



Vertafore™

Unleash your potential

Success Story

Farmers Alliance Companies

Farmers Alliance Companies



Judy Cooper, Electronic Publishing, at Farmers Alliance

Company Snapshot

- Regional property and casualty carrier
- Founded in 1888
- Represented by 900 agencies located across eight states

Vertafore ReferenceConnect Modules

- Web Publishing
- Effective Dating
- Agent Access

Proven Results

- Eliminated annual distribution expense of \$26,000 plus wages
- Shortened the publishing process by as much as two weeks
- Increased efficiency by providing integrated content in one central location
- Made content easier to find and access through a sophisticated search engine
- Improved communication throughout distribution channel
- Increased accuracy of rules and rates information by enabling immediate changes in one central location

Vertafore's ReferenceConnect® helps Farmers Alliance Companies streamline business processes and provide instant access to business-critical information.

Farmers Alliance uses innovative technology to remain competitive, but they keep business processes efficient the old fashioned way—by focusing on what they know, and making sure that information is readily available to those who need it.

Located in rural McPherson, Kansas, Farmers Alliance started as a fire insurance company tasked with sharing the mutual exposures of local farmers in the county. Today, the company writes more than \$130 million of premium across an eight-state region. The company is represented by some 900 agents located throughout the Midwest, and employs 240 professionals who rely on Farmers Alliance to provide them with up-to-date rates, rules and other business-critical information.

The regional property and casualty company has been in business since 1888, and during that time, they have learned a thing or two about how to connect employees and agents with the information they need, when they need it.

"Employees need this information to help agents understand what we do and what we do not write, and what risks we'll cover," says Judy Cooper, Electronic Publishing, at Farmers Alliance. "Agents need this information so they can sell policies, and wrong information not only impedes selling but damages the company's credibility."

Before Electronic Access

Online access to information has been a crucial factor in improving the way Farmers Alliance provides business-critical reference information to those who need it. Cooper, who has been with the company for more than 30 years, has played an integral part in the company's shift from paper-based methods to electronic distribution of manuals.

Twenty years ago, Cooper says, the process of compiling and disseminating manuals involved five different departments and as many as 10 people, each doing their part in a multi-step process.

"Back then, we would type the manuals, set up the printing format, take the manual to the print shop, negotiate time on the printing schedule, pull the paper off the machines, and process through the supply department. Then, to distribute the manuals, we would go to the print shop, collate pages and manually stuff and mail the envelopes," Cooper explains. "The entire process could take as much as three weeks and cost the company an average of \$2000 per month in addition to employee wages."

In addition, each employee and each agent had to manage the burden of making sure their information was up to date, and file paper copies when changes were made.

“Since we started using ReferenceConnect, we have achieved huge internal savings, and have been able to provide our agents and employees with a much better way to find and access the business-critical information they need.”

— Judy Cooper, Electronic Publishing, at Farmers Alliance

A Simpler Way

“We were in dire need of a simpler, less expensive way to distribute manuals,” Cooper says.

According to Cooper, Vertafore’s ReferenceConnect (then called Sage) was a great fit for Farmers Alliance because it provided employees with comprehensive access to the company-specific rules, rates and forms they needed, as well as information from publishers such as ISO by offering online, anytime access to the most up-to-date information available.

“Since we started using ReferenceConnect, we have achieved huge internal savings, and have been able to provide our staff with a much better way to find and access the business-critical information they need.”

Using ReferenceConnect, employees can go to one online location, do a search and pull together lines of business, state rules, and effective dates in a matter of minutes. In addition, instead of using the 10-person, multi-step process they used in the past, one person is now responsible for keeping information up-to-date.

Web Publishing

Bit by bit, Farmers Alliance migrated rate, rules and form information from paper-based maintenance and distribution to electronic, building out content in an electronic library. They started using ReferenceConnect (called Sage when they implemented it) in 1991, which enabled them to compile company-specific rules and forms and third-party info such as ISO. It was much easier to make changes after this shift, Cooper says, because employees had anytime, online access to rates, rules and forms, and they could immediately make changes in one place.

In 1999, Cooper says, the company started publishing in a browser format, making reference information available electronically. In 2003, they moved all their company-specific information from the mainframe to the web. In 2004, Cooper adds, the company stopped distributing paper reference information altogether.

“Vertafore’s ReferenceConnect has completely changed how we publish. We have reorganized how we compile and provide access to information,” Cooper explains. “Now employees can go to a single-source portal and use a search engine to find the information they need almost instantly.”

Effective Dating

Effective dating was a crucial factor when Farmers Alliance was making the decision to migrate their entire electronic library from the mainframe to the web, Cooper says, because they needed a frame of reference to indicate when the company adopted certain rules and forms. Although the publishers often date manuals to indicate when they adopted new rules, Farmers Alliance employees needed to know when their company adopted rules, which is not the same date. Farmers Alliance currently offers effective dates and rules on most company-specific rules and forms, and all bureau information – spanning 19 lines of business and eight states.

“Effective dating was a critical component of the Vertafore solution, because it was the only way for employees and agents to know which rule or form applied to a policy, and when it was adopted,” Cooper explains. “It enables us to know what we’re filed to do in which state and for what line of business, and make changes when needed.”

Agent Access

Farmers Alliance also uses the Agent Access feature, an add-on that provides the company’s agents with online, anytime access and search capabilities for Farmers Alliance’s company-specific rules, rates and forms.

“Our connections with agents are key to our success,” Cooper says, “ReferenceConnect has enabled us to drastically improve the way we connect with agencies and deliver information.”

Agents were in the same boat as employees when they received printed manuals from Farmers Alliance in the mail. It was difficult to search for information—and determining exactly when a rate, rule or form was adopted required their time to file the paper pages.

When agents needed to find rates, rules and forms, just like Farmers Alliance employees, they had to find the correct printed manual and search through it manually to find the information, and hope they were using the most up-to-date information. If they needed to look up information regarding a policy written in the past, they would have to search through older versions of the manuals to determine which information was accurate at the time the policy was issued.

Cooper says that Vertafore’s online publishing and access capabilities helped Farmers Alliance consistently improve its information distribution processes, completely eliminate the overall annual distribution expense of \$26,000, and shave as much as two weeks off the publishing process.

“Using ReferenceConnect, we have created a win-win situation,” Cooper says. “We can do a better job getting information to employees and agents, and they in turn provide better service to customers.”



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