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# Brightway Insurance

## Company snapshot

Brightway Insurance began in 2008 in Jacksonville, Florida, and since that time, has redefined the industry. Its innovative franchise business model enables owner agents to spend the majority of their time growing their businesses, supported by a centralized, technologically advanced Brightway back-office staff. Today, with 108 locations, and licenses in 18 states, the company is further accelerating its growth through an aggressive merger and acquisition initiative that also includes opportunities for existing agents to acquire local agencies.

“The Vertafore folks worked 24 hours a day to get the data over. I can’t tell you how impressed I was with how they partnered with us to make everything work.”

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Michael Miller,  
*Vice Chairman and Co-Founder,  
Brightway Insurance*

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## Vertafore® Solutions:

### AMS360

## Proven results:

- Centralized renewal workflow tool enhances visibility and saves time
- Quality assurance application identifies anomalies, like duplicate policies and invalid numbers, so staff can correct these errors up front
- Increased system availability and speed enables staff to accelerate productivity
- Automated commissions enable company to grow without proportionally increasing accounting department

Brightway Insurance invests in AMS360® to increase efficiency, gain analytic insight and support the continued growth of its innovative franchise model.

Brightway Insurance is not your everyday firm. It's an independent agency with a unique franchise model that allows its nationwide network of owner-agents to focus their time on selling, while Brightway's 98-person centralized back office in Jacksonville, Florida, takes care of everything else. The customer maintains one relationship with the retail agent, while the support team works seamlessly in the background, handling everything from policy processing to customer support.

The concept has taken off—in a big way. In just six years, Brightway has grown from 20 stores to 108, operating in 8 states and licensed in 18.

"Our model wouldn't be possible without the right technology, from our agency management system to our VoIP integration; from comparative rating to integrated desktop," explained Michael Miller, vice chairman and cofounder of Brightway Insurance. "If we want to attract the best agents, we have to invest in the best technology. The foundation of that technology is Vertafore's AMS360."

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Brightway migrated to AMS360 Online in 2012. The management team chose this tool because of its scalability and features. By choosing the online version, they eliminated the need for internal hardware and software maintenance, which enables them to focus on their core business. Since implementation, the system has not only provided operational efficiencies, but has emerged as a valuable strategic tool to drive some innovative initiatives forward.

"In addition to opening organic franchises, we see a huge opportunity in mergers and acquisitions—a strategy that involves purchasing agencies in major markets as well as buying books of business," Miller explained. "We've also rolled out an assisted acquisition model that enables our franchisees to buy other agencies to grow their own businesses. We provide the financing, due diligence and pay a percentage of the purchase price. With these new models, technology becomes more important than ever."

For Brightway, this technology is both an efficiency enabler and a recruiting tool.

"With Vertafore, we have the best platform, which enables our agents and internal staff to get more done in less time."

**Heather Wesch,**  
*Assistant VP of Marketing and Distribution,  
Brightway Insurance*

"We show our prospects, through AMS360 and other technology, that we have invested in the future. With Vertafore, we have the best platform, which enables our agents and internal staff to get more done in less time," explained Heather Wesch, assistant vice president of marketing and distribution for Brightway Insurance.

## Harnessing the Power of Data

Brightway's senior management team has created a culture that relies on analytics, and AMS360 "shows them the money" by providing them with the hard data.

"By partnering with Vertafore and having AMS360, we have an open pipeline to our comprehensive data, so we can do our own analytics and forecasting," Miller said. "No other agency that I know of is using their technology to look into their business like we are."

For example, the agency has built a forecasting tool based on data collected from its franchises. Brightway leaders look at expense ratios, performance metrics and benchmark the most profitable owner-agents. Then, they use this information to help its other agents replicate that success.

"We've tied the analytics into predictive modeling, to help our agents make better business decisions," Miller said. "If an agent wants to know what would happen if he or she added a person, we can show the expense structure, cash flow and impact. By utilizing the data we have in AMS360, we can increase sales by helping our agents make better decisions."

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*Michael Miller, Vice Chairman and Co-Founder,  
Brightway Insurance*

The agency even uses analytics to reward its top performers.

"We have created an incentive program called Horizons, based on the six metrics we measure for each owner-agent, using our AMS360 data," explained Tim Lash, director of data analytics for Brightway Insurance. "Through this program, agents earn Horizons "funds" to buy everything from business cards to leads to advertising."

Lash is also developing rating algorithms for carriers, so Brightway leadership can identify their most valuable agency partners.

"A VPN to the SQL server gives us full access to any scrap of data in AMS360, so we can build applications and query data that our leadership uses to help our agents succeed," Lash said.

### **Automation, Ease of Use, and Efficiency Gains**

In business, time is money. Since implementing AMS360, Brightway Insurance has seen efficiency gains—both in its centralized processing operation and in new agent onboarding.

"AMS360 is much more intuitive than what we had before. Now, instead of having new owner-agents come to headquarters for a week of in-person training, we offer web-based system training on workflows and processes, so they can learn the basics at home," Miller said. "Now they come here for a few days and we can spend that time talking about sales strategies, not how to use the system."

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Since AMS360, Brightway's already highly efficient back office has increased productivity and visibility into processes.

"We created a workflow renewal tool that alerts our team when policies are up, and provides visibility into the entire renewal process," explained Jenny Petersen, system administrator manager for Brightway Insurance.

When you consider the fact that Brightway averages approximately 4,800 renewals a week, you can see how critical this transparency is to ensuring timely processing and workload balancing among the 20-person renewal team.

"We also built an application for the Quality Assurance team within AMS360 that helps them find anomalies in the data. With 108 locations and more than 400 people submitting policies in the

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*Michael Miller, Vice Chairman and Co-Founder, Brightway Insurance*

system, we get a lot of challenging information,” Lash said. “The app enables us to find things like duplicate policies, invalid policy numbers and other errors, and take care of these up front.”

With AMS360, Brightway also automated its commissions, enabling the agency to grow without adding a proportional number of people in its accounting department.

“The exciting part is the fact that we’ve just scratched the surface of what we’ll be able to do with AMS360,” Petersen said. “We’ve only begun to unlock its potential.”

### **The Power of Partnership**

Just as Brightway partners with its owner-agents to help them succeed, Miller wanted that same kind of partnership with the company’s technology provider.

“One of the first things I noticed after implementation was Vertafore’s culture of finding solutions. It’s not a ‘this is it, do it our way’ company. If we come to them with a new way of doing things or an innovation, they say, ‘we’ll figure out what we can do,’” Miller said. “It is clear that they’re committed to helping us reach our

goals. We’ve seen examples of that commitment over and over again.”

For example, the Vertafore team integrated AMS360 with the phone system, so when a customer calls, it pulls up the account number and associated data, based on the caller I.D.

“Our representatives don’t have to look up the information or ask questions because they have all the data in front of them,” Miller said. “We average about 1,300 inbound calls a day. Even if we save 30 seconds per call, if you multiply that by 1,300 by 20 days a month, by 12 months a year, you see a real savings—and, more importantly, a way to deliver a better customer experience.”

For Miller, integration is the “Holy Grail,” and something Vertafore does better than anyone else.

“Whether they’re working with third-party products or their own, Vertafore provides the tight integration we need to get the most use out of our data,” Miller said. “I feel confident that we have the right technical partner with Vertafore. I think it’s going to be an exciting future.”

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