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**Success Story**

# Arch Re Facultative Underwriters

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## Agency Snapshot

Arch Re Facultative Underwriters, Inc. (ARF) is a direct property facultative reinsurer based in Farmington, Connecticut with branch offices in 13 cities across the U.S. and Canada. ARF was formed in April of 2007 and chose Conyers, Georgia-based ImageRight to provide ECM and workflow capabilities from day one.

## Vertafore Solutions

- ImageRight

## Proven Results

- Implementing ECM from day one allowed ARF to grow rapidly in terms of employees and offices since equipment required was minimal
- ImageRight enabled fewer than 50 employees to handle more than 8,000 submissions and garner over 2,000 binders during ARF's first year in business
- The flexibility of modifying process and workflow has enabled ARF to make adjustments to realize even greater productivity. So far in the company's second year accepting business, the underwriting staff is responding to 64% more submissions on average
- ImageRight helped ARF respond to and pass its parent company's internal audit of process flow and appropriate controls with ease

**The custom workflows made possible by the ImageRight system** allowed ARF to grow quickly and maintain a high level of customer service.

Today, the incoming "content stream" for insurers and reinsurers is more complex than ever before. It now regularly includes emails and IMs, faxes, snail mail, and ever more forms of communication that eventually make up policy and claim files, submissions and renewals for countless customers and distribution channels. Since there are no existing piles of files or mountains of data sitting in disparate systems, start-up insurers should have a distinct advantage over those with legacy systems running the show, but only if they implement enterprise content management (ECM) and workflow at the very beginning.

## Starting From Scratch

Arch Re Facultative Underwriters, Inc. (ARF) is a direct property facultative reinsurer based in Farmington, Connecticut with branch offices in 13 cities across the U.S. and Canada. ARF was formed in April of 2007 and chose Conyers, Georgia-based ImageRight to provide ECM and workflow capabilities from day one.

"Immediate adoption of ECM was a huge factor in our growth from three 'home office' employees on April 17, 2007, to 30 employees accepting submissions by June 1st," said Philip Augur, chief operations officer for ARF. "Within a year our 50 employees had responded to more than 8,000 submissions, securing over 2,000 binders."

Since Arch Re Facultative adopted ECM day one, almost all the transitional issues typically associated with an ECM implementation, such as back scanning or imaging of existing paper files, retraining of existing staff, data conversion, and integration with existing systems were avoided. The custom workflows made possible by the ImageRight system allowed ARF to grow quickly and maintain a high level of customer service.

## Centralize & Optimize

Implementing ECM allowed for the centralization of critical resources, such as the company's assistant underwriters, that are traditionally dispersed in the field for direct reinsurers. This made it easier to bring on additional support staff not as new branches were opened, but rather when the business growth warranted it. Plus, the transparency ImageRight gave ARF management into the process made for easy oversight into work being

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— Philip Augur, chief operations officer, Arch Re Facultative Underwriters

done by all of the associates in every office or branch. This transparency resulted in more consistent processes.

“With different people joining an organization at different times and from different backgrounds, and having different training or introductions to a company’s approach, it’s not unusual for various ‘dialects’ of the corporate language, so to speak, to develop,” said Augur.

**“Within a year our 50 employees had responded to more than 8,000 submissions, securing over 2,000 binders.”**

With the universal access provided by the ECM system Arch Re Facultative implemented, management can immediately note diversions from the intended plan and provide guidance to those that may be off track. By filing images and electronic files in a user-friendly file folder structure customized for each specific company situation, collaboration is encouraged, productivity is improved, lost file instances are eliminated, regulatory compliance efforts are enabled, and office space and valuable employee resources are freed for more important tasks.

“We were purposefully not saying ‘move work to’ available resources,” said Augur. “While there are points in our workflow that lend themselves to a more directive matching of

work to resource, our hope is that in a sufficiently team-oriented environment with the appropriate incentives in place, available resources would search out available work on their own. But the beauty is that either approach is easily managed in the system.”

### **Modern Technology Allows Flexibility**

“Having a fully paperless process with universal access meant our field associates need a laptop, internet connection and a phone,” said Augur about the flexibility afforded by the ImageRight system. “There was instantly incredible flexibility on the physical space front as well, which helps keep the expenses in check.”

About half of ARF’s staff is in cities where their parent company had existing operations, and since start-up for new employees required so little infrastructure, they were easily able to accommodate ARF’s new employees almost immediately. All that was needed was a desk for each associate, no file cabinets, no incoming faxes, and very few copies were necessary.

“Additionally, in cities where our group had no presence it was very easy to get people established very quickly in a rental office as again the needs are extremely limited,” said Augur.

ECM, coupled with instant messaging—which all company associates run on their computer all day, thus showing who’s in and who’s out—also makes it very simple to find an available internal

resource. Employees could easily collaborate with others working on similar projects or files no matter what city they work in and have them looking through the exact same information at the same time. This was a significant time saver for ARF since there was no more forwarding of emails, waiting for messages to arrive, opening attachments, and then trying to determine if in fact the right information had been sent.

### **Conclusion**

“When the facilities unit from our parent company helped layout and furnish our headquarters, they were insistent on the need for filing cabinets,” said Augur. Knowing the benefits that the ImageRight system could deliver, he eliminated most of the file cabinets from the drawing, but left a couple “as much to fill the void of the space we were committed to at that point anyway as anything.”

“In hindsight, it was a good decision to keep some—not because we’ve put any paper files together, but because our kitchen is a little short of cabinet space, so they make good supply cabinets!” said Augur.

Utilizing ECM and workflow from day one enabled ARF to keep the company’s physical footprint small and minimize the requirements, space and equipment necessary to have an employee up and running. In addition to the obvious benefits of running a paperless business, this also means the company can keep expenses under tight rein, and appropriately aligned with the business opportunities.



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