

Get SMART about licensed agents

Licensed agents are a vital part of healthcare, financial services, real estate, property and casualty insurance, and many other industries. Whether it's navigating health plan options, preparing taxes, or advising clients on how best to protect their assets, licensed agents are there to help.

However, the process to recruit, hire, and train licensed agents for peak seasons is full of rising costs and inefficiencies. TTEC's Smart Seasonal provides an innovative approach to associate staffing, training, and licensing to drive more conversions at a lower cost, as well as improve customer experience and operational efficiency.

How Smart Seasonal Works

TTEC hires and trains a mix of onshore, offshore, and @Home employees, then manages call flow to deflect non-sales calls to lower cost, pre-sales support channels.

Associates are hired full-time, to be utilized in different ways and on full- and part-time schedules throughout the year. This leads to tenured, expert associates who can work with consumers more effectively. As a result, average handle time and wait times decrease, while conversions improve.

Status quo	TTEC's Smart Seasonal Approach
High-wage, licensed associates triaging all inquiries from onshore locations	Next generation IVR/call routing and blended onshore and offshore resources with licensed associates focused exclusively on recommendations
Limited labor availability in locations close to established brick-and-mortar centers	An expansive talent pool with a combination of brick-and-mortar sites and @Home associates
Costly annual ramp to handle peak season volume	Year-round associate model mitigating the need to ramp as many new resources and reducing training costs
Training and onboarding most associates annually, suppressing conversion rates	Achieving higher levels of conversions through year-round "alumni" engagement
Long hold and handle times for customers due to high volumes	Innovative process and technology solutions that drive self-service and accelerate handle times while improving first call resolution and drive CX

Benefits of a SMART model

Continuity of leadership and staff season-to-season

Higher NPS/Quality scores due to tenured staff

50% reduction in training costs for returning licensed agents

\$1.3 million Retaining top talent year over year can save up to \$1.3 million in ramp costs

99% of graduates from TTEC's College of Insurance achieve a ready-to-sell rate within the target time frame

Expert services and highly-skilled associates

We know you want to rapidly respond to customer needs, while abiding by compliance requirements. TTEC can help improve your CX and digital transformation and build lifelong customers.

- Talent pool of 56,000+ people - many already licensed
- A national work-at-home footprint that allows TTEC to cast a wider net to secure qualified, licensed agents
- Best-in-class technology with PCI security in at-home environments
- PCI-certified Level 1 and network security is configured for TLS 1.2

Smart Seasonal in Action

Here's how two firms leveraged our Smart Seasonal model to ensure licensed staff were ready to provide customer support—without escalated costs and training.

The Challenge

A large insurance firm wanted to retain licensed skilled associates during non-peak seasons while containing costs. We helped the company implement a Smart Seasonal model in which associates moved to different lines of business throughout the year, eliminating the need to recruit and train new associates.

The Results

\$4.5 million

in projected savings via seasonal reallocation

Flexible 4-16 weeks

of associate sharing with healthcare during high season

Over 95%

CSAT exceeds client's internal contact center quality rating

The Challenge

A regional health plan offering individual, family, and Medicare plans in 10 states struggled to find expert associates for part-time work at a low wage in specific locations. TTEC helped the company embark on a Smart Seasonal strategy that took into account innovations in people, process, and technology.

The Results

45%

drop in cost per enrollment

73%

increase in enrollment rates among Medicare members

29%

growth in sales conversions

About TTEC

TTEC Holdings, Inc. (NASDAQ: TTEC) is a leading global customer experience technology and services company focused on the design, implementation and delivery of transformative customer experience for many of the world's most iconic and disruptive brands. TTEC Digital delivers outcome-based, human-centric, tech-enabled, insight-driven customer experience solutions. TTEC Engage operates customer acquisition, care, fraud prevention and detection, and content moderation services. These two offerings combined deliver flexible and extensible customer experience solutions at scale. Founded in 1982, with nearly 50K employees and offices on six continents across the globe, the company and its employees are proud to live by a set of customer-focused values that guide relationships with clients, their customers, and each other. To learn more about how TTEC is bringing humanity to the customer experience, visit www.ttec.com.