Should the agency spend $200,000 on Cara?

Give Cara, the agency's current software, and an agency-owned tool one difficult commercial renewal to prove their value. A full-platform commitment can wait for the result.

WHAT THE NUMBER MEANS TODAY

Approximately $200,000 came up in a family conversation. The term, modules, users, setup and support are unknown. Cara describes pricing as tailored to workflows and usage. An annual fee and a three-year total imply very different decisions. Cara pricing and integration FAQ

Why each option deserves a look

Cara	Insurance workflows and access to agency systems both take time to build. Applied lists Cara as a partner. HawkSoft describes a two-way connection that can create notes and upload documents. Applied partner directory · HawkSoft partner listing
Applied Epic and CSR24	Lechner names both systems in its commercial-lines job description. Its portal handles routine certificates and complex requests. Epic now offers source-linked policy checking. Ask Applied which functions Lechner already pays for and the incremental price of the rest. Lechner commercial-lines role · Lechner client portal · Applied Epic policy checking
An agency-owned tool	Lechner works with contractors, real estate owners and manufacturers. Its account managers check issued policies against proposals and review unusual certificate requests. A custom tool could put those comparisons, the relevant contract and the outstanding carrier questions on one screen. Lechner agency profile · Lechner commercial-lines role

The question for the family

"What was the last file that made someone here say, 'This is why we need Cara'?" A specific example reveals the work, the person doing it and what a mistake would cost.

What Cara brings to the table

Oyster Technologies, Inc. does business as Cara. Vic Yeh, Nikhil Kansal and Jonathan Patel founded the company. It announced an $8 million seed round led by Kearny Jackson in March 2026 and reported seven-figure annual recurring revenue. The buyer independently confirms an April 2025 purchase of certain Oyster Insurance Agency assets. Current cash runway, profitability and retention remain private due-diligence questions. Cara data processing addendum · Cara founder announcement · Buyer's asset-sale notice

Work offered	Value to Lechner	What a reference or trial should show
Document review	Coverage comparisons, policy checks and proposal drafts. Cara funding announcement	An exclusion or superseding endorsement in a difficult contractor file, with the exact page.
Forms and service	ACORD application assistance, certificates and missing fields. Cara pricing and integration FAQ	Which skills resolve exceptions beyond the CSR24 portal and which fields a broker must verify.
Calls and email	After-hours intake, routing and information gathering. Cara product FAQ	A correctly routed request, a supported handoff and a record a broker can act on.
Agency systems	Epic access to account and policy documents. Two-way notes and document uploads in HawkSoft. Cara's Epic integration · HawkSoft partner listing	Read and write scope in the actual system, fees, exceptions, duplicate prevention and recovery.

What users actually report

In a Big "I" interview, Shafer Insurance described choosing Cara after two unsuccessful tools. Staff satisfaction and time saved were its clearest gains. Cara's own Keats study estimates 37 staff hours returned weekly. Its Keslar study describes licensed staff verifying the first pass. These accounts support testing the workflow. They supply no audited error rate or ROI for Lechner. Big "I" interview with Shafer · Keats case study · Keslar case study

One anonymous agent described errors in a residential binder request. The report concerns a different use case and an earlier experience. It supplies a failure to test, with no basis for estimating its frequency. Anonymous agent account

Cara's homepage cites 300+ brokerages and its trust center cites 1,500+ agencies. The pages use different descriptions and lower bounds. Ask for paying, active commercial agencies on Lechner's system and two comparable references. Cara homepage · Cara Trust Center resources

What Lechner would be agreeing to

Cara's public standard terms and data processing addendum were updated July 21, 2026. An executed agreement could change the allocation below.

Client data and model training	Section 1.6 permits training or improving Cara's models with aggregated customer content and usage data. It promises commercially reasonable de-identification efforts. Seek a signed exclusion covering files, prompts and outputs if Lechner wants its information kept out of shared training. Cara standard terms · Cara data processing addendum
Accuracy and liability	Lechner must validate outputs. The default provider liability ceiling generally equals the preceding 12 months' fees, subject to exceptions. Have counsel and the errors-and-omissions insurer check how a missed endorsement or incorrect certificate would be handled. Cara standard terms
Support and renewal	Uptime and response times apply when written into the order form. Default renewal repeats the term unless notice is given at least 60 days ahead. Specify hours, escalation, credits, named deliverables, overage caps and an exit for a failed pilot. Cara standard terms
Audit, incidents and sensitive files	The trust center lists a SOC 2 Type II report behind an access request. The DPA promises breach notice without undue delay. Obtain the report, exceptions, subprocessor list, retention settings and a notice deadline. Check file eligibility, including restrictions on identifiers and the business associate agreement requirement for protected health information. Cara Trust Center resources · Cara standard terms · Cara data processing addendum
Exit and continuity	Terms specify 60 days for requested customer-content deletion. The DPA allows up to 180 days for remaining personal data. Agree on export before termination, deletion from backups, proof of completion and continued access to broker approvals. Cara standard terms · Cara data processing addendum
Third-party permissions	The customer carries responsibility for agency-system access and form licenses. Test the connector in Lechner's environment. Confirm ACORD use and redistribution rights for the chosen route. Cara standard terms · PIA on ACORD licensing

Pennsylvania. For covered licensees, § 4515 requires due diligence and appropriate safeguards at third-party providers. Have the agency confirm its applicable obligations and exemptions for either a vendor or a hosted in-house build. Pennsylvania Insurance Department · 40 Pa.C.S. § 4515

A renewal review desk for Lechner

A broker opens one account, sees what changed, clicks the pages that support each finding, and decides which questions go back to the carrier.

EXAMPLE FROM A FICTIONAL CONTRACTOR FILE

Last year’s file includes a completed-operations additional-insured endorsement. The renewal quote lists general liability, but the supplied packet omits that endorsement. The desk shows the old page, marks the new document as missing and drafts a request for the current form. The broker can then confirm the answer and record the evidence.

What Kevin’s team can bring

Emma and Watchtower already have scoped review, named reviewers, and approval tied to exact wording. Three local fixture tests passed for the Lechner fact record, room-bound review and invalidating old approval after an edit. The earlier Lechner project dealt with public facts. Honesty.tools adds a way to test answers against evidence, capture corrections and rerun cases when the model changes. Watchtower · honesty.tools evidence and corrections

Work still to price. Read scanned schedules, preserve form versions and distinguish missing from contradictory evidence. Test on broker-labeled files. Begin with documents the agency can export from Epic and an approved summary the broker can file back. A live connector needs separate access and testing. Production also needs account permissions, access logs, retention, recovery, monitoring and a support owner.

Two other products the family might actually want

Contractor certificate requests	Read the request, identify unusual wording, and put the relevant contract and policy pages in front of the service team. Keep the existing portal for routine issuance. Measure the time spent on exceptions. Lechner client portal
The producer handoff	Before an account manager is out, assemble the last approved renewal decision, unresolved carrier questions, and who owes what by when. Senior producers can add dated playbook guidance. Staff can inspect the underlying file.

Ownership matters. Put the agency’s data, rules, evaluations and export rights in writing. Name who owns custom code, licenses the underlying Emma components, pays for maintenance, and can operate the system if the builder steps away.

When would $200,000 pay off?

Planning assumptions in US dollars. Compare matching workflows, verified quality, full operating costs and three years of support.

Interpretation	Three-year spend	Implication
$200,000 per year	$600,000	Flat fee, before setup, taxes, add-ons or overages.
$200,000 total for three years	$200,000	About $66,700 per year, before extras.
$200,000 in year one	$200,000 + years 2 and 3	Separate implementation, recurring license and usage before comparing.
One agency-owned workflow	$244,440 illustrative	Pilot and production setup of $82,440, plus three full operating years at $54,000 each.

Where the build estimate comes from

Pilot $22,440. 160 engineering hours × $125, 24 broker hours × $60, and $1,000 in test processing. **Production setup $60,000.** 400 engineering hours × $125 and $10,000 for security and integration review.

Annual $54,000. 24 engineering support hours a month × $125, $1,000 a month for hosting, models, document processing and monitoring, and $6,000 a year for controls. Additional AMS or form licensing, insurance, unusual procurement costs and scope changes are unpriced. Another 20 engineering hours a month adds $90,000 over three years.

THE LABOR HURDLE

At $50 per fully loaded staff hour and 50 working weeks, $200,000 a year requires 80 net hours back every week, or 160 tasks saving 30 minutes each. At the Keats study’s estimated 37 hours weekly, the same assumptions value that capacity at $92,500 a year. Cash savings depend on an avoided hire, lower overtime or other spend the agency can actually remove. Keats case study

The example build costs about $44,000 more than a $200,000 three-year deal and $356,000 less than three $200,000 annual fees. Scope and support differ. Lechner’s published account-manager role gives a scale check at $60,000 to $80,000 base pay. For growth, count incremental agency contribution after servicing costs. All totals are undiscounted. Lechner commercial-lines role

How to settle it with real work

The family can start after the holiday with the last difficult file and the account manager who handled it.

1. Establish the baseline	Who handles this task, how often, how long does review take, and where is the result filed? Ask the current software provider what the agency already licenses and what each add-on costs.
2. Run the same test	Start with a fictional demonstration. With agency approval, reserve 24 redacted, closed files for testing. Include routine work, a missing attachment, a midterm endorsement and a poor scan. Two licensed reviewers mark material changes, supporting pages and acceptable escalation in advance.
3. Score the whole job	Grade manual work, incumbent software, Cara and the independent build on the same inputs. Rotate reviewers and conceal tool names where feasible. Record median minutes through sign-off, correct citations, material misses, false alarms, abstentions and cost per accepted file. Weight results by normal case mix.
4. Set a decision rule	Suggested targets are 30% less median time through sign-off, a correct page or explicit uncertainty for every material item, and zero unflagged critical misses in the test set. After a miss, revise and retest on fresh files. Brokers retain final decisions in supervised use.

Questions for a commercial conversation

Ask Cara for a **one-workflow price** with users, volume, onboarding, integrations, annual increases, overages, support and exit. Ask for **two similar customers** using the same management system and permission to talk to their service managers. Ask each finalist to show a missed finding, a correction and an account export. IAOA advertises 20% off the annual fee with setup fees waived for eligible members. Lechner's eligibility and the offer's scope require confirmation. IAOA member offer · Cara pricing and integration FAQ

Lechner can evaluate Cara for purchasing. The in-house team should build from Lechner's own workflow and examples. Cara's terms restrict using the product to develop a competing service. Cara standard terms

HOW TO CHOOSE

Buy if Cara wins on several high-volume workflows and commits to the required integration and support. Use an existing module if it clears the same test at a lower cost. Build when Lechner's own review rules make a measurable difference and someone owns ongoing support.