

CASE STUDY

Inside Branch's Journey to Smarter Vendor Risk Management

COMPANY

Branch Insurance

INDUSTRY

Insurtech

COMPANY SIZE

Fast-scaling carrier

GEOGRAPHY

Licensed in 28 U.S. states

USE CASE

Vendor Risk Management

PRIMARY STAKEHOLDER

Security & GRC

SOLUTION

VISO TRUST

From weeks-long vendor reviews to days - and earning regulator praise along the way.

The challenge: manual, slow, and stretched thin

Branch, a fast-scaling insurtech carrier licensed in 28 states, depends on hundreds of third-party partners to deliver for its members - from cloud-native data vendors to traditional repair shops. Balancing regulatory obligations with startup speed left its small security team stretched thin and fighting to keep pace with manual, time-intensive risk reviews.

- **Manual and slow:** Vendor assessments were fully manual - spreadsheets, questionnaires, document reviews - taking two to three weeks per vendor and creating backlogs.
- **Complex vendor mix:** Needed to manage both highly technical SaaS partners and low-tech service vendors with vastly different security maturity.
- **Limited resources:** Adding more people wasn't feasible. Branch needed leverage - not a larger team - to meet growing demands.

"You start with inventory, build context, train service owners, request collateral, or, in a sense of collateral, ask the vendor to complete a questionnaire, review collateral/questionnaire, synthesize the results of the assessment, schedule a report readout - it's a lot. Pretty soon, people start complaining that it takes too long to approve a vendor."

The challenge was clear: Branch had to keep up with rapid growth, which meant finding ways to efficiently manage more vendors without adding additional risk to the business.



Arkadiy Goykhberg

Chief Information Security Officer at Branch

"It changed the conversation. Now we talk about specific gaps - not filling out forms. It's two peers working things out."

The solution: smarter, human-centered automation with VISO TRUST

After trying traditional questionnaire-based tools, Mr. Goykhberg found something different in VISO TRUST - a partner that shared his vision of using AI to understand context, not just checkboxes.

"The way VISO TRUST approaches this problem really aligned with my vision - automate a process that understands vendor context and maps it to controls."

With VISO TRUST, Branch replaced tedious manual reviews with AI that actually understands the story behind vendor documents - from SOC 2 and ISO certifications to trust portal data. VISO automatically extracts and maps controls to Branch's own risk requirements, instantly highlighting what's important and where to dig deeper.

Instead of chasing forms and spreadsheets, Branch's team now focuses on meaningful conversations with vendors - talking through real or perceived gaps, not generic questionnaires.

The result is a balanced model - automation that does the heavy lifting, paired with human judgment where it matters most.

The results: weeks to days - and earning regulator praise

By building its vendor onboarding process around VISO TRUST, Branch transformed what once took weeks into a fast, connected workflow across procurement, finance, security, privacy, and legal.

- Vendor assessment that once took weeks can now happen in days
- If collateral is readily available, vendor due diligence can be completed in under two weeks
- Regulators praised the process's sophistication and maturity

"When we shared this process with our regulator, they were impressed with the level of maturity we achieved relative to our size."

The change went beyond speed. The new workflow brought teams together and made the experience better for everyone - fewer bottlenecks, clearer expectations, and faster approvals. Vendors appreciated the focused questions and quick feedback, while Branch gained sharper visibility into risk.

"It's not about replacing people," said Mr. Goykhberg. "It's about giving them leverage - so they focus on risk, not paperwork."

"Everybody talks about AI, but few do it well. VISO TRUST is a perfect example of using AI to solve a real business problem."

The future: continuous insight, smarter AI, and real-time trust

Branch's next chapter is about going beyond onboarding to continuous, contextual monitoring powered by AI. The goal is to stay ahead of risk by tracking configuration changes, aggregated risk acceptance, and vendor resilience in real time.

"Continuous monitoring is multidimensional - from financial viability to geopolitical events," explained Mr. Goykhberg. "We're working toward proactive detection, not just reactive reassessment."

He envisions a future where vendors share real-time dashboards that show how their controls actually perform - validated, transparent, and always improving.

Turning compliance into a catalyst for speed

Branch's story proves that AI doesn't replace people - it empowers them.

With [**VISO TRUST**](#), the team transformed vendor risk management from a regulatory burden into a business accelerator - delivering faster onboarding, deeper visibility, and a process that even regulators applauded.

"Velocity is everything in a startup. VISO TRUST gave us that - without compromising trust."

Book a demo

[**Book a demo**](#) to learn how smarter, context-aware automation can help you move faster—without compromising trust.