



Mountain West Farm Bureau  
Mutual Insurance Company

+ smarty

CASE STUDY

# Mountain West Farm Bureau Mutual Insurance

Builds cleaner insurance data and faster  
workflows with Smarty & Guidewire

## Challenge

Upgrading insurance workflows was complicated but necessary to speed quote-to-bind, enhance premium rating, and reduce manual reviews.

## Solution

Mountain West implemented Smarty's address validation, rooftop geocoding, and autocomplete technology found within the Guidewire Marketplace.

## Results

Mountain West improved data accuracy, accelerated the quote-to-bind process, and enhanced their ability to provide a delightful insurance experience for agents, internal teams, and customers alike.

### PRODUCTS USED



US Address Verification



US Address Autocomplete



US Rooftop Geocoding

smarty

## The client: Mountain West Farm Bureau Mutual Insurance (Mountain West)

Mountain West Farm Bureau Mutual Insurance (MWFBI) serves farm, ranch, and rural communities across Wyoming, Montana, and Colorado. With more than 75 years of history, the organization has built a reputation for protecting property, vehicles, and livelihoods across large rural territories where accurate location data is essential for underwriting precision and delivering what the team calls a “delightful customer service” experience.

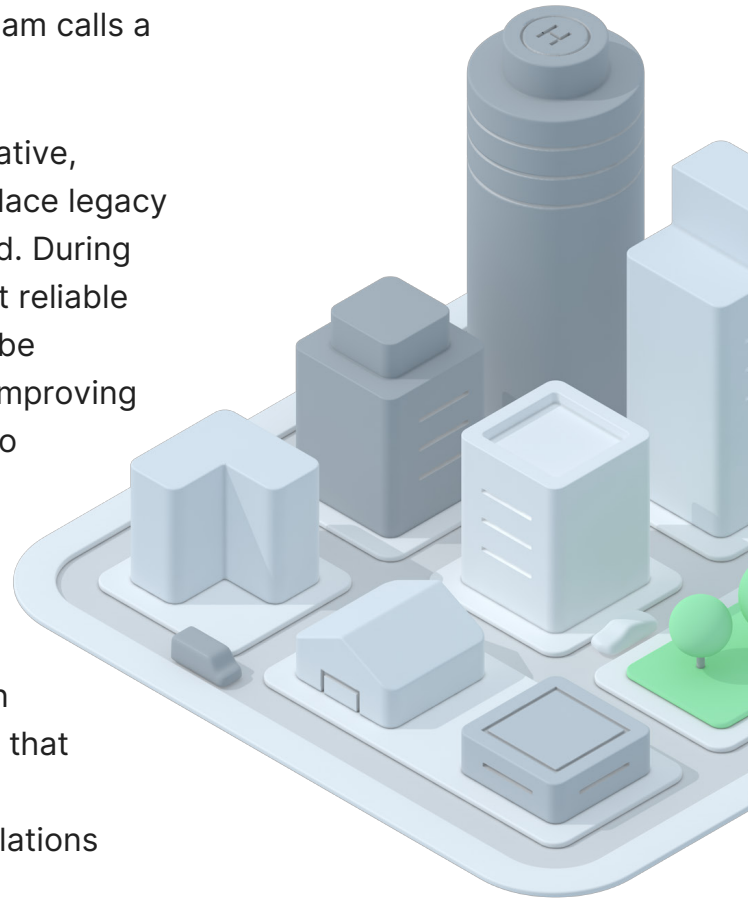
As part of a major technology modernization initiative, MWFBI adopted Guidewire InsuranceSuite to replace legacy systems and migrate their operations to the cloud. During this transformation, the company recognized that reliable address verification and geolocation data would be essential to maintaining accurate risk modeling, improving internal efficiency, and delivering faster service to policyholders.

### The challenge

Property and casualty insurers depend heavily on precise location data. Mountain West recognized that even small errors in address input can affect underwriting decisions in drastic ways: risk calculations can be off, claims handling can be misprioritized, premiums can be inappropriately priced, fraudulent-appearing claims might slip through, policies may be misrouted, and more.

For Mountain West, the challenge of maintaining that data was compounded by the rural nature of many insured properties in their portfolio. In regions like Wyoming and Montana, a mailing address may be miles from the insured structure.

Incorrect address validation or imprecise geocoding





We turned on the Smarty integration to Guidewire with less effort than it took to remove our previous integration.



**Tim Hays**

VP and CIO

Mountain West Farm  
Bureau Mutual Insurance

can lead to rating errors or delays in the delivery of policy documents, and can greatly influence the customer experience.

During their modernization initiative, Mountain West identified several opportunities to improve insurance workflows and location accuracy as part of their broader modernization effort:

- **Speed:** The team wanted to deliver a faster digital experience that modern customers expect
- **Accuracy:** Address entry errors occasionally created underwriting inefficiencies
- **Formatting:** Rural addressing formats introduced complexity in location identification
- **Returned mail:** Address corrections sometimes required additional overnight mail handling or manual address review to find the correct address to mail to
- **Shipping costs:** Incorrect addresses occasionally led to overnight document delivery and associated costs
- **Agents and staff:** Manual address entry delayed quote workflows, increasing the risk of customer churn

## The solution

As the company evaluated solutions, Mountain West prioritized vendors that integrated easily with Guidewire and could deliver the precision needed for rural risk modeling and for creating a delightful, positive customer experience at every touchpoint.

They implemented Smarty's address validation and

address autocomplete capabilities directly within their Guidewire environment.

Because Smarty provides a certified integration through the Guidewire Marketplace, the implementation was significantly faster than previous solutions.

“We turned on the Smarty integration to Guidewire with less effort than it took to remove our previous integration,” said Tim Hays, Vice President and CIO at Mountain West Farm Bureau Mutual Insurance.

The deployment allowed Mountain West Insurance to introduce 3 critical improvements:

### 1. US Rooftop Geocoding for accurate risk modeling

Smarty’s rooftop-accurate latitude and longitude coordinates give underwriters and actuaries precise location data for insured properties

This is especially important in rural regions where risk conditions—such as wildfire exposure, distance to emergency services, or flood zones—can vary significantly within short distances.

“The precision of the rooftop is important to our rating algorithm so that we can take into account exactly where that location is,” Hays explained.



**Addressing API:** Kurt Markus, the Director of Application Innovation at Mountain West Insurance, added further context to the impact address data has on his day-to-day, sharing that he had an agent who keyed an address in western Wyoming, but “the address provided [was] in eastern Wyoming. That’s a 5-hour drive from each other. So if I’m trying to rate that based on the risk on that location, I don’t have a shot in the dark... The precise location of that building is critical for our rating.”

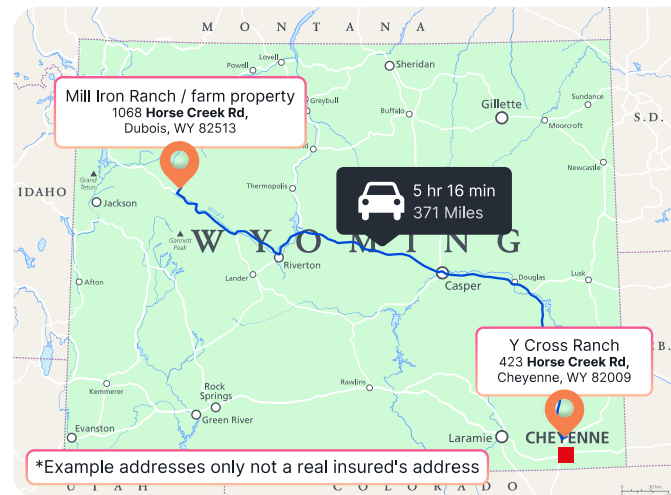
## 2. US Address Autocomplete to streamline data entry

As agents begin typing an address, the system automatically suggests validated addresses that the user can instantly select. This reduces typing errors, speeds quoting, and improves match rates for downstream validation.

“The auto-prefill feature has been fantastic,” said Markus. He added that the autocomplete feature quickly became one of the most noticeable improvements for users because it saves time while reducing address entry errors.

## 3. US Address Verification to improve accuracy, standardization, and long-term data integrity

For an insurer managing large volumes of policy, billing, and claims data, accurate addresses are not just important at entry. They also need to remain usable over time





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**Tim Hays**

VP and CIO

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as records are updated by different users, different teams, and different systems. Address data often enters databases in inconsistent or messy formats, especially when it's aggregated across workflows.

By validating and standardizing addresses at the point of entry, Mountain West can create a more consistent foundation for downstream processes such as record matching, deduplication, and policy servicing. Standardized address data makes it easier to identify when multiple records refer to the same location, reduce duplicate entries, and preserve cleaner databases over time.

## The results

After implementing Smarty, Mountain West saw improvements in four main areas:

### **Faster implementation and easier integrations:**

Mountain West integrated faster through Guidewire's Marketplaces, with less custom development and ongoing maintenance.

### **Improved data accuracy for underwriting and analytics:**

Rooftop-level geocoding increased the precision of underwriting and risk evaluation, especially in large rural territories where location ambiguity can materially affect ratings.

### **Reduced operational inefficiencies and costs:**

Validated and standardized address data helped reduce avoidable operational costs tied to returned mail and overnight document

delivery. “By getting [addresses] right in the first place, we could attack overnight fees,” Hays said.

**Improved agent and employee experience:**

Address autocomplete improved the day-to-day experience for agents and staff by speeding up entry, reducing miskeys, and making quoting workflows easier to complete. “I hear comments every couple of weeks about how helpful the auto-prefill feature is,” Markus said.

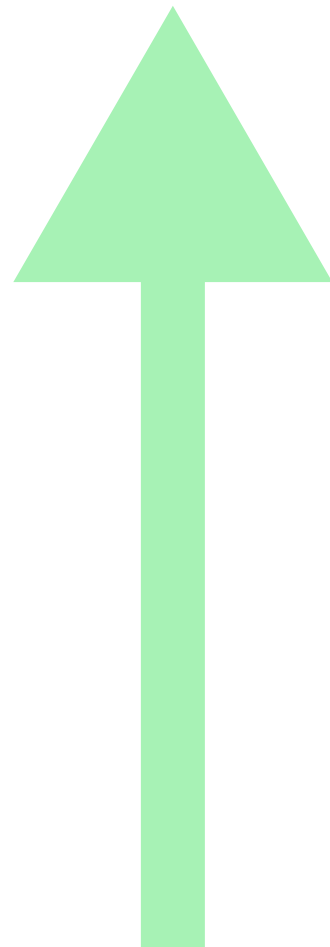
**Supporting a broader insurance industry transformation**

The adoption of Smarty aligns with Mountain West’s broader modernization initiative, which has transformed the company’s operations over roughly 1,000 days.

By moving to cloud-based systems and integrating modern APIs, the organization has significantly improved operational efficiency and enhanced the user experience for agents and internal teams.

When asked why Smarty stood out to them, Hays responded, “Your price point was more attractive, the services were better, and the integration was easier to implement and maintain.”

Over the past two years, Mountain West Insurance has written 50% more policies with 30% fewer operational staff, thanks to



**50% more policies with 30% less staff**



Tools like Smarty's help ensure we start with accurate information and blend seamlessly between users and across platforms.



**Kurt Markus**

Director of Application Innovation  
Mountain West Farm Bureau Mutual Insurance

improved automation, integrations, and data quality.

These improvements help the organization provide faster service to policyholders while maintaining accurate underwriting and risk management.

## Looking ahead

Mountain West continues expanding its use of address intelligence and related data services to further enhance underwriting, fraud detection, and digital customer experiences.

For insurers operating in complex geographic markets, accurate location data is a powerful technical feature and a foundational requirement for fair pricing and efficient operations.

“Data accuracy is imperative to what we do,” Markus said. “If the location data is wrong, the rating is wrong. Tools like Smarty's help ensure we start with accurate information and blend seamlessly between users and across platforms.”

Questions?

Learn more at [Smarty.com](https://Smarty.com)

**smarty**

