

# Delivering A Better Digital Experience for Insurance Professionals with FireLight® Embedded



Signal Advisors Brings Technologies Together with FireLight Embedded to Create a Connected and Unified Sales Experience for their Insurance Professionals

## Company:

Signal Advisors

## Challenge:

Disjointed technologies created a fragmented sales process that insurance professionals found frustrating and difficult to manage.

## Solution:

FireLight Embedded

## Result:

- Integrated, unified technology platform
- Simplified workflow and navigation
- Easy access for back-office staff
- More visibility into application status
- A better experience for insurance professionals

**The success of an independent marketing or field marketing organization (IMO/FMO) depends on its ability to make things easier for insurance professionals. One of the biggest painpoints for insurance professionals is the proliferation of technology platforms. That is why a better digital experience is a core pillar at Signal Advisors, a leading distributor of annuities and life insurance and one of the fastest growing IMOs in the United States.**

In 2019, Signal Advisors partnered with Insurance Technologies to create an intuitive e-Application experience. After successfully implementing FireLight e-Application, Signal Advisors decided to take the insurance professional experience to a new level. Signal Advisors embarked on a new initiative to use embedded technology to give insurance professionals a single platform experience.

## It Can Always Be Better

### Driving Towards a Single, Integrated Experience

Signal Advisors is “obsessed with finding a better way” to help insurance professionals build great businesses. As part of that mission, they invest in technology to make the sales and business operations processes easier, faster, and more efficient.

“Insurance professionals deal with an incredible amount of fragmentation. If they are offering life insurance, annuities, managed money – all of those are different platforms and technologies,” said Kevin O’Hara, co-founder and CTO at Signal Advisors. “It is difficult for small offices to manage all these different solutions.”

So, Signal Advisors set out to simplify the insurance professional experience with a single customized platform. They had already pulled as many functions as possible into a single hub, including e-Application with e-signature. But there were still points of friction.

Signal Advisors wanted to build an even deeper level of integration. They wanted to provide an ecosystem of integrated solutions within a unified platform experience. That is when they approached Insurance Technologies.

**The goal: to build the experience insurance professionals want by using best-in-class technologies.**

“We didn’t see anyone else doing what Insurance Technologies offered,” said O’Hara. “They had the most flexibility, were already considered a leading solutions provider, and had FireLight Embedded APIs that would allow us to create exactly what we needed.”

## From Integrated to Embedded

### Achieving Native Workflows without Reinventing the Wheel

Signal Advisors handled nearly 100% of their applications with FireLight via single sign-on. However, insurance professionals had to leave the Signal platform to complete their e-Application in FireLight. Then, they would return to

the Signal platform to continue working. Insurance professionals were working out of multiple systems with different user experiences.

Plus, back-office team members often start an application for insurance professionals. Signal Advisors saw firms run into challenges with supporting this process efficiently. These were industry-wide challenges that Signal was determined to solve for insurance professionals with the help of Insurance Technologies.

To create a workflow solution inside their platform, Signal Advisors embedded FireLight functionality into the Signal platform. The user experience and interface now matched the Signal Advisors' brand. Back-office team members could quickly start an application for an insurance professional. And an insurance professional could capture pre-sales data and submit an e-Application. All without leaving the Signal platform.

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e-Application technology.*

"The ability to deploy these FireLight workflows natively in our platform would simplify the experience for everyone, and that is what got us excited," said O'Hara. "No more multiple windows. This was the next generation e-Application technology."

## Two Weeks to Beta

### A Simple and Straight-Forward Implementation and Deployment

The timeline for implementation from concept to deployment was short. Signal Advisors' team worked with Insurance Technologies to understand the process. Then, Signal Advisors built a specific user interface they felt would provide the best experience. In two weeks — one week of coding and one week of testing — they embedded FireLight e-Application into the Signal platform as a beta version.

"We expected to hit some bumps, but it was way easier than anticipated," said O'Hara. "Any concerns dissipated as soon as we got started, and we were able to knock it out in a couple of weeks."

Now insurance professionals can complete an application for submission from inside the Signal platform. To save more time, the platform pre-fills client data into the application.

Also, back-office staff can create an application and select the appropriate insurance professional. They now follow the same workflow as the insurance professional. The insurance professional can access the in-progress applications to complete and submit. All while staying in the Signal platform. The same forms package is in use, so neither insurance professionals nor back-office staff needed to learn anything new.

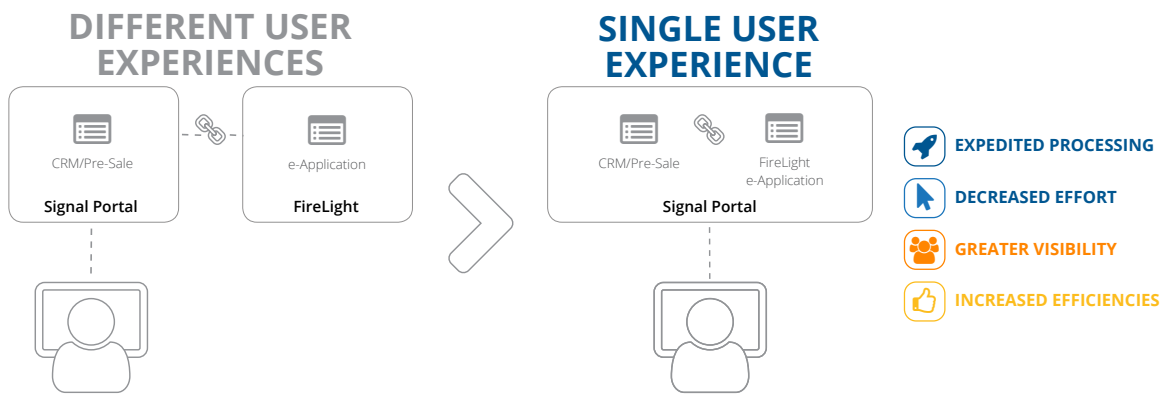
"With FireLight embedded, we were able to build the application process into our own experience, so we don't have to send an insurance professional out of our platform and then try to bring them back," said O'Hara. "It is a complete workflow solution right within our platform."

Embedding FireLight e-Application into the Signal platform creates a unified experience for insurance professionals. It provides a single location to complete and submit an application, manage commissions, track marketing expenses and more.

## A Better Insurance Professional Experience. A Better Business Operation.

### FireLight Embedded Enables Everyone to Do More with Less

Since Signal Advisors embedded FireLight in their platform, they have received positive feedback. For their insurance professionals, e-Application is now a simple and quick workflow. They no longer feel like they're working in two different but tethered together systems. Even though there are still two systems in play, it is a single experience from the user's perspective. Signal Advisors is now delivering a truly seamless sales experience.



By embedding FireLight in their platform, Signal Advisors is more efficient. They are automating and optimizing operations. This includes better visibility into where applications are at pre-submission. The team can see the draft in their dashboards and track when insurance professionals login and edit applications. This visibility enables Signal Advisors to more accurately forecast time-to-close. Plus, when a carrier changes an application, those changes get applied automatically in the Signal platform at no cost or effort. If there is a new rule, the Signal Advisors staff no longer has to make any changes on their end. Signal Advisors can get updates and new products to insurance professionals faster.

"FireLight eliminates some of the mundane tasks our client-facing staff would otherwise have to handle and lets them focus on supporting our insurance professionals," said O'Hara. "It means our small staff is really productive."

With FireLight Embedded, Signal Advisors has transformed a clunky, cumbersome process. The new experience is fulfilling their mission of helping insurance professionals grow their business.

"It is an irreplaceable benefit to be able to work out of one system," said O'Hara. "And it is really easy for us to support because we're simply using all the workflows we've already built. Insurance Technologies checked all the boxes, and FireLight Embedded was exactly the solution we needed."