



Non-Standard Auto MGA Grows with Collaborative BPO Partnership

Founded in 2014, Apollo Managing General Agency sells non-standard automobile insurance through independent agents in Texas. In 2016, after three years of rapid growth, the agency set out to find an insurance BPO firm that could help them handle their growing volume of calls.

Vice President of Claims, Dawn McFall was admittedly skeptical. "I'd tried call centers in the past, without success," she says. "When you care about your customers, it's scary. I wasn't sure we could find an outsourced team that would deliver the level of service we expect."

Other Apollo leaders and board members suggested TeleConnected. They knew and trusted the senior leaders, from other insurance industry interactions. After a thorough vetting process, Dawn decided to test their services for First Notice of Loss (FNOL) intake services.

It was a leap of faith that paid off. Now, almost a decade later, the relationship continues to be strong. Apollo has expanded the relationship and relies on TeleConnected for far more than FNOL intake.

A Collaborative Journey

When Apollo first signed on with TeleConnected, they committed to a collaborative partnership. Of course, the TeleConnected team had to learn Apollo's processes, systems and best practices, and that required some training.

"We flew down to the Dominican Republic (DR) to train our dedicated team, and we've treated them just like our own employees ever since. Whenever we provide coaching and feedback, our DR team is very responsive," she explains.

Dawn has many positive things to say about the leaders at TeleConnected. "The onsite supervisor, Nelda, and the management team work with us hand-in-hand. They also allow us to give input on hiring, compensation and bonuses, and that has helped us retain great talent. We also send swag and reward outstanding performance," she explains.

TeleConnected takes a different approach than most call centers and BPOs, only hiring dedicated staff for each client. Clients can participate in interviewing and hiring decisions, and they can elect to give their team members performance-based raises and bonuses, over and above the base compensation paid by TeleConnected. When this occurs, 100% of the added compensation is given to the worker. It's easy to see how this approach helps clients build a team of loyal, well-trained team members.

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TeleConnected

Connecting at the Speed of Business

Apollo finds the arrangement to be very cost effective. Wages are much lower than what they would pay for similar talent in the US, and they don't incur other workforce expenses such as payroll taxes, employee benefits, workers' compensation insurance or recruiting costs. Furthermore, working with a team in the DR is convenient. They're in a similar time zone so it's easy to schedule online training and if you need to meet in person, you don't have to travel halfway around the world, like you might with other offshore solutions.

What about service levels? Dawn says that she believes the TeleConnected team delivers the same elevated level of service that Apollo is known for. "I'm not getting any complaints, and that's a good indicator that people are being taken care of," she says.

A Trusted Partner

The Apollo team initially partnered with TeleConnected for FNOL intake, but in the years since, they've found many other ways to leverage their DR team's capabilities. "We started with FNOL, then our underwriting department started using them to check application requirements – such as verifying photos and third-party information and requesting missing information from agents. Now, our claims team also uses TeleConnected for Spanish translation of recorded statements, obtaining police reports, and gathering and uploading other reports to our system," Dawn explains.

As for the core FNOL service, Apollo continues to use TeleConnected to answer calls from 8:30 a.m. to 6:30 p.m. Monday through Friday and from 9 a.m. to 1:00 p.m. on Saturdays. "It's seamless," Dawn says. "Customers don't know if they're talking to someone in the US or the DR."

The Apollo team appreciates the ease of having a well-trained, on-demand team ready to handle whatever needs arise.

In Dawn's words, "Of all the companies we've worked with, TeleConnected is truly the best. Our TeleConnected team members are proud of their work and serious about doing an excellent job. They're also incredibly grateful for the opportunity. It's really refreshing. We feel good knowing the TeleConnected leaders take really good care of our team. It's a very respectful, professional and rewarding environment and it shows because they don't have high turnover."

When asked if she would recommend TeleConnected to other insurers, Dawn didn't hesitate, saying, "You can probably find a cheaper partner out there, but you won't find a more stable, reliable and high-quality team. I highly recommend their services."

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Here are some of the many ways TeleConnected helps insurers:

- Receive FNOL/claims calls.
- Support customer service chatbot workflows.
- Available 24/7 to support clients in all time zones.
- Provide inbound and outbound policyholder support services.
- Review new business applications for missing information & signatures.
- Validate proof of prior insurance.
- Review inspections and other documentation to verify the submission meets underwriting requirements.
- Review renewals for accuracy before sending out renewal offers.
- Pursue additional information needed to issue or reject a policy.