



## Microsoft Dynamics™ Customer Solution Case Study



### Microsoft Business Solutions CRM Helps Increase Sales in AFLAC's Salem Office

#### Overview

Country or Region: United States  
Industry: Insurance

#### Customer Profile

AFLAC, based in Columbus, Georgia, is a member of the Fortune 500 and a leading writer of voluntary insurance coverage marketed at the worksite.

#### Business Situation

AFLAC's Salem Regional Sales Office sought an affordable customer relationship management solution that could help the region streamline prospecting efforts and increase agent success.

#### Solution

With the assistance of its Microsoft® Business Solutions certified partner, Portland, Oregon-based RightWare Solutions Inc., AFLAC's Salem, Oregon, Regional Sales Office implemented Microsoft CRM.

#### Benefits

- Increased accountability
- Powerful tracking
- More effective prospecting
- Improved customer service

"Being able to track agent activity means we're getting down to the nut—we're getting down to what actually drives performance."

*Jeff Merten, Regional Sales Coordinator, AFLAC*

If you've ever received multiple sales calls from different representatives of the same company, you can understand one of the main reasons why Jeff Merten was eager to implement Microsoft CRM in his AFLAC sales region.

As a Regional Sales Coordinator in AFLAC's Salem, Oregon, office, Merten sought a cost-effective customer relationship management solution that would allow him to better coordinate his region's prospecting efforts, improve tracking of agent activities, and help his agents streamline their sales, service, and prospecting efforts.

His Microsoft Business Solutions certified partner, RightWare Solutions Inc., quickly suggested the ideal solution: Microsoft CRM (now part of Microsoft Dynamics™).



## Situation

Founded in 1955 by brothers John, Paul, and Bill Amos, AFLAC, based in Columbus, Georgia, is a leading writer of voluntary insurance coverage marketed at the worksite. A member of the Fortune 500, AFLAC insures more than 40 million people worldwide, and had total assets of more than \$45 billion and annual revenues of more than \$10.3 billion at year-end 2002.

The company's products are sold through more than 56,000 licensed, independent sales associates and sales coordinators who manage defined geographical territories. AFLAC focuses its sale of products on the worksite market because, quite simply, that's where most Americans purchase their health insurance—and usually through payroll deduction.

Merten's sales region, which encompasses the Salem, Oregon, area, is one of the most productive in the state. And as Regional Sales Coordinator, it's Merten's job to ensure it remains that way. "We have some 40 independent agents in this area, and those agents are each basically cold-calling businesses, trying to develop a market for themselves," Merten says. Unfortunately, with all that prospecting comes the risk of calling on the same businesses—a potentially embarrassing situation that has the potential to tarnish the company's name.

As a result, Merten began searching for a way to easily and quickly share customer and prospect information with his agents. "I realized I needed something that was going to allow a group to work together and share data in a better way," he explains.

In the past, Merten had been using a popular off-the-shelf software solution to track agent, customer, and prospect information. "I think it was a good single-person solution, but it had a lot of real shortcomings," Merten says.

"It wasn't web accessible. It wasn't updatable. It didn't have enough input fields to track all the activities we needed it to track and all the tasks we need to complete. And it didn't have the ability to assign a task, which, in a sales environment like this, is a big deal for me," Merten says.

## Solution

Merten approached his Microsoft Business Solutions certified partner organization, RightWare Solutions, for assistance in finding the right solution. He explained that he needed customer relationship management software that could help him coordinate his region's prospecting efforts, improve tracking of agent activities—such as leads assigned, number of contacts made, close ratios, and more—and act as a tool his agents could use to simplify their sales, service, and prospecting efforts.

"I explained the problems I was having to RightWare and they immediately said, 'We think we have a great solution for you: Microsoft® CRM,'" Merten says. "We started sketching things out on a napkin, and then it grew from there."

RightWare implemented Microsoft CRM, hosting the solution at an offsite location in Portland. Merten and his agents are currently in the process of moving all customer data into Microsoft CRM.

According to Merten, the solution costs approximately \$2,500 a month to host. To cover that cost, he charges the agents who use it a \$100-per-month access fee—a price he considers a bargain. "The \$100 a month is worth it to agents just to help them keep track of what they're doing," Merten says. "If you think about it, it's a fantastic deal. For a hundred bucks, they get access to a tool that's usually only available to employees of large corporations that probably paid

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Jeff Merten, Regional Sales Coordinator,  
AFLAC

hundreds of thousands of dollars for it. It's a no-brainer!"

Of the 40 agents in Merten's region, about a dozen are currently using the solution. The fact that AFLAC's representatives are independent contractors poses somewhat of a challenge to system adoption. As independent agents, they can pick and choose the technology they use; thus, they aren't obligated to use Microsoft CRM or any other solution. "With Microsoft CRM, we're trying to create a win/win for the organization and the agent," Merten says. "We want agents to use the system, but nobody's obligated to. Over time, I think everyone will see the benefits of it—and want to use it."

In fact, Merten believes that there are so many benefits to Microsoft CRM that he's making adoption of it a requirement for all new agents. Going forward, "it's a default requirement of being hired," Merten says.

## Benefits

**Increased Accountability for Results**  
Microsoft CRM is helping agents assume additional responsibility for their own success by providing a means for sales activity forecasting. In the insurance sales business, success, especially among newer agents, is driven primarily by activity. The more contacts an agent makes, the more opportunity there is to make a sale. Says Merten, "A lot of times, I'll have someone come in and say something like, 'I want to make \$3,000 a month.' If that's the case, we know they'll need to write a certain amount in premium a month. And, to do that, they'll need to see X number of employees a month. And to do that, they'll need to do this many presentations, which means they'll need to make that many contacts."

In the past, agents had no effective method of charting those success-driving activities and tracking their progress toward

accomplishing them. Microsoft CRM provides the ability for agents to outline the specific number of activities they need to accomplish to reach the level of success they're striving to achieve.

## Powerful Tracking of Sales Activities

In addition, Microsoft CRM allows managers such as Merten to track agent activity—and provide the necessary leadership when needed. "Being able to track agent activity means we're getting down to the nut—we're getting down to what actually drives performance," Merten says. "And when we do that effectively, the activity conversation we have can be a focused, meaningful learning process for both organization and agent."

The ability to track agent activity is especially important in a geographically dispersed region, like Merten's. "In a large district like this, it's pretty tough for a District Sales Coordinator to know what their agents are doing," Merten says. "But with Microsoft CRM, we can see that information and we can have a conversation that's weighty. Plus, we can see how much time people are spending on nonproductive work that we could automate for them."

## More Effective Prospecting Efforts

Microsoft CRM is also helping Merten to bring additional organization to his region's prospecting efforts. With Microsoft CRM, Merten and his agents can see which businesses have been contacted, by whom, and the ultimate result of the contact. This helps protect AFLAC's image by preventing agents from calling on businesses that have already been contacted by a different AFLAC agent. "AFLAC is a well-enough-known name that when a business gets a call, they don't think of it as Agent X calling; they think of the caller as AFLAC," Merten says. "Then, if they receive another call, it's AFLAC again. Pretty soon, it starts to look pretty bad because the customer doesn't understand it's not the

## For More Information

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For more information about AFLAC products and services, visit the Web site at: [www.aflac.com](http://www.aflac.com)

same person contacting them. All they know is it's AFLAC."

### Improved Customer Service Efforts

"With Microsoft CRM, we're going to be able to contact customers in a way we haven't been able to do in the past," Merten says. For example, because many of AFLAC's insurance policies are sold to company employees through payroll deduction, AFLAC often has precious little individual policyholder data. "Since the policies we sell are individually purchased voluntary benefits, our customer really is the individual, not the company," Merten explains. And Microsoft CRM is the perfect place to store that information—allowing AFLAC to begin providing individualized customer service. "We can even have a birthday card go out on the customer's birthday, which is obviously something we've never been able to do before," Merten says. "With that type of information, our customer service efforts can be virtually limitless."

## Microsoft Dynamics

Microsoft Dynamics is a line of integrated, adaptable business management solutions that enables you and your people to make business decisions with greater confidence. Microsoft Dynamics works like familiar Microsoft software such as Microsoft Office, which means less of a learning curve for your people, so they can get up and running quickly and focus on what's most important. And because it is from Microsoft, it easily works with the systems your company already has implemented. By automating and streamlining financial, customer relationship and supply chain processes, Microsoft Dynamics brings together people, processes and technologies, increasing the productivity and effectiveness of your business, and helping you drive business success.

For more information about Microsoft Dynamics, go to: [www.microsoft.com/dynamics](http://www.microsoft.com/dynamics)



## Software and Services

### ■ Products

- Microsoft Office XP Professional
- Microsoft Application Center 2000
- Microsoft Exchange 2000 Server
- Microsoft Small Business Server 2000
- Microsoft SQL Server 2000

- Microsoft Systems Management Server 2.0
- Microsoft Windows XP Professional
- Microsoft Dynamics
  - Microsoft CRM

### Partners

- RightWare Solutions Inc.

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