



## U.S. Risk, LLC

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### Company snapshot

U.S. Risk, LLC is a specialty lines underwriting manager and wholesale broker headquartered in Dallas, Texas. With 16 domestic and international branches, U.S. Risk offers a broad range of products and services to their agency constituents. As a growing enterprise MGA, U.S. Risk is focused on helping their agency partners grow and rely heavily on technology to do so.

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**Carole Hardy,**

*Director of Business Applications,*

*U.S. Risk, LLC*

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## Vertafore solutions

AIM

ImageRight

VPI

ePayPolicy

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## Proven results

- Distributed reporting capability throughout the organization to free up time for the operations team and increase reporting accuracy
- Streamlined processes and improved consistency across branches and new acquisitions
- Automated the payment process with agency partners

For a growing MGA with a steady focus on acquisitions, U.S. Risk requires systems that were built specifically for the unique challenges of the MGA space.

Director of Business Applications Carole Hardy has been with U.S. Risk for nearly 30 years. Hardy is an expert in MGA administration and helped implement AIM and ImageRight for the organization in 2009.

For Hardy, life before AIM and ImageRight feels like a world away. U.S. Risk was routing physical paperwork, manually entering data for reports, and struggling to keep their heads above water. "I don't know why an MGA wouldn't have these systems in place," Hardy says. "You simply can't use a management system built for retail if you're an MGA."

AIM is at the core of U.S. Risk's technology strategy – centralizing underwriting, accounting, and claim operations. ImageRight, VPI, and ePayPolicy all seamlessly integrate with AIM to standardize workflows, simplify policy issuance, and digitize payments respectively.

## Fast service makes for happy agents

The MGA suite of products create efficiencies to help U.S. Risk service agents with accuracy. "Simply put, AIM has streamlined everything we do," Hardy says. She points to VPI's integration with AIM as a key driver of productivity in the organization. Issuing policies used to involve a series of multiple steps and clicks. AIM's VPI library reduces policy issuance to a single click. Hardy adds, "It's user-friendly and saves our team so much time when issuing policies."

Additionally, ImageRight aligns U.S. Risk's resources so that the right work is routed to the right people at the right time. The workflow tool works in tandem with AIM and updates in real-time so that information is accurate, and the team can work effectively across their multiple branches. Hardy says, "ImageRight plays a crucial role in our productivity. While AIM is the foundation for managing our business, ImageRight helps us service our agents in a timely manner."



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## Reporting from San Fran to Sarasota

Accurate reports are critical to U.S. Risk's business. Reports are used to make informed decisions and remain compliant with the ever-changing rules and regulations of the industry. However, consistently reporting across U.S. Risk's numerous branches is no small feat. Hardy uses tax calculations as an example saying, "We have 2,000 tax entries per month in Texas alone." This results in a multitude of opportunities for manual error and inaccurate accounting – both of which cost U.S. Risk time and resources. However, Hardy says, "With AIM's surplus tax table, our taxes are automatically calculated, which makes our compliance team very happy. There isn't another system out there that does that."

AIM gives the power of accurate reporting to everyone in the organization, regardless of their role or location. She adds, "I used to get producers asking me to run lost business reports for them. Now the reports are so easy to use, they can run their own. It's very logical. Everyone can use reporting, which has created more consistency across all our branches."

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### Payments made easy

As every MGA can attest, collecting payments from agency partners is a hassle for both parties. Agencies must write physical checks and mail them to the MGA. Once received, the MGA then must verify the paid amount, record the payment, and process the check.

It’s been a long-standing time suck in the industry that U.S. Risk has digitized. With Vertafore Orange Partner ePayPolicy, U.S. Risk can receive digital payments from the agencies they work with. “The agency can go online, choose how much they want to pay, and then submit the payment immediately.” Not only does this save both U.S. Risk and their partners’ time, but it also differentiates U.S. Risk from their competitors. “When we make it easy for an agency to do business with us, they’re more likely to write their business through us instead of our competitors,” Hardy adds.



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### Not a vendor, a community

Hardy believes that there is so much more to U.S. Risk's success with Vertafore outside of capabilities and functionality. She says, "We have great products in AIM and ImageRight, but we also have an entire community on our side to support our success." Hardy is an active participant in the NetVU community, a group comprised of Vertafore product users who can bounce ideas off each other, learn tips and tricks, and trade best practices.

Not only does Hardy have a community of fellow users at her disposal, but she also has a community within Vertafore who is dedicated to her success. Hardy participates in Vertafore Workgroups in which she provides direct feedback on product development. She says, "Vertafore is very receptive to our input. We have a common goal of just wanting to build a better product and Vertafore works tirelessly with us to make continuous improvements that have a real impact on our business."



## Agency management for your specialty insurance business

Specialized and hard-to-write risks are the foundation of any MGA, MGU, or wholesale broker's business. As a result, your technology should be built to support it. Vertafore's suite of MGA products were built with the unique needs of MGAs like U.S. Risk in mind.

### Ready to take the next step?

Contact us to learn more about how Vertafore can help you effectively leverage your expertise and stay ahead of the curve.





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