

Mobile—it's the way to go

Q&A with technology expert offers agents tips on apps

By Ellen D. Kiehl, Ph.D.

PIA's Ellen D. Kiehl, Ph.D., senior research analyst, caught up with renowned technology guru Steve Anderson for an update on how producers use mobile devices to boost sales and connect with prospects and clients.

Q. What are you seeing out there, Steve?

A. Increasingly, I'm seeing producers integrate their mobile devices into their sales activities and customer interactions. Also, producers creatively adapt the many mobile software applications (apps) available today to boost their productivity. Finally, agencies now can create their own branded mobile apps, encourage clients to download them, and establish another way to communicate with them how they want. Customer-mobile apps provide an agency with an ongoing advantage because of the powerful connectivity these apps enable.

Mobile has come on fast in the past couple of years, with a vast increase in texting as people's preferred communication channel, plus the number of smartphones and tablets that people carry will continue to increase. Producers and clients alike are apt to use smartphones and/or tablets more or less continually throughout the day. "Getting on the Internet" used to be a discrete activity that required sitting down at a desktop computer. With smartphones and tablets, it becomes seamlessly integrated with people's activities while they're on the go.

Producers have an enormous opportunity to adapt their business activities to this new mobile world. This process comes naturally to people who've already adapted their personal pursuits in ways that use mobile technology effectively.

For example, at the most recent Agency Internet Boot Camp I instructed, we spent an hour talking about the various apps that agents are using. While most apps are device-specific, there are many good ones out there. In the past, I've written about apps that can aid in property underwriting, as well as general-purpose apps that help you organize and remember tasks.

Q. Smartphones have been around longer than tablets. How are tablets being used?

A. Tablets combine the tremendous functionality people are accustomed to in their smartphones with other attributes that make them good sales tools. For example, the paper- or laptop-based "flip-chart" presentations that producers use in sales increasingly will be displayed on producers' tablets—something smartphones cannot accommodate due to their smaller size.

Software is available for tablets that can translate handwritten notes to text, or even voice to text, bypassing the need to type on the tablet's virtual keyboard. This technology works pretty well—although for lengthy documents I think you still would be better off with a laptop or desktop and physical keyboard.

Presentations can be brought into the field in a PDF format that allows changes to be made on the fly as you are speaking with the client. When you use an app to make changes to a proposal, the notations can appear right on the electronic version,

just like using paper and pen. This lets you finalize your proposal on the spot, get the customer to sign off with the swipe of his or her finger, e-mail the proposal (with the final changes) back to your office and have the policies requested before you even leave the client's premises.

Tablets are light-weight and their battery life can power them all day long. They are good for consuming information such as e-mails, articles and video. Like smartphones, they become highly personalized as the producer incorporates selected applications provided by business partners and public sources. Over time, individuals tailor their tablets to become a powerful extension of themselves, reflecting the producers' unique personal interests, business needs and apps that they have found to work well.

Q. One highly successful agent lives by the motto "speed sells." You're describing a world where information moves quickly. Can producers create this environment through their own efforts alone?

A. No—there's the rub. Everyone in the information chain has to respond faster. A producer needs to be able to access client files and answer questions 24/7, no matter where the producer happens to be physically.

A crucial, but unknown, element is the ability of various business partners to furnish the portals and applications the

producer needs. Mobile technology puts tremendous pressure on insurers and vendors to create mobile-friendly access to their platforms so that producers can get the information they need when in the field from their mobile devices.

I do worry about the development time that some organizations seem to permit themselves. Businesses that roll out their unique applications quickly are going to find themselves in a far better position than the one who is still trying to get it perfect six months from now. The great thing about an app: Once it resides on a device, the developer always can update it remotely—so improvements can be delivered with no effort on the part of the user. Better to get your app out there, let people use it and provide feedback, and then update it regularly.

Q. You mentioned agency-branded applications. What are you seeing in this area?

A. Here, I'm talking about consumer-facing apps to facilitate interaction with your agency. A growing number of insurance companies already provide apps. But, they tend to be claims-focused. That's fine for the company, but agencies need their own application that provides customer-service options. The app becomes an extension of the agency customer service. As a larger percentage of clients prefer interacting with businesses on their mobile device, you want to be part of that mix early.

There are businesses that let you to create and manage your own application easily and inexpensively. Obviously, the app should provide immediate access to the agency website and one-touch dialing to connect to your agency by phone. Ideally, you'd also include a "request a quote" option to feed input directly to your premium-comparison system. But, that will depend on vendors providing mobile-friendly consumer access to their portals.

Functions you also may want in your agency app: view policy information, request changes and obtain documents (i.e., ID cards or certificates). Another popular option might take clients straight to their insurer's "make

payment" screen. Remember, you can add more and more functionality through automatic updates that customers don't have to re-install.

Q. How can agencies learn and adopt mobile technology?

A. Take advantage of the mobile users you already have in your agency

or family—they're apt to understand the technology intuitively and they're likely to see right away the business opportunities it presents. Encourage their full participation to help you integrate mobile into your business processes. ■

Kiehl is PIA's senior research analyst.

Who is Steve Anderson?

Steve Anderson is a nationally recognized expert on agency-company technology, with accomplishments including:

- national faculty, Society of Certified Insurance Counselors;
- 30 years as a licensed insurance producer;
- executive editor, *The Anderson Agency Report*;
- author, Agents' Guide to Premium Comparison Systems; and
- Tech Tips weekly e-mail service.

Working as a manager and producer in two different independent agencies, Anderson gained a detailed practical understanding of internal operations, marketing and sales management. Knowing agents' needs, Anderson is positioned ideally to offer advice in using technology most effectively.

A prolific writer, Anderson's knack is translating between "geek speak" and the language of agency managers. His ability to fine-tune his ideas for the real world has made him one of the industry's top technology consultants and speakers.

Anderson's consulting service areas include:

- premium-comparison systems;
- choosing a new agency management system;
- ASP-based management systems;
- agency websites;
- managing e-mail and electronic documents;
- agency productivity audits;
- data security;
- automating marketing programs, proposals and company submissions;
- hardware/software; and
- communicating across generations.

PIA Technology Info Central ... *Think PIA first*

Through the PIA Technology Info Central PIA provides members with a one-stop shop for technology news, real-time initiatives, vendors and consumer information for their websites and more. PIA members can access real-time implementation options; keep current with the latest technology news; obtain materials to assist in creating and updating their agency websites.

PIA also offers its PIA Technology Hot Line. This hot line service puts members in touch with two nationally recognized technology experts. Steve Anderson, executive editor of the *TAAR Report*, and Donna J. Barr-LaGoy, AIT, ACE, of Donna Barr Consulting, each brings PIA members the advantage of more than 20 years' experience in agency/company technology. PIA members get up to 30 minutes of free consultant time when requested through PIA's Industry Resource Center, call (800) 424-4244 or e-mail resourcecenter@pia.org.

To access PIA's Technology Info Central, PIA members can logon to the PIA website and type **RC10012** in the Google-facilitated search box.