



Insurance Firm Improves Customer Service and Saves Costs with New Web-based ASP Tool

Overview

Country: Canada

Industry: Insurance

Customer Profile

Based in Burlington, Ontario, Coons Insurance Brokers Ltd. is a thriving independent insurance broker management firm of 10 employees

Business Situation

Faced with an outdated broker management system that was reaching end-of-life, Coons Insurance sought to implement a new and cost-effective system to provide more efficient customer service.

Solution

In order to help manage client communications more efficiently, Coons Insurance selected Microsoft Certified Partner Keal Technology to implement the web-based ASP Signassure solution.

Benefits

- Increased efficiency
- Time Savings
- Cost Savings

“The hosted Signassure solution has made a big difference in our efficiency levels and the overall organization of our files has improved significantly. We now have a seamless method to communicate with our clients, all of which can be done via the web. We also save a large amount of time on the maintenance side, since Keal Technology handles IT support and maintenance remotely.” Chris Coons, Co-Owner, Coons Insurance

Coons Insurance Brokers Ltd. is a thriving independent insurance broker management firm based in Burlington, Ontario. With a staff of 10, Coons Insurance is recognized within the community for its commitment to professionalism, customer service and quality insurance products. As a thriving small business, Coons Insurance sought to update its aging broker management system to help it keep pace with evolving services and growing clientele. The company also wanted to streamline its services, update its technology and reduce costs. Coons Insurance chose to deploy Signassure, a hosted, Web-based application designed specifically for the fast-paced insurance industry. Developed by Microsoft® Certified Partner Keal Technology, Signassure has enabled Coons to improve customer service, increase staff efficiency and reduce IT maintenance and support costs.

Situation

Since 1965, the certified brokers at Coons Insurance Brokers Ltd. have delivered timely and quality insurance services for a clientele that has grown to more than 4,500 customers. As a prominent local business, Coons Insurance brokers take pride in helping clients find the best combination of price, coverage and service.

As a small business, Coons Insurance has limited funds and resources for major technology upgrades and maintenance. Until 2000, Coons Insurance was using a DOS-based broker management system called TABS. The dumb terminal system, which the company had been using since the 1980s, offered rudimentary and limited features and functions. This was making it difficult for Coons to keep up with the pace of today's business climate and a growing customer base.

In addition, according to Chris Coons, co-owner and insurance broker at Coons Insurance, the TABS system was reaching end-of-life, making it increasingly difficult to maintain and update. The outdated DOS-based system placed restrictions on the amount of transactions and documents brokers could handle and complete on a daily basis.

"The TABS system was archaic compared to what rival insurance brokers are using today. Not only was it very limited and basic in functionality, it was frustrating and time consuming for us to service and maintain," says Coons.

The insurance industry is a fast-paced one – brokers need the most current tools to keep up. The lack of IT support for the TABS system meant that Coons Insurance needed to find a new system to maintain its competitive advantage.

Solution

Coons Insurance ultimately turned to Microsoft® Certified Partner Keal Technology for help. After reviewing the company's specific needs, Keal recommended a hosted application called Signassure™ which features accounting, policy management, customer management, marketing and reporting tools specifically designed for the insurance broker industry. Developed by Keal Technology, the web-based ASP (Application Service Provider) product operates on a platform that includes Windows® 2000 operating system and uses Microsoft SQL Server™ as its database. Because Signassure is a Software-as-a-Service (SaaS) application, the hosted program can be accessed anywhere, anytime from any Internet browser. This ensures that users can spend less time on installation and updates and focus on providing their clients with an improved customer experience.

As a hosted or SaaS application built and designed in a Windows-based environment, Signassure has the familiar look and feel of Microsoft software. Pat Durepos, president of Keal Technology says Signassure integrates with Microsoft Word and Microsoft Excel® spreadsheet at the desktop level, providing insurance brokers with faster and easier access to client information. Signassure's newest version sigXP is built on a 32 bit architecture which provides a faster development cycle with enhanced functionalities such as the ability to drag and drop outside files into the application, collect funds electronically, and complete email integration. The new version will allow Keal's broker clients to operate in a SEMCI (Single Company Multiple Company Interface) and a paperless environment.

"One advantage of the Microsoft platform is that it enables Signassure to integrate seamlessly with the key software applications our clients are using on a day-to-day basis,"

says Durepos. "It also ensures that customers don't have the headache of managing the technology itself, enabling them to focus on their core business and make better business decisions. The Signassure solution moves the cost of technology for Keal's broker clients from the balance sheet onto the income statements."

Keal Technology chose to develop a SaaS model for its clients because brokers want to concentrate on their core business which is selling insurance and servicing their clients, instead of managing technology. This model requires no maintenance, no overnight processing, no broker involvement and all transactions happen in real-time, so that brokers have complete visibility into their business processes.

"Offering a hosted solution to our clients in the insurance space has really boosted our business growth. We've been using Microsoft-based software to power Signassure since we began offering hosted solutions five years ago. The power and flexibility of the SQL Server database and its compatibility with real-time application development is a key success factor," says Durepos.

Benefits

Since implementing Signassure, Coons Insurance has been able to streamline routine customer service and administrative tasks – leading to increased business efficiency and staff productivity while reducing operational costs.

"The hosted Signassure solution has made a big difference in our efficiency levels and the overall organization of our files has improved significantly. We now have a more seamless method to communicate with our clients, all of which can be done via the web. We're also saving a large amount of time on the maintenance side, since Keal Technology handles IT support and maintenance

remotely. I now have more time to concentrate on my customers," says Coons.

Increased Efficiency

Previously, Coons Insurance used an outdated DOS-based system that limited the amount of transactions and types of documents Coons' Insurance brokers could complete. Keal's Signassure solution has since eliminated these limitations by leveraging the Microsoft-based platform to improve workflow.

"Signassure was the best option for our brokerage. We have been able to better organize our files and customer database, and also improve the level of service to our clients. Having access to Microsoft Office programs through Keal's solution, such as Microsoft Excel and Word, has proved to be a very easy and seamless decision for us," says Coons.

Since Signassure is also a workflow management tool, it helps Coons to standardize operations, reduce errors and omissions and increase speed of data entry. The Navigator feature provides brokers with the ability to automate workflows to ensure consistent information processing in the office. A series of steps are designed and customized for users under a specific path name. When a user is ready to follow the path, they simply select one and begin a predefined series of steps.

"Because we can access the system anywhere, anytime, it has also helped our staff to be more flexible and efficient," adds Coons.

Time Savings

Before deploying the Signassure solution, Coons handled maintenance of the old DOS-based system. This was a very time-consuming task, particularly since he was solely responsible for system maintenance on

top of his already busy work schedule. Taking advantage of the web-based ASP model eliminates all in-house IT maintenance and helps Coons focus on more strategic initiatives.

“Switching to Signassure helps us from an IT maintenance standpoint. We used to be responsible for daily back-ups and maintenance. Now Keal handles all the IT maintenance for us remotely, so there is no work required on our end. This is a big time savings for us,” says Coons.

Keal’s Signassure application also includes automatic software updates, which means the firm can always access the most updated and current version of Signassure.

“Because we’re using Signassure’s web-based ASP format, all software updates are included. Keal is constantly upgrading and keeping the software up-to-speed with today’s standards, which makes running our business much simpler,” says Coons.

Cost Savings

As a small business, Coons Insurance has a limited operating budget. With Keal’s Signassure solution, the company is benefiting from an affordable, hosted solution that requires little on-site support and which can be automatically updated. Additionally, Coons pays a small monthly fee for automatic updates and maintenance, which also helps to track their finances much more efficiently.

“The reasonable and consistent monthly fee means there is no guesswork involved. Basically all we have to do is make sure our Internet connection is working and we can always be sure we’re up-to-speed,” says Coons. “Also, being on a hosted service means we are staying on a current software license and don’t have to worry about

upgrading our license as we move forward with our technology.”

For More Information

For more information about Microsoft products and services, call the Microsoft Sales Information Center at (800) 426-9400. In Canada, call the Microsoft Canada Information Centre at (877) 568-2495. Customers who are deaf or hard-of-hearing can reach Microsoft text telephone (TTY/TDD) services at (800) 892-5234 in the United States or (905) 568-9641 in Canada. Outside the 50 United States and Canada, please contact your local Microsoft subsidiary. To access information using the World Wide Web, go to: www.microsoft.com

For more information about Keal Technology products and services, call (905) 738-2112 or visit the Web site at: www.keal.com

For more information about Coons Insurance Brokers Limited products and services, call (905) 632-2305.

© 2007 Microsoft Corporation. All rights reserved. This case study is for informational purposes only. MICROSOFT MAKES NO WARRANTIES, EXPRESS OR IMPLIED, IN THIS SUMMARY. Microsoft, Example: Active Directory, Windows, the Windows logo, Windows Server, and Windows Server System are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries. The names of actual companies and products mentioned herein may be the trademarks of their respective owners.

Document published May, 2007

Software & Services

- SQL Server

Partners

- Keal Technology

Microsoft[®]