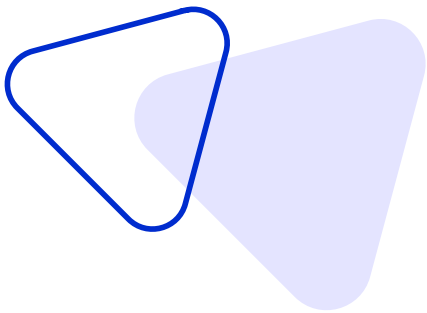
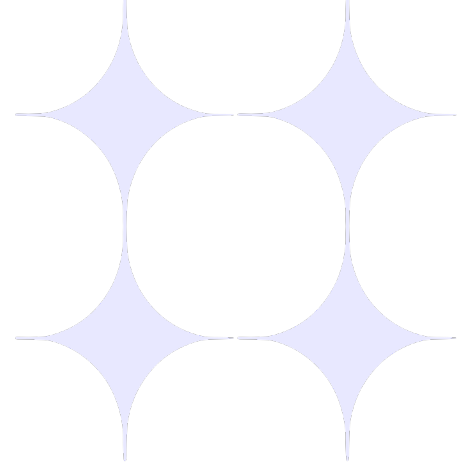




How **FBSPL**  
Streamlined  
Personal Lines  
Servicing for

a **High-Growth**  
**US Insurance**  
**Broker?**





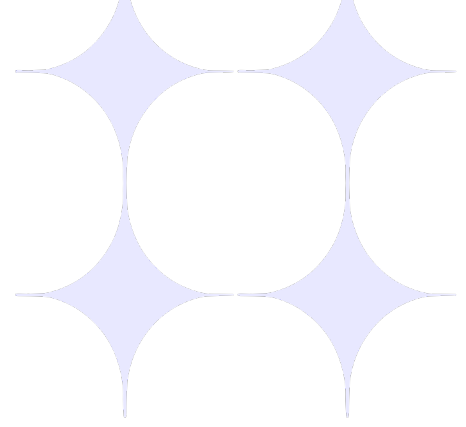
## Client Overview

A high-growth, US-based insurance brokerage offering Property & Casualty and Employee Benefits services was expanding rapidly, with over **500 employees** and **more than \$1.8 billion in revenue**. As their Personal Lines (PL) book continued to scale, the operational load on their internal CSRs increased substantially.

With a large and diverse client base across multiple carriers, their in-house teams were handling an overwhelming volume of customer service tasks, including billing issues, endorsements, cancellations, new business quoting, document processing, and day-to-day insured support. While they excelled in client relationships, the administrative burden limited their ability to focus on higher-value activities, such as cross-selling, renewals, and client retention.

To create bandwidth, improve turnaround time, and elevate service quality, the brokerage partnered with FBSPL to support full-cycle Personal Lines CSR activities.





# Challenges Faced

Despite being a well-established brokerage, the firm faced several operational bottlenecks within Personal Lines servicing:

## 1. High Administrative Load with Limited Bandwidth

Internal CSRs were overwhelmed with day-to-day servicing tasks, leaving little room for strategic or client-facing work.

## 2. Need for Accurate, Fast PL Servicing

Personal Lines tasks, such as endorsements, quotes, cancellations, ID cards, COIs, and billing calls required speed and precision. Any delay directly impacted the insured experience.

## 3. Inconsistent Workflow Visibility

With multiple teams and fast-moving tasks, the brokerage needed clearer visibility into task ownership, availability, and progress to avoid delays during peak periods.

## 4. Delayed Responses for Urgent Requests

Insureds often required immediate support, but response times varied when in-house teams were unavailable or preoccupied with other tasks.

## 5. Lack of a Scalable Support System

As the brokerage grew, they needed a staffing model capable of expanding rapidly without compromising service quality or workflow consistency.

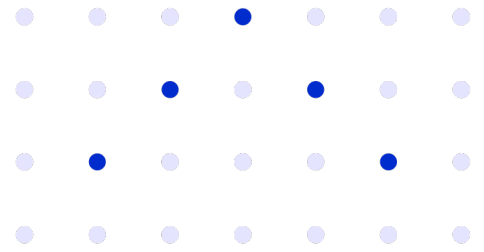
# The Vision Behind Outsourcing to FBSPL

The brokerage had a clear purpose in outsourcing Personal Lines operations:

- Cost optimization without sacrificing service standards
- Scalability during peak seasons (renewals, billing cycles, weather events)
- Efficient back-office execution, enabling staff to focus on client relationships
- Reduced turnaround time, aided by time-zone advantages
- Access to skilled PL professionals proficient in Applied Epic, AMS360, and carrier portals
- Improved insured experience through consistent, accurate, and timely servicing

Overall, they sought a high-performance Personal Lines engine that could operate smoothly in the background, allowing their internal teams to focus on growth.





## Initial Expectations vs. What We Delivered

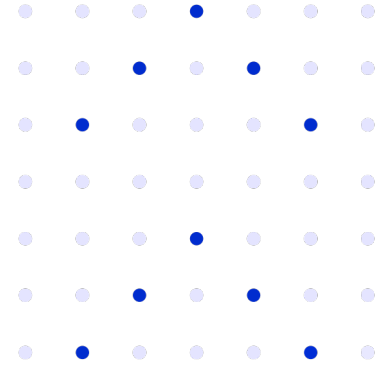
Initially, the brokerage expected FBSPL to:

- Support basic PL tasks
- Resolve billing-related queries from insureds
- Handle day-to-day servicing through calls and email

As trust grew, they began requesting more complex support, such as:

- Personal Lines quoting
- Endorsement processing
- Policy validation & documentation
- Cancellation workflows
- High-priority insured requests

FBSPL exceeded expectations by becoming a dependable extension of their in-house CSR team, delivering accuracy, clarity, and smooth communication that insureds repeatedly praised.



# Our Approach:

## Building a High-Efficiency Personal Lines Servicing Model

FBSPL deployed a structured, multi-layered solution designed to improve speed, visibility, and customer satisfaction across Personal Lines operations.

### 1. Streamlined Communication & Real-Time Availability Tracking

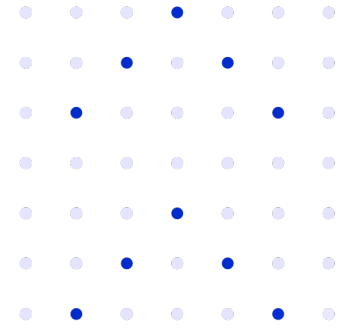
We created an MS Teams availability channel where staff could indicate breaks, away-from-desk time, and urgent task status, giving the client real-time visibility.

**Impact:** Requests were routed faster; delays were reduced, and urgent issues were prioritized instantly.

### 2. Dedicated CSR With Strong PL Expertise

The assigned CSR became a trusted resource for the client's insureds. The CSR quickly became the go-to point of contact for PL servicing.





## Our Approach:

# Building a High-Efficiency Personal Lines Servicing Model

### 3. To ensure no urgent task went unnoticed, we implemented:

- Support basic PL tasks
- Resolve billing-related queries from insureds
- Handle day-to-day servicing through calls and email

**Impact:** Faster turnarounds and positive feedback from the client during review calls.

### 4. Workflow Optimization for Voicemail Servicing

Voicemails were initially being picked by whoever saw them first, causing inconsistencies.

We introduced:

- Acknowledge-before-action protocol
- Clear task ownership
- Updated process documents

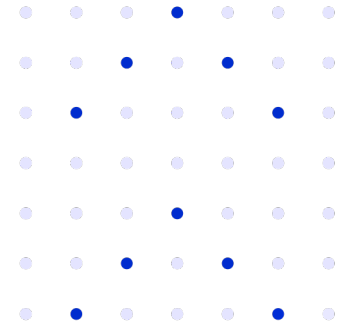
**Impact:** Voicemails were handled systematically, on time, and with zero duplication, ensuring consistent service quality.

### 5. Structured Solution Approach for Every Challenge

The team followed a disciplined method:

- Identify root cause
- Confirm whether error originated internally or externally
- Present solution (or evidence) in the next call
- Update process documentation if needed

**Impact:** Transparency increased, and the client repeatedly expressed trust in our strategies.



## Our Approach:

# Building a High-Efficiency Personal Lines Servicing Model

### 6. Improved Non-Pay Cancellation Process

The agency's previous non-pay workflow often resulted in insufficient time to contact insureds. FBSPL shared a streamlined cancellation procedure used successfully in other agencies.

**Impact:** The client adopted the recommended workflow, improving timeliness, and reducing last-minute escalations.

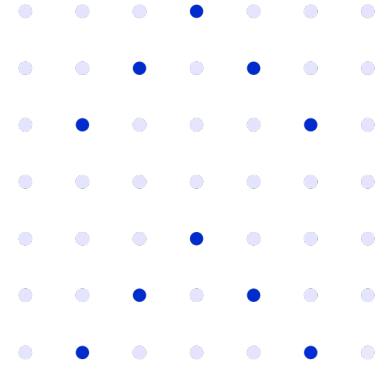
### 7. Continuous Training & Skill Development

We conducted::

- Mock drills
- Role-based scenario training
- Knowledge-sharing sessions on past issues
- Onboarding refreshers based on POC preferences

**Impact:** Improved service consistency and faster adaptation during staff transitions. .





# Client Feedback & Impact

## 1. Zero Complaints from Insureds

Their insureds consistently praised the clarity, responsiveness, and support provided by the CSR.

## 3. Rapid Trust-Building

Managers regularly said: "I trust you with your strategies."

## 5. Process Visibility Improved

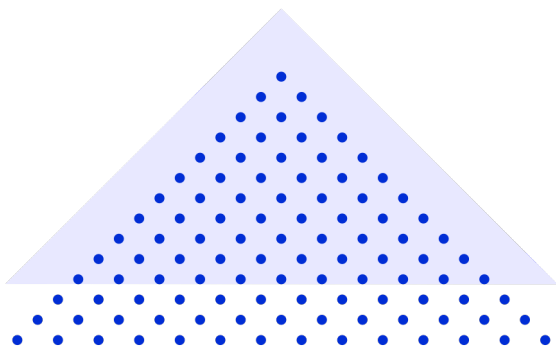
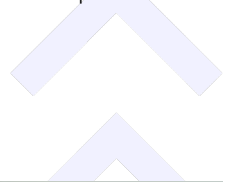
Epic dashboard reporting and MS Teams' availability updates dramatically increased transparency.

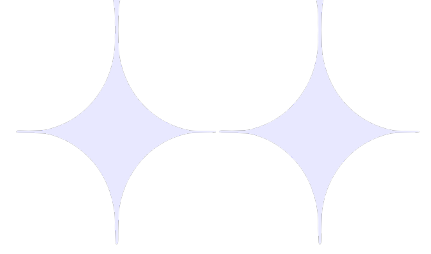
## 2. Internal Team Appreciation

Repeated feedback from in-house POCs: "You are the best, and your emails are very clear for the insured."

## 4. Faster Task Completion

Urgent tasks were completed without delay due to structured escalation paths.





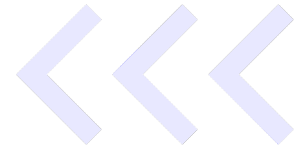
# Long-Term Operational Transformation by FBSPL

The brokerage now benefits from:

- Predictable, high-quality PL servicing
- Faster turnaround time across all PL tasks
- Clear visibility into availability & workflow status
- Improved insured experience with zero negative feedback
- Reduced burden on internal CSRs
- A scalable support model that adjusts to workload and seasonality
- Stronger operational discipline through documented processes

FBSPL didn't just support their Personal Lines operations; We strengthened their entire servicing framework, enabling their team to focus on growth and client relationships.





# Reach out 24/7

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# Thank You!