

The power of people and technology

Improve productivity, retention through intelligent workflow technology

By Allison Armstrong

The answer to retaining top-performing teams is a simple one: Organizations must provide the resources necessary to enable each team member's success. In the insurance industry—as well as most others—this can be accomplished through three key concepts: ensure the team has the right people doing the right work; understands the big picture; and collaboratively works as a unit. And, each of these concepts can be realized by the implementation of intelligent workflow processes.

At the highest level, intelligent workflows increase agency capacity and provide unprecedented insight into business processes by routing work throughout an agency based on logical and customizable parameters, including coverage limits, renewal dates or premium amounts. A drastic departure from traditional workflow processes, intelligent workflows enable professional insurance agencies to improve team productivity and retain top talent by empowering employees to succeed.

The evolution of workflows

To date, many insurance agencies have implemented either manual procedures or automated task management within their agency management systems. However, both of these approaches have flaws.

Manual procedures are written instructions on workflow processes that employees choose to follow—or



not. Typically, they are not automated and can't be enforced. Automated task management, which might be included in an agency management system, only provides users with a checklist of personal tasks to accomplish and has little to no impact on reducing an individuals' overall workload. Additionally, these workflow processes often don't encompass an entire business process from start to finish, nor do they allow for automating workflows for functions like accounting or human resources. Ultimately, both approaches lack the flexibility to adapt to specific agencies' needs, work styles and employees.

Intelligent workflows not only address the shortcomings of the traditional workflow processes, but they also provide additional insight and benefits to users and their organizations. Automated, traditional workflows route documents from person to person without regard for policy, client or business characteristics. Intelligent workflows allow work to be assigned to specific employees and teams based on agency-defined characteristics and industry best practices. As a result, intelligent workflows help organizations ensure all employees work on the right tasks at the right time, effectively increasing

agency capacity and business process transparency.

Results through intelligent workflows

Today, agents and account managers often find themselves burdened by the administrative clutter involved in the ongoing maintenance of existing policies. Overwhelming agents with administrative tasks can take them away from high-value activities, such as selling more business or providing value-added services for customers. So, how can agencies remove administrative burdens to enable employees to succeed? Ensuring the right people work on the right tasks at all times is key. By leveraging intelligent workflows to route work automatically to the appropriate owner, agents are able to minimize or eliminate time spent on low-value tasks and ensure that they only spend their time on revenue-generating activities.

Additionally, intelligent workflows allow all key stakeholders to monitor

the progress of an important piece of work—such as a renewal—in real-time, to enable the team to gain a much clearer level of insight into business processes, and therefore, better understand the big picture. Intelligent workflows also eliminate delays that can occur when someone is out of the office by automatically routing work to someone who is available. End-to-end insight also enables all employees to keep track of documents associated with their work and who is working on them at all times, eliminating time that might otherwise be dedicated to track down misplaced documents. By providing this insight, employees can better gauge process efficiency, balance workloads, quickly identify bottlenecks and make adjustments accordingly.

Ultimately, when each team member has visibility into where each task is and knows how to access the documents associated with that task easily, the team as a whole can better collaborate and work as a streamlined unit.

Intelligent workflow effectiveness

Changes in processes and technologies can be difficult for employees to adapt to and embrace. Therefore, agencies need to support employees adequately when switching from processes with legacy systems to intelligent workflows. Improving employee productivity and retention through workflows doesn't end with the purchase and installation of an intelligent workflow solution. Independent agencies must ensure success through thoughtful, collaborative and consistent implementation, employee training and ongoing refinement.

1.) **Consistent implementation.** As with any technology solution, agencies must institute an implementation plan for maximum efficiency and employee productivity by encouraging or requiring all employees to use the technology instead of continuing to use traditional or written workflows. With intelligent workflows, agencies' comprehensive business processes can be automated and monitored, giving the entire team confidence in its prescribed best practice

workflows. This increases return on investment for an intelligent workflow solution radically.

2.) **Training.** Adequately training existing and new employees in how to use the technology is essential. A wide variety of training options exist through technology vendors, user groups and consultants. With intelligent workflows, training new employees on their steps in the business process becomes improved dramatically as the workflows are embodied in the software as opposed to in a procedure manual.

3.) **Ongoing refinement.** Insurance agencies that are most successful with technology are those that seek to improve the processes with which they use technology constantly. Because intelligent workflows provide ongoing insight into the productivity levels of each agency team—through business process reporting and monitoring tools—agencies can refine and enhance their workflows over time as their business and teams evolve and grow.

As professional insurance agencies become increasingly competitive, agents will need a combination of two assets to maintain a competitive advantage: people and technology. Agencies that succeed in the future will give employees tools to service clients faster, increase productivity and compete on a broader scale, all of which takes technology. ■

Armstrong is a director of product management at Vertafore. She identifies and develops new business opportunities and develops strategic plans and roadmaps for new products, solutions and services to ensure the company achieves its business goals of maximizing return on capital, profit and growth. Prior to Vertafore, Allison held various marketing and product management positions at AdmitOne Security, SNAPin, WatchGuard Technologies, ADIC and Symantec.



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