

Customer Case Studies



High Expectations

Cook, Maran & Associates had high expectations. They were met.

Depth of Knowledge

Westrope General Agency reduces account processing backlog and realizes immediate stress relief with WAHVE talent.

Customer Service

New Jersey's Wilhelm Agency found top-quality experience in places like Seattle and Tennessee.

Member of the Family

For Miller's Insurance Agency, Inc., WAHVE delivered not just superior service, but a valued team member and participant.

Why Wahve?

Companies who need and value talent will continue to have access to the brainpower of retired employees.

Why WAHVE? I'm asked that all the time by people who have just met me and are just getting to know WAHVE. My answer is always the same – because experience should never be compromised.

When we started WAHVE, our goal was to provide insurance firms with a cost-effective alternative to offshoring by outsourcing needed work to our industry's emerging retirees who have the expertise and want to continue to work, but from home.

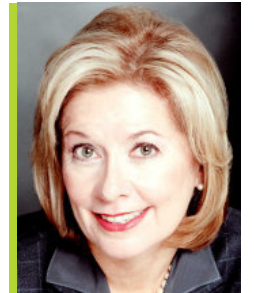
We created a very granular qualifying and matching process so that we can provide our clients with the best "work at home vintage employee"(wahve) to fill a specific need, whether process, support or

customer service work, front-office or back-office – on a part-time, full-time, project or consulting basis.

Our wahves have been in the insurance industry for at least twenty years. And no matter your needs or your geographic location, WAHVE can provide staff for less than hiring the same level of skill using the traditional hiring process.

We think our service and our "vintage" workers are second to none. But why should we be the ones to tell you how well it works? We think the best advertisement for WAHVE comes from our customers. So we asked them: "Why WAHVE?"

Their answers make up this case study report. We thank them for



their honesty and candor. Each company had its own specific need, and they tell how WAHVE is helping them meet that need. As you read through each one, think about what in your business could benefit from a wahve worker who is uniquely matched to your company and needs.

If you have questions, call me. I'm always happy to help you locate the right talent that fits your company.

Best,

Sharon Emek, Ph.D.
CEO & President, WAHVE

High Expectations

Cook, Maran & Associates had high expectations. They were met.

The problem: A backlog of work.

Cook, Maran & Associates was having a processing issue; audits, endorsements, and policy reviews were starting to multiply and there weren't enough people with the necessary skills to help get the workload tamed. "They're not the simplest tasks," said Beth Gardner, COO of the full-service insurance agency with headquarters in Southampton, NY. The agency's 60 staff members were quickly becoming bogged down.

The company had hired two assistants, but they were still new to the business and weren't up to the level needed to understand and complete the processes. Also, the account managers had just taken on more duties. "We needed to give them some relief," said Beth.



The Solution.

Timing is everything.

Beth received an email from the Big I that contained an article about how insurance firms were finding the workers with skills that suited their needs well. That article talked about a new company called WAHVE (Work At Home Vintage Employees) and the institutional knowledge of the insurance workers they provide. Beth decided it was time to call WAHVE.

A few phone calls and phone interviews later, Cook Maran hired WAHVE to provide a remote worker – called a “wahve” -- to work on processing tasks. What had impressed Beth and her team during the candidate phone interviews was the wahve’s background and history of effectively handling complex situations and processing issues. “She had done even more [in her career] than we were asking her to do,” says Beth.

The wahve worker’s ability to easily transition into the job eliminated the

need for an account manager to act as middleman, says Beth. “The mail that used to go to the account manager first now gets sent straight to our wahve, and then she’ll call us if she has questions.”

Having hired our wahve in September 2011, Beth says the company is “confident in her ability to get things done with limited amount of training on our systems and processes.”

The experience was so positive that Cook Maran hired its second wahve to handle certificates of insurance and more basic work, freeing up an assistant to cover for a maternity leave. One wahve is now working 37 hours a week, while the other wahve fills in where and when needed for the short amount of time she’s needed.

Redirected energies.

It’s been a very positive experience for Cook Maran. Employees are less stressed thanks to the absence of a

backlog. An added bonus – the account managers are able to redirect their energies toward remarketing efforts.

The specialization in the insurance business is why WAHVE works for Cook Maran, and why Beth believes WAHVE is a great solution and one that came as no surprise to Beth. “I had high expectations, and they were met.”



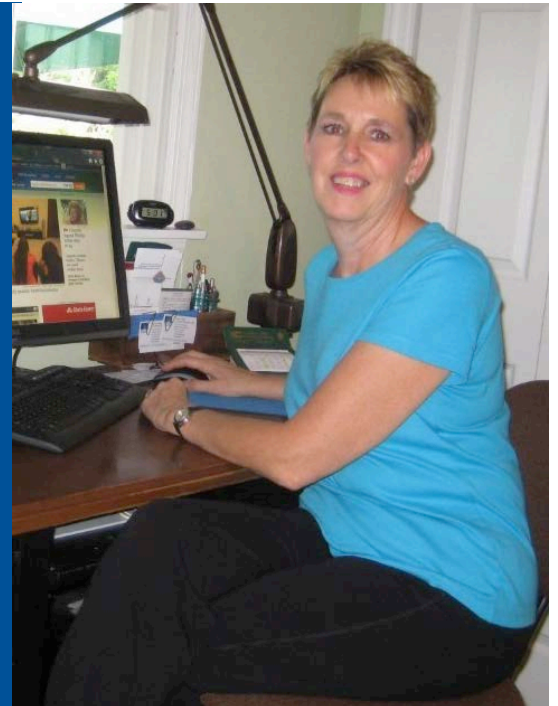
Depth of Knowledge

Westrope General Agency reduces account processing backlog and realizes immediate stress relief by enlisting the help of WAHVE talent.

The problem: a backlog of commercial lines work

Westrope General Agency, the seventh-largest commercial wholesale brokerage firm in the US, found that business expansion had put quite a burden on their staff in terms of keeping up with all that new business.

Jill Truitt, Westrope's vice president, oversees 185 employees handling the company's commercial wholesale brokerage business. As business grew, however, she noticed her staff being bogged down by processing work. That's when she turned to WAHVE.



The Solution.

Finding value in WAHVE

When Jill went looking for help, WAHVE was her first and only choice. She had checked with WAHVE clients, and the feedback was more than positive: it was glowing. And looking at the combined expertise of the typical WAHVE worker, Jill knew she'd found the right talent pool. "Some companies train non-industry workers in insurance, but that's not what we wanted," she said. "We were looking for people who did not need much training and who also had the depth of knowledge in insurance."

"I trusted the management team and ownership of WAHVE," she said, plus she liked what WAHVE brings – career professionals with experience unmatched by traditional employment placement services.

Instant productivity: delivered

Jill hired not one, but three wahves, who handle what Jill says is very detailed commercial lines policy checking, rating, and processing endorsements and related invoicing. Having been on board since January 2012, the wahves have delivered what Jill calls "immediate stress relief" for her and her staff. The wahves were productive immediately, helping to reduce a huge backlog of work in a matter of a few short months. That's been a blessing to her staff. "They can focus on other things demanding their attention."

During Westrope's busiest season, Jill says the wahves have taken on huge amounts of work, freeing up her

staff to handle the more personal contact with customers. "We pretty much buried one wahve in work," she says.

Getting the wahves on board was easy. "I cannot stress enough how easy it has been. Plus, I was surprised at how quickly WAHVE found the right worker with the right experience. We haven't had to shoehorn in anyone."

WAHVE set up the remote connectivity from our wahves to Westrope's systems, which Jill says was a quick and easy process. She said once the connectivity was established, her wahves were able to immediately start training on Westrope's workflow and then get to work. "I can't imagine anything easier."

Jill says she's been impressed with WAHVE's monitoring of the quality each wahve produces for her company. "They walk their talk 100 percent. I'm such a fan."



WESTROPE
WESTROPE GENERAL AGENCY

Accent on Customer Service

New Jersey's Wilhelm Agency found top-quality experience in places like Seattle and Tennessee.

The problem: lack of qualified workers.

Avi Wilhelm is no stranger to remote workers. His insurance agency, The Wilhelm Agency, Inc. in Lakewood, N.J., an agency of 10 people, has used local remote workers in the past to get the back-office work done. So when a change in phone systems occurred, Avi wanted to use the new technology as a catalyst for making workflow changes and adding staff.

Yet New Jersey's high costs of living make hiring expensive, and the candidate pool near his agency does not lend itself to the insurance industry. In fact, Avi originally turned to WAHVE to find qualified staff in 2010 when an employee with a 90-minute commute moved out of the area, and he couldn't find qualified people nearby.



The Solution.

Customers first.

When Wilhelm hired his first wahve, she filled the role of a commercial lines assistant for his small business accounts. But Avi found the experience to be such a positive one, he moved her into a full CSR position. His first wahve was so successful, that he hired two more wahves. One lives in Seattle, and the other in Tennessee – far from his East Coast location.

One wahve is now the head account executive for his large clients. She manages his book of business and has her own assistant and in-house bookkeeper and claims person. The other manages his personal lines business.

All of Wilhelm Agency's wahves deal directly with the agency's clients. Avi says the location of his wahves -- all in the US -- is something he believes clients appreciate. "People get turned off by outsourced workers in foreign countries. I get turned off by it." But he says that his clients either don't realize or don't have concerns with the Wilhelm Agency's workers being located in another part of the U.S.

Better experience, greater efficiency.

For Avi, the experience of using WAHVE has been "phenomenal. We've got really good people." He's impressed by the quality of the work, the way the workers handle customers and interact with staff, and the experience – 30 years of insurance knowledge and skills -- he was able to afford through WAHVE. "The wahves are much more cost-effective for us."

About hiring remote workers, Avi says: "If these three people had walked into my office and lived around the corner, it would have been the same thing. I would have hired them on the spot. The difference is they are a dying breed in my area, and if I did find them, I would probably not be able to afford them because of where we're located."

Wilhelm Agency has wahves with years of insurance-specific experience and is gaining efficiencies by using remote workers from other parts of the country.



A Member of the Family

For Miller's Insurance Agency, Inc.'s Fran Shaw, WAHVE delivered not just superior service, but a valued team member and participant.

The problem: lack of a strong local candidate pool.

Change comes reluctantly for some people. Fran Shaw, CEO and president of Miller's Insurance Agency, Inc. in Downingtown, Pa., admits to being "critical and cynical" when it came to hiring a remote worker. A career insurance professional, Fran was used to the traditional agency model – employees occupying office space and being physically present during meetings. So when it came time to hire, Fran wasn't convinced that a remote worker would fit. "I kept wondering how I was going to gauge this [the worker's efficiency and effectiveness]."



The Solution.

Now Fran is one of the strongest supporters of the WAHVE experience. "It's opened up the talent pool," she said. "It's not just about being in this county and being close enough to commute to work. That doesn't matter at all."

Remote, yet closely involved.

Her wahve was located in the Carolinas and never met anyone in the office, Fran explained. Yet to Fran and her team of approximately 45 employees and part-time staff, the wahve was "part of the family. She was on conference calls and on Skype."

The payoff was almost immediate, too. Fran said the wahve worker, who handles commercial lines business for the agency, has made suggestions that have saved the company time and money. Because of her depth of experience, the wahve has helped Fran's group improve several procedures that streamlined work processes and brought more efficiency to the office. Plus, she's discovered a few misfiled renewals, saving the agency time and improving the services to the customer.

Unparalleled experience.

Because her wahve handled commercial renewals, Fran didn't have to give her a to-do list. Supervising the worker hasn't been an issue. Fran credits that to WAHVE's core business model. Unlike traditional employee arrangements, for a wahve worker "The

motivation is different. They're choosing to do this. They could choose to be fully retired, but they still want to help the industry."

That level of dedication is exactly what won Fran over to the WAHVE experience. As someone who was hesitant to try working with a remote employee, she's now a convert. She expected surprises, but the biggest surprise was that there wasn't one. "To be quite honest, I was extremely critical and cynical about the process. I kept thinking "Can this work? And you know what? Yes it can. It has only benefited us."

