Detailed Case Study

Reimer Insurance Group

How a Growing Insurance Agency Cut Backlog by 80%+ While Accelerating Client Service

“How a growing U.S. insurance agency reduced client service response time by 60%, cleared more than 80% of its servicing backlog, and brought standard COI turnaround below 15 minutes.”

A growing U.S. insurance agency was seeing commercial account volumes rise steadily across its operations. With that growth came a predictable increase in certificates of insurance, endorsements, renewals, carrier follow-ups, policy checks, documentation, and everyday client service requests.

The agency had approximately 80–90 employees across five office locations, but increasing the internal team every time service volume grew was not a sustainable long-term answer. The agency needed a way to create additional capacity without allowing staffing costs, administrative pressure, and service delays to rise at the same pace as the business.

FBSPL was initially brought in to support COI processing, policy servicing, endorsements, and administrative work. As performance improved and confidence in the team grew, the engagement expanded into dedicated CSR support, renewals, policy checking, carrier follow-ups, documentation management, client communication, special projects, and backlog reduction.

The results began to appear quickly. Improvement was visible within the first 30 days, with more significant operational gains emerging over the following 60–90 days.

Client overview

The client is a multi-line U.S. insurance agency with operations across Florida, New Jersey, and New York. Its business includes commercial insurance, personal insurance, employee benefits, life and health insurance, risk management, claims support, and account management.

With a growing commercial book, the agency needed additional servicing capacity across several areas of its operation.

Scope of Support

- Certificate of Insurance management
- Dedicated CSR support
- Endorsement processing
- Policy servicing
- Renewal support
- Policy checking
- Carrier follow-ups
- Documentation management
- Client communication support
- Special projects and backlog reduction

The objective was not simply to move more work outside the agency. The larger goal was to create a support structure that could absorb growth while allowing internal employees to remain focused on higher-value responsibilities.

Growth Was Creating a Service Capacity Problem

As commercial accounts increased, the servicing operation was being stretched across several areas at once.

1. Higher COI volumes

More standard and complex certificate requests required faster turnaround without compromising accuracy.

2. Renewal pressure

Peak periods brought heavier volumes of follow-ups, documentation, carrier communication, and policy servicing.

3. Accumulating backlog

New requests continued to arrive while older servicing items remained unresolved.

4. Repeated carrier follow-ups

Endorsements and other carrier-dependent requests required regular monitoring and escalation.

5. Producer time lost to administration

Producers were spending valuable hours on servicing and follow-up work instead of client development and revenue-generating activity.

The agency needed more than additional capacity. It needed better control over speed, ownership, workload, and resource allocation across the servicing operation.

Establishing a More Structured Servicing Model

Before increasing resources, FBSPL reviewed how work was moving through the agency. The team assessed existing servicing workflows, carrier requirements, SLA performance, renewal activity, AMS procedures, backlog levels, quality findings, and service demand patterns. The review highlighted several areas where greater structure could make an immediate difference.

The operating model focused on:

- **Clear work allocation**
- **Priority-based request management**
- **Structured carrier follow-ups**
- **Defined escalation procedures**
- **Quality assurance checkpoints**
- **Renewal tracking**
- **Service-level monitoring**
- **Ownership of outstanding requests**

Dedicated resources were aligned with the agency's existing workflows rather than creating a separate operating environment. This approach began producing measurable improvements within the first month.

Bringing Standard COI Turnaround Below 15 Minutes

COI management became one of the earliest areas of measurable improvement.

The agency was dealing with a high volume of certificate requests, and turnaround time directly affected the responsiveness clients experienced. FBSPL introduced a dedicated COI workflow supported by priority queue management, standardized procedures, documented requirements, and QA controls.

For standard certificate requests, turnaround fell to:

Under 15 minutes

Speed did not come at the expense of quality. COI processing accuracy remained above:

98%+ COI accuracy

Approximately 98% of COI requests were completed within the defined SLA. This gave the agency a more reliable way to handle high-volume certificate activity without pulling internal CSRs or producers into routine processing.

Improving complex COIs

Not every certificate followed the standard process. Some requests required customized additional insured wording or more detailed account-specific requirements. These were more likely to generate revisions and additional back-and-forth.

When the client raised concerns around turnaround for complex requests, FBSPL introduced:

- Agency-specific templates
- A structured requirement library
- Additional QA checkpoints

The result was a:

40% reduction in revisions on complex COI requests

The improvement addressed both sides of the process: routine requests moved faster, while complex requests became more accurate and required less rework.

Strengthening Endorsement and Carrier Follow-Up

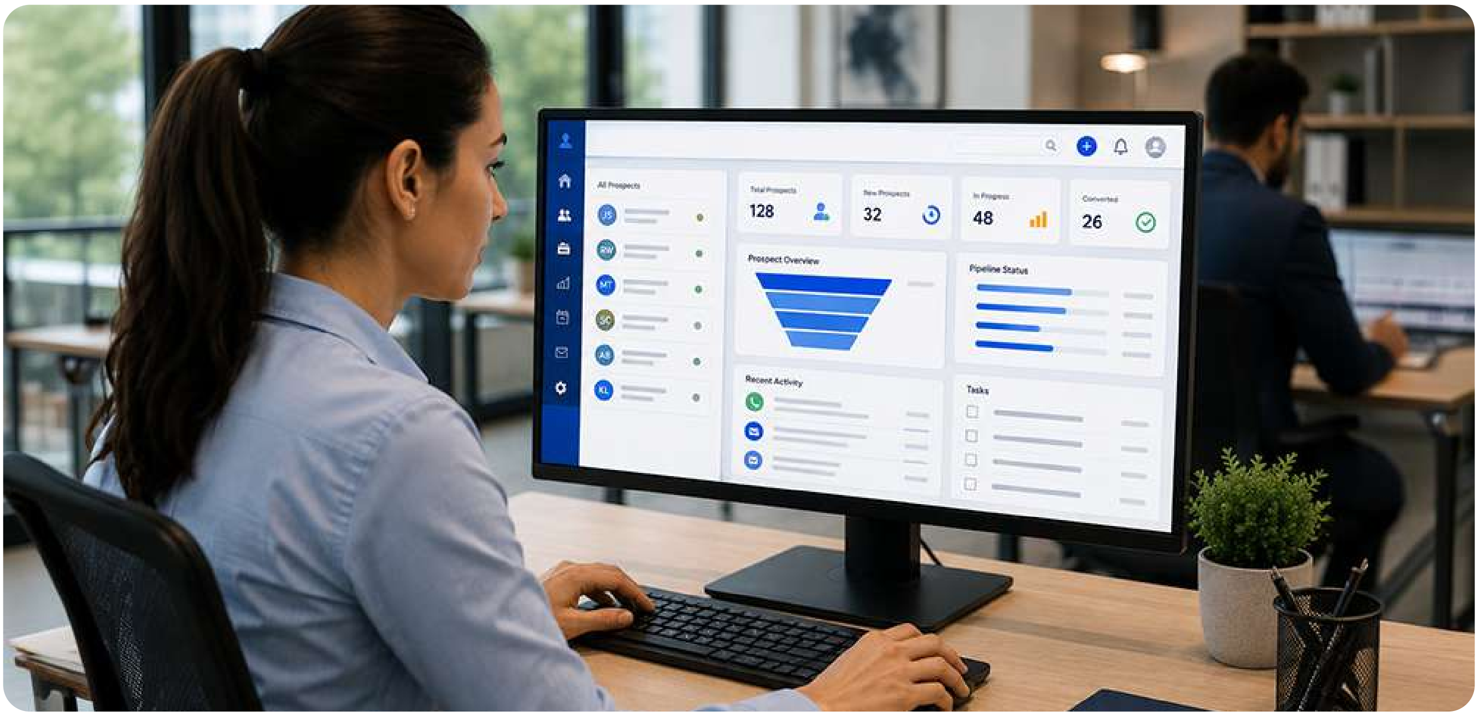
Endorsements were another area where time could easily be lost. Once a request was submitted, completion often depended on carrier response. Without centralized tracking, employees could spend valuable time repeatedly checking emails, following up, and determining which items were still outstanding.

FBSPL introduced a more structured tracking and escalation process around carrier-dependent work. Pending endorsements were monitored, follow-ups were scheduled, and outstanding items remained visible until completion.

With clearer ownership of the process, applicable endorsement requests moved toward a:

Same-business-day processing SLA

The operational benefit was not limited to faster completion. Internal employees also spent less time returning to the same pending items throughout the day.



Improving Renewal Efficiency by 35%

Renewal periods were one of the clearest reasons the agency needed flexible servicing capacity. Work volumes could increase quickly, putting pressure on documentation, follow-ups, carrier communication, and account servicing at the same time.

FBSPL introduced:

- **Structured renewal tracking**
- **Follow-up calendars**
- **Visibility into pending items**
- **Documentation tracking**
- **Priority account management**

During an unexpected surge in renewal activity, resources were reallocated, support coverage was extended, and urgent accounts were prioritized.

The additional workload was absorbed without significant disruption to client service.

Across the engagement:

Renewal-processing efficiency improved by 35%

This gave the agency additional capacity during high-demand periods without building permanent local staffing around peak volumes.

Reducing More Than 80% of the Servicing Backlog

Improving incoming work would not have been enough while a significant backlog remained unresolved. FBSPL therefore addressed existing work alongside daily servicing.

Backlog reporting was introduced, outstanding items were prioritized, and additional resources were allocated to reduce older work without allowing new requests to fall behind. Within approximately 60 days, the agency achieved:

80%+ backlog reduction

This was one of the most important capacity improvements in the engagement.

The internal team was no longer balancing the same level of historical work against every new request. Reducing the backlog created more room for the agency to manage day-to-day servicing from a stronger operational position.

Reducing Client Service Response Time by 60%

For the agency, operational improvements ultimately needed to be visible to clients. Additional resources alone would not be meaningful if response times remained unchanged.

With dedicated servicing support, clearer ownership of requests, structured carrier follow-ups, and better prioritization, client service responsiveness improved substantially.

Within the first 90 days:

Client service response time improved by 60%

The result was particularly important because service quality was one of the agency's primary concerns when deciding how to scale. The business was able to handle greater servicing demand while responding to clients more quickly.

Returning 15–20 Hours a Week to Producers

One of the strongest outcomes of the engagement was the change in how producer time was being used.

Before the support model expanded, producers were still being pulled into administrative work, routine servicing, and follow-ups. As FBSPL took ownership of more COIs, renewals, endorsements, carrier follow-ups, documentation, and servicing tasks, producer involvement in day-to-day administration declined.

The estimated time recovered was:

15–20 producer hours every week

That time could instead be directed toward:

- Client relationships
- Prospecting
- Account development
- Cross-selling opportunities
- New business activity

The value of the engagement was therefore not limited to completing administrative work more efficiently. It also protected the time of the people responsible for generating revenue.

Improving the Process, Not Just Adding Capacity

As the engagement matured, the focus moved beyond handling day-to-day workload. Our team continued reviewing SLA performance, QA findings, backlog reports, renewal cycles, service requests, and client feedback to identify recurring issues that could be addressed at the process level.

Several improvements followed:

- **COI processing playbooks to improve consistency**
- **Agency-specific templates for complex requests**
- **Renewal tracking for better visibility**
- **Proactive carrier follow-up systems**
- **Standardized servicing procedures**
- **Additional quality controls**
- **More consistent documentation practices**

Documentation management was also improved through more consistent file-management procedures, contributing to a:

50% reduction in document retrieval time

These changes helped reduce unnecessary administrative effort while making workflows easier to manage as volumes increased.

Combining Technology with Insurance Expertise

Technology supported engagement through task tracking, workflow management, reporting, documentation, and operational visibility.

The agency's existing systems—including its agency management platform, communication tools, document environment, and tracking dashboards—provided the foundation for day-to-day execution. But technology alone could not handle every part of the work. COI requirement review, coverage interpretation, carrier communication, exception handling, and client interaction continued to require trained insurance professionals.

The support model therefore used technology to improve visibility and coordination while keeping human insurance expertise at the center of work where judgment and accuracy mattered.

Scaling the Engagement as the Agency Grew

The engagement began with relatively limited expectations.

The agency initially required support with:

- **Basic COI processing**
- **Policy servicing**
- **Endorsement management**
- **Administrative assistance**

As the initial work proved successful, the scope expanded. FBSPL added dedicated CSR support, renewal assistance, policy checking, carrier follow-ups, documentation management, client communication, backlog reduction, and special project support.

The agency also requested additional trained resources as workload increased.

The change in scope reflected growing confidence in the operating model. FBSPL was no longer being used only for selected administrative tasks; the team had become more closely integrated into the agency's servicing operation.

Measurable Impact Within the First 90–120 Days

The engagement produced measurable improvements across several operational areas within the first few months.

The timeline was equally important.

First 30 days

Initial operational improvement became visible.

60 days

More than 80% of the existing backlog has been reduced.

60–90 days

Significant gains in service responsiveness and operational efficiency were established.

90–120 days

The broader impact across COIs, renewals, servicing, producer capacity, and client response has become measurable.

Measurable result

Business area	Measurable result
COI processing	**15-minute turnaround for standard requests**
COI quality	**98%+ accuracy**
COI SLA performance	**98% completed within SLA**
Client servicing	**60% faster response time**
Existing backlog	**80%+ reduction**
Producer productivity	**15–20 administrative hours saved weekly**
Renewal operations	**35% improvement in processing efficiency**
Complex certificates	**40% fewer revisions**
Documentation	**50% faster retrieval**
Endorsements	**Same-business-day processing SLA**

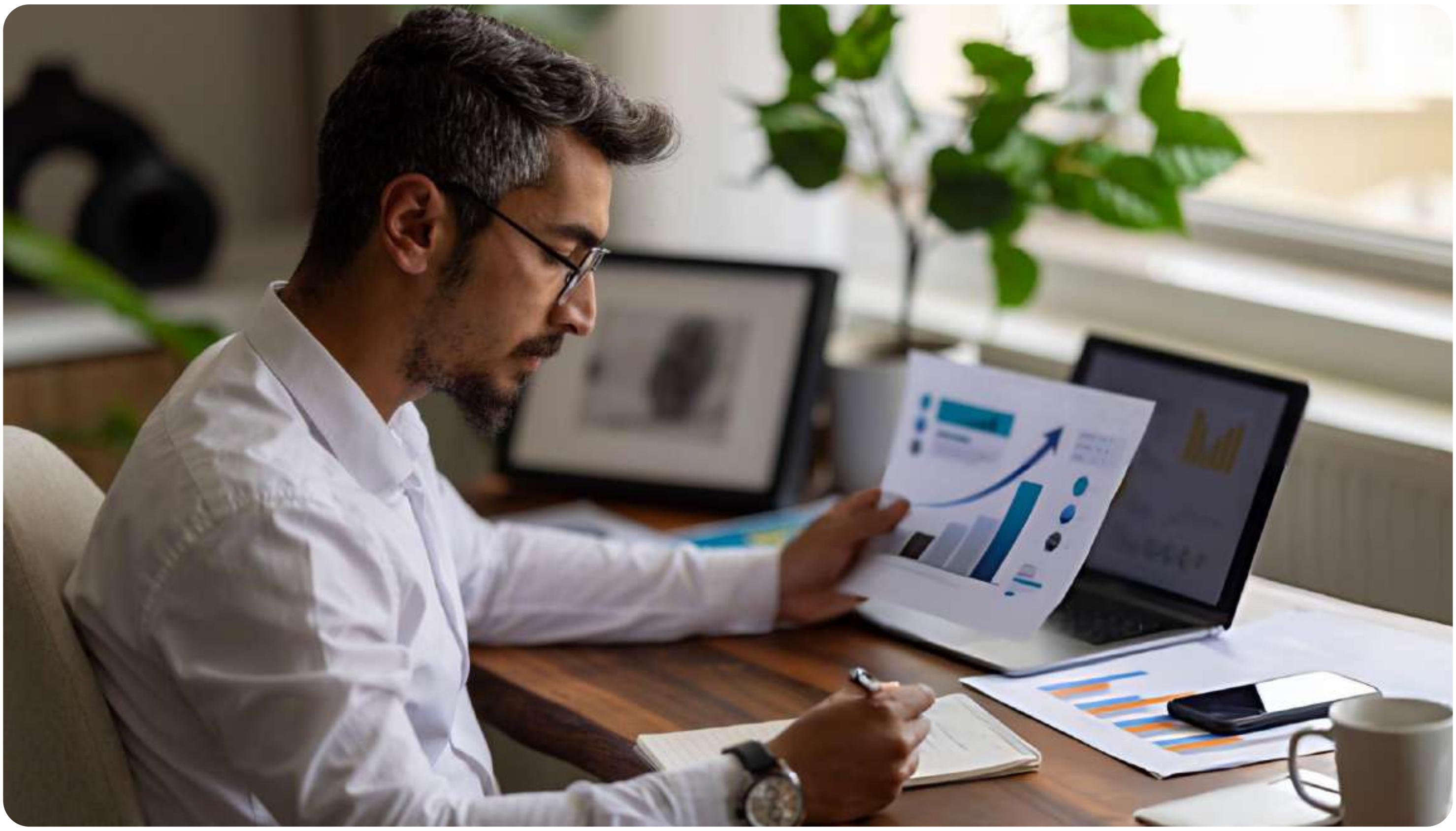
From Additional Support to a Scalable Servicing Model

The engagement started because the agency needed more capacity. It developed into something broader. High-volume certificate activity became more controlled. Standard COIs moved below 15 minutes while maintaining more than 98% accuracy. Complex certificate revisions fell by 40%. Renewal efficiency improved by 35%. Client response time improved by 60%. More than 80% of the servicing backlog was removed.

At the same time, producers recovered an estimated 15–20 hours each week from administrative work. Taken together, these results changed more than individual workflows. They gave the agency greater flexibility in how it could support future growth.

The business could take on increasing servicing demand without requiring the same increase in pressure on internal CSRs, licensed staff, and producers.

What began as operational support became part of the agency's ability to scale.



Building More Capacity into Insurance Operations

As agencies grow, the operational workload behind every account grows with them. COIs, endorsements, renewals, carrier follow-ups, policy servicing, and client requests all require capacity long after the business is written.

FBSPL helps insurance businesses build that capacity through trained insurance teams, structured workflows, and operational support designed around the way agencies work.

About FBSPL

Since 2006, FBSPL has helped businesses strengthen operations through domain expertise, process excellence, technology adoption, and AI-enabled execution. Trusted by 550+ clients across 6 countries, we go beyond delivery to help organizations improve accuracy, reduce operational costs, enhance visibility, and build scalable workflows for what comes next.

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