

10X YOUR QUOTES

How Eastern Insuring Turned Self-Service Into a Sales Engine



It changed how we scale servicing.

-Chris LaBarge, Agency Owner



**INSURANCE
AGENT APP**
Client Service Platform

How Eastern Insuring Agency Rebuilt Service to Unlock Growth, Retention, and Scale

A real-world agency success story showing how Insurance Agent App helped an independent agency redesign service to drive measurable business results.

Executive Summary

“Quotes Delivered Per Day Increased 10X – From ~1.5 per day to 15+ per day.”

Independent insurance agencies are not short on opportunity.

They are short on capacity.

In 2022, Eastern Insuring Agency, a multi-line independent agency in upstate New York with a nearly \$5 million book of business, was facing a familiar set of challenges:

- Retention was declining
- Policy sales were flat
- CSR turnover was high
- Producers were increasingly pulled into service work
- Quote requests were coming in—but few were getting out the door

At the time, Eastern Insuring was averaging approximately five quote requests per day and delivering fewer than two.

Demand existed. Capacity did not.



By late 2025, the agency’s performance looked dramatically different:

- Quote requests increased to more than 17 per day
- Quotes delivered increased to over 15 per day (a 10X increase)
- Retention recovered
- Service costs declined beyond carrier estimates
- CSR burnout and constant hiring pressure largely disappeared

This transformation did not come from hiring more staff, increasing marketing spend, or adding AI to triage inbound calls. Instead, Eastern Insuring redesigned how service worked.

Using real service data, intentional client segmentation, and a centralized client self-service platform—the Insurance Agent App Client Service Platform—the agency removed low-value service friction at the source. In doing so, it returned time, focus, and energy back to its team and redirected that capacity toward quoting, account rounding, and retention.

This document outlines how that transformation happened, the decisions behind it, and why service design—not selling harder—is becoming the fastest lever for sustainable agency growth.

The Problem Most Agencies Don't See

Hard Work Built Most Agencies. Now It's What's Holding Them Back.

Most independent agencies pride themselves on service. For years, responsiveness and hands-on support were competitive advantages.

But the modern service model—calls, emails, manual fulfillment, and constant interruptions—no longer scales.

By 2022, Eastern Insuring Agency was experiencing what many agencies quietly endure:

- CSRs overwhelmed by repetitive, low-value service requests
- Producers handling service work instead of selling
- Missed calls turning into missed quoting opportunities
- Clients calling back repeatedly for information that already existed
- A growing technology stack with no clear service strategy

The agency was working hard—but not together.

Despite receiving approximately five quote requests per day, fewer than two were completed. The issue wasn't effort. It was fragmentation.

Service demand was consuming the very capacity required to grow.

The Wake-Up Call: A Carrier Assessment That Changed Everything

In Q1 of 2023, Eastern Insuring Agency was considered for appointment by a super-regional insurance carrier. As part of that process, the carrier conducted a deep operational assessment.

The review examined virtually every aspect of the agency's operations, including:

- Agency Management System usage
- VoIP and call reporting
- CRM and analytics
- Agency financials
- Website forms and reviews
- Google Analytics and reporting
- Lead generation systems and call tracking

While the carrier appointment was ultimately granted, the assessment delivered something more valuable: clarity.

As noted by Eastern Insuring's Head of Operations, Karamarie Morton:

"The carrier assessment was a real wake-up call for us. It showed us how often producers were doing service work and how much of our team's time was spent handling very routine requests.

What really stood out was that most of the information clients were calling for already existed—it was in our agency management system or on the carrier side—but we weren't offering a clear, consistent path for clients to access it.

And because of our client demographics, simply directing clients to carrier apps wasn't a real solution. Many of our clients have policies with multiple carriers, and no single carrier platform could address all of their needs.

Once we recognized that, it became clear that creating one centralized access point was the only way to reduce friction, improve efficiency, and still deliver the level of service our clients expect.”

One of the carrier’s key findings was particularly striking: if Eastern Insuring simply redirected routine service activity to a mobile app, online portal, or centralized client service solution, **the agency could reduce service costs by approximately 25% of revenue.**

For an agency approaching \$5 million in premium, that represented a material opportunity—not just in cost savings, but in reclaimed capacity.

Eastern chose to treat the carrier assessment as a gift.

“

When clients had more complex questions, sometimes those calls had to go to voicemail.”

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ACTION STEP 1

Measure What Service Is Actually Costing You

Following the carrier appointment, Eastern Insuring began a deeper internal review of its service demand.



The agency asked a simple but critical question:

How can CSR capacity be freed up to support revenue-generating activities?

As call data was analyzed, a clear pattern emerged. A high volume of repeat, routine service requests—billing questions, ID cards, simple policy updates—was consuming CSR availability.

As a result, **more than 15,000 first-call opportunities per year—including quoting conversations, advisory discussions, and initial claims support—were delayed or missed entirely.** Clients were often forced to call back multiple times.



**AGENCY MISSED 15,000
HIGH VALUE ENGAGEMENTS**

The issue was not a lack of service effort. It was a lack of prioritization. High-value conversations were competing with low-value tasks—and losing.

Eastern Insuring Agency's CL & PL Producer, Kylie McAuliffe described the situation:

"Before we made changes, a lot of our call volume was tied up with things like bill payments, ID cards, and simple policy updates. Those calls add up quickly, and it meant that when clients had more complex questions, sometimes those calls had to go to voicemail."

SERVICE DATA ANALYSIS

ACTION STEP 2

Segment Clients by Service Behavior

Eastern Insuring's next step was to stop treating all service demand equally. Through client segmentation analysis, the agency identified a familiar reality:

- **Approximately 20% of clients were generating nearly 80% of routine, zero-revenue service work**

Rather than viewing these clients as “problem accounts,” Eastern reframed the issue.

These clients were not receiving poor service—they were receiving inefficient service.

The agency made a deliberate decision to guide high-volume service clients toward self-service as the first option for routine needs such as:

- ID cards
- Payments
- Billing notices
- Basic policy information

Clients with repeated non-pay activity were similarly directed to digital workflows designed to reduce delays and improve account stability.

Agency assistance remained available, but in certain cases was subject to clearly disclosed service fees. Most importantly, self-service was positioned as a service upgrade—not a barrier.

The result was zero meaningful client pushback.

CLIENT SEGMENTATION ANALYSIS

ACTION STEP 3

Deploy a Centralized Client Service Platform

With clear service priorities established, Eastern Insuring evaluated potential technology solutions.

The agency was not looking for “another app.” It required a platform capable of supporting a redesigned service model.

The chosen solution needed to be:

- Scalable
- Seamlessly integrated with the agency management system (two-way)
- Easy for both staff and clients to adopt
- Transparent regarding data ownership and usage
- Capable of providing multi-carrier access for clients
- Proactive in guiding clients toward self-service resolutions

In Q4 of 2023, Eastern Insuring selected the Insurance Agent App Client Service Platform. Alongside deployment, the agency updated service procedures to emphasize education over manual fulfillment.

“The statement: Easiest InsurTech we would ever deploy was very true!” **Karamarie Morton**



DEPLOYING A SOLUTION

How Insurance Agent App Supported the Shift

Following implementation, Eastern's clients gained centralized access to:

- Digital vehicle ID cards synchronized through the agency management system
- Multi-carrier bill payment options, including third-party processors and premium finance companies
- Guided digital claims reporting, reducing filing time and improving documentation quality

The claims experience, in particular, saw a notable improvement. Faster reporting and more complete documentation increased client satisfaction and contributed to improved claims outcomes.

Certificates of Insurance: From Bottleneck to Automation

Eastern Insuring also addressed one of the most time-consuming service tasks for commercial lines: Certificates of Insurance. For clients requesting high volumes of basic or "simple" certificates, the agency implemented a new process using Insurance Agent App's Certificates on Demand functionality.

Master certificates were uploaded and verified within the IA App system. When a certificate request involved only a certificate holder name and contact information, Insurance Agent App fulfilled the request automatically—delivering the certificate to both the insured and the certificate holder. More complex certificate requests were routed directly into the agency management

system with appropriate documentation and tasks for CSR review.

The result was a dramatic reduction in CSR time spent on certificates and a meaningful return of capacity to revenue-generating work.

The Business Impact



The operational impact of Eastern Insuring's service redesign was significant and measurable:

- Quotes delivered increased from approximately 1.5 per day to over 15 per day
- Quote requests increased to more than 17 per day
- Premium volume doubled
- Retention recovered after a multi-year decline
- Service cost savings exceeded carrier estimates
- CSR turnover declined by approximately 90%

More than 3,600 hours of CSR time were redeployed toward account rounding and retention initiatives, generating approximately \$250,000 in new premium.

As Producer Kylie McAuliffe noted:

"The reduction in service calls has allowed me to double my book of business."

Why This Works for Other Agencies

This Repeatable Service Transformation Framework isn't luck. It was a structured shift.

1. Measure Service Demand Honestly

Stop guessing. Pull real data. Understand where your team's time is actually going.

2. Segment Clients by Service Behavior

Not all clients behave the same. Identify who calls, who emails, who self-serves — and build around reality.

3. Centralize Client Access

Give clients one clear, consistent place to handle service needs. Remove friction. Remove chaos.

4. Redefine CSR Roles — From Fulfillment to Advisory

Move your team out of transactional busywork and into higher-value conversations that protect retention and drive revenue.

And here's the key:

Not every client adopted self-service — and that was expected. Success did not require universal adoption. It required the right clients using the right tools and protecting the teams capacity.

That's why it works.

As Eastern Insuring Agency's Owner/Operator Chris LaBarge explained:

"I knew if we were going to grow, something had to change. Insurance Agent App, and the support that came with it, gave us the leverage we needed to scale without burning out our team. It changed everything."

Getting Started: Benchmarking Your Own Service Model

Eastern Insuring's experience demonstrates that agencies do not need a carrier assessment to evaluate service demand.

Agencies considering a similar transformation should begin by:

- Sampling 2–4 weeks of inbound service calls
- Categorizing routine service requests
- Estimating staff hours tied to low-value service tasks
- Identifying high-volume service clients
- Reviewing retention and quote fulfillment trends by segment

Download the AMS Reporting Checklist used to Identify Service Bottlenecks in your Agency.

Insurance Agent App exists to support agencies willing to rethink how service is delivered—so growth does not come at the expense of their people.

Learn More

Insurance Agent App is a client service platform built specifically for independent insurance agencies, enabling centralized, multi-carrier service access while preserving high-touch relationships.

To explore whether this service model could work within your agency, schedule a guided demo of the Insurance Agent App Client Service Platform.

InsuranceAgentApp.com