



*Pandemic Sparks
Service Model Creativity*

COVID-19 pushed the work-from-home model forward at breakneck speed, but Patra kept pace.

If things had gone as Matthew Easterlin, Patra’s COO for international operations, had planned, around 3,200 Patra employees in India and the Philippines would have begun moving from brick and mortar offices to working from home slowly over the next few years. But the coronavirus changed all that.

Patra is a technology-enabled company that provides support services for all aspects of the insurance industry—brokers, carriers, wholesalers, and managing general agents. Since CEO and founder John Simpson started the company 15 years ago, its North America staff has always worked remotely. This group of employees handles the core functions of Patra: marketing, product management, engineering and IT, professional services, consultants, sales, executive office and finance/accounting. Patra’s international staff support its global delivery and contact centers. So there was no question that, with a global upheaval in commerce ahead, Easterlin had to move quickly to avoid massive business disruption.

“In the middle of February, we realized we probably were going to have a very serious problem on our hands and started to prepare for a transition. We took employees from the traditional office setting, also known as a ‘hub’ model, and moved them to working from home, called ‘hub and spoke,’ because we knew those offices were going to have to be closed. We basically transitioned several thousand employees in a few weeks from traditional offices to work from home in both India and the Philippines,” Easterlin says.

Although it is not uncommon for businesses to have moved from an office environment to a work-from-home operation due to the pandemic, Patra’s transition was more complicated and challenging than most due to the nature of the company’s work. Most of its overseas employees work in shifts and utilize the same equipment, meaning it was necessary to obtain nearly

2,000 computers and secure internet access for all their homes in a matter of weeks.

“It took a lot of pounding of pavement and phone calls,” says Easterlin. “We provisioned our employees with everything they needed to do their work—keyboard, personal computer, two monitors, headsets, and web cams in some cases. That was done in many cases by loading up cars with equipment and driving to the areas where employees were doing work. We even developed a GPS mapping system to optimize routing.”

Patra also revisited its delivery infrastructure and security protocols to ensure its new hub-and-spoke model would be as secure as its pre-COVID operations. For that effort, Easterlin turned to Patra’s chief security officer, Sean Kennedy. Kennedy and his team designed a technology provision model that promoted security and confidence above all else.

“There have been some bumps in the road as the company changed how we traditionally support our global operations,” Kennedy says, “but our proactive and innovative vision to transform our service delivery model is more resilient and more sophisticated than people realize.”

That vision included everything from developing new protocols for the company’s distributed workforce to ensuring proper encryption and computer authentication through the cloud.

“Our responsibility to our clients and their customers is ensuring that all transactions are done in a secure environment,” says Kennedy. “We put a ton of resources into technical security and infrastructure to make sure we were able to meet the concerns. Our clients

appreciate the efforts we have gone through to ensure the integrity and confidentiality of their data.”

SMOOTH TRANSITION

Leticia Treviño, COO of Patra’s U.S. operations, says COVID-19 did not seriously affect Patra’s “Select” operations but the transition to remote work overseas was necessary to ensure its “OnDemand” business continued uninterrupted.

The Select model focuses on small account servicing for retail brokers in the commercial, personal and employee benefits sectors. Treviño says Patra’s domestic employees, who are brokers or licensed account managers, essentially become an extension of the customer’s agency. They provide insurance advice, renewals, and other consultation services to mid-market customers.

The OnDemand operation uses U.S. team members as intermediaries with the customers. They coordinate between customers and the off-shore employees to handle services such as issuing certificates of insurance, data entry, and document processing, freeing the customers to do more work to build their business and serve their insureds. Treviño estimated that the India staff performs about 80% of Patra’s OnDemand work.

One method Patra used to offset the staffing disruption due to COVID-19 was to hire temporary workers in North America to ensure that the work normally handled in India and the Philippines continued pretty much uninterrupted during the transition from offices to remote workplaces. Out of COVID-19 and Treviño’s ability to harness domestic temporary workers arose the creation of new business deployment models that offered alternatives during business disruptions.

Dawn Beasley, property and casualty business operations manager for ABD Insurance and Financial Services, says her company uses Patra’s Select model for small account servicing and the OnDemand services for as much work as possible. She says during the transition from office sites to remote work overseas, Patra’s work continued to be “super seamless.”

“During the pandemic, there was little interruption. There were a couple of weeks when the stuff we were able to send to the (overseas) team slowed a little, but within a month, we were up and running fully again. It was amazing they could get their entire team up in such a short time,” Beasley says.



“Our proactive and innovative vision to transform our service delivery model is more resilient and more sophisticated than people realize.”

—Sean Kennedy, chief security officer, Patra

Another Patra customer, Kelly Sprague, vice president and commercial lines operation manager at Heffernan Insurance Brokers, says there has never been any problem with Patra’s use of a remote workforce, either domestically or overseas.

“Their communications are great with us,” Sprague says. “Sometimes it feels as if they could be in the department downstairs. There is no difference in the quality of work or communications because they are not physically in an office.”

A SILVER LINING

Kate Lister, president of Global Workplace Analytics, says before

the COVID crisis, only about 3.6% of the workforce was working at home half-time or more, but she expects that figure will rise to 25% or 30% post COVID. That large an increase in remote work would have easily taken five years or more without the boost provided by the pandemic.

“The genie is out of the bottle, and it is not going back in,” Lister says. “The biggest pushback on remote work has been manager mistrust. The easiest way to change that is to have the managers work remotely themselves. Once they have experienced it, it is an ‘aha’ moment. Their employees are not going to be sitting on the sofa eating bonbons, and in many cases, they are more productive than they were in an office setting. I never would have thought it would take a pandemic to be the big shift, but here we are.”

Robert Peters, COO of the Insurance Office of America, says his company is one such example. He says the pandemic forced company managers to drop their resistance to remote work for its 1,300 employees working in 60 offices across the United States.

“We’ve been able to show in five months that working remotely has improved operations from a productivity standpoint and a quality standpoint. It has

improved every element of customer service, and that really has given the board of directors a comfort level they wouldn’t have had,” Peters says.

There have also been other benefits realized from remote work, including greater success in recruiting qualified candidates and improved retention of employees. Easterlin and Peters do not expect to ever return to an office-only workforce, although the post-COVID remote work will likely be a few days a week rather than full-time.

“We have about 25% of our workforce back in some locations now, but the plan is to change our work model to be probably 40 to 50% work from home and the others working from the office,” IOA’s Peters says. “We knew we had to do it because of COVID, but we are looking now at how we can make it permanent.”

A POST-COVID WORLD

The global pandemic not only pushed companies like Patra to address remote work options, it provided an opportunity for innovative companies throughout the insurance industry and other business sectors to

utilize technology to enhance their infrastructure, workflows, staffing models, and security measures—all in the name of customer service. “The evolution of our global workforce, end-to-end security between our remote and on-premises workers, whenever and wherever they may be, represents the new normal for insurance processing,” says Patra’s Kennedy.

Easterlin agrees, saying the COVID-19 crisis has given Patra an opportunity to scale, grow and support its verticals for the years to come. “One of the things we discovered through this process was that, pre-pandemic, we operated in a very rigid configuration... When people moved out of [that] rigid configuration, it allowed us to be more flexible in when and how they were working. If people wanted to change the time when they were working or if it made sense to match time with when our

customer needed work done, we were able to do that. We have a lot more flexibility with our workforce. As our customers need change over time, we can be more nimble with how we can handle that,” he says. **edge**



“We have a lot more flexibility with our workforce. As our customers need change over time, we can be more nimble with how we can handle that.”

—Matthew Easterlin, COO for international operations, Patra

PATRA™

Leading our Customers on a Journey into the Future of Insurance

Patra is a leading provider of technology-enabled solutions for the insurance industry. Whether you are a broker or carrier, a managing general agent, or wholesaler, our team of global experts powers a full scope of insurance solutions, allowing your business profitable growth and organizational value.

62

of Top 100 Agencies
are Customers

#1

Service of Small
Commercial Accounts

160+

Distinct Insurance
Processes

Learn more about the Patra Advantage // patracorp.com

Patra is a proud Diamond Sponsor of the CIAB Partners in Excellence.

