



Kerry's Insurance Services

Company snapshot

Founded in 2010, Kerry's Insurance Services offers affordable home, auto, life, and commercial insurance to clients in Palmdale, California and beyond. By tailoring its business to meet customer needs and using FSC Rater®, Kerry's Insurance has grown rapidly in its first few years of business.

“If you're just starting out, you absolutely need FSC Rater. You'd be crazy to try to go without it.”

Josh Vale,
Manager,
Kerry's Insurance Services

Kerry's Insurance Services

Vertafore® Solutions:

FSC Rater®

Proven results:

- Reduces inaccuracy and inefficiency in personal lines quoting
- Supports a conversion rate of approximately 70% for online leads who request a quote
- Helped Kerry's exceed growth goals, allowing the agency to increase the number of licensed producers on staff by 600 percent in six years

From the very beginning, Kerry's Insurance has used FSC Rater to convert leads into customers and grow its business.

Since 2010, Kerry's Insurance Services has relied on a customer-first strategy and on FSC Rater to service clients and grow its business. Manager Josh Vale attributes much of his agency's explosive growth to the adoption of FSC Rater from day one.

A former real estate agent, Vale and his father opened the doors to Kerry's Insurance Services in 2010. Although he was relatively new to the insurance industry, Vale did his homework, studying the best practices and strategies of successful agencies. He noticed that all the big insurance companies had some sort of comparative quote rating tool on their websites—it seemed absolutely essential.

One Must-Have Solution

"Even though we had no money in the beginning, we knew we needed FSC Rater," says Vale. "It was the first piece of software we invested in, long before we adopted any sort of agency management tools."

Kerry's Insurance uses FSC Rater to shop for quick, accurate quotes for personal lines all over the state of California. Using the rater, the agency can find its customers auto, home, and motorcycle coverage at competitive rates in seconds.

While Vale feels an agency management system is important to further grow your business, in his opinion it's not nearly as important as a comparative rater, which he says can give you enough clientele to justify having a management system.

A Solid Return on Investment

For cash-strapped young agencies who are building their books of business, keeping expenses down is the key to survival during those lean first years, and Kerry's Insurance was no different. But Vale argues that independent agencies can't afford not to invest in a comparative rater.

"Yes, it's a large cost at the beginning," Vale explains. "But it's so worth it. For us, it generated enough new business that we covered that cost within the first few months."

"Usually if they're getting a quote from us online, the chances are pretty good that we'll get that client. I'd say we close about 70% of those deals. Why wouldn't you take advantage of a tool like that?"

He continues, "When you're first starting out you're trying to build up your book of business and create relationships with carriers, and you need every advantage you can get because you're going up against agencies that have been around for 50 years or more. Against competition like that you're just not going to survive without a rating system."

"If it wasn't for FSC Rater, we would not have grown to the size we are today," Vale says. "Six years ago we started with just two licensed agents. Now we have 13. That's really significant growth."

"I would never use anything but FSC Rater. In my opinion, it's by far the best and most accurate tool of its kind."

Josh Vale,
Manager,
Kerry's Insurance Services

Staying Competitive

FSC Rater helps the agency work faster and more effectively. "FSC Rater is a huge factor in our success," says Vale. "With FSC Rater, our people input the customer's information and in two minutes we can tell them who the best carrier is for their needs."

Without FSC Rater, his staff would have to rate each of the 30 California-based insurance companies one by one— an inefficient and time-consuming process.

FSC Rater has allowed this small agency to build up a very large book of business with 10 of those companies in a few short years. "There's no way we could have developed that business with those companies by pricing it out one at a time," Vale says.

Standing Out Through Service

For example, in Palmdale, many workers make the long commute into Los Angeles and arrive home late each night.

"FSC Rater helped generate enough new business that we covered our investment in the tool within the first few months."

Josh Vale,

*Manager,
Kerry's Insurance Services*

"Most agencies close up around 6:00 p.m., long before these people get home," Vale says. "So we decided to expand our office hours to make things easier for them. We're open from 8:30 a.m. in the morning until 10 o'clock at night, six days a week."

Expanding the office hours was a big investment for the young agency. "It was a challenge, I won't lie, but our investment in the extra payroll really paid off," Vale says. The new hours helped the agency attract more new clients, quickly build up the business, and distinguish itself from the competition.

Vale concludes, "For new agencies, you need to set yourself apart from everyone else and meet the needs of the customers in your particular market. For us, that meant expanding our office hours, but it also meant offering our customers a way to get quotes on their own through our website."

Converting Leads into Customers

In those first few years of lean budgets, Vale couldn't devote a lot of resources to building an elaborate

website, but he wanted a way to convert web visitors into paying customers. Kerry's Insurance added WebFSC—a self-service rating tool that let potential customers shop for personal lines, on the agency website.

"I'll be honest with you—there's nothing fancy about our website," Vale says. "But having that technology conveys a sense of professionalism. It helps us keep our sales pipeline open even if our office doors are closed."

Kerry's Insurance staff follows up with these potential customers, who are far more inclined to buy after their comparison-shopping experience.

"Usually if they're getting a quote from us online, the chances are pretty good that we'll get that client. I'd say we close about 70% of those deals," Vale says. "Why wouldn't you take advantage of a tool like that?"

Contact Us

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