



Vertafore™

Unleash your potential

Conrad Insurance Agency

Conrad Insurance Agency grows business with fewer staff using InStar.

When you work at a smaller agency, you rarely have one job title. Take Kelly Downing of Conrad Insurance Company in Overland Park, Kansas, for example. In this three-person agency, she's the commercial lines customer service representative (CSR), the office manager and the accountant. She's also filling in temporarily for the personal lines CSR while the position is being replaced. The fact is, she's as calm and collected as possible—and her customers are getting the personal service that is the agency's hallmark. How can so few people create such outstanding results? According to Downing, the agency's supreme efficiency is the result of InStar.

The Conrad Agency was established in the 1970s and was purchased by Don Conrad, Downing's stepfather, in 1991. "We do things a little differently here. We answer the phones ourselves and we take the time to research our customer inquiries instead of sending them off to look through our carriers' websites. We'll even consolidate their billing, if that's what it takes to make them happy," said Downing.

That reputation allowed the agency to grow based on word-of-mouth and referrals alone. Yet, things still weren't quite as efficient as they could be. Conrad Insurance did have a management system, but they only used a handful of its accounting functions. Starting in 1993, Downing spent two years researching systems, fully expecting to go with the incumbent company—that is, until she saw InStar.

"I liked the InStar people. The system did more and it was more affordable," explained Downing. "I also liked the fact that the system was actually created by an agency owner—someone who really understands what we need."

Conrad Insurance Agency officially chose InStar in January of 1996 and became its first Kansas user. The benefits became immediately apparent.

Save Time: Eliminate Manual Entry

Before InStar, Conrad's CSRs were hand-typing applications and claim forms. "It could take a full day to complete a commercial application submission, including whitening out errors and retyping carbon copies," explained Downing. "Now, I can set up a template online, duplicate information, set up the fields and be done in 15 minutes."

She's equally impressed with Personal Lines Download. "With Personal Lines Download, our renewals are paperless," said Downing. "I just set up the client in InStar, upload the policy to the company, and the next day it's back with the application populated." Now, instead of spending a full day on personal lines renewals, the CSR can complete the same amount of work in half the time.

Vertafore Solutions

- InStar™
- TransactNOW®
- Personal Lines Download™

Benefits

- Policy information in InStar is available with the click of a button and permanent records are stored as work is performed so time spent filing policy information is a thing of the past
- Streamlined processes increase productivity and also support quick and easy reconciliation and month-end accounting
- Seamless integration with Microsoft Outlook® allows access to inbound and outbound e-mail, so interaction with your clients can be done directly from your management system
- Easy-to-use system makes employees' jobs easier and training faster
- Letters, e-mails and faxes are generated instantly and renewals are automated through personal lines download

Proven Results

- Increased business by 27 percent and reduced staff by half
- Reduces personal lines policy renewals from a full day to one-half day
- Saves 15 minutes per certificate issued, as well as the costs of purchasing paper documents
- Reduces time spent on commercial lines applications from a full day to 15 minutes



Creating certificates and auto I.D. cards is also a more streamlined process. "We used to buy blank I.D. cards and hand-type," explained Downing. "Now, I can quickly choose an I.D. card and not only is it filled in for me, but I can e-mail or fax it to my customer right from my computer. I save at least 15 minutes per card."

The agency also uses the eDoc function to save pictures of all the dwellings it insures. "If an underwriter calls and needs a picture of a building—boom!—I e-mail it directly from InStar," explained Downing.

Quoting, Accounting and Correspondence Made Easy

The combination of InStar and TransactNOW also make personal lines quoting more efficient. "I had an auto policy come up for renewal at a big rate increase. So I sent it through TransactNOW, picked a company, made a quote request and it automatically populated their website," said Downing. "I was able to find a better rate for my customer, offer her better service and do it all in less time."

Accounting no longer requires full-time personnel. "With personal lines downloads, the system automatically invoices for us. It's easy to keep track of commissions and statements. We write checks on it and our reconciliations are very easy," said Downing. "The deposits list on our ledger and on the client ledger, so we know when that customer paid. You

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— Kelly Downing, Commercial Lines Manager, Conrad Insurance

can do everything on this system—and it's easy. I could go on and on."

Corresponding with customers is now as simple as pressing a button. "InStar generates letters, e-mails and faxes from one button, hooks up with Microsoft Outlook® and lets me send correspondence without ever leaving my desk," said Downing. "In fact, the only time I leave my desk these days is when I need to stretch my legs."

Do More with Less for Optimum Efficiency

When Conrad Insurance Agency started with InStar, it was a six-person agency. Now, it delivers that same high level of customer service, even with significant growth, and only three people. "When I first bought the system, I told my boss that I knew we could work more efficiently and reduce the number of people we needed to run the agency, and that is true. As people left, we readjusted duties instead of replacing them—and it works. Our business is up, and we're operating more efficiently with half the people. That's because of InStar," said Downing.

But the benefits of InStar aren't solely embedded in the technology. The support staff—the people behind the system—play a big role, as well. "I love the InStar people. My support people know me by name—most have seen pictures of my kids. When I call, they're responsive, which is the type of service you sometimes don't get when you're a smaller agency," said Downing. "I can't say enough good things about this system. It really makes a difference for us."

Vertafore is the leading provider of software, services and information to the insurance distribution channel, including independent agents, brokers, MGAs, carriers and reinsurers. Vertafore leverages a unique industry presence to deliver meaningful solutions—powerful technology, critical information and robust insights to help organizations effectively respond to business challenges and capture new opportunities. Vertafore solutions are helping more than 15,000 customers and 200,000 end users gain a competitive advantage to accelerate their business performance.

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