Marshall & Sterling Insurance, Inc.

Company snapshot

Founded in 1864, Marshall & Sterling Insurance, Inc. is among the largest privately-owned insurance agencies in the U.S., with total written premiums in excess of $700 million. This highly-regarded agency is employee-owned by more than 450 insurance specialists, well-equipped to serve the entire nation and the U.S. Virgin Islands.

Marshall & Sterling is an industry leader who offers personal, commercial, employee group benefits, and specializes in public entities among many other lines of business.

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SVP, CIO, Marshall & Sterling Insurance, Inc.

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Vertafore Solutions:

WorkSmart

Proven results:

- Processed over 7,000 claims in wake of the 2017 hurricanes
- Increased visibility into workflows to effectively manage bottlenecks
- Boosted growth without increasing headcount

In 2017, Hurricanes Irma and Maria wreaked havoc on the U.S. Virgin Islands just 14 days apart from one another. As one of the largest providers in the U.S. Virgin Islands with offices located on St. Croix, St. Thomas, and St. John, Marshall & Sterling dealt with the aftermath the best way they knew how: with dedicated people and specialized technology.

Dealing with natural disasters is a massive challenge for the entire insurance industry. When disaster strikes, carriers and agents experience a surge of claims and high customer expectations, which can become overwhelming. Add in the stress of the agency itself being affected by the disaster and things can quickly spiral out of control.

A much-needed helping hand

Jim Dahoney, Senior Vice President and Chief Information Officer at Marshall & Sterling, leaned on his capable staff and WorkSmart to get through those tough times. On top of effective communication tools to get in contact with displaced customers, Marshall & Sterling leveraged WorkSmart to respond to and process over 7,000 claims in the wake of the hurricanes.

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"I'm glad we made the switch to a tool that enabled us to track our processes, report in real time, and automate the crushing flow of information," Dahoney explains. "Vertafore's WorkSmart enabled us to provide additional support both onsite and remotely to share the workload, give some relief to local staff, and meet our customers' needs."

The key for Marshall & Sterling was to ensure that they were taking care of customers in their time of need without overwhelming their staff. It came down to having a solution that could distribute work across different departments and locations, organize vast amounts of content, and manage through bottlenecks. Dahoney was glad they had WorkSmart in place to help take care of their customers and community.

Right work, right place, right time

For Marshall & Sterling, WorkSmart is an operational game-changer. "We have the documentation, phone calls, emails, whatever it is, coming into one system. We can route the work to the right people that need to handle it," Dahoney explains. "People like the ability to see what they need to do at any given point in time and have that all in front of them without having to work out of their email or an activity list." Just having the right information in one place makes a huge impact on Marshall & Sterling's productivity which allowed them to effectively take care of the people affected by the hurricanes.

With the massive influx of claims a natural disaster brings, most agencies would be buried in emails, phone calls, and other customer communications — not to mention the incredible amount of work that follows each initial conversation. This results in unproductive employees, massive bottlenecks where work stands still, and a slow claims process leading to dissatisfied customers.

With WorkSmart, however, Marshall & Sterling was able to manage the chaos. In Dahoney's words, "We could see how much was coming in, who was getting what, and where people may have been falling behind so we could quickly move those tasks to another team or individual to help out." With the ability to recognize bottlenecks and reassign work to the people who had enough bandwidth, the people at Marshall & Sterling never fell behind.

In the past, Marshall & Sterling management would rely on employee self-reporting to understand capacity and bottlenecks. As a result, the agency would overcorrect or fail to recognize inefficiencies at all.

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>
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> *SVP, CIO, Marshall & Sterling Insurance, Inc.*

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Now, streamlining work is clear and simple so more work can get done with the same number of people. Dahoney adds, "We've grown, and we haven't had to add staff because we've realized the efficiencies of WorkSmart."

A perfect fit

Marshall & Sterling is a big agency that writes a variety of lines of business. So, when they started looking for a content management and workflow solution, they needed something that could work out-of-the-box and be customized to fit their specific needs.

Dahoney appreciates being able to have all their workflows built into the system. "The ability to modify WorkSmart for our needs or use it out-of-the-box was a nice feature," Dahoney says. "We have our group benefits workflows, our property and casualty workflows, and even our specialty and niche program workflows in WorkSmart." Dahoney went on to explain that they even use WorkSmart for their accounting, billing, and approvals with custom workflows that are built specifically for Marshall & Sterling.

CSR Workflow before WorkSmart

1 Customer called into agency making a claim

2 CSR began searching for coverage information such as limits and deductibles — scrambling to deliver all this information in the customer's time of need

3 CSR received another task and had to consult co-workers to understand what had already been done and what needed to be done next, while still trying to complete other in-flight requests
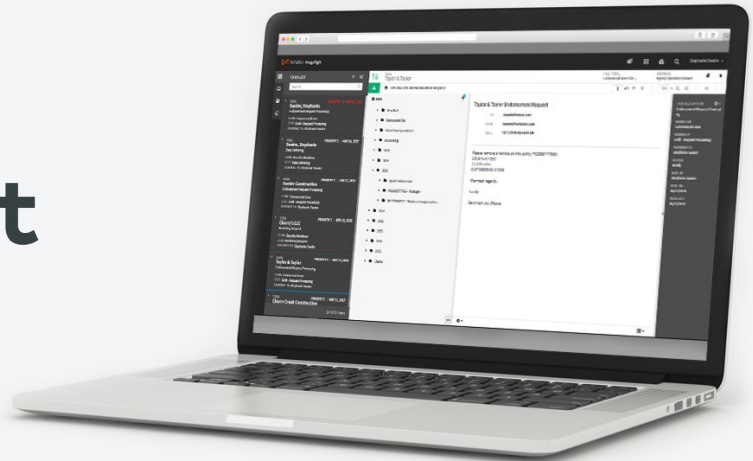
4 Once done dealing with immediate requests, CSR returned to stagnant task list and attempted to identify open requests – piecing together the current status of outstanding work

5 CSR workflow was continually slowed by interruptions and attempts to locate prioritized work

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WorkSmart
powered by Vertafore

1

Customer calls into agency making a claim

2

CSR reliably locates pertinent documents and using best practice workflows queues next steps, so the prioritized work is handed off to the right person

3

When interrupted by a higher priority task, the CSR drops what they are doing and takes care of the immediate request

4

Once done dealing with the immediate request, the CSR uses the best practice workflows provided to seamlessly pick up where they left off, with organized and prioritized work that is dynamically updating as work is being done

Manager Workflow before WorkSmart

1

Manager reactively oversaw productivity

2

Manager physically visited each employee to discuss workload and gauge team capacity

3

Manager reviewed the employee self-reported workloads against arbitrary benchmarks to understand bottlenecks
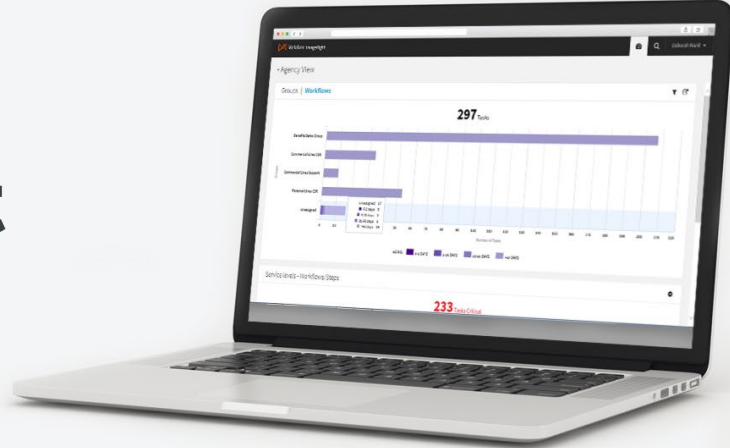
4

Manager met with the leadership team to discuss hiring more staff or relocate work to manage bottlenecks

5

Management hired additional staff to take on a larger workload, at significant cost — without identifying or solving the root cause of inefficiencies

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WorkSmart
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1
Manager gets real-time, quantifiable insight into the entire business

2
Manager sees exactly where work lies and what progress has been made

3
Manager can quickly identify and address bottlenecks

4
Manager reroutes work to employees with additional capacity, sets realistic benchmarks and expectations, and increases productivity without hiring additional staff

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Vertafore

As we all know, adopting new technology isn't helpful unless it seamlessly integrates with your existing solutions. Dahoney points to WorkSmart's ability to integrate with their entire suite of Vertafore products and their internal processes and programs as an additional productivity benefit. "We needed to have a partner that had all of the solutions that we could utilize and know that they would integrate and talk to one another," Dahoney says.

He also appreciates that when it comes to building new integrations that will work with his existing software, Vertafore is all-ears. He explains, "There's that openness and willingness to have an open platform and integrate with the additional programs and functions we needed."

Effective workflows, designed for insurance

Operating efficiently can be a challenge when your employees are managing large volumes of work. To put your customers first and increase profitability, you need to align work with your staff's areas of specialty and manage documents in a way that makes sense for an independent agency.

As the only file-centric content management and workflow solution designed for insurance, WorkSmart uses role-based processing to empower agency employees to spend less time looking for information and more time with clients.

With WorkSmart, you can:

- Distribute work more effectively
- Optimize content management
- Manage bottlenecks

Make your staff and your customers happy by offering a superior experience and improving productivity in your agency with WorkSmart.

**To learn more about WorkSmart, call us at 800.444.4813
or visit www.vertafore.com/products/worksmart**

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999 18th St | Denver, CO, 80202 | 800.444.4813 | Vertafore.com