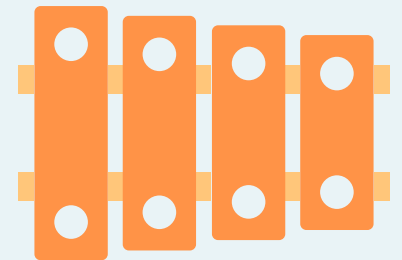
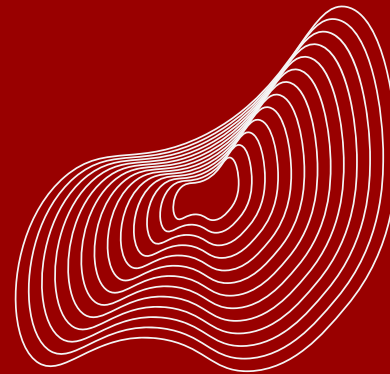


# How four carriers **transformed** their distribution management

TECHNOLOGY SOLUTIONS FOR HARMONIOUS PROCESSES



# The **ideal** distribution management platform should perform with the **synchronized** harmony of a full symphony orchestra.

Without a skilled conductor coordinating every motion, though, even the most talented musicians can start to sound like noise. For competitive insurers, Sircon for Carriers is the conductor best suited for comprehensive distribution management, capable of combining disparate systems into a unified platform purpose-built to transform and grow your business. Here's how four carriers collaborated with Sircon to bring their distribution processes into pitch-perfect harmony.



## Customer 1



A large health carrier in the northeastern U.S. covering 160,000 individuals. The company is second only to the federal government for health care services in their state.

### Specific solutions:

- ☒ **Sircon Compensation**
- ☐ Sircon Onboarding & Self-Service
- ☒ **Sircon Producer Central**

“

Since implementation, Sircon has enabled us to examine every broker compensation arrangement in place, identifying out-of-date incentive programs and recognizing cases where broker commissions were not leveraging the desired business result.

”

## Before Sircon for Carriers

- Calculating payments was labor-intensive and error-prone, requiring significant manual adjustments
- The company had outgrown its older system, which lacked the flexibility to design and deliver effective incentive programs
- Integrating incentive programs with other systems such as enrollment and billing required increasingly costly outsourced IT services
- Producer questions could only be answered with time-consuming customer service calls

## After Sircon for Carriers

- Decoupled broker commissions from insurance premiums and reduced manual interventions by 97%
- With cleaner data and streamlined processes, errors were fixed, saving nearly \$500,000 over six months
- Shortened time spent processing commissions by 90%
- Flexibility to design incentive programs that are innovative, responsive to market needs, and fully integrated with Sircon
- Customer service calls from producers decreased dramatically

## Customer 2



A Fortune 500 property & casualty carrier and the largest provider of supplemental insurance in the United States. This company provides financial protection to more than 50 million people worldwide.

### Specific solutions:

- ☒ **Sircon Compensation**
- ☒ **Sircon Onboarding & Self-Service**
- ☒ **Sircon Producer Central**

## Before

### Sircon for Carriers

- Complicated commission system that required multiple workarounds
- Difficulty paying their downline
- Struggled to manage complex 10-level hierarchy
- Time-consuming onboarding process created high volume of agent calls

## After

### Sircon for Carriers

- More streamlined and less labor-intensive for home office users
- Onboard 200 new producers and process over 2,000 appointments each month
- Able to pay FMOs, MGAs, and their entire downline easily
- Being able to quickly onboard new agencies and agents has increased revenue

## Customer 3



A life insurance carrier that provides juvenile and family life insurance products to middle-income families along with medical insurance to small and medium-sized businesses throughout the U.S., Canada, and Puerto Rico.

### Specific solutions:

- ☒ **Sircon Compensation**
- ☐ Sircon Onboarding & Self-Service
- ☒ **Sircon Producer Central**

“

This was a game-change for us. It was a time-consuming process to contract new associates and brokers with the large amount of paperwork we encounter, and [now] it's amazing to see the process happen in about five minutes.

”

## Before

### Sircon for Carriers

- Needed a broker channel but was unable to accommodate one
- Difficulty managing agent relationships
- Lacked a scalable incentive compensation solution
- Multiple systems housing compensation data

## After

### Sircon for Carriers

- Added broker channel, which grew to 29,000 active agents in five years
- Able to pay \$1.6M average monthly commissions
- Easily handles 6,500 compensation structures and 56 bonus templates, and over 36,000 payees in one system
- Averages 33,000 monthly producer credential changes from PDB integration

## Customer 4



Focusing primarily on personal lines products, this top carrier makes consumer experience a priority by providing multiple options for working with them, from direct and digital to field representatives and call centers.

### Specific solutions:

- ☐ Sircon Compensation
- ☒ **Sircon Onboarding & Self-Service**
- ☒ **Sircon Producer Central**

“

We needed a partner who knew the states and had experience dealing with regulations. Sircon was the leader in the market.

”

## Before

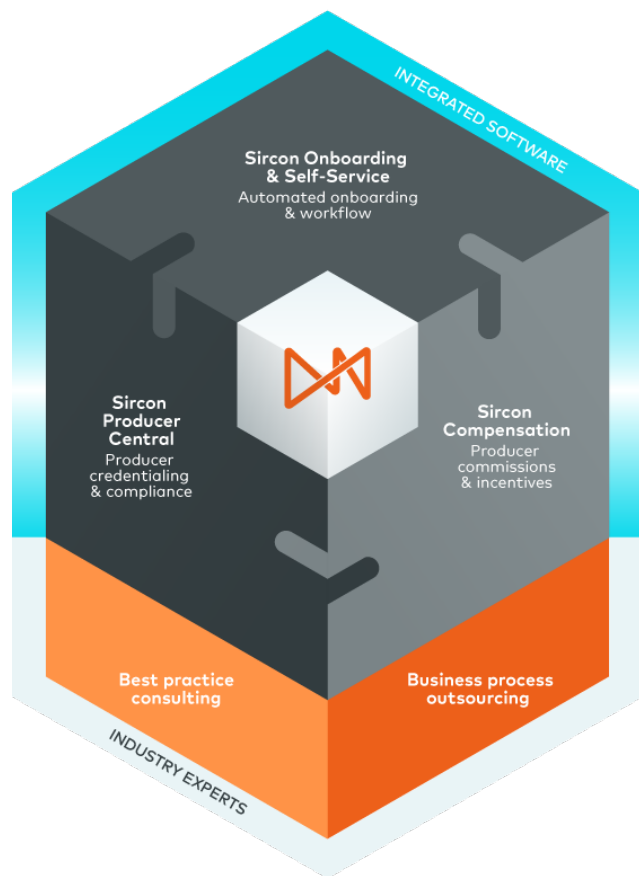
### Sircon for Carriers

- Licensing staff referenced producer credentials from multiple systems and manually processed licenses and appointments — an error-prone and time-consuming method
- The company was appointing agents even if they never brought in business or had stopped producing business
- IT staff manually updated compliance rules across multiple systems

## After

### Sircon for Carriers

- Cleaned up and centralized producer credential information, which combined with up-front validation reduced appointment processing errors significantly
- Implemented Just-in-Time appointment process, saving \$1.5–2M over two years
- Several IT staff redeployed to other areas of the company thanks to Vertafore maintaining compliance rules
- Licensing staff was able to work more efficiently and support nearly 4x as many agents



Like a competent conductor,  
Sircon for Carriers was able to  
help our customers transform the  
chaos of their distribution system  
into a thing of beauty.



Ready to see how Sircon performs?



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