



Vertafore™

Unleash your potential

Heist Insurance Agency

Best practices agency stays lean, green and paperless with help from AMS 360 and other Vertafore Solutions.

Since its inception, the Thomas H. Heist Insurance Agency thrives on innovation. In addition to traditional personal and commercial lines and financial services, this Ocean City, New Jersey-based business grew a significant niche with condominium insurance specifically geared to the beach towns in the surrounding area. It has gone green—eliminating everything from Styrofoam cups to paper files—long before it was the trend. And it's stayed on the leading, if not the bleeding, edge of technology to drive efficiencies and deliver more.

"We believe—and we've proven—that we can drive efficiency through technology," explained Thomas Heist IV, current president of Thomas H. Heist Insurance Agency. "We've consistently been on the bleeding edge and found that, even if it sometimes hurts, the benefits far outweigh the pain. This strategy has eliminated waste from our business—wasted time, wasted energy and wasted paper. We get more done and preserve the environment in the process."

The agency's first step toward a paperless environment was the elimination of paper faxing. "Now, every employee has their own fax number and everything is done electronically. Customers can fax directly in with no cover sheet—and our employers don't have to leave their desk or wait for someone to walk a piece of paper over to them. We also scan our incoming mail," said Heist.

The agency started transactional filing, or 'T-filing,' a few years back, as well. "When we have duplicate files, we have waste issues, we have E&O issues and we have people duplicating efforts," said Heist.

Saving Trees and Saving Time with AMS 360

This quest for a totally paperless environment is one of the reasons Heist Insurance was so enthusiastic about the release of AMS 360. It was one of the first agencies in the country to transition from AfW to AMS 360, to take advantage of its total customer view and advanced document management functionality. "With Document360, our people can attach that scanned mail or fax directly to a customer file," said Heist. "By adding this and all of our customer notes directly into the system, we eliminate the need for paper files. Not only does this save trees and save us between \$600 and \$700 a month on storage, we can also rest assured that we won't have to blow a Saturday searching through the files for the one letter an attorney wants. With our paperless system and AMS 360, we know where our documents are and we can access them easily."

Instead of clicking through various screens to respond to customer calls, Heist CSRs can open a dec page in AMS 360 that provides complete policy

Vertafore Solutions

- AMS 360®
- Direct Bill Commission Statement Download
- Sage®

Benefits

- Provides instant access to customer history in a single view
- Enables electronic documents to be attached to customer files
- Eliminates need for paper storage
- Reduces E&O exposure
- Direct Bill Commission Statement Download automatically downloads financial statements from the carrier into AMS 360 without manual entry
- Sage provides quick access to paperless forms

Proven Results

- 25 percent reduction in paper costs
- Savings of \$600 to \$700 per month on paper storage
- Savings of three hours of work time every day
- Ability to increase workload—the equivalent of one head count in accounting—without having to add an employee
- Addition of third location without adding staff



information in one view. “Everything my staff needs to answer customer questions is right there, without drilling down to find it. They don’t have to leave their desks to do their job anymore. They don’t put the customer on hold,” Heist said. This feature saves about a minute per call and is used on about half of the calls that come into the agency. That time adds up in a big way—to a projected savings of close to three hours a day, 15 hours a week—or 156 hours a year.

The Thomas H. Heist Insurance Agency is also seeing big benefits from Sage, which is used to quickly access electronic ISO forms. Employees simply type in the name of the form they want, attach it as a .pdf and e-mail it out, saving trees, time and cost. The agency is also a long-time advocate of Direct Bill Commission Statement Download. By automatically creating statements, instead of manually entering each line item, the agency has been able to grow without adding another person to the accounting department. By using AMS 360, Direct Bill Commission Statement Download and Document360, the agency quickly cut paper costs by 25 percent and runs more productively in the process.

Going Virtual and Going Strong

When one valuable employee was moving out of the area and others had the need to work from home, the Heist Agency went virtual. “At the time, we had a separate phone number in each of our two offices,” explained

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— Thomas Heist IV, President, Thomas H. Heist Insurance Agency

Heist. “We decided to centralize all phone activity with a voice-over Internet Protocol (VoIP) system. That means we need one receptionist, one accounting department, and our locations need to function as one big office. I can literally buzz one of our virtual employees, ask for a copy of something and have it print outside my office door.” The virtual employees save fuel costs, and the agency saves on energy costs.

The Heist Agency is now running so efficiently that it will add a third location this year, without adding any additional staff. “Our people are trained on our processes, and our technology links them seamlessly with our headquarters,” said Heist. “Technology gives us the opportunity to grow as the needs of that office increase.”

Getting Everyone On Board and Efficient

According to Heist, with this investment in technology must come an investment in education. “We transitioned one of our CSRs into a full-time trainer two and one-half years ago—and it was one of the best

things we’ve ever done,” said Heist. “We also send five to six people to the AMS Users Group Conference every year, so they can see and hear what’s new, talk to other agency personnel and get excited about the possibilities.” The agency recently set up a system to monitor each employee’s performance and workflow processes to ensure uniformity, and it continually looks for ways to eliminate duplication and waste.

All of this hard work has paid off. The agency was recently named one of the 2008 Best Practices Agencies by the Independent Insurance Agents & Brokers of America, in conjunction with Reagan Consulting. It also enjoys a revenue-per-employee that is well above the national average, even though the agency writes a lot of non-standard business.

“We are preserving the environment, working more efficiently and providing better service to our customers,” said Heist. “That’s what AMS 360 and our other Vertafore products enable us to do. We can get more done and bring more value to our customers.”

Vertafore is the leading provider of software, services and information to the insurance distribution channel, including independent agents, brokers, MGAs, carriers and reinsurers. Vertafore leverages a unique industry presence to deliver meaningful solutions—powerful technology, critical information and robust insights to help organizations effectively respond to business challenges and capture new opportunities. Vertafore solutions are helping more than 15,000 customers and 200,000 end users gain a competitive advantage to accelerate their business performance.