



Combined Agents of America

Company snapshot

Combined Agents of America, LLC (CAA) is an insurance network comprised of 65 independent insurance agencies spread throughout six—soon to be seven—states. Since its 1997 founding by seven local agents in Austin, TX, CAA has grown into a network of like-minded agencies who are committed to their businesses and communities and is now the sixth largest agency partnership in the nation.

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Nikki Toon,
Chief Operating Officer, CAA

As they continue to grow, CAA remains committed to strengthening the role of independent agencies through a unique combination of insurance expertise and meaningful relationships, resulting in better service to clients and business partners.

As the Chief Operating Officer of CAA, it's Nikki Toon's job to ensure the organization is firing on all cylinders. While her day-to-day involves plenty of logistics, her role also revolves heavily around people. "My job is relationships ... I work with some of our largest carriers from the leadership all the way down to the underwriters," Toon says.

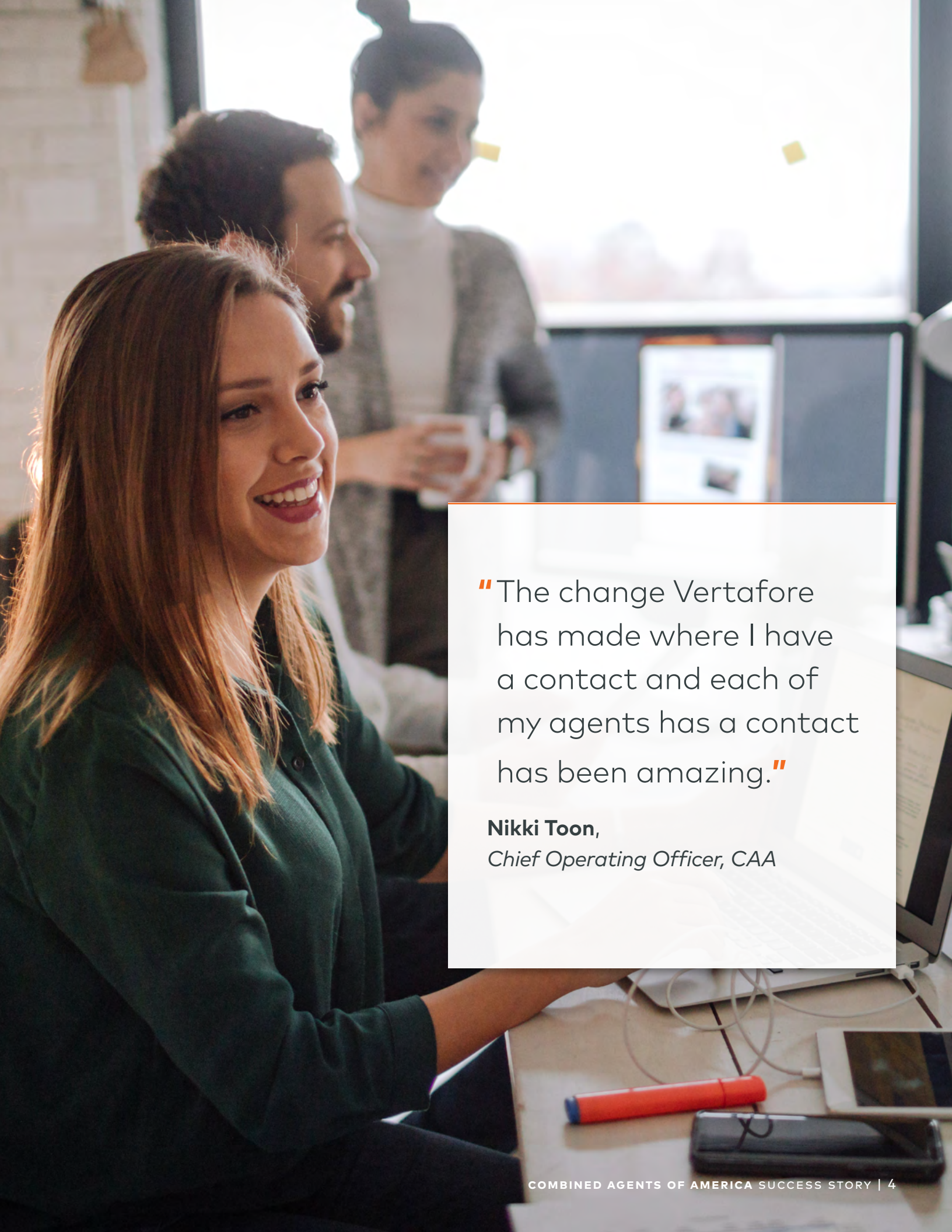
Toon joined the CAA team in May of 2017 with ten years of insurance industry experience already under her belt. She quickly recognized that on top of relationships between independent agents and carriers, the marriage between the network, its member agencies, and a trustworthy technology provider were vital to CAA's success.

The power of partnership

CAA experienced a blockbuster year in 2018, ending with over \$1 billion in premiums – a goal they had set to achieve by the end of 2020. They also increased profit-sharing contingencies by 48 percent compared to 2017. Toon attributes this incredible success to CAA's growth-focused team and the support that Vertafore has provided along the way.

"The change Vertafore has made where I have a contact and each of my agents has a contact has been amazing," Toon says.



A woman with long brown hair, wearing a green cardigan, is smiling and looking at a computer monitor. In the background, two other people are visible, one holding a cup. The office environment is bright and modern.

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Nikki Toon,
Chief Operating Officer, CAA

With a seamless connection to Vertafore's Associations & Networks team, Toon and her agents can get the information and assistance they need from experienced and dedicated professionals whenever they need it. Before working with Vertafore, it was difficult to get someone on the phone to answer a question about a product. "I would send out emails to every contact I could find... I just wouldn't get a response," Toon says. With Vertafore on their side, however, she noticed an immediate change.

"It was so powerful our agents knew that they either had a Doris or a Parker to go to should they need anything — to help direct them to get the answer to their issue or their question. It's been a game changer."

Nikki Toon,
Chief Operating Officer, CAA

Not only has Vertafore been a valuable resource for helping CAA's agencies in adopting best-in-class agency software, but it's provided CAA and its agencies with a trusted partner to address both industry and agency-specific issues and challenges. Toon explains, "I feel like I have a team at Vertafore. I don't have a team at other technology providers."

Whether it's questions on how best to ramp up new producers or how to maximize productivity, CAA can rely on Vertafore to provide the answers.

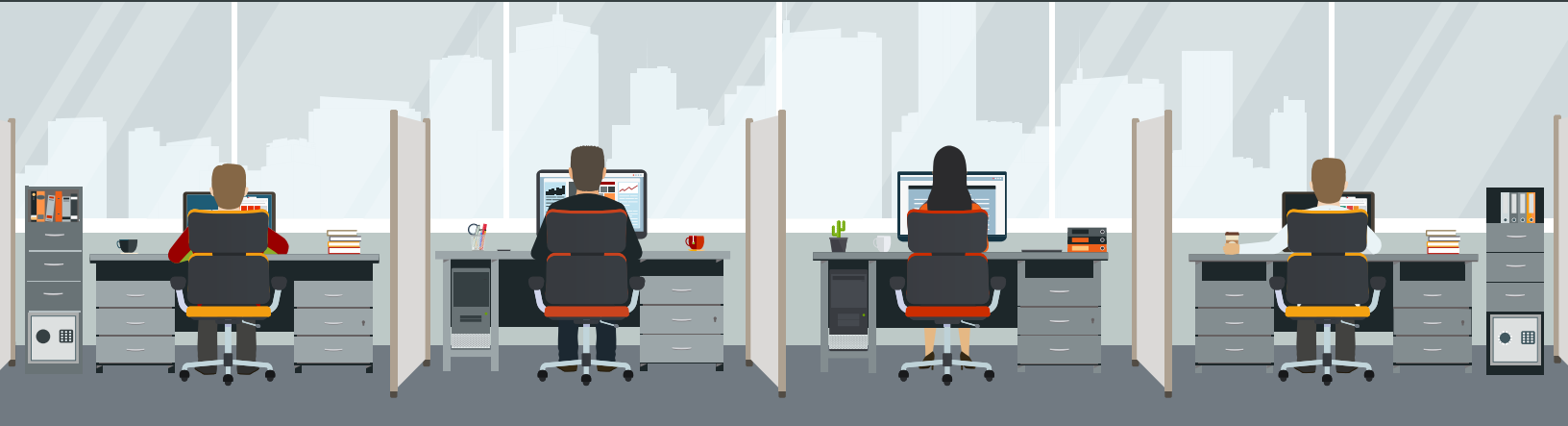
Vertafore's expertise has been invaluable to CAA and so has the time savings they get from knowing exactly who to contact for their issues, questions, and recommendations. In Toon's words, "It saves me so much time if I don't have to tell the CAA story to 15 different account managers." Toon and her agents can call on their team at Vertafore for anything without having to explain the ins-and-outs of their network. The Vertafore team understands CAA, how they work, what their initiatives are, and how to best help them achieve their goals. And, because they have a team solely committed to their success, CAA always know who to call. No more navigating through multiple account managers or waiting on hold.





Workflow before Vertafore

CAA agencies are unsure who to contact within their technology provider.



1

CAA agency requires assistance from their technology provider



2

Technology provider is non-responsive or unfamiliar with the CAA network



3

Network lead gets involved to expedite vendor response



4

Network lead explains CAA network to multiple account representatives



5

Agency waits for assistance



6

Agency becomes frustrated—their issue goes unresolved and they are forced to return to running their business as is



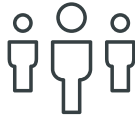


Workflow after Vertafore

CAA agencies have an entire team at Vertafore working just for them.

1

CAA agency requires assistance from their technology provider



2

An entire team devoted to CAA's success is available to give guidance and support to the agency



3

Agency receives assistance immediately



4

Agency's issue is resolved—saving time and keeping the agency on track







"Vertafore has been significant, very pivotal in helping us figure out how to extract which reports we need and helping us get them in the correct format."

Nikki Toon

Chief Operating Officer, CAA

Full speed ahead

As CAA comes off an incredibly successful 2018, they still know there's room for improvement, especially when it comes to rationalizing their carrier relationships. "We have 30 carriers and that's shrinking. We want to continue to grow a profitable business with core carriers and sometimes that means decreasing the number of relationships we have," Toon says.

To do so, CAA is leveraging data and analytics to gain a better understanding of where they are writing business and how profitable each carrier or channel is for the network. Unlike most networks and clusters who try to obtain as many carrier-partners as possible, CAA sees an opportunity to increase profitability by consolidating these relationships down to only the most valuable ones.

"Vertafore has been significant, very pivotal in helping us figure out how to extract which reports we need and helping us get them in the correct format," Toon says.

CAA is continuing their momentum by bringing on young, large agencies with the mindset of eliminating the stigma of mediocracy in networks and clusters. Instead of relying on renewals like most successful networks, they remain dedicated to their high organic growth strategy and depend on Vertafore as a trusted partner to enable them to accomplish their goals.

Vertafore has been there, and will continue to be there, every step of the way. Living by the principle, "Our customers' success is our success," Vertafore remains committed to CAA and the many other networks and associations they serve with a mission to arm every independent agent with the right technology and professional insight to help them thrive.

Are you a network or association looking for a true partnership with your technology provider? Let's start the conversation today!

Call us at 800.444.4813 or visit www.vertafore.com.



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