

AgSouth Farm Credit

Centralizing borrower and collateral insurance verification across 50+ branches

85%

reduction in insurance-
verification administrative
work

"Since implementing Evident, we've seen an 85% reduction in administrative burden related to insurance verification. This allows our team to focus on building stronger client relationships."

Jennifer Davis

Chief Information and Strategic Initiatives Officer, AgSouth Farm Credit

At a glance

CUSTOMER

AgSouth Farm Credit

INDUSTRY

Agricultural lending / Farm Credit

CHAMPION

Jennifer Davis, Chief Information and Strategic Initiatives Officer

FOOTPRINT

50+ branches

USE CASE

Borrower and collateral insurance verification

CHALLENGE

Manual, fragmented verification across a growing footprint

SOLUTION

Centralized verification with automated collection and renewals

RESULT

85% reduction in admin burden

The challenge

AgSouth Farm Credit exists to get financing into the hands of farmers and agricultural businesses. As the organization grew its lending footprint and borrower base, the work of verifying borrower and collateral insurance grew with it — and the process it had wasn't built to scale.

Verification ran branch by branch, across more than 50 locations, with no centralized system tying it together. Each branch tracked its own documentation, which meant the same work was done inconsistently in dozens of places and no one had a single view of where coverage stood. The documentation itself was largely paper-based, so errors were frequent and staff time went into chasing, filing, and re-checking rather than into lending.

The strain compounded as the portfolio expanded. More borrowers and more loans meant more insurance documents to collect, more renewals to track, and more opportunity for something to slip — precisely when consistency mattered most. What AgSouth needed wasn't more people on documentation. It was a way to centralize verification and let automation absorb the volume.

The rollout

Rather than switching 50+ branches over at once, the rollout was phased. Implementation moved through locations in stages so staff and borrowers could adapt to the new verification workflow without disrupting active lending — a sequencing choice that mattered given that documentation had been handled locally at each of 50+ locations.

The platform was configured around how AgSouth actually lent, not around a generic template. Borrower data was consolidated into a single accessible system, and document collection and renewal tracking were automated on top of it — so instead of branch staff initiating and chasing each request, the platform handled collection and surfaced what needed attention.

As loan volume grew, the automated workflow absorbed the increase without a matching increase in administrative headcount. That was the point of centralizing in the first place: verification capacity that scaled with the portfolio instead of against it.

The results

85% reduction in administrative tasks. The clearest measure of the change was how much verification work stopped needing a person. Employees recovered hundreds of hours annually — time that moved from documentation handling to strategic initiatives.

Fewer errors. Automating collection and renewal tracking removed the manual re-entry and hand-filing that had produced mistakes under the paper-based process, and made coverage status visible rather than something you had to go find.

Reinvested capacity. The freed-up resources went back into initiatives supporting local farmers — the work AgSouth exists to do.

Stronger borrower relationships. With less time spent on paperwork, branch staff spent more of it with the people they lend to.

Before and after

	BEFORE EVIDENT	AFTER EVIDENT
Where verification lived	Branch by branch, no central system	One centralized system across the footprint
How docs were handled	Paper-based, manual collection and follow-up	Automated collection and renewal tracking
Coverage visibility	Fragmented; no single view	Borrower and collateral status visible in one place
Effect of growth	More volume meant more manual work	Automation absorbed increased loan volume
Admin burden	Baseline	85% lower

What this means for lenders

AgSouth's problem is a common shape in agricultural and commercial lending: insurance verification that was manageable at one scale quietly becomes a staffing problem at the next. The documentation requirement doesn't change — the volume does, and the manual process that worked at a smaller footprint doesn't survive growth.

What changed the math for AgSouth wasn't stricter process discipline at the branch level. It was moving verification off branch staff entirely — centralizing borrower and collateral insurance status in one system, automating collection and renewal tracking, and letting the volume land on the platform instead of on people. The result was a verification function that scaled with the loan portfolio rather than competing with it for headcount.

Scale insurance verification without scaling headcount.

Reduce manual verification work, improve visibility, and scale portfolio compliance operations.

[Request a demo](#)