



HEFFERNAN INSURANCE BROKERS SCALES AI PARTNERSHIP WITH STITCHSTUDIO INTO EMPLOYEE BENEFITS

Written by Robert Nielsen, HIB Business Analyst

FROM PROPOSAL CHAOS TO STRUCTURED WORKFLOW ACROSS BENEFITS QUOTING

Heffernan Insurance Brokers is expanding its partnership with StitchStudio by bringing a proven AI workflow model to Employee Benefits. After successfully deploying AI to unify carrier information and support more consistent placement decisions, Heffernan identified a parallel opportunity in benefits.

“We were impressed by the solution StitchStudio built with us on the commercial side and saw the same manual work was happening across our benefits practice, so we wanted to expand with a partner who understood how our teams work, not just the technology. StitchStudio took a very complex business problem in Employee benefits and streamlined it to a simple client focused capability”

- Kate Grasman CIO Heffernan Insurance Brokers

The challenge was transforming Employee Benefits’ proposal workflows from processes that are highly manual, fragmented, and difficult to scale to a streamlined, intuitive workflow.

THE PROBLEM:

In Employee Benefits, inefficiency spanned the entire proposal lifecycle. Account managers and producers had to track cases across email threads, manually coordinate outreach to carriers, and reconcile responses that arrived in inconsistent formats across multiple product lines. Even before meaningful analysis began, teams spent hours re-keying data, standardizing terms, and rebuilding comparison workbooks. This work was repetitive, error-prone, and persistent. Notably, this work also did not scale as plan complexity grew across multiple lines, tiers, and enrollment scenarios. It occurred on every case and every renewal, pulling time away from higher-value activities like advising clients and finding better solutions to their business needs.

Rather than pursuing a new standalone solution, Heffernan relied on a proven **SOLUTION**: partnering with StitchStudio to target a high-friction workflow, structure it end-to-end, and remove the administrative burden without removing human control.

THE APPROACH:

HEFFERNAN AND STITCHSTUDIO BUILT AN AI-SUPPORTED STRUCTURE around every stage of the proposal management process. The platform deploys consistent requests to the selected carriers, captures responses as they come in and normalizes them against a common comparison structure. It then produces client-ready outputs in the formats Heffernan already uses.

HEFFERNAN'S TEAMS STAY IN THE LOOP THROUGHOUT, reviewing how information is interpreted and applying judgment where it matters most: which carriers to include, how to frame the recommendation, how to advise the client. The additional value from StitchStudio's platform was employee enablement. The solution itself helps the team to understand core principles of AI, including configuration, performance monitoring, evals, and observability.

HEFFERNAN TREATS EACH CARRIER SELECTION AS A MARKET JUDGMENT.

Knowing which carriers fit a given group's appetite, service profile, and pricing is part of what the agency sells, and it's where years of producer experience pay off. The tradeoff is that when teams are buried in quote prep, that judgment can get short cut. The same carrier list can go out based on muscle memory, or the team over-includes carriers and pays for it in the normalization downstream. With the prep work handled, the team can be more deliberate about each carrier set chosen for a group and that time comes back toward the recommendation, the negotiation, and honing their position before the client meeting.

HEFFERNAN IS IN THE ADVICE BUSINESS, but the data assembly business has come along with it. The value of the agency relationship grows when producers and account managers can spend real time on plan design, employee communications, and where the program should go next year and the year after. The challenge is that every quote cycle eats into the hours that would otherwise go to more of those conversations. StitchStudio compresses the heavy lift of the proposal process, giving the team back their time, and the client relationship remains focused on decisions for today that still include the future of the program.

StichStudio developed a cutting-edge tool previously unavailable across the entire insurance industry. Although the need for a centralized automated Employee Benefits system has existed for several years, previous technology was not equipped to provide a sufficient solution for Heffernan. This ground-breaking solution was made possible by StichStudio's masterful harnessing of powerful Agentic AI processes.

But it was not only StichStudio's use of cutting-edge technology that made this solution possible, but their flexibility, ability to take feedback from business partners, and lightning-fast iterations across their designs process. Joyce Buckner, an Operations Manager in Group Benefits deeply, involved in the development process, had this to say:

"We've been trying to find a solution for the last couple of years, but a lot of tools were too cookie-cutter and didn't really fit how complex our groups are. We had one conversation [with StichStudio], and three weeks later they had a mock-up that hit it out of the park. Working with them has been such a great experience—they're very creative, very responsive, and their attention to detail really blew me away."

- Joyce Buckner, SVP of Operations – Group Benefits.

THE IMPACT:

StichStudio's solution has significantly cut the time previously spent organizing, formatting, and reconciling data, allowing account teams to move more quickly from carrier responses to client recommendations. Proposal workflows are more consistent and easier to track, while the quality of comparisons improves through standardization. Most importantly, producers and account managers can spend more of their time on analysis and client relationships, rather than administrative coordination. As StichStudio CEO Karan Mishra describes it:

"The relationship expansion into another line of business has been a testament to the trust we seek to earn at StichStudio to solve our client's big challenges across their business, and a natural next step. The manual work behind benefits quoting, across group, and voluntary, is some of the heaviest work in the industry. Solving it changes where brokers can truly focus their expertise."

At a strategic level, this work represents more than a single workflow improvement. It demonstrates that Heffernan can take a proven AI deployment model and apply it across different parts of the business without starting from scratch. The work in Employee Benefits is the next proof point in a longer story about what happens when AI is built to last.

