Taming Tech OVERLOAD

Seven inexpensive ways to streamline and modernize your agency's technology.

Remember when someone in your office would stare at a screen, start mumbling and then say to no one in particular, "What's wrong with my computer?" Now, desktop computers are usually the least of an agency's technology troubles. Device interdependence, mobile applications—or lack of them—and remembering to record customers' text messages in the agency management system: These are the stressors that are keeping agents up at night in 2012.

The trends at the root of these concerns aren't going away, either. With each passing day more customers buy smartphones, tablets and more applications for both. They post on Facebook, Twitter, LinkedIn and YouTube. And when they have a loss or just a question about their coverage, they contact their agent through one of these devices and wait for you to respond in kind. Call it progress or curse it as chaos, but the burgeoning variety of ways humans can reach out—and expect to be reached out to in return—is one of the biggest challenges facing agencies today.

"It's difficult to maintain so many avenues of communication," admits Brandon Clark, vice president of the John Bailey Insurance Company in Knoxville, Tenn. "But it can also be pretty rewarding when you take extra steps to show customers you've decided to be available in these ways."

In April 2011 when tornadoes barreled through Tennessee, Clark shut himself and his family in a home closet and went to work. His tools: two cell phones with Twitter and Facebook apps, one fully charged laptop and a TV blaring from a room outside. "Within minutes I had folks messaging, texting, calling, tweeting and emailing me," says Clark. "We turned in 10 claims in 45 minutes."

Even when their house lost electricity, Clark and his wife monitored the news online and continued to communicate via Facebook and Twitter. Says Clark, "Through our TV and Internet service we had a battery pack that would keep our laptop going and our Internet signal up, even if we lost power."

Thanks to social media, Clark not only filed claims but scheduled some clients for car windshield replacements the next morning, preventing clients' loss of transportation. "Sure, you can use social media to help sell things," he says. "But it's also great for communicating with clients and being of service."

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Clearly, technology has changed the world that everyone lives in. But knowing when and where to help clients is part of an agent's struggle today. Learning from these seven technology tips will help your agency jump into 2012, if you're feeling just a bit behind the curve.

Shop Carefully for "E-Candy"

If an agency already has a Facebook presence, does it need Twitter as well? What mobile apps should agencies provide to clients, and will they be used? Who in the agency should be charged with responding to and capturing the conversations? While hard costs are no longer as big of a barrier to implementing technology, soft costs such as employee time can be an even bigger drain with so many devices and applications. One thing is certain: No one needs all of them.

"I think we're in transition," says Jim Armitage, chair of the Agents Council for Technology and an owner of Arroyo Insurance Services, a 12-office agency serving California. "Some people like to use a combination of ways to communicate and right now, it's all over the place," he says. "Then there are all these mobile apps, and you wonder what your customers need." Asked if it might help to poll customers on the communication method they prefer, Armitage says, "That would be a starting place."

"Clients are setting the standard for how they want to communicate," says Pat Alexander, agency coach and consultant of **patalexander.com**. "Small agencies are agile and can do things to manage this, but it's harder for bigger firms that are concerned about security."

Once you choose the technology and implement it, readjust workflow to use it. Skip the workflow step, and you could get fried with errors and omissions. Alexander explains: "Two years ago I was working with a small firm, and while I was there one young woman looked at her cell phone and said, 'Oh. Jane Smith just changed her car.' I said, 'She texted you that?' and the woman said, 'Oh yeah, she's a friend. She has my cell number.'"

2 Nail Down New Processes

Alexander notes that some agencies want to ban texting because no direct method for transferring text messages to agency management systems yet exists. According to Alexander, agents need to remember that capturing email information in systems was not always easy, but agency management vendors created enhancements to handle email attachments. "Vendors will create streamlined workflows for capturing texts as well," she says.

Until then, Nibby Priest, vice president and "top techy" at Vaughn Insurance Agency Co. in Henderson, Ky., is doing what Alexander recommends. He immediately forwards any customer text message received on his personal phone to his business email address. He then texts back a response to the client from his business email address, causing further messages from the client to flow into his email. He then attaches the entire conversation thread to a file in the agency management system.

Lately, Priest has noticed a trend for clients to call the agency on their cell phones to discuss a loss, and then while on the phone, ask that the information they're being given verbally be texted to them as well. "It's my understanding that 60% of the people who want to communicate with us are going to do it by mobile device," says Priest. "So we're trying to make as much of our technology, including our website, as mobile-friendly as possible."

Sexy though it might be, "mobility" raises questions that every agency must answer. Jay Byrnes, chair of the ACT Mobile Strategies Work Group and president of Byrnes Agency, Inc., with three locations in Connecticut, gives examples: "Do I need my own mobile strategy, should I ride the coattails of my carriers or [should I] wait for the vendors of my agency management system to act? Or should I do all three?"

Then there are security issues. Set policies for using personal devices, Alexander says, and consider choosing a robust cybersecurity program for all devices communicating with the agency's IT systems.

But whatever you do or don't do with mobile technology, Byrnes says not to be discouraged. "Yes, you might be behind, but you're probably not as far behind as you think," he says. Things have evolved so quickly that he suggests examining one service at a time, determining with others in your agency if that service is needed and then implementing it if necessary. "But don't wait for something or someone to solve all your needs," he cautions. "Stick your toe in the water now and look for basic strategies that will work for you and your customers."

3 Take a Tablet

One strategy that works for Byrnes is using a tablet when he's outside the office. "I'm a big fan of tablets because you can do so much with them," he says. "I tend to use mine more than my laptop." Byrnes says he can access everything in his agency management system with the tablet and saves time by compressing the sales process from what was once three or four personal visits to one or two.

Meanwhile, the ACT Mobile Strategies Work Group has identified field access via tablet to risk management checklists by industry as a "key agent need." Also needed by producers in the field, says the work group: industry-specific supplemental apps as required by agency carriers; access to safety manuals on the risks specific to particular industries; and easy tablet access to third-party databases that can provide additional information about a prospect and his or her business.

"Agents typically do prep work for client meetings in their offices," Byrnes says. "But they're using their tablets for talking points, to make presentations and draw graphs. In time, we expect to provide clients with proposals and information electronically so they can review it on their tablets as well."

Alexander endorses computer tablets as the No. 1 technology agency sales forces should consider if they don't already have them. "An IT person at one agency told me that maintaining 15 laptops is a nightmare," she says. "But he said maintaining 15 tablets is easy. They can't be damaged as easily as laptops and they can't be fried as easily by users, either."

(4) Jazz up Your Site

"I have adult grandchildren who won't go anywhere until they check it out on Yelp or Google," Alexander says. "People still want a trusted personal advisor, but first they're going to check you out on the Web."

An easy way to grow website interest and agency accessibility is to install online chat. "It's great because you can be on hold while you do something else," says Alexander. What's more, there's rarely a language barrier when reading or writing texts, and online chats are automatically documented with transcripts sent to the email addresses of both parties. "Google 'online chat' and you'll get 20 vendors," says Alexander. "It's inexpensive; you just register and pay, and then you get a code and put it on your website. It's that simple—you just have to remember to say whether you're available or unavailable."

(5) Test-Drive the Cloud

Priest thinks agencies should invest more of their tech bucks in the cloud. Those still distrustful of the delivery of services hosted over the Internet should consider a trial run using data and services that aren't critical or proprietary. "I believe it's more cost-effective to have services in the cloud," says Priest. "It's definitely easier to manage, and cloud computing has improved."

Generally, cloud service is sold on demand and users pay by the minute or hour. Both public and private cloud services are available, with Amazon Web Services being the largest public cloud.

(6) Ditch Free Email

Priest has another suggestion for agencies reviewing their technology budget: Don't try to get by with free email. "Free systems can be so easily exploited," he says. "A few like Gmail are good, but would you want to buy insurance from someone who has a Gmail address? Spend money on a secure email system that's hosted in the cloud and has archiving and content-filtering. It might be pricey, but secure email is something agencies should have."

(7) Empower Employees

Brandon Clark believes agencies should also invest in education that empowers employees to think differently. "It doesn't have to cost much except revenue on the front end," he says. "Our agency meets every week to discuss issues and problems, and we've been talking about technology for years."

Lest anyone worry they ask a silly question or have an issue that no one else has, the agency labels all such items as "hassle points" and encourages discussion. "Technology is the fix for about 75% of them," says Clark. "Most people think of technology as a way to remove humans from the equation or to escape being bothered, but that's no longer the case," he adds. "You can really take care of a client with technology, so we're trying to innovate and be as accessible as possible." Apparently employees feel taken care of, too. Says Clark, "When we teach them new things, they say, 'Man! This is the greatest thing I've ever seen.'" IA

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