The Automated Agent

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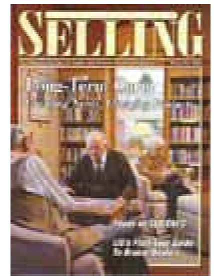

Keep It Flowing

QUICK! THINK back 10 or 20 years. Let's go back to when we all worked in those inefficient paper-wasting offices of yesteryear. We had to fill out forms by hand. Remember those days? We had hundreds of thick client binders and had to place all those forms manually into those overstuffed files. Ahhhh, the good old days! What great inefficiency it was.

What's that you say? That sounds like your office today? Amazing, isn't it? Technology has come so far in recent years, but those inefficiencies of yesterday remain entrenched in our daily routine, not to mention all of that paperwork with which an agent still must contend. Document this, file that. Paper, paper, paper! It's everywhere you look. Think about this for a moment: Have you ever seen a shred of paper on the Starship Enterprise in Star Trek? I didn't think so.

This brings us to the real question: How do we make the transition from the office of today to the office of tomorrow without upsetting the whole works in the process? In previous articles I mentioned a few tools, programs and procedural tips that an agent might use in his or her daily routine. While these are steps toward improving efficiency and selling better, they do not necessarily bring us closer to the paperless office. To achieve that probably will require a miracle or a lot of workflow management.

The reason that we still have all of this paper around is much like the reason we are not all driving solar powered cars. The technology exists, but it is expensive and still not as reliable a the current models. Examining work flow is probably as exciting as watching the grass grow. It is, however, a ''must be discussed'' topic. Examining how we work, alone or in a team, is an integral part of finding a better way to do it. Whenever an agent or agency implements new tools or software into the equation, someone must look at how it will affect the overall operation. There also must be a plan of action so as not to upset the delicate balance of egos and emotions that exist in every office. Having the administrative assistant now e-mail the agent all of his or her messages may be the proverbial straw that breaks the camel's back if the assistant is not prepared for it, despite the fact that it is a more efficient means of delivery.

All agencies have limited resources with which to work. Time and money are precious commodities that should not be wasted. Whether you work by yourself or in an agency of 50 plus, the goal of work-flow management is to increase your efficiency in conducting business. The basic steps involve defining the processes in theagency, setting priorities and then identifying the weaknesses. As work-flow efficiency improves, the agent and agency as a whole will realize extra dollars for better equipment or marketing, which in turn will result in more sales. The agent also will realize more time to spend with clients and prospects. Keep in mind that an agent's number one mission should be to build relationships and get signatures. Everything else in the agency should be designed to support that. Large insurance companies have spent millions,of dollars on designing work flow for their employees and agents. A small to mid-size agency needs to examine it as well. There is also no better time to create or revise the company's procedures manual.

Pull Together

The first course of action is to get the team together on the same page. The team members should have a common place from which to work. Software such as Microsoft Project, collaborating online at a Web site such as http://www.intranets.com or just putting everyone's thoughts into an Excel spreadsheet are great ways to share information among a team.

Getting everyone involved in change will- make them feel that they are contributing to important operational decisions. This should be done in a special meeting, not one that is a regularly scheduled event. This adds excitement to the project and gives it more merit. A clear strategy and goals will need to be outlined. Be sure to emphasize that this is a group project. The team's first course of business will be to examine the flow of how everything is done in the agency, I mean everything, from answering the telephones, processing paperwork, sending faxes and filing letters all the way to the last follow-up on a sale. People may be surprised to find that there are a few things they simply can't improve, not necessarily because these things are impossible to improve on, but rather because the vendors with which the agency works dictate what is required.

The team also will find items that can be improved on, however, some of which might surprise them. A good example of this is faxing. My staff used to waste much time standing by the fax machine waiting while documents were sent, or checking to see if a fax for which they were waiting had arrived. There are several good solutions to this problem. A fax server installed on the network is one example. Setting up an account with an online service such as E-fax.com or Jfax.com is another. Regardless of which solution you choose, when properly implemented, you can have your entire staff faxing directly from their PCs. To solve the problem of adding a signature to your computer-generated letters, you can obtain a signature tablet for under $100 and store signatures as digital images to paste onto documents as needed.

Putting the preceding example of faxing under the scrutiny of work flow management, the team should look at it this way. The fax machine can send one page every 45 seconds, which would equal 450 seconds or seven and one-half minutes for a ten-page document. If the agency sends only two such faxes a day, over an hour a week is wasted just faxing documents. This does not take into consideration the time or cost of printing those documents to fax them out in the first place. Taking this a step further, if the agency has a staff of 10 and each person sends two 10-page faxes a day, this can multiply quickly to a larger expense than ever considered.

Set Priorities

When all of the processes in the agency have been defined, you are ready to set priorities. Not all of the solutions will entail technology. Some solutions may be as simple as implementing new guidelines for handling client information or simply moving the postage machine to the receptionist's desk. As with any team effort, someone will want to move the employee break area 50 feet closer to the main offices so they can get there much faster. This is not a viable work-flow improvement. When the team has set its priorities, you will need to assess what will improve the work flow in each area. Is it a technology solution? Procedural? Or both?

Dealing with technology issues can be difficult at times. Finding the correct solution to a particular problem may in itself produce other problems. Your team will need to ask itself some hard questions. Will the solution pay for itself in a short time? What unforeseen costs may crop up? Will there need to be training? How easy will it be to revert back if this solution does not work? What are other agencies do ing? Will the solution implemented truly be used? And most of all, will the proposed solution really improve the work flow and cut costs?

Plan

Once the team has examined the top priorities, set short-term and long-term goals, revised procedures where necessary, looked at as many solutions as possible and settled on the best ones, they are ready for the planning stage. Implementation of new methods, hard ware or software should be done on a schedule to which everyone can adhere. Group scheduling software will help keep projects on track in this area.

Allow lag time from installing or initiating the solution to actually using it as the solution. This will ensure that if there are problems with the deployment, or someone is having difficulty learning the new system, there is a built-in buffer to correct it. Set a date for the final transition and stick to it. Removing the old hardware, software or method on a certain announced date will do two things: (1) It will force those who have been slow making the transition to catch up with the rest of the office, and (2) It will reduce anxiety by keeping with the schedule. The planned roll-out date should be realistic and the time allotted for the transition will depend wholly on how major the change is.

If the computer technician says the software will be in on Friday, don't expect that you will be all set up and have the whole office running on it by Monday. Allow ample time for any additional training required. Keep in mind that companies that encourage learning by allowing time off or paying for education have a much higher employee retention rate. You also might look to see. if there are adult education classes or professional centers that can assist you with the training.

Proceeding

The team has now identified some real world inefficiencies that apply specifically to your office. They have settled on solutions and planned on how to implement them. Now come the doing and the payoff. Keep mind that the team will want to revisit the solutions implemented to ensure that they have accomplished their goals.

Simply put, technology is a better way of doing something. While it is great that you have come this far with refining work flow, now you must play the diplomat and leader. Planning for and implementing change are two separate'entities. Take the initiative to encourage change. Without it the agency will be right back where it started and the agent will remain working in the office of yesteryear.

More resources regarding work flow can be found at www.waria.com or at your local library.