

MGAs, PROGRAMS AND BROKERS · WESTERN FINANCIAL GROUP

Two Very Different Claims Jobs, One Platform

Western Financial Group runs delegated authority programs and a claims advocacy team, two jobs that want almost opposite things from claims software. It runs both on VCA ClaimsCore.

THE CLIENT, NAMED

Western Financial Group and Western Coast Insurance Services

THE SEAT

MGAs, Programs and Brokers

RUNS ON

VCA ClaimsCore

ON THE RECORD

No figure published. The expansion is the result

THE RESULT

The group expanded its use of the platform in 2026, on the public record.

Source: VCA's public release on the group's 2026 expansion. No figure is published for this story.

THE OPERATION

Opposite sides of the same business

Western Financial Group is a Canadian brokerage group, and with Western Coast Insurance Services it runs two claims operations. One handles claims under delegated authority, on programs the group writes for. The other advocates for brokerage clients through claims somebody else is handling.

The usual answer is two systems, one per job, and an acceptance that the two halves of the business cannot see each other.

Delegated handling is production work

Measured by consistency: the same standard on every claim, evidenced to whoever delegated the authority.

Advocacy is not production work

A few difficult claims, each one a conversation, where knowing exactly where it stands is the value.

The cost of two systems arrives later

It shows up the first time the group wants one view across both halves.

WHAT CHANGED

Both jobs on one configured platform

01

The condition

Two claims jobs with opposite demands inside one group, and the standing temptation to buy a system for each of them.

02

The change

Both jobs configured on the same platform, each to its own way of working, so the two halves run on one system rather than two.

03

What it left

The group expanded its use of the platform in 2026, on the public record.

IF YOUR GROUP RUNS BOTH

Two seats, one vendor that knows both

Handling a claim under delegated authority and advocating for a client through one are different seats at the same claim.

- ✓ **Discovery comes first.** VCA maps how each team's claims actually move, from authority levels to handoffs, before anything is configured.
- ✓ **Configured to each job.** ClaimsCore is then configured to each team's process, and only as far as that job needs.
- ✓ **Quick to learn.** A file handler typically learns the platform in about 30 minutes.
- ✓ **Complete on its own.** VCA ClaimsCore is the claims platform. Add-ons are added for specific jobs.

VCA gives us a configurable platform that fits how our claims teams already work, while helping us keep complex delegated authority programs organized, transparent, and easier to manage as they grow.

Shawna Fancy, VP National Insurance Operations, Western Financial Group

HOW THIS STORY IS SOURCED

The public reference is VCA's release on the 2026 expansion, which names both companies and carries the quote verbatim. Its location counts and start dates describe the group rather than its claims, so they stay in the release.

Bring us a claim where the promise was hard to keep

Bring a delegated program and a claim your advocacy team is following, and see both of them on the same platform.

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vcasoftware.com/request-a-demo

Online, with the other case studies: vcasoftware.com/resources/case-studies/brokerage-delegated-authority-programs/