Client Profile:

BRAMCO

Meeting the needs of the BGA with Web-Based Agency Management

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**Christopher Soniat
Director of Marketing
BRAMCO**

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The challenge

BRAMCO (Brokerage Resources of America, LLC) is one of the nation's largest associations of independent life brokerage agencies. A cooperative organization of wholesale brokerage general agencies (BGAs), BRAMCO serves as an independent marketing organization that brings value to its members by providing strategic marketing support and the collective bargaining power of a large group membership when negotiating with carriers.

In 2002, in an effort to offer its member agencies the added benefits of a full-service central processing unit, BRAMCO made the decision to implement a new agency management solution. This approach would offer all of BRAMCO's member BGAs the much-needed efficiency of scale to get a rich, full-featured agency management solution, as well as providing smaller agencies the benefits of such a solution without the need for in-house IT support or technology infrastructure.

When selecting the best solution to meet their needs, the team at BRAMCO considered a number of factors, not the least of which was the financial stability of the vendor. "There are basically three vendors out there today who offer the BGA functionality we needed. One was questionable from the perspective of long-term stability, one was owned by one of our largest competitors, and the third was E-Z Data — a company that had a proven history, was financially stable, and whose client list was growing fast," says Christopher Soniat, Director of Marketing for BRAMCO. The vendor's commitment to the BGA market was also important, and E-Z Data had demonstrated this assurance with its purchase of LifeMarkets, makers of the widely used Commerce Agency™ solution, in 2002.

E-Z Data's SmartOffice® for Agency Management quickly became the frontrunner. "One of our managers and I had both come from firms that were using E-Z Data's Commerce Agency," says Soniat, "and the new web solution offered similar functionality, but in a much more flexible environment." With nearly 30 agencies to support nationwide, the SmartOffice solution not only offered BRAMCO the ability to support its members online, but it also offered the ability to view real-time case information online — from anywhere.

The
solution

As one of the first organizations to implement SmartOffice for Agency Management, BRAMCO served as a beta site for the software — a situation that can sometimes be precarious for the initial users. But, according to Soniat, E-Z Data did everything possible to make the beta process go smoothly and deliver the expected results. "The E-Z Data team was very committed and kept us from getting frustrated throughout the beta testing process. We implemented soon after E-Z Data acquired LifeMarkets, so they were still learning the ins and outs of the BGA market. The support team really went above and beyond to be certain that they truly understood and met our needs. We always felt that our needs were heard, and E-Z Data responded extremely fast to deliver a polished solution that works for us."

Also, unlike other agency management solutions that have been migrated to the web from a Windows® platform, SmartOffice is built from the ground up on a web platform.

Based on the success of our implementation, I wouldn't be surprised if we have 10 to 20 agencies live on SmartOffice within the next few years."

This has resulted in a very stable solution that comes fully integrated right out of the box. "We've found that, because SmartOffice is a pure web solution, there are very few technology challenges," says Soniat. "The solution supports multiple usage models, enabling us to use the solution for our own needs in dealing with the carriers, while giving our member agencies proven marketing and contact management tools to help them build better relationships with their customers."

As a distributor, BRAMCO is primarily using the solution to deliver a high level of service to its member agencies. They have also made the solution itself available to the agencies for their internal use, and Soniat expects that it will result in agency movement toward SmartOffice.

The
results

After just over one year in use, SmartOffice has proven to be a wise choice for BRAMCO. The web platform has shown to be ideal for serving the dispersed organization. By making it possible to process business quickly and deliver added services to the agencies, SmartOffice helps BRAMCO deliver better service and, ultimately, grow its ability to meet the needs of the agencies.

As the BRAMCO implementation grows, Soniat anticipates using the solution on many more levels. "SmartOffice has a ton of features that we haven't even explored yet. As our agencies begin to take advantage of all SmartOffice has to offer, we expect to see even greater results across our entire business."

SmartOffice provides BRAMCO and its member agencies the following benefits:

> *The ability for all users to work remotely and maintain real-time access to the information they need to be effective*

> *An intuitive user interface that makes it easy to bring people over to the system*

> *Full web-based functionality that supports BRAMCO's dispersed organization*

> *Industry-specific functionality, terminology, and process support*

> *A high level of support from the E-Z Data team*

About BRAMCO

BRAMCO (Brokerage Resources of America, LLC) is the premier association of independent life brokerage agencies in the United States. BRAMCO represents the industry's leading life annuity and long-term care companies to individual producers, registered representatives, banks, and broker-dealers nationally.

About E-Z Data, Inc.

E-Z Data, Inc., established in 1986, is the leading provider of front-office systems for insurance companies, broker-dealers, general agents, agents and investment advisors. Its web-based SmartOffice® solutions and Windows®-based Client Data System® solution help synchronize the efforts of all the key players in sales, marketing, and customer service.

E-Z Data serves more than 40 of the largest U.S. and international insurance and financial services companies, including HSBC, MetLife, National Financial Partners, Prudential, and Securian. The company's domain expertise, coupled with mature, industry -specific business solutions, results in consistently successful customer implementations.

For more information about E-Z Data's solutions, visit www.ezdata.com or call 800-777-9188.