LEVERAGING THE "AUTOMATE" IN AUTOMATION

XDimensional Technologies enhances its Nexsure agency management platform, providing the equivalent of a part-time employee

By Nancy Doucette

Wouldn't it be great to have an employee who never calls in sick, takes a vacation, or becomes distracted during the workday? Greg Arnold, senior sales executive for XDimensional Technologies, Inc. (XDTI), says users of the vendor's Nexsure agency management system can achieve that when they "opt-in" for the ImpactSuite enhancement to the system. "Internally, XDTI refers to ImpactSuite as 'Max Impact'—a new agency employee," Arnold says with a chuckle.

In late July when we spoke with Jan Holcombe, CIC, vice president of personal client services for Roach Howard Smith & Barton, headquartered in Dallas, she reported that ImpactSuite performed 94.95 hours of what XDTI refers to as "human equivalency work" the previous month—essentially a part-time employee who isn't on the payroll. "ImpactSuite takes some of the repetitive processes that an account manager would have to do in the system and automates them so a human doesn't have to 'touch' them," she notes.

Dave Cacheiro, vice president at DRD Insurance in La Habra, California, states proudly that the agency has seen a 20% productivity gain in the two years since the agency began implementing ImpactSuite. "It automates routine tasks, which frees up our staff for new business sales and prospecting," he says.

Arnold explains that ImpactSuite is designed to help Nexsure users increase productivity, build client loyalty, and grow sales. By automating tasks that would have to be done manually, or require human intervention, ImpactSuite frees up staff for "higher value interactions—like proactive customer calls."

Agencies can use ImpactSuite to build client loyalty through the creation of online campaigns and improved electronic communication.

Additionally, ImpactSuite can help boost sales through automated account rounding communications and other drip marketing messages.

Karen Bitzer, CPCU, ARM, is CIO for Roach Howard. The agency was an early adopter of Nexsure, going live in early 2005. She says she is always excited when XDTI rolls out a new feature to the Nexsure platform. "The XDTI developers are very smart people," she observes. "They really think things through. When it comes to setting up ImpactSuite, they do 90% of the work."

Arnold elaborates: Once an agency using Nexsure signs up for ImpactSuite, XDTI conducts an initial interview meeting to establish the agency's goals and strategies. "The wording of emails, texts and other client-focused communication is based on an agency's needs," he says.

Fine-tuning electronic communications

Cacheiro recalls working with XDTI developers to create various automated emails. "We looked at drip marketing emails that larger organizations were using," he recalls. "There's a fine line between too much communication and just the right amount."

Ultimately, DRD determined that sending a client between seven and 10 emails a year was optimal. Cacheiro says the emails include a "like us on Facebook" or "follow us on Twitter" offering, in addition to cross-sell emails, "thank you for your referral" emails, and seasonal advisories such as "don't leave your holiday purchases visible in your vehicle when you're shopping."

DRD, a predominantly personal lines agency, also relies on ImpactSuite to communicate with clients whose policy is on the verge of lapsing due to nonpayment. ImpactSuite pulls client contact preference information from Nexsure so the communication is tailored to that specific client. It can be an email, text message, automated voice message or fax. In setting up the email and text messages, Cacheiro had XDTI include a hyperlink to the carrier, which in some cases even logs the client into the carrier's payment system. He adds that he appreciates that the system informs him of the date and time the client reads the email, or whether someone picks up if a voice message is sent.

Arnold explains that agencies control which clients receive ImpactSuite's automated communications. "By checking the 'enable service automation' box in Nexsure, ImpactSuite is activated," he points out. Behind the scenes, more customization can take place. Nexsure provides "classifieds"—non-underwriting, nice-to-know details about the account. For instance, does this client receive a gift basket or a card at the holidays?

Classifieds can be used to flag an account as a "reputation risk" should the client be displeased with the agency for some reason. "The reputation risk accounts won't get the 'like us on Facebook' email," Arnold says. "The last thing an agency wants is for a frustrated client to 'vent' on social media!"

That said, Arnold notes that savvy agencies pull a list of reputation risk accounts and contacts them to see what can be done to make things right.

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—Greg Arnold
Senior Sales Executive
XDimensional Technologies, Inc.

Nothing falls through the cracks

At Roach Howard Smith & Barton, ImpactSuite is being used only in the personal lines department at this point. "It allows us to do things we didn't have time to do before," Holcombe notes. Like DRD, Roach Howard utilizes ImpactSuite to help staff handle nonpayment cancellation notices. "We don't have the manpower to contact every client who happens to be late on their payment," she acknowledges. But should a client be away on vacation, they are unlikely to receive the notification the carrier sends via surface mail. "Generally, clients can still receive their email or text messages when they're away," Holcombe says. "So they can still be notified of the impending cancellation due to nonpayment."

She says she had XDTI set up ImpactSuite to release its notification a couple of days after the carrier sends its notice, in the event the payment crossed in the mail.

Mindful of the counsel offered by E&O providers that agents should do nothing when a carrier issues the nonpayment notice of cancellation, Holcombe discussed ImpactSuite's capabilities with an E&O consultant. "She said because it is an automated process, she didn't see a problem with it," Holcombe says.

Holcombe notes that "touching" clients throughout the year helps with retention, and she points out that ImpactSuite helps Roach Howard do that via an "in force" campaign. She explains that when the agency issues the initial policy for a client, ImpactSuite automatically sends out a "thank you" email from the account manager who is assigned to do the service work. If that first policy happens to be an auto policy, ImpactSuite automatically generates the ID cards when the carrier downloads the policy into Nexsure and emails them to the client. Additional communication is "dripped" to the client at various times throughout the year, beginning with how to report a claim. "We've scheduled these emails to go out at comfortable intervals," Holcombe

notes. "We don't want clients to receive them all at once."

Bitzer values how intuitive ImpactSuite is once Holcombe established the parameters. "As part of the 'in force' campaign, 90 days after an initial policy is written, the client automatically receives an email for the corresponding coverage. For instance, if we write the auto first, 90 days later ImpactSuite will generate an email asking to write the homeowners, renters or condo coverage, explaining the benefits of writing both coverages through Roach Howard.

"But, let's say a month after the auto took effect, we write the homeowners," she continues. "That scheduled email will be deleted and we don't have to do anything to remove it from the queue. ImpactSuite 'sees' that we have the homeowners, so that 90-day homeowner solicitation email will not go out."

Personal lines clients up for renewal also receive automated emails generated by ImpactSuite. "Prior to the time the carrier generates the renewal, an email goes out to the client, letting them know the renewal is coming up and we are working on it. We offer them the option of an account review," Holcombe states.

Account managers receive kudos from clients who receive birthday greetings that are generated by ImpactSuite. "It looks like the account manager sent a personal email to the client," Holcombe says. "Account managers get thanks from clients for things they didn't have to do. We're always looking for ways to differentiate ourselves from the competition. This helps."

XDTI's Arnold concludes by acknowledging that agencies can perform these functions on their own, manually. "But why, when they can be automated?" ∎

For more information:

**XDimensional Technologies, Inc.
ImpactSuite**
Website: www.nexsure.com/
Automation_Marketing.html