Merchants Insurance Group®

Company snapshot

Since 1918, Merchants Insurance Group® has been providing quality property and casualty protection to its policyholders, committed to "earning their business every day." Headquartered in Buffalo, New York, Merchants Insurance Group is comprised of three companies: Merchants Mutual Insurance Company, Merchants Preferred Insurance Company and Merchants National Insurance Company. Its products are sold through a network of 1,000 independent insurance agents in nine states.

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Tom Tempeny,
Director of IT Business Services,
Merchants Insurance Group

Merchants Insurance Group®

Vertafore® Solutions:

ImageRight®

Proven results:

- Went from taking two or three weeks to issue a new business policy to four working days

- Reduced mailroom/clerical staff by 10%

- Went from scanning 60% of documents to 10%

- Upgraded to ImageRight 6.0 in two hours, without help from ImageRight support staff

Long-term ImageRight user, Merchants Insurance Group, makes the move to v6.0.

Merchants Insurance Group is a regional carrier with a $3m policy portfolio and a whole lot of heart. It's a company with a culture that gives employees the work-life balance they need, and the opportunity to make a real difference. As a result, many of the staff members are 30- or 40-year company veterans. With an environment like that, no one wants to leave.

It's also a place where the customer comes first; where everything centers around operating efficiently to provide top-notch service to its independent agents and policyholders. That focus was a catalyst for moving to Vertafore's ImageRight in 2007, and a big reason company leaders are still big fans of this content management and workflow solution today.

The whole thing started back in 2005, when Merchants Insurance Group ran entirely by moving paper from place to place.

"I was asked to spearhead a project on document management and workflow; to find a solution that would help us move forward from where we were then into a paperless, more automated environment," explained Tom Tempeny, director of IT business services for Merchants Insurance Group. "We assembled a team, built the required RFP and looked at the options. We signed the contract with ImageRight in December of 2006, implemented our first office in May 2007, and we have never looked back since."

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>
> Tom Tempeny, *Director of IT Business Services, Merchants Insurance Group*

The Right People, the Right Product, the Right Focus

A number of factors made ImageRight stand out.

"First off, insurance is at the center of the software. While some companies offer similar systems, ImageRight is 100% focused on the insurance industry, and that was a significant selling point for us," Tempeny said. "Their people can talk the talk, and that makes a big difference."

Although Tempeny knew that the move to a paperless, more automated environment would significantly reduce the need for clerical staff to manage the mailroom, filing and similar functions that cost savings wasn't the only reason for the change.

"Our headquarters is in Buffalo, New York, where it's known to snow every once in a while, Tempeny jokingly said "so people can't always get into the office." "ImageRight allows us go in, and quickly assign work and direct the required electronic files to other offices. You just can't do that with paper."

Perhaps the biggest test came in 2012, when Hurricane Sandy pummeled the Atlantic coast, impacting many of Merchants Insurance Group's offices.

"When Hurricane Sandy shut down our offices on the east coast, we were able to quickly shift work to other offices," Tempeny said. "At the same time, we set up a new workflow to prepare for the high volume of claims that would be coming in as a result of the storm. Although we were more efficient, and reduced costs with ImageRight already, this was our real proof point— this was the moment that everyone recognized that ImageRight was a great investment."

Innovations and Upgrades Along the Way

Over the years, Merchants Insurance Group has taken advantage of ImageRight updates—moving from 3x to 5x in 2011, and in 2016, became an early adopter of ImageRight 6.0.

> **"** Before we moved to 5, we had to see what was in it for us, and it made sense. The biggest benefit was in the back end; specifically, its .NET environment... When we were approached to be an early adopter of 6.0, we did the same kind of evaluation. We thought the software was very progressive. **"**
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> **Tom Tempeny**, *Director of IT Business Services, Merchants Insurance Group*

Tempeny was particularly interested in the browser version of the software for remote users, and as an early adopter, is working with the ImageRight development team to perfect this feature.

> **"**We are really looking forward to using the browser feature," Tempeny said. "We recently developed new positions — production underwriting—who will work in the field, not in the office. The fact that all they'll need is an Internet connection to work within ImageRight, wherever they are, is a big win for us.**"**
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> **Tom Tempeny**, *Director of IT Business Services, Merchants Insurance Groupa*

But, the biggest surprise of version 6.0 was how simple it was to set up.

"In the past, we had to prepare people for an upgrade, because we'd be down all weekend. Our internal infrastructure team would work with the ImageRight team; testing, making sure everything was right—then we were ready to go," Tempeny said. "With the new implementation process introduced with 6.0, we're no longer reliant on ImageRight. It's literally as easy as pushing a button and you're on the latest version. It only took our folks two hours to do the entire upgrade."

Efficiency, Visibility and Measurable Results

Since starting with ImageRight, Merchants Insurance Group has realized some very impressive, tangible results.

Cost Reductions
"We went from a mailroom and paper files to an environment in which practically everything is happening electronically, mostly via email. We went from scanning 60% of new documents to less than 10%," Tempeny said. "We were able to eliminate or repurpose 10% of our clerical positions."

Greater Efficiency and Service
According to Tempeny, having an automated workflow not only speeds the policy process, but enables management to hold Merchants' staff accountable to pre-established time standards.

"Before automation, we had to print the ACORD forms, open mail, route it to the appropriate underwriter and on down through the process. It took two to three weeks to issue a policy," Tempeny said. "Today, we process and deliver new business policies to our agents in four days. Everything flows from our web site into ImageRight and is passed along to the appropriate people automatically. As I look back, I honestly don't know how we survived without ImageRight."

As impressive as the gains are, and the anticipated benefits of ImageRight 6.0, for Tempeny, the real value extends beyond product alone.

"When we select a long-term provider, we have to develop a partnership that's a two-way street. We have that with Vertafore," Tempeny said. "The service is excellent; our account reps are approachable and engaged in our business, and they listen to our input. Honestly, Vertafore is the best vendor we've ever worked with."

There's no greater success than that.

Contact Us **or call 800.444.4813**

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999 18th St | Denver, CO, 80202 | 720.787.3950 | Vertafore.com

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