



Mountain West Farm Bureau Mutual Insurance

Accelerating Innovation with a Unified Digital Payments Platform

Mountain West Farm Bureau Mutual Insurance, a multi-line insurer based in Laramie, Wyoming, has delivered reliable protection and exceptional claims service to their members for over 75 years. By placing customer experience at the heart of their digital transformation journey and using data to drive business value, Mountain West has earned Guidewire's Innovation Award twice in the past three years (2022 and 2024).

At the outset of their modernization efforts, Mountain West decoupled data from legacy systems and built a robust repository. This boosted operational speed and unlocked valuable insights, earning Mountain West the prestigious Celent Model Insurer 2025 Award for Legacy Transformation.

Building a Strong Digital Foundation for the Future

Like many long-standing insurers, Mountain West Farm Bureau faced the challenge of managing multiple legacy systems that could no longer support their vision for growth and profitability. Recognizing the need for a next-generation technical foundation designed for innovation and scalability, Mountain West took decisive steps to modernize their operations.

Vice President and Chief Information Officer Tim Hays prioritized a strategic approach to shaping the organization's future. He swiftly developed a capabilities model to guide their technology transformation, centered on two key pillars, including digital twinning powered by cloud technology and an "Everything as a Service" approach.



About Mountain West Farm Bureau

Mountain West was founded 75 years ago to provide quality insurance products and risk management solutions, primarily to farm and ranch clients. Today, with a mission to provide financial peace of mind to their customers with competitive, quality products and services, the company provides a comprehensive multi-line insurance offering, including auto, home, farm and ranch, and small business coverage.

For more information, please visit www.mwfb.com



"A successful digital transformation strategy begins with strong and stable underlying infrastructure. The combination of One Inc and Guidewire enables a robust and delightful payment experience for our vendors and customers."

— Tim Hays, Vice President and Chief Information Officer, Mountain West Farm Bureau



Delivering a Seamless and Personalized Digital Payment Experience

To simplify IT operations and enhance the experience for both customers and agents, Mountain West updated their core system by moving to Guidewire InsuranceSuite on Guidewire Cloud in 2021. InsuranceSuite, combined with Guidewire Data Platform and Guidewire Advanced Product Designer, enabled them to rapidly design products, improve straight-through processing, and find actionable insights in their data.

Even so, Mountain West knew their policyholders also needed a modern and convenient way to pay premiums and receive claim payments. Providing a seamless and personalized digital payment experience became a priority. To achieve this, Mountain West partnered with One Inc.

Optimizing Payments Through a Unified Platform

One Inc offered more than just “Payments as a Service.” They delivered a unified end-to-end platform that handles both inbound and outbound payments in one system, with a consistent user experience, streamlined processes, and data managed in a single place. This allowed Mountain West to process both premium and claim payments through the same engine, enhancing efficiency.



Mountain West policyholders felt the difference too. With One Inc’s solution, they could use a digital wallet to securely store their preferred payment methods, making it easy to send or receive payments without needing to manually enter payment details.

Driving Innovation with Cloud-Based Digital Ecosystems

By moving to cloud-based ecosystems, insurers can deliver cohesive, customer-first experiences for policyholders. Streamlined data flow speeds decision-making, improves transparency, and fosters trust by transforming insights into actionable value for agents, adjusters, and customers. A robust ecosystem also provides the agility, flexibility, and resilience insurers need to consistently exceed customer expectations.

One Inc’s unified platform approach stands out for driving innovation, with a shared technology foundation and coordinated product development that make it easier to roll out new features across the entire payment ecosystem.

“Our overall error rate on our digital payments project was very low. We had almost no issues with the One Inc implementation.”

— Tim Hays, Vice President and Chief Information Officer, Mountain West Farm Bureau



Achieving Speed to Value with a Pre-Built Integration from Guidewire and One Inc

As a Guidewire Technology Alliances Premier Partner, One Inc brought the expertise to seamlessly integrate with Guidewire's Cloud Platform.

With no in-house developers on staff, Mountain West was eager to use One Inc's pre-built and validated Guidewire integration, which cut implementation time by nearly 90%.

This led to substantial cost savings and delivered a much faster time to value.

"Digital transformation projects don't have to take five years to complete," says Hays. "Utilizing our capabilities model and 'Everything as a Service' approach, we were able to implement 12 lines of business, along with all of our integrations across the Guidewire platform, in 700 days, including One Inc's unified digital payments platform. We then migrated all of our policies to Guidewire Cloud within a year after that."

Hays emphasizes that Mountain West is no less complex than most insurance companies, yet they achieved implementation much faster than the industry norm. "We were able to do this because we're utilizing cloud technology, leveraging service providers, and adopting digital platforms as a service. It's a terrific model for speed, innovation, and growth."

Using Streamlined Telemetry Data to Unlock Powerful Business Intelligence

One Inc's unified digital payments platform enables Mountain West to track all inbound and outbound payment telemetry data, according to Hays. The data flows directly into the Guidewire Data Platform, where it can be combined with other datasets and analyzed to produce actionable business intelligence. These insights drive strategy and enhance decision-making, such as understanding customer retention rates based on premium payment methods and frequency.

"The Guidewire Data Platform provides a centralized space to collect and analyze all of that data, allowing me to uncover meaningful patterns," says Hays. "Now, when we process a claim through One Inc and ClaimsPay®, the data is fed back into Guidewire ClaimCenter and is accessible on the platform, organized by customer, payment, and line of business. **I can track the timing of each step in the payment process and pinpoint the exact moment Mountain West delivers the necessary funds to our insureds. That level of business intelligence is incredibly powerful!**"

Improving Rapid Claim Settlement, Digital Payment Adoption, and Speed to Funds

Under legacy systems with manual processes and paper checks, settling a claim at Mountain West previously took at least 40 days. Today, with Guidewire InsuranceSuite, the average claim settlement time is down to 20 days, a 50% improvement.

*"Prior to selecting One Inc as our claims payment vendor, all our claim disbursements were by paper check. But since implementing ClaimsPay and leveraging the One Inc Vendor Network, we now experience an impressive **77% overall vendor digital adoption rate**, and when offered choice, **87% of our customers select a digital payment.**"*

— Tim Hays, Vice President and Chief Information Officer, Mountain West Farm Bureau



Hays found, however, that **if a claimant chooses to receive a paper check, it takes an additional 14.7 days on average to receive and cash the payment, stretching the claim cycle by nearly two weeks.** By contrast, opting for a digital claim payment can add virtually no extra time after settlement. Not only is that speed impressive, but faster claim payments lead to happier, more loyal customers.

Building a Future of Innovation with a Strong Digital Ecosystem

Mountain West is excited to continue advancing their digital payments journey, leveraging the full potential of a unified platform to enable seamless inbound and outbound payments while unlocking new opportunities for innovation. According to Hays, the partnership with One Inc has been a resounding success.

“Payments are at the heart of what we do, ensuring our policyholders are made whole again after a claim. That’s why it’s critical for us to execute the payment experience flawlessly, and it’s exactly why we chose One Inc. They care as much about getting it right as we do. **From the very beginning, they’ve played an important role in fulfilling our vision of providing an excellent customer experience.**”

“Mountain West demonstrates exceptional innovation and agility in optimizing customer experiences and addressing industry challenges. They’re an exceptional partner.”

— Kevin Ostrander, Chief Revenue Officer, One Inc



One Inc Digital Payments Platform



Premiums Payments

Align your payment experience with core systems and securely process credit card and ACH payments.



Security & Compliance

Remove sensitive payment data from your network and simplify your compliance burden.



Multi-Channel Communication

Reach policyholders throughout their journey in the channels they use most.



Reporting & Reconciliation

Reconcile accounts, instantly find discrepancies, analyze and report payment activity.



ClaimsPay

Deliver fast, secure digital claims payments through payees' preferred channels and methods.