

Improving through clear vision

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When we think of people with vision the usual people come to mind, Bill Gates, Lee Iacocca, Steve Jobs and of course, Henry Ford. These forward thinking individuals built or rebuilt businesses and achieved enormous success.

Everyone has an imagination but imagination is not vision. Vision is taking a situation, a business and looking at the big picture. Deciding where you want to take that business, then committing it to writing, creating a game plan. Developing and implementing that game plan over time to achieve your vision. The vision can change or be redefined over time in the wake of new technologies and unforeseen trends or legislative changes but the nucleus of the idea will still win out.

We at American Surety Company have vision as it relates to our place in the bail bond industry and the company we want to be for our agents. Before the first bail bond was written on American Surety paper after it was acquired more than 15 years ago, it was determined that criminal pretrial release bonds would be the primary line of surety written. ASC would not follow other surety companies who began with bail as the primary line, only to delve into other lines of insurance which ultimately brought them down for lack of expertise.

We have also worked to befriend technology in an effort to improve service and communications with our agents. We were one of the first companies to eliminate the need for an after hours answering service opting instead to allow the after hours calls from agents to ring directly to a cell phone carried by the duty underwriter. We created a web page at www.asc-usi.com, which allow our agents to download standard forms, email staff and link to a variety of industry related sites.

There have been many industry related newsletters published over the years. Our newsletter has involved into a balanced, factual and informative periodical which provide current information on the bail industry dispensing with innuendo and gossip. No other publication provides detailed and current legislative information.

American Surety and Underwriters Surety regularly contributes time and money to the betterment of the bail industry through legislative efforts and education. Our involvement with NABIC and now ABC is our vehicle for which we funnel our resources. The American Bail Coalition is looked to by PBUS and state associations for help in dealing with pressing legislative battles often times looking for ABC members to testify before legislators on why a bill should or should not be passed.

Several years ago ASC saw a need for an improved method for retailers to manage their book of business. Through a joint effort with other like minded surety companies a first of its kind internet based agency management program was developed for bail agents.

ASC can now boast nearly 50% of its agency force is subscribed to BARS.

Last year ASC worked to make it possible for some of its agents to put more money in their pockets by increasing the minimum premium that can be charged on small bonds written in Arizona, Florida and South Carolina. Bail agents in these states are now earning 25 – 50% more money on their smaller bonds. Seeing the success of the effort other surety companies soon followed suit.

Most recently we have established an email address for all our direct agents through www.ascbailagent.com and www.usibailagent.com. This email address will allow us the opportunity to communicate with all our agents on real time basis and disseminate information quickly in emergent situations. Our agents have already been receiving complete legislative updates, liability reports and monthly statements.

We truly believe at ASC-USI that we have a vision of how we want to conduct ourselves, operate our company and participate in the betterment and survival of the bail bond industry. We may make a misstep along the way but our vision is clear. Our seasoned staff and leadership is in place to provide our agents service which surpasses all our competitors and comfort in knowing ASC-USI is about trust, integrity, partnership and loyalty making our vision crystal clear.