

TRANSFORMING LIENHOLDER SUPPORT THROUGH AUTOMATION

About Arbella:

Arbella Insurance is a regional mutual insurance company based in Quincy, Massachusetts. Established in 1988, it provides auto and home insurance in Massachusetts and Connecticut, and business insurance across Massachusetts, Connecticut, New Hampshire, and Rhode Island. It sells policies exclusively through local independent agents.



Arbella Insurance offers auto, home, condo, renters, motorcycle, rental property, and umbrella policies for individuals, alongside tailored packages for businesses.

The Problem

Arbella has always been committed to delivering exceptional service to both customers and lending partners. However, their process for supporting mortgage companies and lienholders was heavily manual. Lenders routinely called, emailed, or sent paper lists requesting policy verifications and lienholder changes—resulting in **over 70,000 interactions every year**.

This volume overwhelmed contact centers and back-office staff, creating operational drag and pulling valuable resources away from higher-value customer interactions.

Although Arbella wasn't actively searching for a solution, leadership recognized that the rising service load and inefficiencies required a new approach. With profitability pressures and the growing demands of lenders, the team knew additional staffing was not the answer.

A Negative Impact

The constant inflow of inquiries not only strained internal teams, it also slowed turnaround times for lenders and impacted customer experience. Arbella needed a modern, self service solution that could eliminate unnecessary service interactions and automate manual processes.



“LenderDock provides a fast, self-service way for lenders to access what they need. They guided us from integration through launch and continue to support enhancements. The partnership has been seamless, transparent, and incredibly valuable for our business.”

- Michelle DiPietro, Director of Contact Center Operations

Verification-as-a-service

In 2025, Arbella was introduced to LenderDock, the leader in automated lienholder management services. After reviewing the offering, the deciding factors were clear:

- High platform flexibility
- Rapid time to market
- A streamlined contracting process
- **A full implementation completed within six months**

LenderDock's cloud-based Verification-as-a-Service platform enabled lenders to instantly verify policy data and obtain updates without calling Arbella. The API integration was smooth, fast, and required minimal development effort.

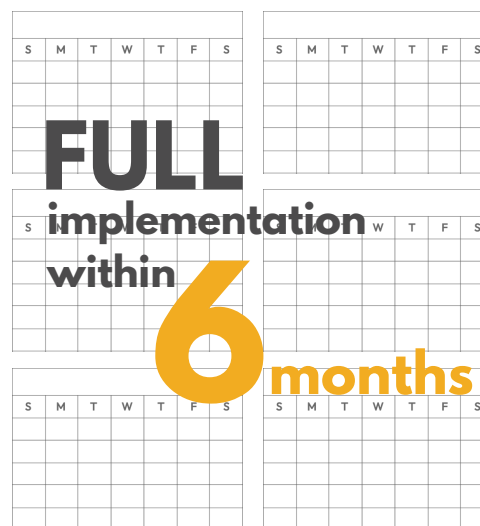
Thanks to LenderDock's experience with both carriers and lenders, the Arbella team felt fully supported throughout the process. The solution anticipated their needs, simplified complexity, and delivered immediate value.

The Results

Within weeks of going live, Arbella began experiencing measurable improvements:

- **Significant reduction in inbound lender calls**
- **Higher operational efficiency** among frontline and back-office teams
- **Faster turnaround times** for lenders
- **Improved customer experience** across service channels

Employees reported higher productivity and morale, as they were able to focus on complex customer issues instead of repetitive verification tasks.



Workforce & Cost optimization

By eliminating thousands of manual tasks and calls, Arbella was able to **redeploy internal resources** to more strategic work, improving organizational effectiveness and freeing teams to focus on mission-critical service needs.

Modernizing Lienholder Notices

In addition to verification automation, Arbella implemented LenderDock's Notifi™ solution to streamline lienholder notifications. With no extra IT work required, Arbella now delivers loss payee and mortgagee notices electronically reducing costs, improving delivery accuracy, and eliminating delays.