

From Churn to Retention: How KJ&A Stopped Losing Clients in a Hard Market

For over five decades, Kelley, Jiggins and Associates (KJ&A) has been a trusted name in California's insurance landscape, offering steadfast support and protection to their clients.

Their team works with 25+ providers to deliver tailored insurance solutions to more than 9,000 clients, and they ensure every detail of a personal lines policy—from jewelry to fine art and collectibles—is thoroughly protected. Through strategic growth via mergers and acquisitions, KJ&A continues strengthening its relationships with their partners and clients.

Caught in the perfect storm

About a year and a half ago, the Office Manager at KJ&A, Kim Meehan, noticed a concerning trend: there was an unprecedented increase in incoming calls from clients inquiring about premium increases. Reacting to each and every call in a timely fashion was severely straining on the team, causing customer retention rates to become a significant challenge

The culprit? The hard market had hit, driving up premiums and leading clients to shop around. At the same time, California's devastating wildfires were causing carriers to pull out of the market or decline renewal policies altogether.



The personal lines team faced immense pressure, working long hours and skipping lunch breaks to manage the overwhelming volume of phone calls, conduct manual policy checks and provide additional rewrites. The team attempted to hire more staff but struggled to find professionals with the expertise needed to handle client requests. Furthermore, the increased workload caused by the current market challenges limited their capacity to train newcomers to the industry.

Miguel Reynaga, a Personal Lines Account Manager, described client interactions as increasingly tense. What Miguel dreaded most about these calls were the awkward ten minutes he had to fill with small talk while frustrated clients waited, as he anxiously watched the carrier portal load on his screen. Although the personal lines team tried to check policies in advance, the manual work made this challenging. **“Many firms want to review every renewal that comes through the door,” stated Matt Jiggins, President at KJ&A, “but most just can’t manage to do this.”**

Once brokers finally logged into the portal, they could see how much a policy had increased but still lacked the data to explain *why* the increase had occurred. This caused more agitation from the clients who felt their broker was out of touch with their policy details, heightening the risk of taking their business elsewhere. The challenge of managing these difficult interactions with an already overwhelming workload, left front-line staff feeling burned out.

How Quandri gave their edge back

When Matt discovered Quandri’s Policy Checking capability, he presented it to the team as a solution to tackling the mounting workload. At first, the team was skeptical. Miguel said that in his 26-year-long career he had seen multiple tech vendors attempt to solve the pains associated with policy checking but none were able to accomplish it. Kim was concerned that it would create more work. Although they had their doubts, they couldn't deny their eagerness for an immediate solution to help brokers work proactively and retain their clients.



Upon reviewing Quandri's summary of the policy check, KJ&A's team were amazed by how detailed, accurate and easy to understand the report was. Without drudgingly logging into carrier portals, the personal lines team could see important policy information at a glance, directly within their Epic instance, such as why a premium increased, missing coverages and important talking points. Now, before a client even has time to call in, they receive an email from KJ&A with valuable, personalized advice about their policy—delighting clients and fostering loyalty.

Once the team began utilizing Quandri's policy checking reports, their workdays and the business took a major turn. Brokers were able to turn previously tense calls into valuable client conversations. "Instead of spending 10 minutes logging into the carrier portal, I now get the information I need instantly," stated Miguel. "It also enables me to be more proactive with clients, prioritizing those with upsell or cross-sell opportunities." Quandri's policy report allows the conversation to flow effortlessly out of brokers, offering valuable advice. By demonstrating a deep understanding of clients' needs and proactively addressing potential gaps or cost-saving opportunities, brokers build trust and reinforce their value.

"I WAS LOSING FIVE CLIENTS A WEEK AT THE BEGINNING OF THE YEAR BECAUSE OF PEOPLE'S PREMIUMS GOING UP. BUT BY BEING PROACTIVE AND HAVING PERSONALIZED CONVERSATIONS, I CAN SAFELY SAY THAT NOW I'M NOT LOSING ANY POLICIES."

Miguel Reynaga
Personal Lines Account Manager



Results that matter: Better service, higher retention and happier brokers

Quandri has enabled brokers at KJ&A to deliver immediate value to clients. No longer are they struggling with small talk, waiting for systems to load or reactively deescalating frustrated individuals. Instead, brokers proactively call clients to inform them of changes to their personal lines policies, transforming their approach to client service.

"This review makes us a lot more thorough on what is being generated by companies," stated Matt. "Every client is being touched now, not just reactionary clients." By enabling brokers to connect proactively, the team can provide outstanding service, implement discounts proactively, retain more clients, and seize upselling and cross-selling opportunities.

"IT'S AN EXCELLENT WAY TO STAFF STRATIFY. YOUR LEAST EXPENSIVE INDIVIDUAL (AI) DOES THE WORK TO MAXIMIZE YOUR EXPENSIVE STAFF TO BENEFIT THE COMPANY."

Matt Jiggins, President



Achieving ROI in a hard market

5X

Increase in client outreach

1000+

Missing coverages flagged per quarter

10X

Increase in client response times

With Quandri's Policy Checking capability, KJ&A has not only weathered the storm but emerged stronger, setting a new standard for personalized, proactive client service.

