



Bell & Clements Group

Company snapshot

Founded in 1983, Bell & Clements has been a Lloyd's broker since 1987. The company's success is built on long-term relationships, reliability, innovation, and quality of service. It offers insurance and reinsurance intermediaries throughout the world access to Lloyd's of London and other international markets.

"Once the system was in place, we hit the ground running. Thanks to the superb training we received from Vertafore, we were able to start enjoying the benefits from day one."

Mark Balcombe,
Associate Director and IT Manager, Bell & Clements

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Vertafore® Solutions: ImageRight®

Proven results:

- Reduced costs with a 50% reduction in paper and fewer printers and filing cabinets
- Provides instant answers for coverholders with 24/7 access to claims files
- Increases staff retention due to flexible remote access
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Bell & Clements increases productivity and reduces costs with ImageRight®.

The issue

A global broker and underwriting manager, with offices in London and the U.S., Bell & Clements was finding that paper-based files were becoming increasingly restrictive. The complex nature of its business means that paper files are large and with interested parties often being in different parts of the world, sharing information within a file was a logistical challenge to say the least. This was unacceptable to Bell & Clements, who place a strong emphasis on reliability and quality of service.

It became more and more evident that a paperless solution was needed. Bell & Clements had two key objectives: Overcome reliance on paper files and manage workflow more effectively.

Search for a star

In 2010 Mark Balcombe, Associate Director and IT Manager, was tasked with putting together a project team to implement a suitable document management solution for the company. Many members of the staff at Bell & Clements already had experience with ImageRight via U.S.-based customers and the system left a good impression. Adam Moore, Claims Technical Manager said: "70% of our U.S.-based coverholders use ImageRight so I'd seen it in operation before and had been impressed. Our clients also rated it very highly so I recommended that we take a closer look at it for ourselves.

Bell & Clements looked at several potential solution providers in the quest to find something which thoroughly met their multifaceted needs. "There are many providers of workflow and electronic filing in the U.K., but none addressed the specific complexities of an insurance file," said Balcombe.

"However, while we had been extremely impressed with what we had seen of ImageRight, we did have some reservations about Vertafore due to the fact that it was a U.S.-based company and at the time didn't have a U.K. presence. But once we started to talk to the Vertafore team, the support we received was outstanding. They quickly demonstrated their commitment to the U.K. and it wasn't long before they opened an office in London.

There was only one

It soon became apparent that ImageRight was unquestionably the right solution for Bell & Clements. Rather than taking a staged approach to implementation, it was decided to introduce both the document management and workflow solutions simultaneously. This was a challenging task, but the staff became fully conversant with the system within a few weeks.

For Bell & Clements, implementation of ImageRight resulted in:

Remote access 24/7

- Instant responses worldwide
- Multiple-user access to files
- Higher staff retention due to telecommuting flexibility

Increased efficiency and quality of output

- Defined business processes and workflow management
- Ability to prioritize and allocate tasks
- Additional functionality such as to-do lists, task history, file notes, diary system, list files, and page marks

Improved service levels

- Strict service standards built-in
- Quicker turnaround times with enhanced quality
- Easy monitoring
- Ability to flag service inconsistencies

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Reduced costs and improved working environment

- Significant decrease in printers and filing cabinets
- 50% Reduction of paper usage

Compliance

- Auditable accountability for all documents
- Vastly improved business continuity

Outstanding support

- Round-the-clock support from the London-based Vertafore team as well as via phone, email, and online chat with the U.S. team



“We are delighted with the change ImageRight has brought, and will continue to bring, to our business ”

Ian Whitehead, Deputy Managing Director, Bell & Clements

Service and Ongoing Support

“We have been incredibly impressed with the team at Vertafore. They all have an intricate knowledge of the product and, equally important, the insurance and claims process. It is so refreshing to deal with a company that has such a good understanding and puts our requirements ahead of its own,” Mark added.

Continuing Integration

Lloyd’s of London is currently trialing the iPad as an alternative to traditional underwriting slips. Bell & Clements is participating in this trial, enabling brokers to take documents into the market electronically, review documents with underwriters, and annotate them where required. Vertafore is working closely with Bell & Clements to integrate this smoothly with the ImageRight system.

There are also plans to integrate ImageRight with Bell & Clements’ broking system Global XB to further streamline its operations.

Moving Forward

Now that ImageRight is fully implemented within its claims department, compliance department, and part of its accounting division, Bell & Clements is looking to expand the application of ImageRight throughout the company. With a team of “cheerleaders” (those who have already enjoyed the multiple benefits of the system) at the helm, other parts of the business are now reviewing how it can be implemented elsewhere for maximum effect.

Ian Whitehead, Deputy Managing Director of Bell & Clements, added “The whole insurance industry is aware of the need for risk management, compliance, and good corporate governance. With its workflows, process measurements, and document security, ImageRight offers Bell & Clements more than just anticipated cost savings and efficiencies. We are delighted with the change ImageRight has brought, and will continue to bring, to our business.”

What is the best thing about ImageRight for you?

"The ability to access claims files 24/7 by dialing in from anywhere in the world means we can get an instant answer for a coverholder in California no matter what time of day. It also means that we can access files in our U.S. offices just as easily as we can in our London office. We do this on a weekly basis so you can imagine what a difference this makes."

Luke Wheeler, *Head of Claims*

"Being able to manage and view my team's work list in one go is invaluable. No task ever gets lost in the system. I can prioritize workloads and re-assign tasks if someone is off sick so that nothing gets missed. I can also produce reports at the touch of a button to satisfy the demands of the board and compliance departments."

Adam Moore, *Claims Technical Manager*

"The ability to attach case synopses, mark relevant pages, and highlight points is particularly useful for large loss notices, making it very easy for different team members to review a case. This is also priceless when it comes to outside audits. Our files look good and auditors can see what a first-class job we are doing for our coverholders."

Jarrod McKenna, *Claims Underwriting Manager*

"My biggest concern was that the system would not allow us to do everything that we could with the paper files. So the best thing for me is that it really does—and more! Also, our strict service standards are built into ImageRight, so any inconsistencies can be easily flagged and immediately put right, meaning we are in a position to provide an even better level of service so we get more renewals."

Gemma Baker, *Claims Adjuster*

"ImageRight does what no other solution did by totally emulating and improving the insurance paper process and files. It uses drawers, folders, and documents and uses familiar industry terminology. It is totally focused on the needs of the insurance industry. We didn't have to make any sacrifices. The only changes we made to our processes were beneficial ones."

Mark Balcombe, *Associate Director and IT Manager*

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