



## CASE STUDY



### CUSTOMER PROFILE

- Based in Venice, FL, 1st Guard is a leading truck insurance firm providing physical damage and non-trucking liability insurance to leased owner operators and small fleet owners.
- With connection to 1st Guard Corporation services, 1st Guard Insurance Company is responsible for underwriting over 15,000 vehicles.

### Executive Summary

1st Guard is a leading specialty truck insurance firm providing physical damage and non-trucking liability insurance to leased owner operators and small fleet owners. With the responsibility of underwriting for more than 15,000 vehicles, the Company needed an efficient way to streamline operations, reduce amounts of returned mail and provide excellent customer and claims services to policyholders.

As a result, 1st Guard turned to Pitney Bowes Software's Spectrum™ OnDemand software-as-a-service solution to provide accurate address validation, customer mapping capabilities and geolocational information for managing claims.

### Business Challenge

With the responsibility of underwriting for over 15,000 vehicles, 1st Guard was seeking to improve the efficiency of its account servicing and claims processes.

With an abundance of returned mail, incomplete address data and no customer mapping capabilities, 1st Guard was looking to improve its use of geolocational data. Also with address-specific postal regulations and coding policies that differ from state-to-state, 1st Guard required a solution to help identify the appropriate tax jurisdiction requirements for its policies. With nationwide customers, the Company also wanted to enhance its ability to pinpoint address locations for better business decision making capabilities, and to establish a better process for validating, correcting and standardizing customer address data.

In addition, it was taking truck drivers days to complete a claim while out on a job. The Company wanted a faster way for truckers to submit an insurance claim from anywhere in the country.

"We're a niche player in the insurance market," said Dan Ribar, CIO of 1st Guard. "Therefore, we required an innovative solution that would address our needs and be easy to manage, along with a partnership to help lead the way from a technology standpoint."

*"Spectrum is a supporting service that we use across the company for any address validation or geocoding issue. The ease of integration has been exceptional, making Pitney Bowes Software a pleasure to work with. The service is always up and running and we don't worry about it."*

Dan Ribar  
CIO of 1st Guard

## Solution

1st Guard turned to Pitney Bowes Software's Spectrum™ OnDemand software-as-a-service solution to help address its geolocal data gaps.

Using Spectrum, 1st Guard is able to validate addresses for policies and make precise tax jurisdiction calculations. With geocoding capabilities, it can match the exact physical location of an address and provide latitude and longitude coordinates. 1st Guard can also use latitude and longitude information to find the best possible address match for that location.

In addition, Pitney Bowes Software's Spectrum is a crucial component in the claims portion of 1st Guard's revolutionary Trucker1 iPhone application, helping to improve the speed of claims. If a driver gets into an accident, the application allows them to identify which truck they're driving, take pictures of the damage, and record a statement. The claim is then sent directly to the adjuster to begin the appropriate paperwork. A process that used to take days, now takes 60 seconds, thanks to location validation in part powered by Spectrum.

"Spectrum has become a supporting service that we use across the company for any address validation or geocoding specific issue," stated Ribar. "The ease of integration and the service has been exceptional, making Pitney Bowes Software a pleasure to work with. The service is always up and running and we don't worry about it."

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### TECHNOLOGY USED

- Pitney Bowes Software Spectrum OnDemand software-as-a-service platform provides agile response to rapidly changing business requirements.
- Spectrum enables address standardization, correction and validation as well as determines precise tax jurisdiction information and provides actual location coordinates for easy analysis of data geographically.

### Results and Benefits

Reduce the amount of returned mail using accurate address standardization, correction and validation.

Provide precise tax jurisdiction information for all policies to ensure compliance.

Pinpoint the location of current and potential customers within a certain radius using geocoding and reverse geocoding, to capitalize on potential business opportunities.

Enhance 1st Guard's ability to field and process an insurance claim from drivers anywhere in the country.

Increase driver's ability to access their coverage information and process claim information within 60 seconds, regardless of the time or the location of the incident.

*"We're a niche player in the insurance claims market. As a result, we required an innovative solution that would address our needs and be easy to manage, along with a partnership that would help to lead the way from a technology standpoint."*

Dan Ribar  
CIO of 1st Guard

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