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EMC Educates on Need for Real Time

It's one thing to have the home office tech staff up to speed on real-time communication offerings for agents. But it's quite another to have the *field staff* educated.

EMC Insurance Companies focuses on both internal and external education—and it's paying off in quoting counts and new business, says Heather Boustead, EMC's lead applications systems analyst.

Based in Des Moines, Iowa, EMC writes commercial lines (constituting 85% of its total book) in 50 states and personal lines in 42 states via some 3,200 appointed agents. Major niches are municipalities and schools, particularly in the Midwest.

Boustead oversees EMC's agency interface and related transactions, such as billing, claims and policy inquiry. With the rate of agency adoption of real-time technology heretofore generally poor around the industry, EMC has been chipping away at the issue with success. "If you know you have a weakness, you have to address it somehow," Boustead says. "We try to get everyone educated—our marketing reps and our agents.

"I understand if you're new to it, it's hard to talk about," Boustead says of some of the carrier's staff as they visit with agents." We try at every opportunity to give our marketing reps training. We track percentage of agency real-time use by marketing reps, and those who understand technology best have higher numbers of usage. They're simply doing more locally on sales calls with agents to get more traction."

On the East Coast in particular, EMC field reps "early on in the game knew how important real time was," she says. "They just got it and their numbers were higher for the agency rate of adoption. They knew the agents will be writing with other carriers on the East Coast on a real-time basis, so we pushed harder in those states first."

Field reps are trying some innovative things to improve agency usage, Boustead says. One EMC marketing rep in Des Moines invited CSRs from various agencies within a 100-mile radius to a luncheon meeting to talk about real time and interface issues and to see demos.

An EMC branch manager in Michigan suggested the company add comparative raters to the agency interface offerings, Boustead says. "We put them in place late last year and this year we've seen a significant increase in personal auto quotes because agents out there hadn't even been giving us a shot at the business."

The carrier also educates agents on real time directly via e-mail campaigns and a newsletter, Boustead says. The help desk staff makes outbound calls to CSRs to ask about workflow and to try to improve usage of real time. "If we are looking at our transaction list, and see those agents doing most or all of their inquiries using the traditional method where they're signing onto our Web site," Boustead says, "someone from our help desk site will call and ask them what we need to do to get them set up and trained."

The issues why agents aren't fully using real time are varied, Boustead says. Sometimes connections are slow, particularly with EMC's many rural agents. Or they may have some issues with their software providers. They may simply have an expired password that needs resetting. And sometimes agents get discouraged early on—and a bit of encouragement and advice can get things moving. But if you don't ask about the problems, you can't suggest solutions, Boustead points out.

The staff also works with comparative raters and agency management system providers to improve the EMC workflow to help appointed agents get more comfortable with real time.

EMC has grown its personal lines book in selected territories and real-time technology supports this growth in many ways, Boustead says. Policy counts and real-time inquiry usage continue to rise as marketing efforts and automation partnerships continue.

Resource

EMC's experience proves that when field marketing managers are conversant about the company's real-time offerings, agency usage increases. The ACORD-User Groups Information Exchange (AUGIE) provides a handbook to help agents maximize their time with company field marketing reps. The guide is called Productive Agency Visits by Insurance Carrier Field Reps: A Guide to Improved Communications on Workflow & Technology.

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