

Indio Handbook: Successful Change

Introduction

The content of this handbook is geared towards agency principals, management, and Indio admins to assist with driving successful adoption of Indio at their agency. By the end, you should feel better equipped to help your team integrate Indio into their daily routine.

Policyholders *Want* Self-Service Options

We all know change is inherently difficult. Miscommunication around the need for change can add to the pain of progress. Sometimes the promise of “faster” or “easier” is not enough to persuade staff set in their way of doing business. However, it’s important to remember it’s the insured clients’ experience and expectations that are driving the need for change.

The general shift to remote work across numerous industries has increased the demand for doing business online to a point the insurance industry can no longer ignore. There’s growing evidence supporting the need to offer insured clients convenient avenues to engage with your company.

By the numbers:



88% of consumers **expect** an organization to have a self-service portal¹

Indio provides access to digitized applications and workbook schedules, either direct or via the Applied CSR24 portal-to-Indio SSO integration.



80% of companies believe they **provide** superior service to their customers but only 8% of customers believe they **receive** superior service²

Indio facilitates superior service via an intuitive user interface and anywhere-access to review and submit e-signed documents.



41% of consumers state they are **likely or more likely** to switch providers due to a lack of digital capabilities³

Indio’s quality-of-life tools and reduced tedium of renewal review will make for “sticky” clients that don’t want to leave – in other words, better retention!



15% of consumers are very satisfied with their self-service offerings and 36% of consumers want **smarter** self-service⁴

Indio offers clients a smart, connected experience by leveraging integrations between Indio, Applied Epic, and Applied CSR24.

¹ Statista Research

² Bain & Company

³ PwC’s COVID-19 Consumer Insurance and Retirement Pulse Survey

⁴ Nice Digital-First Customer Experience Report

Shifting landscape:

Are you able to give customers what they want? Product selection factors in flux	
2018	2021
#1 Competitive price	#1 Competitive price
#2 Discount offers	#2 NEW – Product variety
#3 Prior interactions	#3 NEW – Product expertise
#4 Brand name	#4 NEW – Digital offering

Source: PwC 2021 survey of 6,000 insurance customers

“It’s necessary to be conscious about your own capabilities and decide which you want to bring to the table yourself and where you want to partner up with strategic partners to enhance operational resilience across the insurance value chain.”

Marleen Lemmens, Chief Operating Officer, EMEA, Liberty Mutual, Specialty Markets

Generating Excitement Around Change

Change happens at different speeds. Sometimes it is exciting, but it can cause anxiety. When minds need to be put at ease, it is important to remember that navigating successful organizational change starts at the top with input and effort required at all levels, from executives to management to individual teams and staff.

After all, how can you expect your staff to be excited for a new solution rollout if management is not involved in promoting and implementing it? Ultimately, they will look to you for that excitement and a vision for how the solution will support the business *and* their daily needs.

No matter the vision and supporting process you establish, be sure to relay that investing in and adopting Indio is *for* your staff, not something being done *to* them and meets a need that all organizations are – or should be – strategizing around today.

“We need to modernize our legacy systems and deepen connectivity with our partners. Extracting and enhancing client data should be at the centre of what we do, as our future success lies in thinking and acting like a digital company.”

Darren Pigg, Chief Transformation Officer, Sun Life Asia



80% of insurance CEOs have customer satisfaction metrics embedded in long-term corporate strategy¹

Positively Reinforcing Excitement

To generate palpable excitement, consider offering incentives to your staff early on that encourage Indio adoption. Organizations that obtain staff buy-in during the first 90 days of a solution rollout have the best chance at effective, long-term use. Some ideas other Applied partners have shared include:

- Use contests backed with gift-cards and measured by Indio metrics.
 - ✓ Most submissions sent; most forms added in month 1; first X employees to setup profile
- Champion programs for power users with incentives for driving peer use.
 - ✓ Review agent report to quickly identify successful users

¹ PwC’s 25th Annual Global CEO Survey 2022

Overcoming Objection

We've heard from successful Indio organizations about the various hurdles they had to overcome on the road to their success. We've compiled the following resources to assist you with reframing the discussion at your company:

Objections	Reframing the discussion
When it comes to renewals, Indio can do X, but not Y.	<p>The benefits of the time-savings gained from the Indio tools that DO work well and fit with your procedures far outweigh any frustration of shifting to a new or hybrid workflow.</p> <p>✓ Applied Recommended Reading</p>
Indio will make the process feel less personal for clients.	<p>Indio is a tool for increasing efficiency and not a substitute for relationship building. By removing the tedium of managing accounts via spreadsheet and paper, Indio gives staff time for better quality service.</p> <p>In addition, Indio can be accessed via tablet or laptop while on a client call, reducing a need for duplicate data entry while projecting a level of modernism to the insured.</p> <p>✓ Applied Recommended Reading</p>
My insureds won't use it.	<p>Never make assumptions! The client cannot say "no" if they are never given the opportunity to experience how easy it is to do business online.</p> <p>✓ Applied Recommended Reading</p>
My accounts are too niche/complex to use Indio.	<p>Indio's quality-of-life tools streamline complex risk review and reduce the E&O risk of managing accounts with emails and spreadsheets.</p> <p>✓ Applied Recommended Reading</p>
It doesn't do everything.	<p>Indio is meant to be an effective client engagement and data gathering platform. For needs beyond those, Indio features various integrations with Applied's solution portfolio.</p> <p>✓ Applied Recommended Reading</p>

In Conclusion

As excited as you may be to provide clients a digital offering, staff struggles may hinder progress early on. Be sure you communicate early and often with your staff so you're taking into consideration everyone's needs at your organization. You should revisit with your staff periodically as you become more familiar with Indio and business needs evolve.

Adoption Services and Continuing Education

Here in Adoption Services, we are focused on customers successful use of the Applied solution portfolio. We combine industry expertise with product knowledge to help organizations like yours maximize the value of their partnership with Applied.

We recommend these resources to help strengthen your proficiency with Indio and Applied's other solutions:

- [What's New from Indio](#)
- [Indio Office Hours](#)
- [Additional Indio Success Handbooks](#)
- [Applied Customer Success Hub](#)

If you have unique objections and need help reframing the discussion, please email us at:

customersuccess@appliedsystems.com