



## Higgins & Bolduc Agency

### Company snapshot

Established in 1928, Higgins & Bolduc Agency is a multi-generational, family-owned independent insurance agency providing the town of Oakland, Maine with everything from personal insurance to comprehensive business plans. Higgins & Bolduc self-describes themselves as a “standard main street America agency” — literally, their address is 56 Main Street — but their adoption of top-of-the-line insurance technology makes them far from the conventional connotation they've given themselves.

“We are more streamlined in our processes, and I think it's due to leveraging technology and knowing how to use every aspect of AMS360 and what it has to offer.”

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**Danielle Marquis,**  
Co-Owner,  
Higgins & Bolduc Agency, Inc.

# Higgins & Bolduc Agency

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## Vertafore® Solutions:

AMS360®  
PLRating™

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## Proven results:

- Increased productivity and reduced overhead costs
- Improved the customer experience
- Empowered informed decisions

Higgins & Bolduc resides in a town with a population of just above 6,000. However, there's nothing 'sleepy' about this high-performing agency. Through the adoption of AMS360, this agency was able to break away from the pack and experience substantial growth over the last 25 years.

When Danielle Marquis followed her father's footsteps and joined Higgins & Bolduc in 1999, there were a total of three people in the agency. Now, after 20 years, Marquis co-owns the eight-person, seven-million dollar in premium agency with her husband, Matthew.

Marquis came into the agency when technology was sparse. Email had only just emerged a few years earlier and they had been using a legacy agency management system. Higgins & Bolduc had been performing well but certain processes, such as certificates, took more time than Marquis would have liked. She knew that by adopting modern technology, Higgins & Bolduc could take the next step and grow considerably by streamlining operations.

Eventually, when the ownership passed on to Marquis, she made the initial push for implementing solutions in Higgins & Bolduc that would increase productivity and enable them to serve their clients better. This change came in the form of AMS360, which helped Higgins & Bolduc realize improved workflows and better customer experiences almost immediately.



## Redefining the customer experience

Higgins & Bolduc is the only insurance agency in Oakland, which would lead one to think that they don't have a great deal of competition. However, their lack of competitors in proximity means that they mostly compete with the big-box, direct-to-consumers of the industry. That's why when picking an agency management system, it was important for Marquis to choose one that enabled her team to provide a customer experience that rivaled the quick and reliable service of a thousand-person team.

"We're able to service our customers so much faster with AMS360," Marquis says. Instead of having to call customers back in a day or put them on hold, Higgins & Bolduc can service their customers right then and there — a necessity with today's on-demand consumer expectations. Marquis explains, "The biggest thing is how quick we're able to interact with our clients now. If they need an ID card, it's three seconds. We print the form, email it over — it's that easy!" The adoption of technology has enabled Higgins & Bolduc to offer the perfect combination of speed of service and human connection — two vital keys to success in any insurance agency.



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**Danielle Marquis**

*Co-owner, Higgins & Bolduc Agency*

While AMS360 has helped Higgins & Bolduc provide a differentiated customer experience, it has also significantly enhanced the agency’s daily workflows, improving productivity as well as employee satisfaction. Compared to the old legacy management system, Marquis explains that with AMS360, “The workflows are a thousand times better. It’s user-friendly, fast, and streamlined.” And because AMS360 is online, Higgins & Bolduc’s work never gets interrupted. “The general workflow with AMS360 makes getting from one screen to another easy and being able to open multiple tabs at the top saves us time,” Marquis explains.

With AMS360, Higgins & Bolduc has realized an improvement in workflows that has allowed them to increase their productivity immensely. Marquis recognizes that without AMS360, they likely wouldn’t be the strong and still growing agency they are today. “We are more streamlined in our processes, and I think it’s due to leveraging technology and knowing how to use every

aspect of AMS360 and what it has to offer,” Marquis explains.

With this increased productivity, Higgins & Bolduc has been able to keep overhead costs down without sacrificing the quality or quantity of work. The agency recently had a long-time employee retire and Marquis was left with a decision to make: start the process of finding a seasoned candidate with insurance experience or bombard her existing staff with more work. Upon sitting down with her team, she realized that because of AMS360, her staff had the capacity to take on the additional work without skipping a beat. She says, “AMS360 allows us to increase productivity while keeping the cost of overhead down. Instead of needing to hire another employee after one retired, we just dispersed her accounts among the other employees.” In an industry where people are your most valued, but also most expensive asset, avoiding hiring additional staff to keep up is essential.

## All about the numbers

Higgins & Bolduc is a smaller, local agency, so they still have a lot of customers that come into the office to pay their bills. AMS360's accounting feature ensures that Marquis' team stays productive when processing all kinds of payments and that mistakes are minimized. "AMS360's capabilities to reconcile cash and check payments saves us a ton of time and allows our customers to pay whichever way works for them," Marquis explains. "We can take cash or check payments, input into the system that the payment was made, and then make the payment to the insurance company. We can look back and say 'Yep, we see you did pay that bill,' and we can catch mistakes more quickly." A task that was historically time-consuming and tedious became swift and simple when Higgins & Bolduc started using AMS360.

Marquis also stresses the importance of using financials to gauge the health of her agency accurately. More specifically, she uses AMS360's financial reporting to understand if there is an issue with cash flow or a production area and then can make an educated decision on how to fix it. In any agency, it's crucial to have accurate and reliable financials that reflect the true state of the business so that any decisions made are made with confidence.

Because of AMS360, Marquis doesn't have to enter duplicate information into separate systems, and she can count on the data being dead accurate. Marquis says, "All of the information is there, and AMS360 has great reporting capabilities. Instead of just saying 'Oh yeah, we seem to be doing fine,' we have measurables to make informed decisions." Marquis no longer guesses as to how her agency is performing but gets regular, reliable reports that can tell her exactly what's going on and where she needs to focus her attention.

"AMS360 allows us to increase productivity while keeping the cost of overhead down."

**Danielle Marquis**

Co-owner,  
*Higgins & Bolduc Agency*

# Accounting Workflow before AMS360®

Higgins & Bolduc used a third-party accounting solution



**1**

Customer stopped by the agency to pay their bill in cash



**2**

Higgins & Bolduc entered the payment into two separate systems



**3**

The customer's spouse called one week later asking if the payment was made



**4**

Marquis' team was unable to quickly and easily identify if the bill had been paid or if it was still outstanding — they had to call the customer back at a later time to confirm that the bill had been paid



# Accounting Workflow after AMS360®

Higgins & Bolduc now uses the accounting function within AMS360



**1**

A customer stops by the agency to pay their bill in cash



**2**

Higgins & Bolduc can accept payment in whichever way is preferred by the customer without putting in additional work when a customer pays in cash or by check



**3**

The customer's spouse calls one week later asking if the payment was made



**4**

Marquis' team can quickly and easily identify that the bill has been paid and let's the customer's spouse know immediately over the phone





“ Without AMS360, we would be doing a lot of duplicate work. If you’re using some other additional accounting software, it doesn’t make sense. Put everything in one place so you can use the reporting capabilities, drill down on financials, and avoid duplicate data entry.”

**Danielle Marquis**

*Co-owner,*

*Higgins & Bolduc Agency*

At the end of the day, it’s Higgins & Bolduc’s responsibility to ensure that their customers’ payments go through to the carrier to ensure each customer’s policy is active. To do this with confidence — and without entering information more than once — Higgins & Bolduc relies on having the right system that can handle all their accounting needs. “Without AMS360, we would be doing a lot of duplicate work,” Marquis explains. “If you’re using some other additional accounting software, it doesn’t make sense. Put everything in one place so you can use the reporting capabilities, drill down on financials, and avoid duplicate data entry.”

Perhaps most importantly, Marquis believes that having all their financials within AMS360 will be incredibly valuable should they decide to sell the agency. “When you really want to start understanding the value of your agency or look for succession planning, you need to be able to show the value in what you’ve built,” Marquis explains. “There’s nothing we have to buy, no information we have to duplicate. It’s just all in there.” In an industry where M&A activity never seems to slow down, Marquis believes that your agency management system is your primary valuation tool and therefore, the key to receiving the value you deserve when you sell. Higgins & Bolduc doesn’t plan on selling any time soon, but they do believe that AMS360 will play a significant role in getting the appropriate value from their buyer when the time comes.

# Orange Partner Program

## A tailored set of solutions

Higgins & Bolduc has grown significantly since its inception nearly one-hundred years ago. But they aren't ready to slow down yet. That's why Marquis appreciates Vertafore's dedication to finding useful third-party solutions that she can implement to make AMS360 even more effective for her agency. She says, "One of the things I really like is how Vertafore partners with other vendors. They aren't exclusive to only the products they offer but endorse other add-ons that enhance your AMS360 experience." Thanks to Vertafore's Orange Partner Program, Higgins & Bolduc has access to plenty of useful third-party products that can be mixed and matched to provide a tailored set of solutions for the agency.

From Bridge, the streamlined communication tool, to ePayPolicy, the digital payment solution add-on, they all integrate directly with AMS360. "Because Vertafore endorses these products we feel more confident — adding them on to enhance our processes and make our workflows even more efficient," Marquis explains.

And while unfamiliar tools are typically difficult to adopt, Vertafore's robust vetting process of each partner ensures that every tool is intuitive, integrates seamlessly with Higgins & Bolduc's existing products, and has a positive impact on their day-to-day operations. "A lot of times when you add new things, employees are resistant to change," Marquis says. "Every time I've added something this year, however, they've told me how fantastic it is and how it's made their lives so much easier... To hear those things really validates spending money on technology for our staff and keeping our overhead costs down," she adds.

## Rating: from hours to minutes

Although Marquis doesn't deal with personal lines very often herself, she appreciates the integration between AMS360 and their comparative rater, PLRating, and the impact it has had on her team's productivity. "PLRating is a godsend," she says. "We have 20 carriers — that would be impossible to rate and make sure we are giving our client the best product that fits them, price and coverage-wise." Now, Marquis can be sure that every customer is receiving the best possible quote while her team spends less time searching. She adds, "It's a great tool to help streamline quoting to get a quick turnaround. To be able to do something at the same time when somebody's in your office is huge. We don't want to have to call back later once we've got a quote." Gathering quotes used to take Higgins & Bolduc an entire afternoon. Now, receiving quotes for a customer is just a matter of minutes — a transformation that helped not only the agency's bottom line but also its customers.

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### **Danielle Marquis**

Co-owner,  
Higgins & Bolduc Agency



# Rating Workflow before AMS360® and PL Rating™

Marquis' team manually retrieved quotes



**1**

CSR received a request for a quote over the phone



**2**

CSR informed the customer that they will be called back later in the day



**3**

CSR navigated to each individual carrier website to retrieve quotes for the customer



**4**

Once CSR collected multiple quotes, CSR called the customer back to relay quote information



**5**

The customer was inconvenienced, and didn't necessarily receive the best quote

**TOTAL TIME: 3 HOURS**

# Rating Workflow after AMS360<sup>®</sup> and PL Rating<sup>™</sup>

Marquis' team leverages PLRating



**1**

CSR receives a request for a quote over the phone



**2**

CSR retrieves quotes while still on the phone with the customer – without leaving AMS360



**3**

Customer receives the absolute best quote in the market in minutes

**TOTAL TIME: 5 MINUTES**

“ We can easily reach out and get a live video chat where Vertafore personnel will show us anything we want. We can ask questions, it’s interactive, and it’s extremely helpful. It takes maybe an hour and increases our productivity immensely. ”

**Danielle Marquis**

Co-owner,  
*Higgins & Bolduc Agency*

**Streamlined certificates**

Like most agencies, one of Higgins & Bolduc’s pain points is in the certificates process. They process a ton of certificates which can bog down the team and put the brakes on other parts of the business. “We have a couple of clients that have 20 or 30 renewal certificates that all need to go out in October,” Marquis says. “All of a sudden, we are inundated with these huge certificates lists.” With the power of AMS360, Higgins & Bolduc was able to improve their certificates process significantly with simple merging capabilities. Marquis explains, “Instead of going back and picking each certificate separately, ASM360 pulls over and merges the list — it’s a lot easier. They have to be done right but can take a lot of time, so it helps to streamline the process.”

**Intuitive support and training**

As a smaller agency that doesn’t have an HR department, training new employees and keeping them up to speed has always been a struggle for Higgins & Bolduc. “If we had a new employee, it was such a hassle to train them on the old system,” Marquis explains. “I don’t have time to sit with somebody for a week training them. Now, it’s so much more intuitive.” Thanks to the simplicity of AMS360’s workflows and easy navigation, Marquis’ new employees can get ramped up faster and start making an impact sooner.

Fortunately, she can also rely on Vertafore’s in-depth on-demand training through Vertafore University to get her new employees up to speed and keep her existing employees up to date.

From educational webinars to pre-recorded tutorial videos, Marquis' staff always has the training resources they need at their fingertips.

Additionally, Higgins & Bolduc has a vast number of experienced people at Vertafore at their disposal to learn more about how to get the most out of AMS360. "We can easily reach out and get a live video chat where Vertafore personnel will show us anything we want," she says. "We can ask questions, it's interactive, and it's extremely helpful. It takes maybe an hour and increases our productivity immensely." Whether someone is brand new to the agency or just needs a refresher on a specific action item, just a little time

spent with one of the many insurance professionals at Vertafore results in impactful improvements for Higgins & Bolduc.

### **The foundation for your core business functions**

As part of Vertafore's best-in-class platform, AMS360 is an agency management system that provides the foundation for independent agencies to grow their businesses and boost their profitability. It helps streamline workflows, improve renewals and retention, and drive new business resulting in improved employee productivity and a superior customer experience.

Devote your time and focus to the heart of your business — your customers — with the management system built for the high-performance independent agency.

[Learn More](#)



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