

## Insurance Solutions – 8x8 Hosted PBX VoIP Phone Service



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The Insurance and Financial Services industry has clearly been one of the hardest hit and deeply scrutinized market segments in the U.S. over the past few years. Recession-driven price wars have sent industry players scrambling to retain market share while ongoing government debate is adding tension to the public's already lingering distrust and uneasiness. How does an industry already stretched thin come up with new ways to capture business, win loyalty, and prepare for the changes that lie ahead without incurring significant added expense or implementing major changes to infrastructure?

**“Independent agents who incorporate new technology into their existing businesses will remain competitive...”**

**United States Department of Labor**

**2008-2009 Occupational Outlook Handbook**

### **Predicting Success in Unpredictable Times**

Both government and independent research organizations agree that two key factors will determine how well insurance businesses and professionals can shake off their recent misfortunes and accelerate their competitive stride. The United States Department of Labor, in its 2008 – 2009 Occupational Outlook Handbook, notes “independent agents who incorporate new technology into their existing businesses will remain competitive...agents who offer better customer service also will remain competitive.” Similarly, the 2009 Industry Outlook by Deloitte LLP cites the increased application of technology to industry and building brand value (to include improving the customer experience) as trends that can be leveraged by individual market segments like insurance to “create more effective business models.”

However, implementing new technologies is costly, and growing a business means that managing the customer experience can quickly get out of hand.

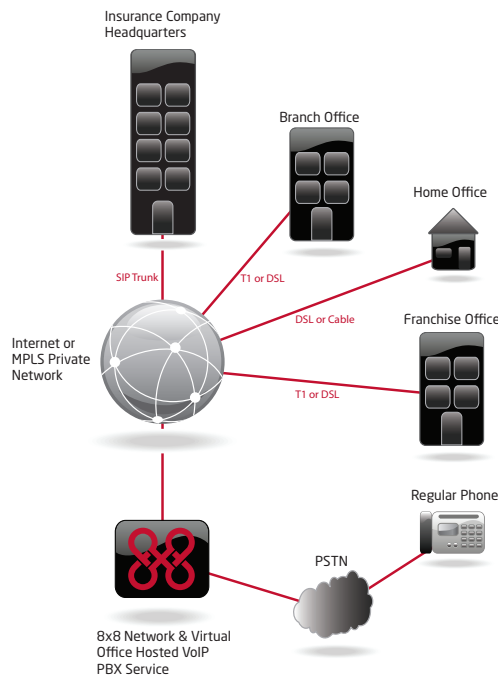
### **8x8 Virtual VoIP phone service helps insurance organizations realize cost savings and make gains in customer service**

8x8 Virtual Office is a hosted VoIP (Voice over Internet Protocol) phone solution that offers businesses a flexible, cost effective alternative to traditional, premise-based PBX phone systems. Using any broadband Internet connection (DSL, Cable or T1) and affordable “plug and play” desktop IP phones, 8x8 Virtual Office enables businesses of any size in one or multiple locations to enjoy advanced telecom features and unlimited calling plans for a fraction of the cost of legacy phone services. With the Internet as its backbone, 8x8 Virtual Office can be deployed in multiple locations to connect branch offices and remote workers with features that allow insurance businesses to serve and grow their book of business without being locked into a single location, or rigid service plan.

## Key Features of Hosted VoIP Phone Solution

- Fixed, low monthly fee includes unlimited calling and enterprise-class PBX features
- Minimal initial investment; no expensive, on-site equipment needed
- Ideally suited for mobile, distributed workforce; agents can work from any location equipped with high speed Internet service
- Integrates multiple regional, branch or home offices under single corporate phone system

### Typical Distributed Enterprise Deployment for Headquarters and Branch Office



**NOTE:**

- 1 All calls from HQ to all other offices are free
- 2 All calls between offices are free
- 3 8x8 routes all calls to and from the Public Switch Telephone Network (PSTN)

Here is how two separate and seasoned insurance businesses leveraged VoIP phone technology to cut costs while keeping in sync with their customers’ expectations.

### Case 1: Allstate Agent David Gonzalez

David Gonzalez (<http://allstateagencies.com/DavidGonzalez/welcome/>) owns several New York/Connecticut insurance agencies and represents Allstate, one of the nation’s largest publicly held personal lines insurer. In addition to adjusting to a rapidly fluctuating economy, Gonzalez knew that he had to work hard to help his industry rebuild the brand value that had been lost during the tenuous last few

years as expressed by the Deloitte review, “Economic conditions [were] becoming more challenging by the day, so building and enhancing brand value [would] become an essential element of success...”

But, managing the phone systems for multiple offices was not only becoming an expensive effort—it opened the door to a host of other problems. For example, clients who called the wrong office would have to hang up and redial the correct number. Additionally, the standard “hardwired” PBX model they had been using meant that each office relied on a switchboard to take all incoming calls. The time it took for a client or agent to call the switchboard, to be routed to the appropriate desk, and to

## Challenge:

**With three offices in New York and Connecticut, David Gonzalez needed a cost-effective and efficient way to centralize inter-office communications. And, as agents relocated out-of-state, they needed to be able to maintain the same high levels of customer service with their existing clients.**

## Solution:

**8x8 Virtual Office provides completely hosted PBX and unlimited local/long distance phone service for a low flat monthly fee.**

**Any employee can easily add new agents, establish ring groups, or view call volumes through a simple web interface. No more service calls, excessive wait times or unexpected costs.**

**Virtual Numbers allow agents to take their phone number with them, eliminating inconvenience to his current book of business.**

## Savings:

**40% monthly savings on communications costs**

leave voice mail in the event the recipient was unavailable, was inefficient and unproductive.

Gonzalez's decision to move his phone systems to 8x8 Virtual Office was based on extensive industry research which led him to the company that provided the best features, price—and reliability he depended on for his operations. With the new VoIP solution in place, each office manager can now directly dial another office using 3-digit dialing—saving a lot of time and frustration when they have a potential client on the line and need to consult back and forth before adding to their book of business.

Additionally, the service has allowed Gonzalez to hang on to top performing producers who had decided to relocate to another state in light of today's real estate hardships. Remote agents continue interacting with customers using the same Virtual Office phone and 3-digit access to all of the Connecticut offices. They can also take their existing phone number with them—a reassuring gesture of continuity to clients who themselves have become uncomfortable with change. Gonzalez is also finding more creative, affordable ways to get closer to his customers by leveraging the capabilities of 8x8 Virtual Office service. Recently, he has begun using family members and friends to make "thank you" calls and perform other marketing or customer service functions. This extended "staff" can work from home, but still appear to the client as if they, along with the other members of his insurance offices, are part of a larger, cohesive business.

## Case #2: Cecelia & Associates Specialist, LLC

Cecelia & Associates Insurance Specialist, LLC ([www.bisprotection.com](http://www.bisprotection.com)) is an independent, full-service insurance agency offering the same sweeping range of coverage options typical to their business segment. But, they've found their niche as the largest writer of insurance to Latino contractors on the West Coast. Despite their good fortune, company owners were "shell-shocked" as the economy tumbled and they worked to keep the foothold they had by cutting costs, exploring options for their clients to lower their rates, and making themselves even more attractive to new business.

Cecelia & Associates had already been leveraging VoIP technology for several years and had seen how easy it was to save money by implementing VoIP phone service not only throughout their main office in Portland, Oregon, but in their sales group and satellite offices statewide. Where a typical implementation would have cost them in the thousands of dollars, including installation and set-up fees of \$500 or more, the hosted VoIP solution they used—8x8 Virtual Office—was preprogrammed to their requirements at no additional cost, and there were no install fees to pay. Even better was that the lines and features could be easily modified online by anyone in the office—at no cost.

The cost savings derived from using 8x8 Virtual Office phone service is now one of the largest sources of savings month-to-month for the agency. Additionally, it is allowing agents to connect with customers on a personal level with features that make the customer experience easier and more satisfying. For example, using Virtual Attendant, the agency can individualize how a caller is greeted and routed to obtain the assistance they need. For Cecelia &

## CASE STUDY

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### Challenge:

**Cecelia & Associates serves a unique market with a largely Spanish speaking population. The agency needed ways to individualize the customer experience and further set their business apart from competitors.**

### Solution:

**Using the 8x8 Virtual Attendant feature along with personalized voicemail, multilingual customers can choose which language they want to use to navigate the phone system - those who prefer or require a Spanish-speaking agent are routed quickly and without confusion.**

**Three-digit extension dialing enables the agency to quickly and seamlessly integrate their South American call center into their stateside operations to connect offices, agents, and call center reps.**

Associates, allowing their largely Spanish speaking base of clients and prospects to choose whether they want to hear instructions (or speak to an agent) in English or Spanish not only closes business faster, but leaves the caller with a stronger sense that the agency truly values their time and understands their needs and preferences.

Cecelia & Associates is now adding a call center in Acapulco, Mexico to capture even more business and is using 8x8 Virtual Office in those operations as well. As new call center reps are hired, they are given a Virtual Office IP phone and are simply added to the phone tree via an online interface. Phones can be passed from employee-to-employee as well. And, 8x8 Virtual Office allows Cecelia & Associates agents to easily travel between each site. Recently, a Portland-based agent traveled to Acapulco—taking along his 8x8 Virtual Office desk phone. Once there, he simply plugged it in and began his day as usual—calling across two countries without cost, and interacting with his clients and colleagues in a “business as usual” manner.

8x8 is pleased to provide hosted VoIP phone services to agents representing some of the most widely recognized names in the insurance industry. If you are interested in increasing the efficiency of your operations and improving the experience of the customers and prospects you are in contact with, we can help. Call 8x8, Inc. (Nasdaq: EGHT) at 1.866.862.2811 for more information.



NASDAQ: EGHT  
www.8x8.com