



# Distributors, Marketing Organizations and Financial Institutions Gain an Edge by Outsourcing Repetitive, Costly Tasks to Employee Pooling

*24-hour support cycle and fractional staffing keep costs low and service standards high*

Nashville-based Employee Pooling® (EP) provides small and mid-sized American companies with innovative business processing solutions and systems that simplify workflow, boost productivity, and drive revenues. EP founder and CEO, Tom Gray, was driven to find solutions for obstacles that were getting in the way of sales. Gray tapped his own experiences as a BGA owner with the objective of strengthening customer relationships and driving revenue.

"I experienced many administrative and time-consuming obstacles firsthand and decided I was going to find solutions for my own BGA," says Gray. "I founded Employee Pooling with the right people and processes that could deliver tools and options that had been previously unavailable. When other BGAs saw the power of this model, they wanted to participate, and EP grew to accommodate the demand."

"We've grown in eight years from one client to more than 130, serving carriers, distributors, marketing organizations and financial institutions with solutions for every department, and we have evolved to deliver complete process management systems in a straight-through processing manner," says Gray.

## Outsourcing repetitive daily tasks

"As an industry, I think we just accepted the status quo of certain tasks being difficult or time-consuming and there was nothing that could be done," says Gray. "I felt like a better way was attainable."

Built from Gray's knowledge of the industry and vision for more effective, efficient operations, EP supports organizations in streamlining processes, increasing productivity,



Tom Gray, Founder and CEO

reducing cycle times and meeting service standards.

"Scalability is what EP customers depend on the most. We guarantee the responsibilities given to us, regardless of the volume — whether appointment packages, case updates, commission reports — will be done accurately and on time," says Gray. "The benefit is that cycle times from submitting applications to getting them issued and everyone paid are reduced dramatically."

"What makes EP stand out are the departmental dedicated specialists whose expertise includes agent appointments, new business application processing and case management, and commission support," Gray adds.

## Managing costs through an innovative model

EP's model is differentiated because customers are charged only for the services they use. EP offers fractional shares, selling full-time equivalents (FTEs) in slices of time and not whole units, so customers are invoiced only for services delivered.

"A distributor may process 200 applications one month and 300 the following month, and the variable cost is that we bill you for 200 this month and 300 the next," says Gray. "Distributors can easily budget the cost of our services with no surprises."

"During peak times and periods of growth, and when we have special projects, we really appreciate the scalability of our relationship with Employee Pooling," says Rodney Culp, president, Empower Brokerage Inc. "It eliminates that concern of having to temporarily hire or shift seasoned employees to handle added workload."

Leveraging technology and a global workforce, EP offers businesses proven methods to remove obstacles that get in the way of nurturing customer relationships and increasing sales. Its skilled teams, headquartered in New Delhi, India, comfort customers with impeccable verbal and written American English.

"Even for our low-cost, hourly rate, you also have a connection with a product specialist in the U.S. So, you're getting all of that for what I consider to be the price of an intern," says Gray.

EP's 170-employee New Delhi team can perform functions needed during normal U.S. business hours, such as running illustrations and creating spreadsheets, as well as after-hours tasks such as application processing — which means case managers can start their day with a to-do list that truly focuses on their skill set.

"We visited Employee Pooling's office in New Delhi and spent a significant amount of time with the people that support us," says Culp. "They have an exceptional culture that's positive and energetic. The hardworking staff stays current in their knowledge so they can continue to provide great service with all the changes we face in the industry."

"Our office in New Delhi is 11 time zones away. The benefit is that the EP staff is working during U.S. nighttime and aligning a case manager's tasks for the next day. They can look in their own agency management system and know exactly where that case is; in addition, we will have provided them a list of relevant tasks that they can handle to move cases forward," says Gray.

Gray notes that EP is a 24/7 operation, so resources are also available during U.S. business hours. "We take responsibility if the carrier or the medical record vendor needs to be called, for instance. Some carriers want submissions by 3 p.m. for same-day processing, and we accommodate that as well," says Gray.

## EP is not a staffing company

EP's employees are assigned to the departments they support, enabling them to master systems, procedures and processes within that department. Each dedicated specialist is fully trained on the customer's system and is managed by internal team leaders and operations directors.

"For instance, if we are managing commission statement processing and statement reconciliation for an agency using SmartOffice, the assigned processor will already be an

expert on using SmartOffice and will already have mastery of commission processing. All that's left is to customize processes to the customer's preferences, but in most situations, our customers come to us for best practices," says Gray.

## The new frontier: Mining and minding the inforce book

Managing inforce business can be a daunting task for those who haven't had the tools or time to effectively manage and capitalize on their books of business. Proformex and Employee Pooling executed a strategic alliance to offer a comprehensive policy management system that incorporates the best of Proformex's Inforce policy management platform and EP's highly trained human capital.

Proformex's policy management software delivers inforce policy monitoring, portfolio consolidation and management, and reporting that creates great opportunities and revenue potential for the producer.

"EP's knowledge and experience in working with hundreds of agencies has bridged gaps to ensure a complete policy management system for customers," says Mike Pepe of Proformex. "EP has the ability to eliminate the work otherwise required of the agency that delays onboarding, integration, implementation, and ongoing training and system maintenance."

EP's staff can also provide research and sales assistance for numerous tasks including annual reviews, term period expirations, conversion details, paid-to dates and inforce ledgers.



## Reduce your bottom line, boost your service standards and keep your business humming 24/7.

To learn more and view a video on how agents can approach policy owners for new sales, visit [EPcanhelp.com](http://EPcanhelp.com).



**1990 to 2000**  
Tom Gray joins CNA Life and is national sales leader 1997-2000.



**2010**  
Tom scouts India, meets Harpreet Singh and decides to leverage outsourcing of new business.

**July 2011**  
EP approaches AIN members to try this overnight phenomenon.

**2013**  
Tom sells Netstreet, focuses on taking EP to independent life brokerages and expands into policy servicing. EP grows to 27 employees in New Delhi.

**2014**  
EP partners with iPipeline and Ebix to enhance and market their commission systems.

**2019**  
EP grows to 130+ agencies, direct marketers, FMOs and IMO, with intimate knowledge of software systems and its 135 carrier partners.

India operations, led by CEO Harpreet Singh, grows to 170 employees to meet demand for services.

**Future**  
EP eyes growth in financial institutions. EP will continue innovation and commitment to helping clients remove obstacles that impact sales growth.



**2000 to 2013**  
Tom co-founded Netstreet Brokerage, which includes CNA Regional Life Sales Offices.

**January to April 2011**  
Employee Pooling (EP) is formed. Tom hires Harpreet to process new business during U.S. evening hours.

**2012**  
EP grows to nine employees and adds commission processing and licensing and contracting.



**2016**  
EP has 80 agencies and direct marketing firms across every major IMO. EP opens first central processing center and begins delivering sponsored services to IMO members.

**2020**  
EP continues to develop strategic partnerships with software companies. Tom Gray honored by InsuranceNewsNet Magazine as a Mover & Shaker in the industry.

