



the anderson Agency Report

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Featured Expert: Duke Williams

Your Agency Needs A Phone App

Mobile phone usage continues to grow. Verizon now sells its version of the iPhone. And new phone models based on the Android operating system continue to be released.

According to Mobclix (www.mobclix.com), the top-ranked paid app in the iPhone App store on January 4, 2011, was Angry Birds. The top-ranked free app was Pimple Popper Lite. Based on that, you might not think mobile apps are relevant for your business. Think again.

When you dig deeper into the numbers, a different picture starts to emerge. The top six insurance apps in the iPhone App Store (as of January 4) were:

1. State Farm Pocket Agent (rank: 75)
2. GEICO GloveBox (rank: 92)
3. iFarmers (rank: 245)
4. Progressive (rank: 263)
5. Allstate Mobile (rank: 421)
6. eSurance Mobile (rank: 644)

These rankings are pretty impressive. There are over 300,000 apps currently available at the Apple App Store. Clearly, customers of these companies think these apps are important enough that they take the time to download them to their phones (see Figure 1 on next page).

“Having a customized BlackBerry, Android, and iPhone app for your agency will help set you apart from your competition.

industry watch

Your Agency Needs A Phone App cont.

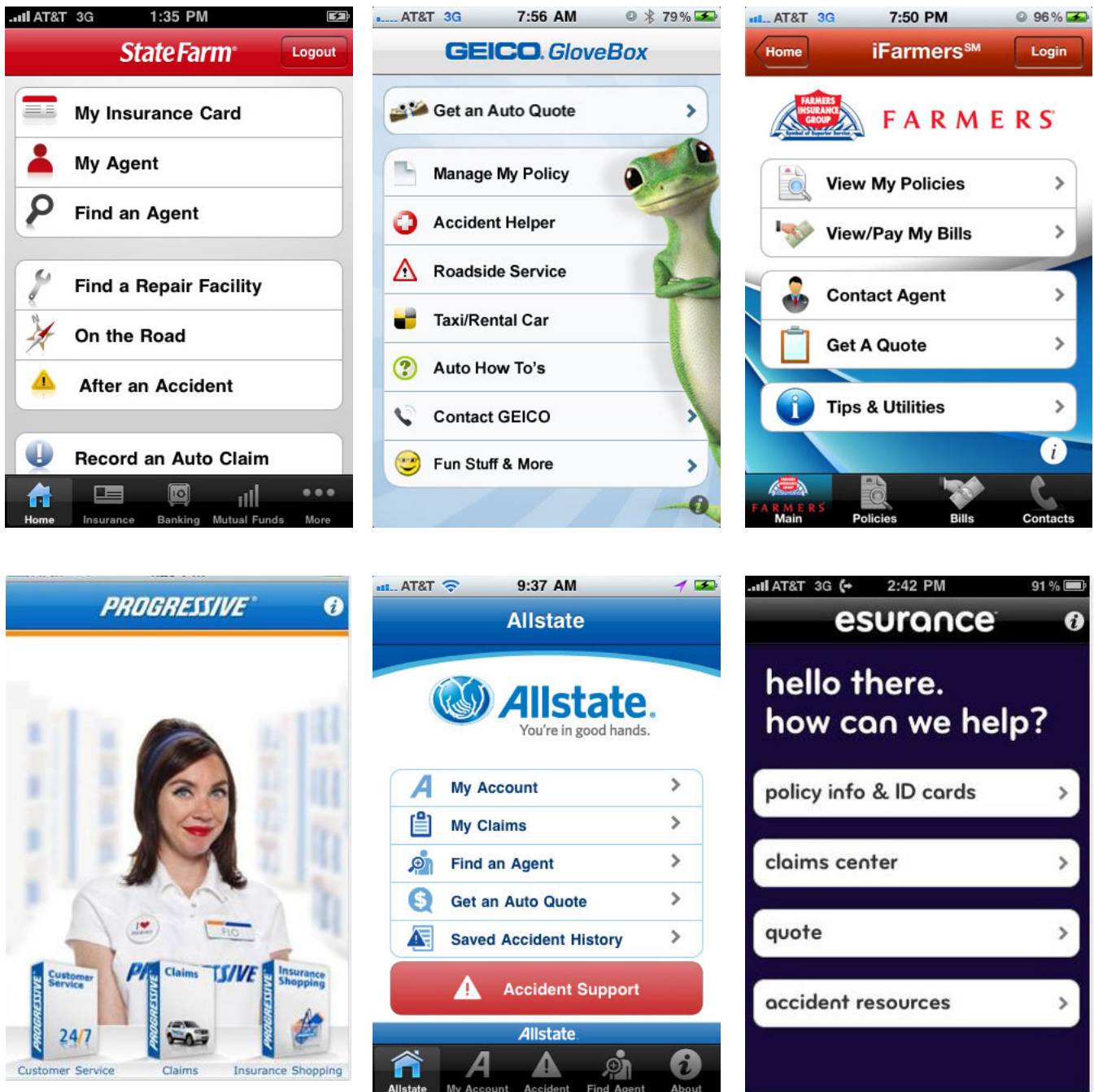


Figure 1: Popular carrier insurance apps that have been downloaded.

Your Agency Needs A Phone App cont.

There are a few agencies that have created apps, and they also rank fairly well when compared to the total number of apps available (see Figure 2).

1. Drescher Insurance Agency (rank: 6,017)
2. The Insurance Dude (rank: 2,247)
3. TCP Insurance (rank: 2,896)
4. Treutel Insurance (rank: 5,009)

Common app elements

The table on the next page details the features that are most common across all of these applications.

It is interesting to note that the Esurance app doesn't provide users with the ability to contact the company from within the application. The app does, however, enable users to report a claim, and includes a push to call feature that provides a direct connection to the company's claim reporting hotline.

A significant difference between carrier apps and agency apps is the ability to display customer policy information. Because carriers can connect directly to their policy management databases, they

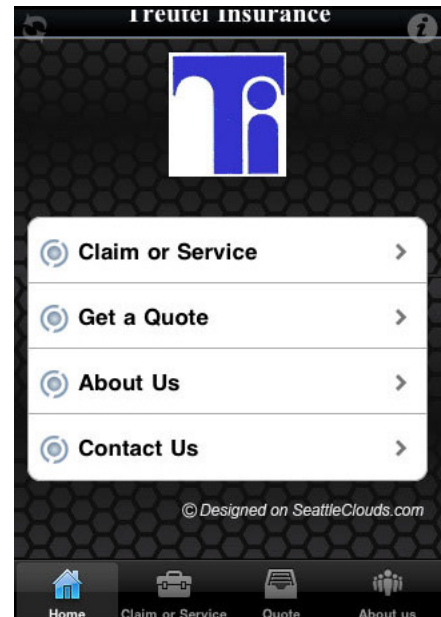
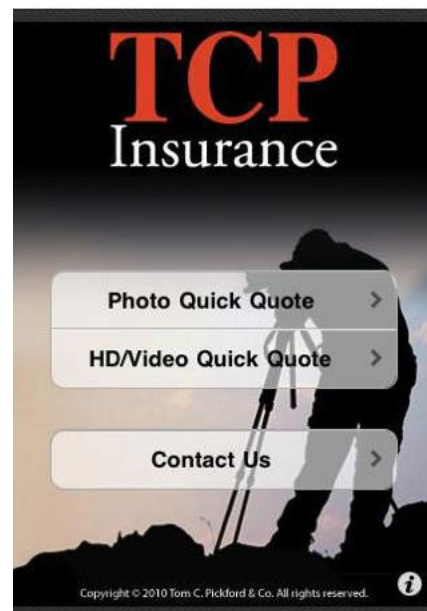
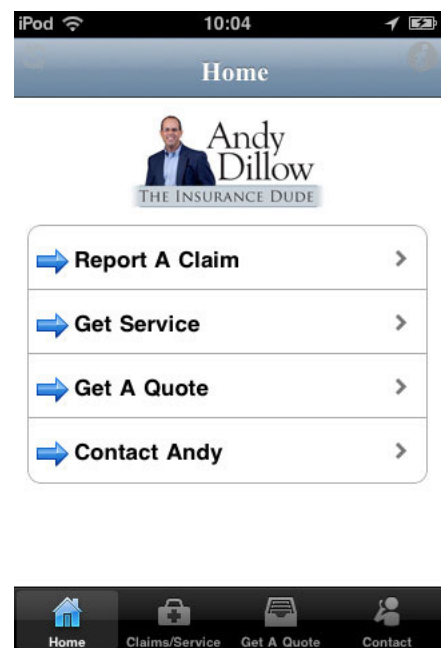
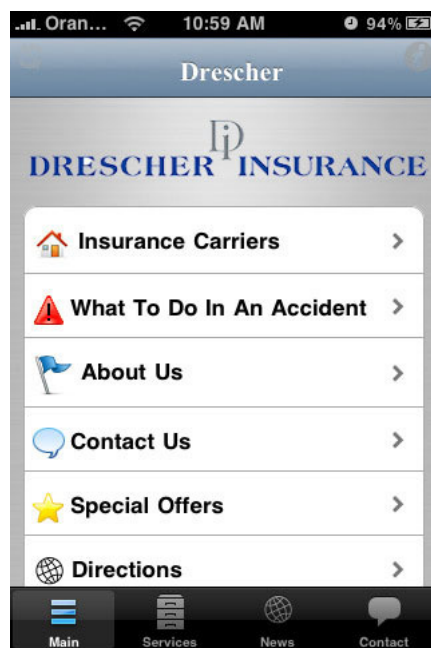


Figure 2: Smartphone apps created by various agencies.

Your Agency Needs A Phone App cont.

are able to display policy information on their applications. This is more difficult for an agency application to provide. However, these same things can be done using some agency-facing online services currently available.

Why should you have a mobile app?

Today, a person's mobile phone is the one thing that is constantly with him or her. It allows instant gratification. Instant means you don't have to wait for it to start up. Your phone is always on and always available. When you provide a mobile app to your customers, it gives your agency a powerful, personal presence.

Providing a mobile app makes you the easiest person for customers to do business with, which means they will likely stay with your agency longer.

Mobile apps also keep your customers away from Web searches. When they can always find you on their phones, they are unlikely to need to look you up online and see ads for other insurance providers.

How to get a mobile app

There are two basic ways to create a mobile app for your agency.

1 You can hire someone to build one for you.

A college kid might do this for \$3,000 to \$5,000. But they may not be around to update or improve it. A lot of agency owners learned this lesson with websites. You could hire a real software company to create one. If they give you a price of under \$20,000 you should suspect they have no

Feature	# of apps with this feature
Contact	9
Get Quote	7
Report Claim	7
Payment	7
Manage Policy/Customer Service	6
View Policy	5
About Us	3
My Insurance ID Card	3
Find Tow Service/Roadside Assistance	3

Your Agency Needs A Phone App cont.

real experience at building phone apps and you are going to be their guinea pig. This is not the best situation for most agencies.

2 You can use one of several build-it-yourself services.

The cost of these services typically ranges between \$100 to \$1,500 for initial setup and \$10 to \$100 a month for hosting the app. These services can provide a fairly good basic app. A couple of the agency apps mentioned above used services like these to develop their apps. But they are not built for insurance-specific customer service and they do not deliver an app that you can change without additional costs.

At SehMobile (www.sehmobile.com), we are creating an insurance-specific mobile app that you can customize to keep the cost down. It is also designed to allow you to make changes and have the app receive the changes without your user needing to update the app.

SehMobile charges a setup fee* and a monthly hosting fee, and you can have as many of your customers or prospects download the app for free as you want.

Consumers' expectations of what constitutes "good service" is constantly changing. Having a customized BlackBerry, Android, and iPhone app for your agency will help set you apart from your competition. ☐

***Editor's Note:** We have been able to negotiate an additional 10% discount off the setup fee at SehMobile for TAAR subscribers. Make sure to use the promotion code **TAAR** to receive this benefit.

☞ **Duke Williams** is the founder of *SehMobile.com*, *SimplyEasierPayments.com*, *Sehhey.com*, and *Simply-easier-acord-forms.com*. In addition to running these businesses and thinking up new products, Duke is a national speaker and teacher of how to do business on the Internet for insurance agents.

Smartphone Advantages

If you don't already own a smartphone, you may not be completely aware of how individuals can use their smartphones today. Most of the tasks that you complete using a desktop or laptop computer (e-mailing, searching, social networking, finding directions, getting maps, shopping, reading news, etc.) are the same tasks the rest of the world completes using smartphones. Smartphones also enable a lot more—including texting, taking pictures, playing games, listening to music, reading books, and watching videos.

The smartphone I own has 16 GB of memory, 32 GB of storage, and a processing speed of 1 GHz. This is better than my two-year-old laptop. My phone has 3G connectivity, which is basically high-speed Internet. I no longer need to carry a laptop with me when I travel, because I can do everything I used to do on my laptop on my smartphone.



Your Agency Needs A Phone App cont.

Top 10 Reasons to Build an App

The world of phone apps started with the opening of the Apple App Store on July 11, 2008. Three hundred million apps were downloaded to smartphones in 2009. In 2010, the number of apps downloaded reached five billion. Sixteen billion apps are expected to be downloaded in 2011, and that number will increase to 77 billion by 2014. If that isn't enough to convince you, here are 10 reasons why smartphone apps are a great idea.

- 10 By the end of 2011, over 50% of Americans will have some type of smartphone.
- 9 Over 50% of small business owners already have a smartphone.
- 8 Three out of five smartphone users will use a phone app before they use Web search.
- 7 Phone apps run much faster than mobile Web pages.
- 6 A phone app keeps you and your business visually in front of your customer.
- 5 Contacting through a phone app is faster and easier than contacting through the contact list on your phone.
- 4 Phone apps can provide 24/7 customer service.
- 3 Who do you know that is ever without their mobile phone?
- 2 The average smartphone user spends 2.8 hours a day using phone apps.

And the #1 reason...

- 1 They are just so cool!



Top 10 Things Your Customers Will Do When They Have Your Phone App

- 10 Take a picture, send it to you, and have it go into your database, all in one step.
- 9 If they are in a car accident, your phone app will help them know what to do next.
- 8 Communicate and work with you when they are on the move using the push-to-call, push-to text, or push-to-email features of your app.
- 7 Get an interactive map and turn-by-turn directions to your office.
- 6 Read notices or news updates from you.
- 5 Get a copy of their proof of automobile liability insurance ID card any time they need it.
- 4 Get a self-service certificate of insurance.
- 3 Send you a request for a policy change.
- 2 Make an online payment.
- 1 Stay with your agency because you are so easy to work with.

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Choosing the Best Agency Management System

I was responsible for finding, purchasing, and figuring out how to use the first in-house agency management system for the agency I work at in about 1982. Since that time I've learned a lot about what an agency should do to make sure they select the very best agency management system for their organization. After much trial and error I have determined that **there are five critical steps that must be taken to pick the "right" system.**

You may be surprised to learn that I have identified 36 different agency management system products from 28 different vendors. Determining which one you should buy can be overwhelming.

When you sign up for this free email course you will receive five emails over five days that details the critical steps an agency must take to make sure they end up with the very best system to run their agency. You will also receive a list of every vendor and their product(s). This information alone will save you hours of research time.

Picking the wrong system will cost an agency thousands of dollars and weeks of lost productivity. Pick the right system and the agency's productivity and profitability will soar! This course will teach you how.

<http://steveanderson.com/choosing-the-best-agency-management-system/>

