

THE WORLD OF

# MAPFRE

DECEMBER 2019 // ISSUE 37

MAPFRE'S SPECIAL  
INVESTIGATION  
UNIT (SIU) TIPS

WINTER DRIVING  
HELPFUL TIPS

REFLECTING ON 2019,  
**OUR IMPACT  
YEAR**



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**SWI** STANLEY WONG  
 黃卓森保險公司 INSURANCE AGENCY  
 Auto & Home, Life & Health, Commercial, Fire & Casualty

#### AGENTS OF THE WEST REGION

## Stanley Wong Insurance Agency

Since 1980, the Stanley Wong Insurance Agency (SWI) has been serving San Diego, California. While this independent agency writes all lines of business, personal, commercial and life and health are their key focal points. They are also deeply embedded with the Asian community in greater San Diego and throughout California.

MAPFRE Insurance has been included in SWI's portfolio since 2015, based on the recommendation of Managing Partner Alan Wong, CPCU. Alan, a graduate of Harvard Business School, spent eight years living in Boston, Massachusetts and he was aware of MAPFRE's brand strength on the East Coast. "When MAPFRE decided to

enter California, I was excited to be able to offer their excellent coverage and service to my customers. Also, internationally, MAPFRE is an incredibly powerful brand. On a personal level, I highly respect their commitment to philanthropy and service the community," Alan relayed.

Over the past four years, MAPFRE has been an invaluable partner to SWI. Alan shared, "From the simple things – such as having my marketing manager, Ted Koloski, come in and train the team on the system, to the complex – partnering with my agency and a local nonprofit to sponsor a neighborhood food tour, MAPFRE is there for my agency when I need them."

Customer service is particularly important to SWI. "Once customers become part of the MAPFRE family, the partner agent customer service received is truly the best we've seen," noted Alan.

According to Alan, MAPFRE ranks at the top for the most consistent and best customer service to agents as well as customers among the personal line carriers that SWI offers. Also, MAPFRE's unique product offerings entice SWI's customers. "Some of the additional coverages, such as free towing and tire on MIC Personal Auto and the home inspection features of the Home and Auto Safety Program (HASP) really help differentiate MAPFRE



Alan Wong

from other preferred carriers,” Alan said. Most of all, Alan appreciates MAPFRE’s underwriting discipline. “While I’d like to place more (business) with you, your ability to maintain that (underwriting) discipline and consistency demonstrates their quality and care to your customers and agents.”

From a personal lines perspective, natural events have negatively impacted the California market over the past few years. Alan commented that, “2019 has been an incredibly interesting and challenging year for agents in California. Given the past two years of catastrophic wildfires, we’ve been extremely focused on ensuring all our existing clients and new clients who can’t find proper coverage get the necessary protection they need. This has moved us to explore non-traditional products and markets, such as difference in conditions (DIC) coverage and wrap combo policies, and additional specialty markets.”

SWI growth can be attributed to a simple principal: focusing on a niche customer market and applying the company’s credo daily. “Our customers are our family,” Alan shared. “We are dedicated to protecting our family through our insurance expertise, competitive product offering and best-in-class service. When we do this, I think our customers feel like we’re doing something special.”

Technological innovation plays a transformative role at SWI. Over the past few years, the agency has adapted to interacting with their customers in new ways. From a marketing perspective, SWI has developed a strong social media presence and deployed promotional campaigns that make it easier for their customers to communicate via mobile chat. Alan shared that the chat initiative “included establishing dedicated text lines

and company accounts using the WeChat text platform, where many of our clients prefer to transact, to communicate in Chinese.”

“I’ve taken the approach that we must first invest in what I call the ‘defensive’ side of technology before we can really explore technology that will grow our business,” noted Alan. “Investing in infrastructure, processes and technology that will help our agency run more efficiently, protect our business and strengthen our ability to retain and best serve our existing customers is important to me. We know who our core customer is and what services they value.” The adoption and use of WeChat is an example of how SWI applies this practice.

“When I think about the ‘offensive’ side

“We are dedicated to protecting our family through our insurance expertise, competitive product offering, and best-in-class service. When we do this, I think our customers feel like we’re doing something special.”

— ALAN WONG

of utilizing technology for obtaining new clients, the possibilities are exciting, but I do want to ensure that we are targeting customers who fit our agency’s core profile,” Alan conveyed. “Whether it’s by investing in marketing via different technology-enabled channels or developing our own prospective customer-facing rating portal, I will want to ensure that we’re targeting the right future client and not trying to win just any new client.”

SWI sees the impact of technology on the carrier side of the business, too. SWI’s customers are using applications, such as MAPFRE’s ePICS® for Auto program, as part of the claims process. “The ability

for the client to utilize their mobile phone to capture damage to be paid quickly is positive,” Alan relayed. Alan also shared that SWI sees how “underwriters continue to support technologies including telematics, smart home devices and sensors that can not only mitigate claims, but help the carrier further refine their underwriting variables.”



TECHNOLOGY

## Introducing Glia – a Chat Bot for Agents

Glia is a new chat feature offered within the MAPFRE Connect portal and currently available to agents in Arizona, California, Florida and Pennsylvania. Glia provides a direct connection to MAPFRE’s Billing and Agency Interface teams and offers a number of features and value-added items beneficial to agency teams.

One of the most beneficial features available in Glia is a co-browsing tool. With the click of a button and with a user’s permission, a MAPFRE representative can view a user’s portal to help them more effectively navigate the system.

At the end of each chat session, users will be able to take a brief survey to provide valuable feedback. MAPFRE strives to provide excellent service and Glia is a tool that allows us to work more efficiently with our independent agents.

# THE WORLD OF MAPFRE

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