



## Adlen-O'Brien Insurance Agency

### Company snapshot

Founded in 1967, Adlen-O'Brien Insurance began as a commercial lines agency. When the agency was purchased in 1981, the new owners diversified the Feasterville, Pennsylvania agency's services to include personal lines. Now owned by World Insurance Associates, Adlen-O'Brien continues to offer personalized service and expert advice to clients in Pennsylvania and Maryland.

"I think our two-way relationship with Vertafore helps ensure that we get a better product in the long run. They really listen."

Ed Ross,  
Principal, Adlen-O'Brien Insurance Agency



# Adlen-O'Brien Insurance Agency

## Vertafore® Solutions:

### PL Rating

#### Proven results:

- Reduced comparative quote time from hours to minutes
- Enabled accurate quotes based on credit score information
- Increased productivity through smart automation
- Collaborated with Vertafore to shape features and functionality

For Adlen-O'Brien Insurance, success means adapting to change with state-of-the-art tools like PL Rating, and a close working relationship with Vertafore.

For over 50 years, the Adlen-O'Brien agency in eastern Pennsylvania has changed and reinvented itself as the insurance industry evolved.

From its origins in the 1960s as a commercial lines agency to its growth into different lines of business and multiple states, Adlen-O'Brien has always adapted to meet changing circumstances. Along the way, the agency used tools like PL Rating to boost productivity, and forged a cooperative relationship with Vertafore to stay ahead of the competition.

#### Adapting with the Times

Former owner Ed Ross, who is still with Adlen-O'Brien, has seen firsthand how much the agency has changed over the decades.

"The agency was started by two gentlemen named Adlen and O'Brien back in 1967," Ross says. "I purchased the agency in 1981, when it was primarily just commercial lines. We could see where the market was going, so in the '80s we changed the focus from commercial to personal lines.

"You cannot possibly go to all those company websites in order to get a rate quote. It would take you hours just to do one quote."

The new direction was a success. By 1999, Ross had expanded Adlen-O'Brien to four locations, including offices in the state of Maryland. But this wouldn't be the last time the highly adaptive agency would make a big change.

"As I got a little older and wanted to reduce the stress in my life, we narrowed the offices down to two locations and I sold the agency," Ross says. "We're now part of an organization called World Insurance Associates, based in Tinton Falls, New Jersey."

Despite the sale to World Insurance, Ross says not a lot has changed around the agency. They still continue to operate under the name Adlen-O'Brien Insurance, they still work out of the two locations in Maryland and Pennsylvania, and they still rely on Vertafore PL Rating as their comparative rater of choice.

## An Essential Tool for Growth

Ed Ross and the Adlen-O'Brien staff have decades of experience with comparative raters. They've used each generation of rating technology as it became available, accumulating practical knowledge and strong preferences along the way.

Today, they use PL Rating. "It's sort of the culmination of all the rating technology that came beforehand," Ross says.

For Adlen-O'Brien, PL Rating is an everyday tool that's important for the bottom line. It allows the agency to provide customers with accurate quotes in a fraction of the time it would have taken previously.

Ross explains, "Let me put it to you this way: if you do business with only one insurance company, and that's it, then you don't need PL Rating. There's nothing to compare. But if you have multiple carriers— in our case, eight to ten— you cannot possibly go to all those company websites in order to get a rate quote. It would take you hours just to create one quote for a customer."

For both their Maryland and Pennsylvania offices, PL Rating offers the agency a wide range of major carriers to quickly interact with.

"PL Rating has an unparalleled breadth of carriers," Ross says. "Vertafore likes to call it 'inventory,' which means the number of states and number of companies they do business with. An insurance company that deals with independent agents would have to go out of its way not to be in PL Rating."

"It just goes to show Vertafore absolutely does listen to the end user when it comes to making a product we can actually use."

**Ed Ross,**

*Principal, Adlen-O'Brien Insurance Agency*

## Keeping up with Change

Industry trends and changing regulations have always posed challenges for the modern independent insurance agency, but technological advances demand the most adaptability. Today's rapidly changing technology can strain the limits of even the most agile organization.

**"We couldn't operate without PL Rating. It would be impossible"**

*Ed Ross, Principal, Adlen-O'Brien Insurance Agency*

PL Rating helps Adlen-O'Brien keep up with seismic changes in the personal lines industry, such as the rising importance of credit scoring.

"By far the biggest thing for personal lines agencies has been the introduction of credit scoring," Ross says. "Most companies today use a customer's credit score in order to determine pricing. I certainly don't know that information, so I use PL Rating."

Ross offers an example. "Say it's a husband and a wife with no children, no tickets, and no accidents. In the past, a scenario like that was more cut and dried, but today you don't know how each one of your companies is going to assess and use credit score to determine the premium. So you absolutely need a comparative rater like PL Rating to send the customer information and credit score to each insurance company you choose, so they can translate that into an accurate rate and send it back to you."

## Testing New Advances and Features

Adlen-O'Brien is more than just a Vertafore customer. For years, Ed Ross and his agency have participated in the Vertafore design partner program, a group of experienced agents who test out early beta versions of new features and offer their professional input.

For instance, Adlen-O'Brien recently tested an upcoming feature for PL Rating that will allow insurance agencies to pull the motor vehicle report (MVR) information tied to a particular driver's license.

"This upcoming MVR release will help agencies create super accurate quotes, pulling VIN numbers and other information in real time. It's like magic," Ross says.

Ross appreciates that Vertafore solicits feedback and even criticism from its clients when developing new functions, instead of building in isolation.

"It just goes to show Vertafore absolutely does listen to the end user when it comes to making a product we can actually use," Ross says.

## A Focus on the End User

In addition to the design partner group, Adlen-O'Brien has worked side by side with Vertafore to help improve PL Rating. During visits to each office, Vertafore designers conducted a thorough audit of how the agency actually used the rater.



Ross recalls, "Vertafore reps put a camera on the screen and said, 'We want you to work like you do normally, and we specifically want to see what you do with PL Rating.' They tossed away all their preconceptions about how the product was supposed to work. They wanted to see how the end user actually used PL Rating."

That user-focused approach made a lot of sense to Ross, and is one of the reasons that Adlen-O'Brien has stayed with Vertafore over the years.

"We couldn't operate without PL Rating," Ross says. "It would be impossible. I think our two-way relationship with Vertafore helps ensure that we get a better product in the long run.

They really listen."

Contact Us

or call 800.444.4813



999 18<sup>th</sup> St | Denver, CO, 80202 | 720.787.3950 | [Vertafore.com](http://Vertafore.com)

© 2017 Vertafore, Inc. and its subsidiaries. All rights reserved. Trademarks contained herein are owned by Vertafore, Inc. This document is for informational purposes only. Vertafore makes no warranties, express or implied, with respect to the information provided here. Information and views expressed in this document may change without notice. The names of actual companies and products mentioned herein may be the trademarks of their respective owners.

VAM.SS.IR.0717