in commission, payroll, a little bit of human resources, and it was close to home. So, I thought I'd take the job, get some experience that would look good on a resumé and move on. I had my sights set on the big eight accounting firms at the time. And 30 years later, I'm still getting that experience!

OCG: Oddly enough, that's where we got our start, as well. In those days, we thought we'd seen the last of 30 and 30-plus-year employees. It just seems so rare these days.

Kerri: It is rare. But FUMICO has been a fabulous place

to work. I feel so fortunate to be surrounded by the great people of Montana, with FUMICO being the largest domiciled property/casualty insurer in the State.

OCG: You only write in Montana, correct?

Kerri: Yes. We're licensed in Idaho and Wyoming, but we haven't brought our product there yet. We're waiting for our new policy admin system to get up and running, so we'll be easier to do business with. We signed a letter of intent in May of this year, 2022.

OCG: Is that the project for which you brought Marias in?

Kerri: No. They've been with us through all of that plus two years prior with our previous vendor. Marias has been a good friend and business partner of ours since 2019.

OCG: Had you known them from NAMIC conferences or something?

Kerri: The gentleman who was our reinsurance broker at the time invited Chris (Haines, president and CEO of Marias) and me to dinner at NAMIC one year. I became familiar with Chris and Marias Technology over that dinner and a few insurance conferences following. We knew when we started down the path of replacing our legacy policy admin system that Chris and Marias Technology would be an integral part of our success.

Continued

OCG: What things does Marias do with you or for you?

Kerri: Initially, we hired them to test our software. That's their claim to fame because they're excellent at what they do. When we began to implement our new system, we had a project manager on staff who had to retire to take care of her elderly father. I called Chris and said, "Chris, I'm at a loss. Here we sit in the middle of this implementation, you guys are busy testing, and I don't have a project manager." And he said, "We can do it!" Currently, we rely on Marias to test and manage our software implementation, but the relationship has also morphed into much more than that. I rely on Chris and the professional opinions of Marias Technology for a lot of technological insight and guidance, in addition to their implementation expertise.

OCG: What does Marias actually do for you, in non-technical terms?

Kerri: Beyond what they're contracted to do?

OCG: Yes.

Kerri: They are a day-to-day resource for us that we could not afford to have on our own staff. They provide a depth of technological knowledge for us and fulfill many resource constraints. Marias takes the pressure off of our employees. With our current project, Marias will have it near perfect before it's turned over to our staff for user testing and acceptance.

OCG: When you said you couldn't have that on staff, is that because the Marias skill set is so broad?

Kerri: The breadth of their expertise and their skillset isn't something I'd be able to easily find in my community.

OCG: When we talk to customers of Marias, some of them know they need testing right off the bat. But some of them think, "We're going to buy this system, the vendor's going to test it, everything will be fine." After they find out everything won't be fine, they get testing. Which camp did you fall in?

Kerri: We were very well educated and knew right off the bat that testing would be a strain on our employees and our resources. Implementing a new system is an absolute burden on staff members. Marias alleviates that for us. We can focus on our day-to-day, comfortably and confidently, knowing this large, game changing project is running in the background.

OCG: The opinions we hear from Marias's customers are so consistently high, it makes us wonder if we could do a better job of telling their story.

Kerri: I'm not surprised. And I'm excited for them. Marias has gotten to a point at which their reputation is leading their marketing for them. But what's most important for me to share, is their undeniable devotion to their customers. It's a hand-hold, a trusted and valued partnership and even a friendship. We might be something like customer number 35. But we feel like customer number 1.

OCG: That's so rare it might be hard to believe.

Kerri: It could be hard to believe. But it's consistently true for us. Marias sweats the small stuff on our behalf. That's why they're as good as they are.

OCG: Is there anything else you might like to add before we let you go? We've thoroughly enjoyed this conversation and your energy.

Kerri: Thank you. Maybe it just comes from my admiration of Marias Technology. Honestly, they have done fabulously by us. I can't say enough. We would certainly be in a much less desirable position if we didn't have the partnership and relationship with Chris and his Marias team. If there's something I can do to help them, I will absolutely do what I can.