



Vertafore™

Unleash your potential

Ag States Group



*Debbie Buckner, manager of operations and
Ann Young, director of finance and operations, Ag States*

Agency Snapshot

Ag States Group is an \$18 million, full-service insurance provider with roots that extend back to the 1930s. The agency, headquartered in Inver Grove Heights, Minnesota with branch operations in Indiana, Illinois and a brokerage office in Texas, is owned by CHS, an agricultural cooperative and offers a wide range of products and services to the agribusiness and related industries.

Vertafore Solutions

- AMS360®
- WorkSmart™, powered by ImageRight
- BenefitPoint®
- Performance Analyzer®

Benefits

- One, integrated, enterprise-wide solution reduces redundancy and enables process standardization.
- Workflow bottlenecks are quickly identified and remedied.
- Business process reporting that displays every task and who is working on it.
- Integration between AMS360 and WorkSmart enables efficient workflow.
- Full insurance accounting system that shows and tracks the entire financial picture.

Results

- WorkSmart provides workflow and insight for staff optimization and growth
- 80 percent increase in efficiency creating proposals with AMS360
- 90 percent reduction in time spent on multiple reports with AMS360

Ag States Group chooses Vertafore as its transformation partner

Ag States Group is a progressive agency in the way it's structured, its clientele and its approach to business. Since 1938, this Minnesota-based agency has grown into an \$18m, 105-employee leader in the agribusiness insurance industry.

"We are really a conglomerate—we have an insurance agency, a brokerage firm, a surety bond operation and a safety and loss control organization that provide insurance and risk management solutions to our clients" explained Ann Young, director of finance and operations for Ag States Group.

Until 2008, different parts of the organization used different management systems. "The insurance agency used Applied's TAM, and the brokerage business used Nexsure—but nothing tied together. We could look at the businesses separately—but couldn't see the company as a whole. Because of the separate systems, we also had a lot of redundancies," explained Debbie Buckner, manager of operations for Ag States Group. "We needed one, enterprise-wide agency management system that could handle our unique size and complexities, enable us to standardize processes and have the power to support our growth."

Although they were originally looking for a management system, what they found was something much more. "We looked at what was offered by the industry leaders, which is why we started looking at AMS360. But, when we saw the combination of products Vertafore offered, we realized that, instead of just changing a management system, we could change how we worked as a company with workflow and integration. The more we talked, the more it became clear that Vertafore was the vendor who could take us where we wanted to go," explained Young.

Both Young and Buckner attended the NetVU (Network of Vertafore Users) Conference to talk to other agencies and see how Vertafore interacted with its customers. "When we saw how Vertafore listened, how they involved users in the product development process and after we spoke to agencies of all sizes at the conference, we said, 'yes, we can see that the type of relationship they said they offered is real,'" said Young. "We could see a true partnership."

"So Simple to Use, Yet So Sophisticated," AMS360

AMS360 has a number of features that makes this system a winner for Ag States. "With AMS360, we have the ability to enter data in the data fields once and use it in multiple ways—from form letters to proposals. We simply create a merge field and the date is populated in the form letter—there's no rekeying at all," explained Buckner. "We're 80 percent more efficient in this area."

The import/export feature is also bringing big efficiencies, particularly with vehicle schedules. In the past, personnel had to physically compare one schedule to the other to look for changes, then manually rekey the new information. "With AMS360 the new list imports into the system, compares the data to the existing list and identifies any differences—VIN numbers, new vehicles—everything," said Buckner. "I feel confident we'll cut our time spent on schedules by at least 50 percent."

The accounting and reporting features were the biggest boon for Young. She was particularly interested in how she could manage cash flows better and project what cash needs were going to be for the enterprise. "With AMS360 I can manage the business from a financial standpoint. I'm not struggling to produce financials or to view revenue by client. The first day we used AMS360 I could see how much we billed, collected and paid out that day. We couldn't do that with our other systems."

The reporting features of AMS360 have saved Ag States many hours of work. Previously, much of the reporting had to be done manually, or couldn't be done at all because of the restrictions and disparity of their systems. Now Young and Buckner estimate that many of the reports they use regularly that would take hours, now take minutes. "We've saved 90 percent of the time we used to spend on these reports," said Young. "I personally save a day a month just dealing with producer commissions."

With so many users, changing to a new system could come with a high learning curve. But, according to Buckner, employees quickly discovered how easy AMS360 is to use. "The system is very intuitive. Where TAM was completely code driven, AMS360 outlines coverage and line of business simply and clearly. You can do client searches, just like you'd do a search on the Internet. The navigation is almost natural," said Buckner. "With the other systems, we were always struggling to find the information."

According to Young, the cohesiveness of AMS360 adds to the ease of use. "All centers are all laid out the same way. If you know one center, you know where to go in the others," she said. "It's simple to use, yet so sophisticated."

"The tight integration between the Vertafore products really delivers the full suite of capabilities we wanted."

— Ann Young, director of finance and operations, Ag States Group

Integrated WorkSmart and AMS360 is Fueling a Transformation

With all the benefits recognized with AMS360, Ag States began reviewing other aspects of their operation to find out if they could take their success even further. When they saw a demonstration of WorkSmart™, powered by ImageRight "I fell in love immediately," said Buckner. "Not only is the file structure and storage phenomenal, but we could see how we could use it to optimize so many processes. It allows us to be proactive, to look at workflow bottlenecks—and see where we're potentially losing money or have risk. No other system we looked at had this."

In the past, there wasn't a way for supervisors to know when an employee was behind on tasks or effectively balance workloads. "With WorkSmart, if an item falls behind, an alert is sent to the supervisor. Before, our first reaction when we had a problem was that we needed more staff, now with WorkSmart, we can see exactly where the problem is and we can fix it by reassigning workloads and putting the right people on the right task. Adding staff is now the last resort, rather than the first response," explained Buckner.

WorkSmart allows Ag States to manage their business more effectively. "We set

service standards and with WorkSmart we can see if those expectations are realistic, or if we need to retool," said Buckner. "We can look at each step to see if it can be done more efficiently. We used to guess before. Now everything that happens in the system is tracked. We have every metric we need to manage processes effectively."

A Real-World Partnership That Drives Results

Ag States Group went looking for a system, but ended up with a partnership as well. "When we started this process, Deb and I agreed that if there were better ways to do things, we would do them. The slate was clean," said Young. "We got a lot of support and help from Vertafore. They became strategists with us. And the tight integration between the Vertafore products really delivers the full suite of capabilities we wanted. As we were asking for it, they were making it happen."

According to Young, it all comes down to having a vision and finding a partner that can take you there. "If you want to put in a system and keep doing things the way you've always done them, go for it," Young said. "But, if you want a transformation, if you want to find a better, more efficient way of working, Vertafore is the company you need."

Vertafore is the leading provider of software 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 17,000 customers and 500,000 end users gain a competitive advantage to accelerate their business performance.

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