ELIMINATING THE MANUAL GRIND:
HOW KINGSTONE INSURANCE SCALED OPERATIONS AND BOOSTED MORALE WITH LENDERDOCK

About Kingstone Insurance:

Kingstone Insurance Company traces its roots back to 1886 when it was formed as the Co-Operative Fire Insurance Company in Catskill, New York. In 1976 the company's name was changed to Commercial Mutual Insurance Company. In 1998 the company moved to its corporate headquarters in historic Kingston, New York.

In 2009, the company demutualized and was renamed Kingstone Insurance Company, now a wholly-owned subsidiary of Kingstone Companies, Inc. Kingstone Companies is publicly traded on NASDAQ under ticker symbol "KINS".

The Challenge: The Tedious Toll of Manual Verifications

Before teaming up with LenderDock, Kingstone Insurance was bogged down by an overwhelming influx of manual lienholder requests. Every single week, the team was forced to retrieve hundreds of voicemails and emails, followed by the time-consuming process of calling banks back or drafting replies to manually verify coverage.

This tedious workload was monopolizing time that the team desperately needed for more complex, high-value customer needs. Beyond the lost time, it was taking a significant toll on staff morale. Persistent and sometimes difficult lender inquiries created a high-pressure environment.

The Solution: Direct Integration and a Responsive Partnership

Kingstone was motivated to find a solution that would relieve this pressure, and the deciding factor to move forward with LenderDock was the platform's undeniable ease of use.

Unlike other vendor experiences, LenderDock provided a deeply technical yet frictionless implementation. The platform integrated directly into Kingstone's policy system, with the LenderDock team working together with Kingstone's IT department to ensure a smooth, secure process. What truly set LenderDock apart during and after the rollout was their partnership approach: a high level of responsiveness, a willingness to troubleshoot issues at a moment's notice, and exceptional flexibility during implementation.

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The Implementation: A Masterclass in Call Deflection

To ensure the success of the platform and officially break the cycle of manual requests, Kingstone implemented a firm, strategic deflection process to drive lienholders to LenderDock.
Their zero-exception communication strategy included:

- Voicemail Disabling: Shutting off the voicemail entirely on their Verifications extension and replacing it with a recorded message directing lenders to the LenderDock portal.
- Email Autoreplies: Setting an automatic response on the Verifications inbox explicitly stating: "Kingstone has partnered with LenderDock to handle our verifications... Kingstone will no longer provide verification or accept updates by phone, email or mail."
- Live Call Scripting: Equipping staff with clear, unwavering scripts to handle persistent callers, confidently informing them that all verifications—whether by phone, email, or fax—must now go through the LenderDock website.

The Results: Reclaimed Time and Scalable Growth

By adopting LenderDock and strictly enforcing their deflection protocols, Kingstone Insurance transformed their daily operations. The volume of inbound calls and emails from lenders plummeted.

Key Operational Wins:

- Massive Time Savings: The team has freed up over a full workday each week that was previously wasted on tedious verification requests.
- Boosted Morale: Eliminating the friction of difficult lender calls has taken a massive weight off the team's shoulders. Staff can now focus entirely on productive, positive customer interactions.
- Cost-Effective Scalability: The automation provided by LenderDock has allowed Kingstone to comfortably handle growing policy volumes without needing to immediately increase headcount.

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Conclusion

When asked what advice they would give to other carriers struggling with the same operational bottlenecks,

Kingstone Insurance didn't mince words: **"If you're managing a high volume of lender verification requests manually, and your staff is frustrated with lender calls, sign up ASAP."**

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