



# HOW A CANADIAN SURETY CARRIER TRANSFORMED ITS CLAIMS TECHNOLOGY

Western Surety Company was in search of a new claims management system that could provide cutting-edge capabilities without the difficulty of upgrading a legacy system. To make matters more complicated, they also needed a system that could adapt to the surety market. They found what they were looking for in VCA Software.

## About Western Surety Company

Western Surety Company is a Canada-based insurance carrier that writes surety bonds. Founded in 1909, Western Surety Company has earned a highly respected reputation as one of the longest-established and largest writers of surety bonds for Canadian construction companies. Western Surety Company is the only company in Canada that is exclusively devoted to surety. They operate from coast to coast to coast, with clients in every Canadian province and the territories as well.

Over the 100-plus years since Western Surety Company's founding, its commitment to building long-term relationships hasn't changed, but claims technology has. So has demand. New regulations in Canada have increased demand for bonds, and more volume translates to more claims.

It was time to upgrade to a more advanced system.

As the Chief Claims Manager and Privacy Officer at Western Surety Company, James Toothill was looking for a claims system that would improve the experience for both claim handlers and stakeholders involved in the surety bond claims process and provide a simple way to access information on their claims. James was also interested in a system that would let him leverage claims data, so analytics and data storage were key.

## Enter VCA Software

Surety bond claims don't tend to occur at the same high frequency that might be seen with auto and property insurance, but the claims that do occur involve complex construction projects, and legal and accounting issues, so they take time to resolve. "Depending on the steps and resources required to get the bonded project or claim completed, claims may take multiple years to complete and close," says James.

**"One of our favorite things about VCA is that it's so easy to customize field names and terminology."**

- James Toothill,  
Chief Claims Manager



Western Surety Company needed a claims system that would work for bonds. James started researching vendors and talking to people at independent adjusting firms and was told about VCA. Although the VCA system is not specifically designed for the surety market, the workflow and terms can be customized to meet surety-centered needs and the platform closely resembles an ideal design for surety claims.

### Checking All the Boxes

James has 19 years of experience in claims. He has also been involved with large-scale digital transformation projects throughout his insurance career, and he has seen how complex transformation projects can be, and what can go wrong when a carrier tries to implement a new system. He knew what he needed out of a claims system.

VCA checked all the boxes. VCA Software offers a seamless solution to connect policy management and underwriting systems to the claims engine, which automatically triages claims, assigns the file handler and notifies the insured. All of this happens within minutes of receiving the First Notice of Loss (FNOL) and sets the stage to accelerate time-to-close. Add in VCA's customizable rules and workflows and regional data hosting and storage, and it was the perfect match.

**"All the stuff that VCA does off the shelf is what we would have needed to build in another platform."**

- James Toothill,  
Chief Claims Manager



### A User-Friendly Experience

Western Surety Company's adoption of VCA Software has proven that digital transformation doesn't need to be a headache.

James appreciates that VCA is so intuitive for users. "It's just extremely easy to use. I literally send users an email with their login. I might give them a two-minute demo on it, but mostly, they just self-teach themselves. You don't need an IT analyst to create rules and make changes, you can easily do everything yourself," he says.

The system has been a hit with both new adjusters coming from other systems and users who may not be tech savvy. Even the underwriting and auditing teams, as well as external stakeholders who need to access files have had no problem navigating the system by themselves, while at the same time meeting all privacy and security requirements – something that James says is simply not the case with most systems.

The policyholder portal is also very user-friendly. With VCA Software, a portal connects to policy systems and allows self-service filing of claims. It also provides status tracking and communication on existing claims.

### Agility and Scale for the Future

Implementation was completed in weeks, not years, and has gone well. Now Western Surety looks forward to additional customizations. Specifically, James wants to add fields to capture additional reserve and payment data, and customize audit processes in the VCA system. He may also want to add the adjuster mobile app and the analytics dashboard.

As one of the most agile and customizable claims management platforms in the industry, VCA is ready and able to meet all of Western Surety Company's needs.

**"After using VCA for some time, I am impressed by its incredible ease of access. The enhanced information and user-friendliness are noticeable improvements over our previous systems. I am confident that VCA will help us continue to effectively provide our stakeholders with the best possible claims experience."**

- Scott Donald,  
President & CEO

