

Real-world agency results

Bickle Delivers Exceptional Service, Stellar Growth with Veruna



A former captive insurance distributor, Bickle Insurance Services became an independent agency in 2020 and quickly transitioned to a strong focus on growth and innovation. Already one of the largest independent agencies in Ohio, Bickle hoped to leverage technology to gain efficiencies, make data-driven business decisions, and support rapid growth both organically and through targeted acquisitions.

Business Snapshot

Headquarters: Athens, Ohio

Founded: 2008

Locations: 5

Focus: Personal and commercial insurance, including agriculture, manufacturing, construction, and healthcare

Challenge

After initially adopting a traditional insurance AMS from a legacy provider, Bickle quickly ran into severe limitations that conflicted with its business goals.

“You get what you get, and unless you want to spend tens of thousands of dollars to make a change, you just have to deal with it,” said Brian Ogle, Chief Operating Officer.

More concerning, he added, “The reporting engine was terrible. It didn’t support how we wanted to manage the business... We could never get our arms around it to really control our future.”

To add insult to injury, he said, “Everything we were typing into the system was their property.” It rankled to be “providing data they could mine and resell to someone else” while lacking the analytics and insights they needed to make confident decisions for their own business.

Solution

A trusted partner recommended Veruna, and company leadership liked the idea of gaining the capabilities and versatility of a solution built natively on Salesforce.

“You could get the engine of that ecosystem and have it in a way that insurance matches up with,” Ogle explained.

Even so, the prospect of migrating to a yet another new system created some anxiety.

“Quite honestly, when we made that decision... we were six months into just getting punched in the face by the previous system,” Ogle said.

Implementing major technology is never easy, but Ogle and team were delighted by the level of support Veruna provided.

“For a tech company, you just have such a low expectation,” he said, “and Veruna blew it out of the water. They respond so quickly—you don’t believe it till you see it.”

Business Impact

As hoped, Veruna empowered Bickle both to introduce innovations and make critical business decisions based on robust data.

For example, the company leveraged detailed analytics and custom reporting in deciding to move some 4,500 personal lines to a new carrier over the course of 15 months. Handling a migration on that scale would have been impossible without the right technology in place.

"I don't know how we could have done that with any other management system," Ogle said. "We might not have made that decision if we didn't have that confidence that we could [make it work]... and really move the needle on what we're trying to do."

Another new initiative involved using a service queue, case timer, and dashboards to ensure efficient customer service. Integrated phone, email, and video conference systems, as well as automated workflows, enable reps to provide a personalized experience for every customer.

"We want to be super-efficient," Ogle said. "Still give the client a rock-star experience, but do it in a way that's smart."

This approach has allowed Bickle to handle nearly 70,000 service encounters across 14,000 accounts over the past two years.

"Nothing gets lost in someone's inbox," Ogle said. "Nothing gets lost on somebody's desk. It gets done, and we can see when it gets done. There's accountability if you don't, but that's rare. It's keeping 68,000 requests organized in a very controlled manner."

At the business level, Bickle Insurance has leveraged its efficiency to achieve substantial growth, all while increasing profits and maintaining high levels of employee and client satisfaction and retention. Throughout 2021-2022, the company successfully acquired six new agencies while keeping its staff count under control. Impressively, Bickle has also managed to decrease its average cost per case by over a third, dropping from over \$30 in early 2020 to under \$20 today.

Ogle credits "the ability to leverage a system, as we grow and take on acquisitions, to manage more with less... We have an FTE count that's probably half the size per million dollars, or per book size, than what we had when we started with Veruna."

At the same time, these technology-driven efficiencies are allowing employees to enjoy a better work experience and provide greater value.

"It's getting rid of the minutiae," Ogle said. "Every step we take is not to eliminate colleagues—it's to eliminate keyboard surfing so they can have a conversation with the client and be a trusted advisor."

This approach has allowed Bickle to handle nearly 70,000 service encounters across 14,000 accounts over the past two years.

Brian Ogle
Chief Operations Officer
Bickle Insurance Services

Does your AMS have the flexibility and innovation to deliver ideal experiences for today's consumers—and producers—while supporting agency growth and profitability? If not, you should look into Veruna today!

www.veruna.com

Get In Touch

1-508-834-1114

sales@veruna.com

