

# Case Study

## Insurer sees sales conversions jump 20% and saves \$3 million in costs



### New eAgent CRM solution boosts sales and marketing performance

#### Business situation

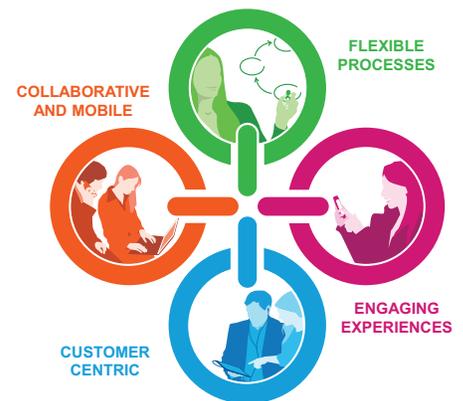
A leading global provider of supplemental accident, disability, health and life insurance products for families and individuals needed a process overhaul. In a digital age, it was still using paper-based processes that slowed the sales cycle. Inefficient lead distribution often meant agents waited a month or more to receive new sales leads. Policy applications were difficult to track through the system. The integrity of data stored in core backend systems was not always accurate. These issues led to a lower-than-desired issuance rate for underwritten policies and cumulatively cost the company millions in lost revenue each year.

To overcome these challenges and improve its sales and marketing performance, the company opted for a new CRM and marketing platform. With its highly mobile, door-to-door sales force, the provider particularly sought mobile functionality to best equip its agents. For help in building a solution tailored to its needs, the company turned to Avanade and Accenture for the right answers.

#### Results delivered: faster and more mobile customer service

Avanade architected a new CRM platform for the insurance provider, fully integrating it with existing backend systems.

With the new eAgent approach, life is dramatically different for sales agents included in the project's first release.



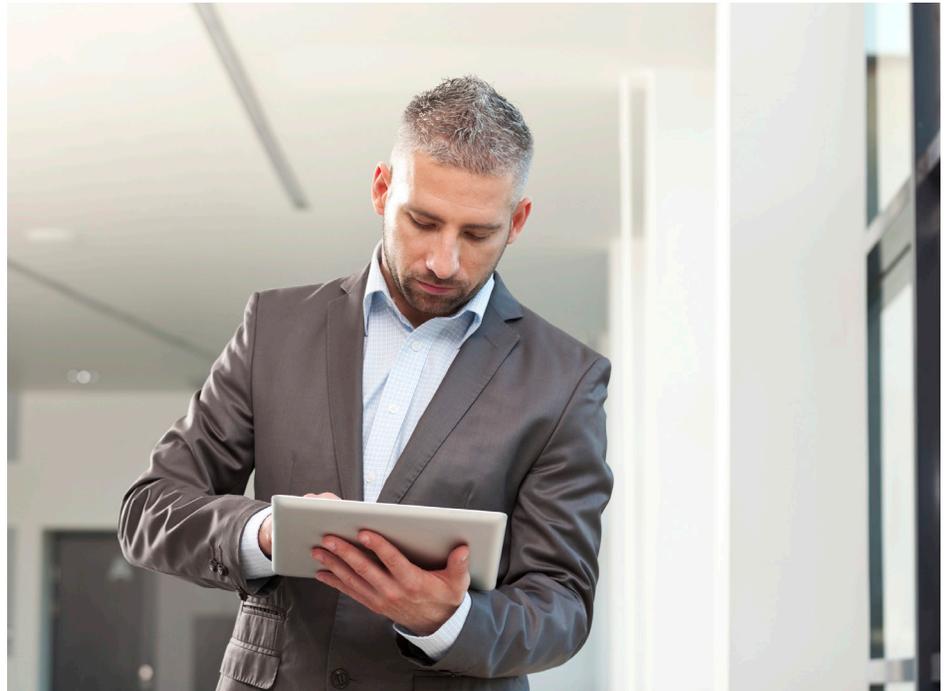
**Work Redesigned:** A responsive, mobile CRM system helps agents close sales and service customers in record time.

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### The Work Redesigned Difference:

- With the new system in place, a call center professional is freed from tracking applications through the pipeline, and can focus on responding to more meaningful policy inquiries.
- Using the eAgent tool loaded on a company-provided tablet, an insurance agent can deliver presentations to customers, calculate rates, model scenarios, and process signatures and payments for new policies.
- A customer receives full policy details, completes all underwriting and purchases a new policy on the spot, thanks to the new CRM system.



They no longer are left waiting for a monthly list of leads, delivered by snail mail. Today, they simply fire up their tablets, access their leads for the day and begin traveling to appointments using the automated route-mapping and scheduling tools.

The new tablets and CRM platform deliver all the tools these agents need to meet with prospective customers. An agent can launch a presentation, run a rate calculation, process underwriting questions, accept policy signatures and even accept payments.

For customers the new process is vastly more efficient, with the majority of those purchasing getting same-day underwriting approval. Customers previously waited eight or more days for application finalization—which now can happen nearly instantaneously.

Equipped with a mini-store of rich knowledge, agents can respond to customers' questions with at-the-ready sales and product brochures and other documents loaded on their tablets. Actuarial data now is coherently maintained across the field sales force—with the eAgent solution, the CRM tool serves as the central system of record. The application process is more secure: Signatures can be accepted via the tablet, as can payments, which are encrypted. Previously, paper-based signatures were needed and credit card numbers had to be written down and phoned in for processing. Sales were lost as paper applications were left with customers, who then had to fill them out by hand and fax them to the company.

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Tracking a policy application through the system used to be a confusing, hit-or-miss process, but now is intuitive and accurate. Agents no longer need to call the office with queries, but can quickly check progress on their own. The issuance rate is climbing, because the solution offers better validation and control around agent input. Further, sales results can be tracked better and in real-time, thanks to the Dynamics CRM 2013 Mobile Application on the iPad. Agents can instantly assess their performance against their goals.

Avanade considered agent retention in designing the solution. Gamification will be introduced into the tool, including award tracking

and automated rules to promote communication between managers and agents. These features will improve job satisfaction—and thus, retention—among agents.

Field managers also benefit as the eAgent platform provides them with the basis for real-time activity management. Native functionality within the tool creates an onboarding blueprint, bringing greater visibility and accountability to the onboarding and sales processes.

For the insurer, better business intelligence adds another element to this comprehensive solution. The CRM system acts as the sole resource

for surfacing business intelligence reports, including a series of existing CRM charts and reports. The company now can slice and dice sales revenue data, gaining enterprise-wide business insights that drive more effective decision making.

The company has seen solid bottom line benefits thanks to the new CRM system. Lead disposition rates increased by more than 30 percent, sales conversion rates jumped 20 percent and annualized premium value rose 50 percent in some territories. Some \$3 million in cost savings has been realized to date—but gains also include intangibles. Agent retention and productivity is high, and customer satisfaction is on the rise.

### The inside story: Microsoft Dynamics CRM underpins this mobile solution

The insurer selected Microsoft Dynamics CRM as the platform that would equip the insurer's agents to pursue leads—and convert those leads to sales—most effectively. Several factors influenced this decision, including the solution's competitive pricing and the available cloud hosting option.

Release 1 involved piloting the Microsoft Dynamics CRM platform with added functionality for automated lead assignment, route mapping and appointment management. In parallel, the team deployed tablets with sales tools such as the rate calculator, an offline agent portal and an automated leads solution. This pilot was delivered in two markets to 60 agents.



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The team is working on the next two releases. One will introduce an offline application for multiple mobile platforms. The other will deploy the eAgent solution to the insurer's operations across the United States, extending functionality to agents in customer policy and claim servicing, sales presentations, needs assessment analysis, electronic application submission and payment collection.

To date, the system has already been seamlessly upgraded to CRM 2013 online. With Avanade's efficient, future-oriented system architecture the upgrade went smoothly, requiring no changes to the solution. The process involved only a simple impact assessment and a trial run.

### A look to the future

Ongoing and future releases will introduce even more features—including interactive sales presentations—to drive further productivity improvements and cost savings. As eAgent rolls out across the United States, the insurer will have made the new and innovative solution a critical component of its overall strategy for growth.

For more information:

[www.avanade.com/workredesigned](http://www.avanade.com/workredesigned)

### About this company

This global insurer is a leading provider of supplemental accident, disability, health and life insurance products for families and individuals in North America, Europe and the Asia-Pacific region. The insurer has more than four million active policies in North America and nearly three million customers worldwide.



#### About Avanade

Avanade helps customers realize results in a digital world through business technology solutions and managed services that combine insight, innovation and expertise focused on Microsoft® technologies. Our people have helped thousands of organizations in all industries improve business agility, employee productivity and customer loyalty. Avanade combines the collective business, technical and industry expertise of its worldwide network of experts with the rigor of an industrialized delivery model to provide high quality solutions using proven and emerging technologies with flexible deployment models—on premises, cloud-based or outsourced. Avanade, which is majority owned by Accenture, was founded in 2000 by Accenture LLP and Microsoft Corporation and has 21,000 professionals in more than 20 countries. Additional information can be found at [www.avanade.com](http://www.avanade.com).

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#### North America

Seattle  
Phone +1 206 239 5600  
[America@avanade.com](mailto:America@avanade.com)

#### South America

Sao Paulo  
Phone +55 (11) 5188 3000  
[LatinAmerica@avanade.com](mailto:LatinAmerica@avanade.com)

#### Africa

Pretoria  
Phone +27 12 622 4400  
[SouthAfrica@avanade.com](mailto:SouthAfrica@avanade.com)

#### Asia-Pacific

Singapore  
Phone +65 6592 2133  
[AsiaPac@avanade.com](mailto:AsiaPac@avanade.com)

#### Europe

London  
Phone +44 0 20 7025 1000  
[Europe@avanade.com](mailto:Europe@avanade.com)