EXDION Insurance
Humane Technology

RENEWAL BACKLOGS TO AI-DRIVEN PRECISION

HOW HUMMEL GROUP REIMAGINED E&O CONTROL

Key Results

01 95% Backlog Reduction (1,200 → 0-50)

02 60-70% Reduction in Renewal Cycle Time

03 8 Key Staff freed up and deployed as Business Support Specialists

04 3 Months → Days Policy Delivery

Client Profile

Established
Founded in 1957, Hummel Group is an established insurance agency with a long-standing presence in the industry.

Growth
Has maintained 10–20% annual growth in commercial lines, reflecting sustained expansion of its commercial business.

Geographic footprint
Operates across eight offices in Ohio and Indiana.

Risk advisory expertise
Recognized for its deep risk advisory capabilities and expertise in navigating complex commercial insurance needs.

Areas of expertise
Specializes in high-risk commercial lines, including oil & gas and manufacturing, where complex policies can increase E&O exposure.

Technology environment
Operates on the Vertafore management system suite.

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The Customer Challenge

Hummel Group's growing commercial insurance business was constrained by a manual renewal-review process. Eight employees spent their time comparing policies, terms, forms, limits, endorsements, and coverage changes. With 10–20% annual growth, the process simply couldn't keep pace.
At its peak:

- **1,000–1,200 policies** were sitting in the review backlog.
- The backlog represented approximately **30–45 days of work.**
- Individual policy reviews could take **20 minutes to multiple days,** depending on complexity.
- Manual comparison created avoidable operational friction and increased the potential for missed coverage changes and E&O exposure.
- Continuing to add staff would not create a scalable operating model.

Why Exdion
Partnership Over Product

> ***Our options were to throw people at the problem and continue hiring in this space, or to figure out an alternative solution. We chose the latter.***
>
> *— Cody Mast, CIC*
> *COO, Hummel Group*

What Exdion and Hummel Built Together

A Workflow Built Around Hummel—not an Out-of-the-Box Solution

Workflow redesign: Mapped the end-to-end renewal journey to eliminate bottlenecks, inconsistencies, and unnecessary manual steps.

Purpose-built AI configuration: Hummel SMEs and Exdion AI specialists jointly tailored extraction and comparison rules to Hummel's service standards.

Agency management system integration: Integrated with Vertafore to automatically access source documents, eliminating manual retrieval and uploads.

Iterative user-led development: Continuously refined extraction, comparison logic, outputs, and review workflows based on employee feedback.

Zero change. Maximum adoption: Seamless integration. Minimal disruption. Role-based training that empowers employee champions and accelerates adoption.

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Measurable Outcomes

01. Renewal Backlog

BEFORE
1,000–1,200 policies

AFTER
0–50 policies

95% Reduction

02. Backlog Age / Policy Lag

BEFORE
30–45 days
Peak: ~3 months

AFTER
Cleared daily

LEGACY BACKLOG CLEARED

03. Renewal Processing Time

BEFORE
20 min for small policies
Days for complex accounts

AFTER
6 min for small policies
Hours for complex accounts

60–70% REDUCTION

04. Manual Effort

BEFORE
8 Key Resources
Screen-to-screen

AFTER
Staff moved into higher-value work
Automated policy check

TRANSACTIONAL WORK ELIMINATED

05. Scalability

BEFORE
Hiring needed

AFTER
Growth absorbed

10–20% Growth

Area	Before	After
Review Method	Inconsistent naming Manual screen-to-screen policy comparison	Standardized checklists, structured data AI-enabled policy intelligence and automated comparison
Vertafore Workflow	Manual source-document retrieval and uploads	Integrated source-document retrieval
Team Role	Transactional QC review work	Business Support Specialists Client-facing, advisory, and higher-value responsibilities
E&O Mitigation	Human-dependent detection	AI detection of forms, exclusions, gaps

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What changed for Hummel's customers?

Policies could move through the review process dramatically faster, enabling the agency to deliver service without allowing renewal-review volume to create prolonged backlogs.

What changed for Hummel's employees?

The eight-person team was able to reimagine its roles and take on greater responsibility. All team members transitioned towards more client-facing advisory work, enabling 10–20% growth without the need for additional hires.

What changed for Hummel's business?

The agency gained a more scalable renewal operating model, one capable of supporting continued commercial growth without requiring staffing to increase proportionally with policy volume.

Industry Recognition

This disciplined consulting, change management, and AI-driven approach led the Business Insurance U.S. Insurance Awards to recognize Exdion and Hummel Group as the 2026 Insurance Consulting Team of the Year.

"The judges understand pain points retail agencies face and saw we found a creative solution to eliminate that challenge. The lift from a time perspective we gave our team back, the mitigation of E&O risk for our clients, for our agency - it really is pretty clear why we were considered."

— *Cody Mast, CIC*
COO, Hummel Group

Why Agencies Should Consider Exdion

"We would absolutely recommend other agencies to partner with Exdion. It's a technology-backed company, but Exdion is able and willing to listen to help build a meaningful relationship that is not just a one-way benefit, not just buying a product, but truly partnering to solve pain points."

— *Cody Mast, CIC*
COO, Hummel Group

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