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**Tonya Blaser**, *New Business Technology Administrator,*  
*Assurity Life*



# Assurity Life

Success Story

Vertafore® Solutions

Sircon®

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## Company Snapshot

Assurity Life Insurance Company has a heritage that dates back 125 years. Headquartered in Lincoln, Nebraska, the mutual insurance organization employs about 400 home office associates and is licensed to conduct business in 49 states and the District of Columbia.

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## Proven Results

- Fully automated onboarding processes
- One-minute onboarding with just-in-time appointments
- 75 percent reduction in the time it takes to authorize an agent to sell
- Eliminated the need for overtime
- Achieved growth without adding staff

# Assurity Life

## Success Story

### Assurity Life achieves outstanding efficiency and compliance with Sircon®

Assurity Life Insurance Company has provided protection and peace of mind to customers for over 125 years. The company's roots go back to the late 1800s when it began serving customers in Eastern Nebraska communities. Today, Assurity is licensed to conduct business in 49 states and the District of Columbia, with over 31,000 active agents.

#### Finding a Complete and Reliable Solution

Assurity's journey to where it is today was not without challenges. Before integrating Sircon, the company relied on an internally built system for licensing and contracting. While this homegrown system was capable of performing core licensing and contracting processes, it was an incomplete system for managing the insurance agent lifecycle.

"We were on pins and needles when our homegrown system would break, so we knew that we needed to look for a new solution," explains Pat Criger, director of new business services for Assurity. She adds that an important factor in Assurity's search for a solution was "a system where we could be in compliance with important regulatory changes without manual intervention."

As new business technology administrator, Tonya Blaser puts it, "We wanted a process that would get all of an agent's information into the system from start to finish, with minimal human intervention."

#### Simple Tools that Save Time

Becoming more efficient and being able to grow without adding staff were also factors in Assurity's search for a solution. "The licensing and contracting staff had been working a lot of overtime, and they were getting burned out. So we wanted to find a system that had more automation and efficiency to reduce overtime and take away our need to hire additional staff as we increased business."

"End-to-end automation with compliance all the way."

Senior administrator of licensing and contracting, Amanda Crume adds, "The summer before Sircon, we were all working overtime. Then 6 months following implementation, my staff is saying 'We can't be appointing any agents. We haven't been working overtime.' So I went back and looked, and we were processing even more agents now with Sircon than before when we were working all those extra hours." The Assurity licensing and contracting team estimates this saves their department about \$65,000 – \$70,000 annually.

In addition to the cost benefits of eliminating a position and most overtime with Sircon just-in-time appointing, Assurity has seen a large reduction in the need for manual intervention.

“We wanted Sircon to fit us; not conform ourselves to fit them.

They were flexible enough to do that for us.”



Pat Criger, Director of New Business Services, Assurity Life

“When an agent uses our onboarding, or e-contracting, process, we don’t have to do anything manually. The agent goes online, completes the process, submits it, and then we route the result—one time,” says Crume.

“What was once a 20 or 30 step process is now about 1 or 2, taking us about a minute to complete. And that’s due to Vertafore’s flexibility and us getting what we needed during implementation,” says Crume. “So what we have is a process where our agents can select a hierarchy and commission level that will ride along with the paperwork behind the scenes during the onboarding process, and then automatically enter into our imaging system, which is huge.”

“When you’re not hearing from agents, you know it’s going right.”

“We don’t have to enter things into multiple systems anymore. State approvals come back automatically and we only have to review the ones that are problematic; if everything is fine, we don’t touch those anymore. We’re able to update agents with expired licenses in a large group rather than looking them up one at a time,” says Crume.

Crume says, “Sircon has simplified the appointment process so much for the contracting associates. We used to require them to remember state guidelines and who should be appointed and who shouldn’t. So we decided to put compliance on the backend and let Sircon work its magic. Now all they have to worry about is what state they want, and then click on it.”

## Introducing a New Experience for Agents

“When you rely on an employee to remember these things, you always have that chance of missing something or being out of compliance. The last thing we want is to have to return policy applications from an agent because we didn’t get them appointed or they were out of compliance for something we’ve done,” says Criger.

Criger says, “We used to hear agents say, ‘You know that process takes a long time.’ But we’re not hearing that anymore.”

Crume adds, “When you’re not hearing from agents, you know things are going right.” And that has been the case since Assurity partnered with Sircon. The drop-off in agent complaints, as Crume puts it, is due in part to the way her team is now able to “get agents approved and back to underwriting in no time, so their business isn’t getting held up by contracting issues.”

In fact, after a 75 percent reduction in the time it takes to authorize an agent to sell, the only time Criger and her team hear from agents is during outstanding cases where the process takes more than one business day. Laughing, Criger says, “It’s raised the expectation for our contracting staff.”



11724 NE 195th Street | Bothell, Washington 98011 | 800.444.4813 | [vertafore.com](http://vertafore.com)