

CARRIERS • WESTERN SURETY

Build it, or configure one that **already covers the line**

Western Surety needed claims handling built around bonds, and building a system of its own was a real option. It chose VCA ClaimsCore instead, configured to its line.

THE CLIENT, NAMED

**Western Surety, a
Canadian surety carrier**

THE SEAT

Carriers

RUNS ON

VCA ClaimsCore

ON THE RECORD

**No figure cleared.
The decision is the
result**

THE RESULT

**A carrier that took building
seriously enough to weigh it
chose to configure instead.**

No figure from the engagement is cleared for publication, so none is stated or derived from the quote.

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

From the Western Surety case study,
published under the carrier's own name

THE OPERATION

A specialty line, and a build on the table

Western Surety's claims are bond claims. Surety is property and casualty business written as a specialty line, and a specialty carrier choosing a claims system meets a familiar fork: bend its handling to software built for the volume lines, or build its own.

Building looks attractive at the start, because the first version only has to do what the team already knows it needs.

The unpriced build plan

Reporting, financials, letters, documents and access control all arrive after version one.

Maintenance lands on the carrier

Every line item has to be kept working by somebody who is not working claims.

The real comparison

How much of the build plan a standard capability set already answers, and how much is left to configure.

WHAT CHANGED

The carrier chose to configure

01

The condition

A specialty carrier with bond claims, weighing a system of its own against one it would configure.

02

The change

It chose ClaimsCore over a build, judged on what its own team would otherwise have written.

03

What it left

One sentence in the carrier's own case study that states the comparison, quoted on page one.

THE BUILD PLAN, IN CLAIMSCORE

Already in the platform

What ClaimsCore carries as standard for any carrier that runs it, set against the build plan.

- ✓ **The line's own shape.** Each loss type gets its own tabs and fields, in the carrier's terms.
- ✓ **Financials.** Reserves with change history, payments against them, and fee-schedule invoicing.
- ✓ **Document handling.** Notes, bulk upload and combined PDF packaging, timestamped on the claim.
- ✓ **Reporting.** Standard and company-wide reports, custom queries and live dashboards.
- ✓ **Correspondence.** Letters and reports that fill from the claim, and email logged to it.
- ✓ **Access control.** Permissions down to statuses and actions, with a record of who did what.

HOW LONG A CARRIER DEPLOYMENT TAKES

Every VCA implementation starts with discovery, which maps how claims move before anything is configured. A carrier deploys under the Carrier License in 12 weeks to 6 months, discovery included. VCA is built for carriers that keep their policy system, not for a multi-year core replacement.

HOW THIS STORY IS SOURCED

Western Surety is named because it published a case study under its own name, and the quote is verbatim from it. That case study's own figures have no cleared entry, so they stay in the source.

Bring us a claim where the promise was hard to keep

Bring your build plan, and set it item by item against what ClaimsCore already covers.

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Online, with the other case studies: vcasoftware.com/resources/case-studies/surety-carrier-claims-system/