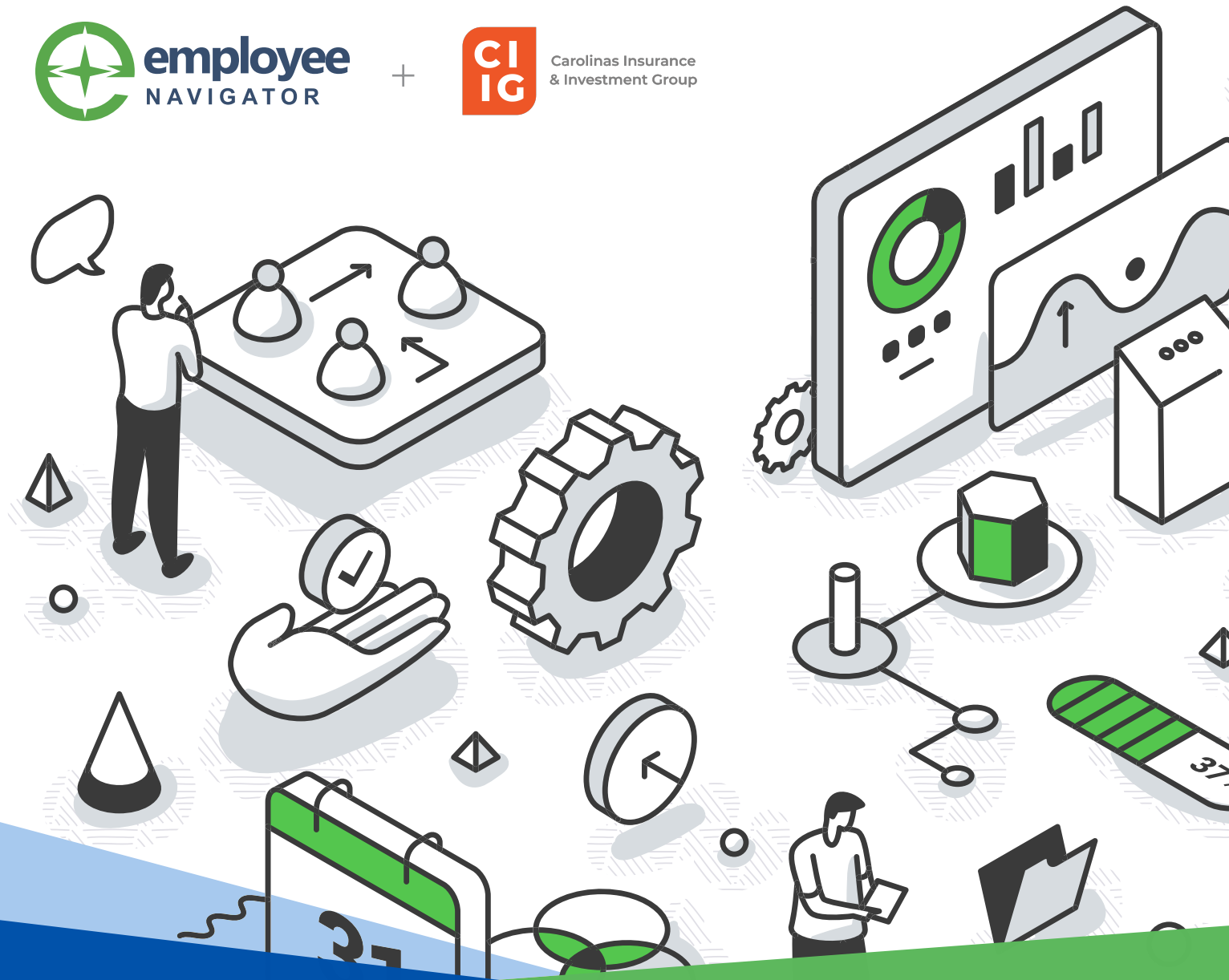




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## CASE STUDY

# Carolinas Insurance & Investment Group saves one hour per new hire with Employee Navigator and the Principal integration

## Challenge

Since 1990, Carolinas Insurance & Investment Group's focus has been to provide personalized service that caters to the diverse and unique needs of each client. Employee Navigator, as the agency's benefits administration solution of choice, is invaluable in this pursuit due to its ease of use and breadth of carrier integrations. Nick Frazier, Benefits Technology Lead, says, "Our agency got Employee Navigator in the first place because when you build a big book of business, it's impossible to manually manage adds, terms, changes, payroll, and deductions at scale. Integrations, like that with Principal, allow us to automate processes and cut down on time and effort managing benefits."

The added consistency gained through the elimination of paper forms and automated processes has enabled Carolinas Insurance & Investment Group to build trust and loyalty with their clients. "Employee Navigator has been a huge evolution for us and allowed us to build consistency with clients. It has also enabled us to stave off competition from national agencies and larger brokers as we have perfected our digital processes and offerings," says Nick Frazier.

*"Integrations allow us to automate processes and cut down on time and effort managing benefits."*

**Nick Frazier**  
Carolinas Insurance &  
Investment Group

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Carolinas Insurance &  
Investment Group

## Avoid the Mess and Simplify Enrollments

It's difficult for any team to manage multiple groups, benefits plans, and enrollments across an entire book of business. Nick Frazier describes the challenges they faced before the Employee Navigator and Principal integration as, "Our internal staff couldn't keep up with all the manual adds, terms, and service work for our clients. It was simply too big of a task. We were missing enrollments for new hires, missing terminations, and bungling payroll deductions. It was a mess!" Carolinas Insurance & Investment Group needed a solution to help manage the never-ending list of enrollments, and Employee Navigator's Principal integration was the answer.

With the integration, once an employee completes their enrollment the information is sent directly to Principal. "We use integrations as a selling point for service. Integrations allow quicker response times with minimized human error," says Nick Frazier. Instead of spending up to an hour on each employee's enrollment, Carolinas Insurance & Investment Group achieves results instantly.

*"The integrations were a big evolution and allow us to provide consistent service to each client. Frankly, it was a no brainer."*

**Nick Frazier**  
Carolinas Insurance &  
Investment Group

## Results

The stress of manually managing Carolinas Insurance & Investment Group's entire book of business has been eliminated. "We use Employee Navigator and its integrations so that we no longer have to send information to different carriers in different formats. We put the data in Employee Navigator, and boom, it goes where it needs to go immediately," says Nick.

Furthermore, the software and integrations instill a sense of trust and reliability for Carolinas Insurance & Investment Group and their clients. "Clients expect us to get the job done. Whether or not we use integrations isn't a factor to the client, they just expect us to get enrollments done quickly and correctly. We have had many clients thank us because human errors have been drastically cut down due to Employee Navigator," says Nick Frazier. "We've never had any negative feedback."

*"We love Employee Navigator! Principal's plan builds and the system work perfectly together."*

**Nick Frazier**

Carolinas Insurance &  
Investment Group