



**PARTNER CASE STUDY**

# Spectrum Insurance Group attracts and keeps business clients with a full-spectrum offering

**Partner**



**Spectrum Insurance Group is a full-service independent insurance agency serving thousands of businesses and individuals throughout Wisconsin.**

As one of the largest agencies in the state, Spectrum offers commercial insurance, employee benefits, health insurance, and personal insurance. Spectrum Insurance has access to over 30 carriers, ensuring it can find the right coverage for its customers' needs.

But Spectrum doesn't stop at writing policies—the agency provides a range of value-added services designed to empower its clients. Mineral® is the flagship in that value-added services lineup.

## Unlocking the spectrum

Kristeanna Crick is Spectrum's Client Experience Specialist. Her role is to help clients take full advantage of the agency's ancillary offerings, including Mineral. "There are so many resources available to our clients, primarily through Mineral, but those resources were a bit of a hidden treasure. My job is to put them front and center and help our clients find value in that treasure."

## Challenge

Spectrum Insurance Group wanted to provide its clients with value-added ancillary services that reinforce the agency's position as a service-oriented, trusted business partner.

## Key Solutions

Spectrum Insurance Group leverages the Mineral Platform™ to enhance client value, increase utilization, and improve relationships between clients and agents. Clients have embraced the platform, specifically the Smart Employee Handbook, access to HR experts, and Mineral's extensive content library.

## Results

- 90% of Spectrum Insurance Group's clients have signed up for the Mineral Platform.
- In the past 18 months, clients have created 785 different benefits documents, completed over 5,600 courses, and researched nearly 3,500 compliance topics in the Mineral Platform.
- Mineral Advantage Program earns the agency credits for sales of premium offerings.
- Agents used access to Mineral Platform as a competitive differentiator to win new clients.
- Customers' perceived value from Mineral Platform increases retention/renewal rates.

Mineral is the offering that gets the most traction among Spectrum's clients. "Everyone prefers Mineral's modern user interface, how easy it is to use, and how much the platform has to offer," Crick says. "While we have other resources, like Zywave, available to clients, Mineral is the one that gets used."

Spectrum Insurance Group includes the Mineral Platform at no cost as part of its offering to commercial and employee benefit clients. "Our clients don't just get Mineral—they get me too!" adds Crick. "Many of our clients are small businesses without an HR department. I can be a resource for them by asking the right questions and directing them to where they can get answers."

## Clients recognize the value

Among Mineral's spectrum of benefits, Crick has one favorite - Mineral Intelligence™, the "compliance watchdog" portion of the Mineral Platform that continually monitors thousands of state and federal legislation changes and keeps Spectrum and its clients informed of the changes that impact their businesses. "It's a great way to keep our clients informed and position Spectrum as an expert."

The Mineral Experts™ are one of the most utilized products within the Mineral Platform. "Our clients can speak to a real HR and compliance expert to help them navigate a complex employment landscape," Crick says.

"To a small company without internal HR resources, this is priceless. There's so much risk in getting HR wrong, and we're in the business of helping our clients mitigate risk. Mineral plays a big part in that."

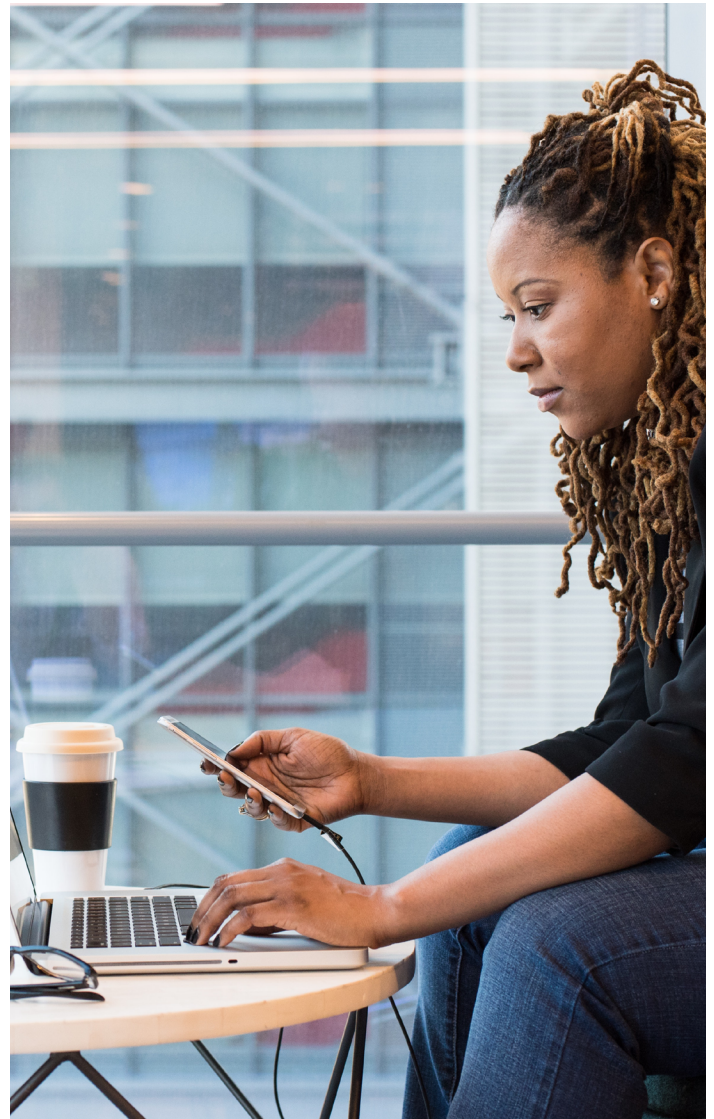
Another popular feature among Spectrum clients is Mineral's vast content library. "It's very easy to search for precisely what you want," explains Crick. "You can filter the search by form or by state, for example."

## Competitive advantage

As Spectrum works to grow its client base, Mineral is playing an increasingly important role. For example, newer agents with the agency are revisiting their previous clients after their non-compete has ended to let them know about the Spectrum Value Added Services, including Mineral's outstanding features. Spectrum agents now promote Mineral during their conversations with clients and prospects. "Often, we'll even set up a meeting where I'll demonstrate some of the amazing features allowing the client to see a sneak peek of the value-added service we can provide," adds Crick.

Through the Partner Enablement feature within the platform, Mineral even provides Spectrum templates for promotional flyers the agency can brand with their logo and contact information and share with clients and prospects. The flyers highlight specific industries, allowing Spectrum's agents to showcase the agency's value to construction companies, manufacturers, or nonprofits.

"We see Mineral as a competitive advantage for the agency," says Crick. "Once our clients begin using the Mineral Platform, the value they derive from it keeps them with us. They don't want to lose the benefits they've been enjoying."





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**Kristeanna Crick**  
Client Experience Specialist,  
Spectrum Insurance Group

## Driving client engagement

Spectrum estimates that 90% of the agency's commercial clients have signed up for the Mineral offering, an impressive statistic. "One of the most popular features among our clients is the Smart Employee Handbook builder," Crick says. "Not only can they quickly build a compliant handbook, but Mineral also helps maintain employee handbooks.



Mineral is efficient and proactive on the updates by notifying our clients in an email or on their Mineral dashboard. The client will then review the law or regulation in their handbook. If they want to accept the change, it's a click of a button for the client to comply with the most current laws and regulations. That's a huge time and money savings for busy businesses. It can cost thousands for a company to create and maintain an employee handbook, but this is free to our clients."

And Mineral boasts a modern, intuitive user interface that Spectrum's clients frequently praise.

"Clients tell us they like Mineral because it's simple to navigate and find what they're looking for," notes Crick. "They log in to Mineral right from our website, and the platform is branded with our information for consistency."

Crick has begun monitoring Mineral's utilization reports and is watching the rates climb higher. "We see an increase in the numbers each month," she says.

"In the last 18-month period, our clients have completed 44% more courses through Mineral and have created 99% more benefits documents. Clearly, they're finding value in Mineral."

Spectrum includes other tools in its value-added services lineup, but Mineral is the solution that receives the most attention and praise from clients. "There's so much to Mineral," Crick says. "Nothing else out there has the extent of HR features, from employee handbooks, compliance assessments, access to forms and a document library, to live support from HR experts."

## Advantages run across the spectrum

While Spectrum provides the Mineral Platform to clients at no charge, clients exploring the platform may see additional premium offerings, such as **Guided HR Compliance** or **Anonymous Reporting**. "It's great to see clients exploring all they can do with the platform, and we have clients that elect to add on various pieces to augment what we provide," adds Crick.

Mineral directly rewards partners when clients subscribe to one of the premium services through the Mineral Advantage Program, making it a win for everyone.

## Service that goes beyond

While Spectrum considers the Mineral offering primarily a client benefit, Crick says she also spends significant time on the platform, advancing her skills and knowledge set. "I especially like many of the informational videos—they're short, right-on point, and they hold my attention," she says. "Also, I love that the chat option is always on screen, and when you click it, you get a live expert, not a chatbot. I'll often get the same agent I've spoken with previously, and they remember me and our agency. To me, that's impressive."

Spectrum has nothing but praise for the support they receive through Mineral. "Mineral has top-notch customer service—it's clear they want to help us succeed," concludes Crick. "Just a couple of weeks ago, for example, I contacted them with a question from a prospective client. They didn't have to help me with that, but they did—providing great advice that helped us win the sale. That shows they care, and that matters to us."



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**Kristeanna Crick**  
Client Experience Specialist,  
Spectrum Insurance Group

For more information on the Mineral Platform or how to expand your HR and compliance offering with certified HR expert advice, **contact our Mineral team.**

#### About Mineral

Trusted by more than 1 million companies, Mineral combines data, technology, and human expertise to take the guesswork out of HR and compliance. Partnering with insurance brokers, PEOs and HCMs, Mineral has built the largest HR community in the U.S. Mineral was formerly known as ThinkHR and Mammoth. Learn more: [trustmineral.com](https://trustmineral.com). ©2023 Mineral, Inc. CaseStudy-Spectrum-Insurance-BB-20230725

**Mineral**  
HR and compliance made simple.