

Case Study: People's Trust Homeowners Insurance



ABOUT PEOPLE'S TRUST HOMEOWNERS INSURANCE

At People's Trust, a passion for low rates is more than just good business sense. Founded in 2006, as a response to the frustration with sky-rocketing Florida home insurance prices, the company provides secure homeowner's insurance coverage at reasonable prices. Challenging the typical insurance model, People's Trust approaches property insurance from the homeowner's perspective. It offers the levels and quality of coverage customers seek, as well as options that enable them to customize their policies to their individual needs.

CHALLENGES

As a rapidly growing company, People's Trust Homeowners Insurance has had its share of challenges. To offer its customers superior service, People's Trust made a strategic decision that all company representatives would become employees, versus outsourced freelance agents, as is frequently the case in the industry. This involved creating -- in rapid turnaround time -- a call center with the technological capabilities to support their needs. At the time, the call center was equipped with All-in-One workstations where agents could scan, fax and copy. These workstations rapidly became money pits -- in more ways than one. Employees would print, fax and then throw away all work documents as their workspaces could not handle the paper volume. Beside the printing and supplies costs, productivity and security were the primary concerns. The time involved in manually printing, scanning and faxing were alarming. This was time that could be employed in generating new business or servicing existing customers. Manual processes also involved a high error rate as many documents not faxed or faxed to the wrong customers. Moreover, it also created a security concern because confidential faxes were left out in the open, errors were commonplace and no paper trail or confirmations were left behind.

"Implementing Concord Fax Online was fast and painless. As an IT manager, implementing Concord fax was easy -- literally, a no-brainer."



SOLUTIONS

As People's Trust evaluated their options, IP fax was chosen over a fax server solution because of ease of deployment, cost and reliability. IP fax was also a logical solution due to speed of implementation. This proved to be crucial as People's Trust had a short window for all employees to be fully operational. After a careful selection of IP fax vendors, Concord was chosen for reliability, network capabilities and cost. Concord was also able to meet People's Trust stringent timeline for implementation. User management features such as the Account Administration Center (AAC), where new users can be created and assigned numbers online. Bulk user creation, via uploading user lists and creating accounts, is another key feature of the AAC.

Today, all sixty People's Trust agents are equipped with outgoing fax numbers to send quotes and claim forms to customers. Key Concord features such as template-based notifications and confirmations of fax delivery are vital assets to the company's business.

RESULTS

IP fax enables agents to follow up on quotes, generate new sales and keep a paper trail for all claims processing -- important given the ever increasing regulations of the industry. Agents are more productive, service their clients faster and have the electronic tools at their fingertips to generate more sales.

Other AAC capabilities such as managing policies (making cover pages optional or mandatory, instituting standard cover pages, selecting documents formats -- TIFF vs. PDF, and selecting types of fax notifications) have helped both users and management become more productive. The company envisions using IP fax as long as faxes are a part of business.

ABOUT CONCORD TECHNOLOGIES

Concord Technologies is the premier provider of integrated fax solutions for businesses. Its advanced network architecture provides unmatched high-availability, virtually unlimited capacity and industry leading reliability. Concord's Fax Online service is fully compliant with common government and industry regulations by providing complete encryption and data security. Founded in 1996, Concord operates 5 locations in the United States and Canada including its headquarters in Seattle, Washington.