

# Carrier Solutions for HR Technology Challenges

The future of HR technology and its trends for 2023 have generated a lot of discussions. HR technology encompasses the use of hardware and software to maintain and direct a wide range of human resources tasks and responsibilities.

Technology can help HR professionals manage their workloads by providing tools for tracking employee engagement, automating dull and repetitive tasks, and improving communication and collaboration between employees.

While technology and digitization can ultimately create efficiency and productivity for the individual and business, it poses many challenges for HR, operations teams and plan administrators.



## Too Many Cooks in the Kitchen

- 3rd Party IT Consultants
- Enrollment & Communication Partner
- Vendor Configuration
- Internal Customer Resources
- HR
- Broker Consultant
- Insurance Company Resources

46%

**Forty-six Percent of HR Leaders Report  
HR Technology is their Top Priority<sup>1</sup>**

<https://gtnr.it/3M5R7DI>

# HR Technology in Transformation: Products the flex

For the most part, technological developments have sped up workflows and modernized HR departments. On the other hand, technology can have a negative impact on a business, making choosing a voluntary carrier more difficult.

## We offer flexibility that is unsurpassed in our industry but what does flexibility look like?

- Attained Age or Issue Age
- Issue Age can be built and rated 15-year band
- Level or Heaped Commission
- The breadth of product variability
- More competitive filings
- Health System Booster
- Infectious Contagious Disease Rider
- Enrollment Firm – Active or Passive
- No Stacking Functionality – No Problem



**\$17 Billion**  
**Spent on HR**  
**Technology<sup>2</sup>**

<https://bit.ly/3Ntblmb>

Employers are looking to brokers to recommend products that attract and retain top talent, all while meeting the needs of a diverse, multi-generational workforce. Atlantic American offers product flexibility and easy integration with your client's benefits technology platform. We understand your pain points and solve your technology struggles and product challenges. Contact us today.

<sup>1</sup><https://gtnr.it/3M5R7DI>

<sup>2</sup><https://www.shrm.org/resourcesandtools/hr-topics/technology/pages/hr-technology-spending-rebounds-2021-vendor-satisfaction-vc-investment.aspx>

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