



CASE STUDY

How PIB Transformed from a
Regional Adjuster to a Leading
TPA with VCA Software

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PENINSULA INSURANCE BUREAU (PIB)

Since 1990, Peninsula Insurance Bureau (PIB) has delivered trusted claims handling services across the insurance industry. Originally a regional field adjusting firm, PIB made a bold pivot into third-party administration (TPA) to better serve carriers, syndicates, and coverholders in the complex excess & surplus (E&S) market.

Their transformation wasn't accidental.

It was built on operational discipline, client-first values—and a technology partner that could scale with them. With VCA Software, PIB expanded rapidly while maintaining financial accuracy, regulatory compliance, and exceptional service.

Today, PIB operates with a fully remote workforce of over 150 team members and handles thousands of high-volume, high-complexity claims across the vast majority of the E&S market.



THE CHALLENGE

Scaling Without Losing Control

By 2009, PIB's shift from field adjusting to TPA services was well underway—but their claims infrastructure wasn't built for what came next. Key operational hurdles included:

- ▶ **Manual Work Created Bottlenecks**
Claims setup, data extraction, and reporting were time-intensive and error-prone.
- ▶ **Requirements Compounded Complexity**
Managing dozens of unique Lloyd's and TPA contracts, each with different financial tracking and compliance standards, pushed legacy systems beyond their limits.
- ▶ **Rigid Systems Limited Growth**
Customizing workflows per client was critical but unsupported by their tools.
- ▶ **Growing Remote Workforce Needed Centralization**
As PIB transitioned to remote-first operations, they needed a cloud-based platform that could unify teams and ensure auditability from anywhere.

FINDING A SCALABLE PARTNER

To support its growing role as a full-service TPA, PIB evaluated several paths forward.



Off-The-Shelf Products ❌

Some lacked depth for TPA compliance and scalability, while others were Robust but cost-prohibitive, with a heavy infrastructure footprint.

In-House Build ❌

Offered control, but required long timelines, costly maintenance, and high internal IT investment.



PIB needed more than software—they needed a platform that could evolve with them. That search led them to **VCA Software**.

Why PIB Chose VCA Software

THE SOLUTION

VCA stood apart as a configurable, cloud-based system that offered scalability without sacrificing precision. PIB gradually migrated from a few features into a fully integrated solution, tailoring VCA Software to support their expanding TPA business.



All-in-One Claims Environment

VCA centralized claims, documents, and financials, eliminating the need for multiple systems or manual file handoffs.



Custom Workflows & Reporting

VCA enabled PIB to build client-specific templates, compliance workflows, and custom data fields without rigid constraints.





Disaster-Ready Infrastructure

When Catastrophes hit, PIB can onboard staff within days and processed thousands of claims without disruption—a testament to VCA’s cloud-first resilience.



Financial Accuracy & Control

Managing hundreds of client bank accounts demands precision. VCA’s billing and accounting tools gave PIB unmatched visibility, auditability, and fund control.



Real-Time Data Access

Through API integrations, PIB gave clients live access to claims data, enhancing transparency and reducing administrative back-and-forth.

“In a fast-moving environment, we needed flexibility, VCA enabled us to serve clients with unique requirements while keeping everything organized, auditable, and efficient.” said both PIB’s CIO and PIB’s Analyst Programmer.

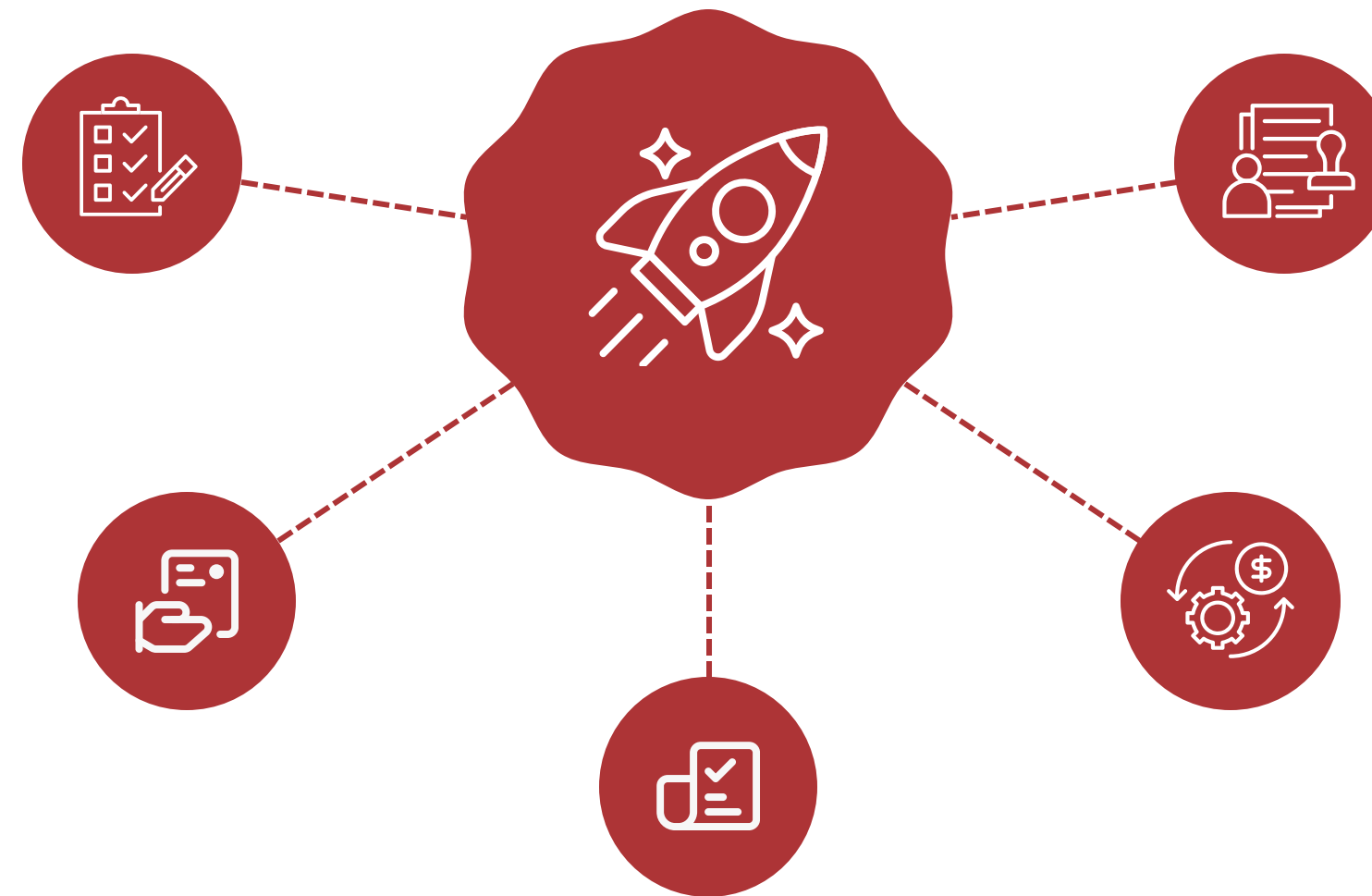
THE RESULTS

40% Time Savings Through Automation

By eliminating manual memos and billing processes, PIB cut administrative work and allowed adjusters to focus on high-value claim resolution.

Streamlined Disaster Response

During Catastrophes, PIB can scale up seamlessly using VCA's cloud tools—strengthening their reputation in a high-pressure moment.



100% Remote Operations, 100% Confidence

Real-time claims tracking, template-driven reporting, and seamless digital communication tools reinforced PIB's credibility with clients—no matter where teams are located.

Claims at Scale

PIB secured major carrier and syndicate partnerships, including Lloyd's syndicates, domestic and international E&S carriers. With thousands of open files and a fully remote team, PIB now serves most of the E&S market with speed, accuracy, and transparency.

Financial Precision & Compliance

VCA's financial tools ensured PIB could manage hundreds of client accounts with full visibility and compliance, setting a new bar for accountability.

GROW YOUR TPA WITH CONFIDENCE

Grow your TPA with VCA

PIB's success story proves that true scalability isn't just about adding staff or systems—it's about choosing the right partner.

With VCA Software, PIB didn't just grow. They evolved.

From disaster readiness to financial discipline, from custom workflows to client confidence—VCA has been more than a vendor. It's been a platform for transformation.



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