



AGENT FOR THE FUTURE™

# DIGITAL ACCELERATED

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The essential guide for  
independent agents

# INTRODUCTION

Many of us in the independent agent channel expected 2020 to be a year of transformation. I'm certain that none of us expected a transformation quite like this, though.

COVID-19 has touched each and every one of us in unique, yet interconnected ways. Our world is incredibly different than it was just a few short months ago, and how we go about our daily lives – both personally and professionally – has changed seemingly overnight.

For many independent agents across the country, technology is the only thing keeping them connected and moving forward. The new truth is that all agents need to be agents for the future, today. Agents will continue to thrive, that we can be sure of – despite how the world is evolving around us, independent agents maintain their competitive advantage by offering customers the ease, choice and advice they need to make smart insurance decisions.

Yet thriving in today's dynamic marketplace has become even more challenging, and retaining that competitive advantage requires a digital-forward approach now more than ever. This is the time for independent agents to double down on digital investments, so we can meet customers where they're at: online.

Which is why I'm proud to introduce this new Agent for the Future e-book: Digital, Accelerated. In this e-book, we're offering advice that can be implemented quickly and effectively, because we know that digital is no longer a nice-to-have, it's a must.

Some agents are exploring digital for the first time. Others are adding new tools and technologies into an already digital-forward strategy. Most will experience their fair share of growing pains.

We created this e-book to minimize those growing pains and support independent agents no matter where they are in the digital transformation process.

We talked to agents and experts across the independent agent channel to bring you practical advice, case studies and how-to guides for going digital, today.

Digital transformation is already hard enough. Going digital as the world requires we do so will be that much harder. Independent agents can trust that Agent for the Future will be there to guide them through.



**TYLER ASHER**

President, Independent Agent Distribution

**Share your trailblazing ideas on how you're going fully digital!**



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**JAMES CASTELL**  
OWNER AND PERSONAL LINES MANAGER,  
CASTELL INSURANCE

# How digital tools helped my agency grow

Historically, Castell Insurance has been a very traditional agency. Until recently, we did nearly all of our business in-person.

But in the last few years, we started adopting more digital tools. We updated to a VoIP phone system, implemented a web-based agency system, integrated texting and eSignature and started using more videos. Now it's easy for our agency to keep business running as usual even if we can't be in the office.

## Proactive retention

Our digital capabilities have broadened us to be able to access another third of the market that we weren't reaching before. They also allow us to automate communications and utilize repeat content for proactive touches with our clients.

For example, when we had a big rate increase on our auto book in Washington state, I made a video showing me and my kids installing the device for Safeco's RightTrack® program. We created an email template with information about the rate increases and a link to the video. We set that email to automatically send 60 days before the renewal due date so it reached customers before they got the paperwork with the rate increase.

This proactive approach helped our retention rates and made our agency one of the biggest adopters of the RightTrack program in our region.

## Extended capacity

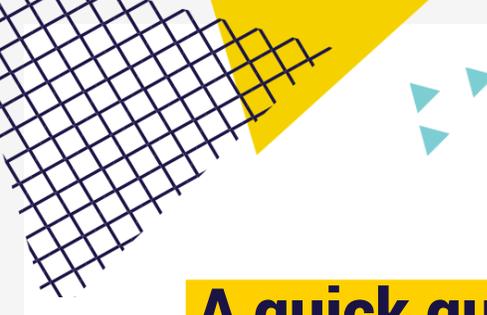
Digital tools have also helped us extend our staff's capabilities. For example, our agency specializes in retirement solutions, including personalized Medicare products. In the past, we would always do one-on-one reviews with every policy holder during the seven-week open enrollment period. That worked early on, but we now have 4,000 policyholders, so we don't have enough man-hours to do a review with every client during open enrollment.

So, last year, we created a branded website that clients can use to do their own review. Instead of attempting to do 4,000 in-person reviews in seven weeks, we had over 1,000 clients do their own review online. And we were able to add 500 new clients during that period, as well.

That Medicare website was a huge leap of faith, but we know that in the long run, digital tools like this will help us scale our business and educate more people.

For other insurance agents who are trying to go digital, I would say that you can't wait for it to be perfect – it never will be. There is going to be trial and error, but digital tools will ultimately help your agency grow.





## A quick guide to going digital

Taking your agency digital may seem complicated, but I wholeheartedly believe in keeping things simple and running on a lean budget. There are only a few things you really need to get up and running in the digital space (many of which your agency may already have).

Once you have the core tools in place, the first step toward becoming more digital is simple: Stop putting it off. If you want to transition to a digital payment system, stop taking cash or check payments in your office. If you want to get away from paper documents, stop accepting physical paperwork. There's no "by next Friday..." It's like sleep training a toddler – you have to immediately say no.

To do this, you will need to set the expectations and condition your customers to your new ways of doing business. For example, start responding to every single service request with, "Absolutely, we definitely can take care of that for you. Please send your service request to [service@insuranceagency.com](mailto:service@insuranceagency.com)." Customers will do business with you how you ask them to do business if you set the expectation and communicate the change.

It will take time to unravel what works for your agency in the digital space. You don't have to do everything perfectly when you're making the transition to digital. Just be very open with your customers. They are your biggest cheerleaders – they want you to succeed! Tell them how excited you are to make these changes and ask for their feedback in the process.

The way I see it, independent insurance agencies that don't take this opportunity to embrace digital will take big hits to their premium and renewals. Somebody else who is one step ahead digitally will come in and take those clients.

I hope the independent insurance channel takes this as our green light – now is the time to go digital.



**ERIN NUTTING**  
OWNER, INTEGRITY INSURANCE SERVICES

### The four tools you'll need:

#### 1. A good laptop

#### 2. An agency management system

(AMS) that lets you keep track of client information, run audits and proactively manage renewals and communications. Most AMS software systems have lots of helpful tools included, so make sure you're educated about what your AMS can do.

#### 3. A voice over internet protocol (VoIP)

phone system that allows you to make calls over the internet – ideally, one that integrates with your AMS.

#### 4. A functional website

If you are not doing business online, you are basically not doing business. Your website can act as a resource, keeping people in the know, especially during times your office is closed. It can also be used as a training dashboard for your own team, a service center for your clients, a hub for claims videos and much more.

# Creating your agency's digital "office"

As you start your digital journey, it may be helpful to think of your agency's interconnected technology tools in terms of the role they play in your digital "office." Your agency's digital space can augment your physical office and extend your agency's capabilities. It can make it easy for clients to do business with you even when they can't come into your agency's physical office.

## Websites: your digital storefronts

Your website is where many customers start their digital journey with your agency. As a basic starting point, make sure your website is well-designed, easy to use and mobile responsive – just like you would want your storefront to look clean and professional.

## Content strategy: attracting digital "foot traffic"

Once you ensure your website is solid, you can expand upon it with content strategy. You have your digital storefront, how are you going to get people to come inside?

Things like search engine optimization (SEO) and Google ads can help you target specific types of customers. SEO and paid search help your agency show up when people in your area research certain insurance terms online. Google ads make you visible in other places potential customers are visiting online (think of it like advertising in your local paper, but with a broader reach).

## Digital communication tools: reaching clients where they are

Technology tools can give clients a streamlined, personalized experience whether they are first visiting your virtual office, making a policy change or submitting a claim.

For example, an online chat feature can serve as a digital receptionist on your website. This could be a chatbot, a tool that plugs in to let visitors chat with one of your staff members online in real time, or a combination of the two. Texting with clients gives them a personalized interaction while also letting them respond at their convenience. And tools such as comparative raters, eSignature and customer portals allow customers to complete simple tasks electronically instead of having to call or stop by your office.

When you marry easy digital tools with the white-glove service that only IAs deliver, it provides the ultimate solution well over and above what direct writers and insurtechs can offer.

A well-functioning digital "office" can help your agency generate more leads, communicate effectively with clients and extend the capabilities of your team.

### RON BERG

EXECUTIVE DIRECTOR, AGENTS COUNCIL FOR TECHNOLOGY

## Helpful resources from ACT

[The Customer Experience Lifecycle](#)

[Agency Cyber Guide 2.0](#)

[Remote Work Best Practices](#)

[Disaster Guide](#)



# 3 better ways IAs can use digital to their competitive advantage

**GOOD:** Adopting text messaging to connect with customers

**BETTER:** Leveraging texting services that all agency employees can access

Consumers today expect the ability to connect with agents in the ways that work best for them, and text messaging is among the best tools for doing so. The challenge that agencies run into with texting is when they try to do it from a singular phone. That approach ties the conversation to one staff member and locks it into one device.

Instead, a solution could be as close as your agency management system (AMS). Most have a built-in messenger solution that can put text messaging into the hands of your entire staff. This means different staff members can pick up conversations at different times if needed. Also, records of those conversations are all stored in one place, which reduces errors and omissions exposure.

**GOOD:** Creating a modern, mobile-friendly website

**BETTER:** Leveraging paid search to bring new prospects onto your website

Paid search can be a highly effective channel for bringing qualified leads into your pipeline. It requires a lot of upfront investment of time and resources, but the ROI can be significant.

The most digitally savvy agents we speak with say they were able to land a new customer within the first couple of weeks of adopting paid search. It then took them about 3-6 months to get comfortable with the associated tools and concepts. Another year or two was then needed to really hone strategy, develop strong ad and landing page copy, and fully optimize the search terms they were bidding on. These agents continually improve and evolve their strategy as the landscape also evolves.

**GOOD:** Adopting an eSignature solution

**BETTER:** Leveraging cloud-based solutions to go completely paperless

Moving to an eSignature solution is best done essentially overnight: One day you use pen and paper, the next all documents are signed via eSignature. Once eSignatures becomes second nature for your staff, the move to a truly paperless office becomes much easier.

Moving to a cloud-based storage system is beneficial for your staff and also critical from a customer experience perspective. You'll save customers time and give them the freedom to handle their insurance needs on their own time. And remember: if you're not offering eSignature and paperless, the agency down the street probably is.

# How to use video to connect with customers

Video can be a powerful tool for agents to build personal relationships with clients. People like to do business with people they know, like and trust, and video gives clients a sense of an agent far beyond what they can get from a still photograph or written words.

But video can feel intimidating. Here are some of our tips for agents who are hesitant about making the jump into video:

## Be authentic

Some agencies have invested in elaborate video productions complete with green screens, light towers and professional editing. It's easy to see those productions and feel intimidated. But your videos don't have to be big, polished productions to connect with customers. Just choose a topic you're comfortable talking about and talk like you would to a client or a friend.

## Start small and unscripted

Posting videos on social media is low stakes. You're using your phone, you can refilm as many times as you want, and if people don't like it, you can delete it. It might help to start with something that doesn't have a set script. For example, you could film a quick video of your team at a community event, or on an outing to a local coffee shop.

## Tell a story

Try to tell stories instead of worrying about memorizing a script. Relate the insurance topic to something in your own life: "My neighbor asked me this question the other day ..." or "My friend just bought a new house and was asking me about ..."

In the coming months and years, agencies are going to operate differently than they have in the past. They're going to have to be a lot more comfortable with remote workers and digital communications. Video will be a huge part of that.

People crave connections with other people. Video can help you get more personal with clients and staff members when you can't physically be together.



**ASHLEY ABRAMS**  
MARKETER AND AGENT, MCCLAIN INSURANCE SERVICES

### Video ideas:

#### Proposals and reviews

Instead of playing phone tag with clients, film yourself talking through the policy proposal or changes.

#### Quick tips

Film short, selfie-style videos (no more than 60 seconds) providing tips on an insurance topic.

#### Takeovers

Have different members of your team take over your social media accounts and share glimpses of what an average day looks like for them.

#### Staff introductions

Create short videos of staff members sharing a little about themselves. Embed these on your staff pages.

#### FAQ library

Create short videos answering common insurance questions. House these on an FAQ page on your website and share them on social media to boost your online reach.



**DALE STEINKE**

DIRECTOR OF INDEPENDENT INSURANCE AGENCY  
MARKETING PROGRAMS, LIBERTY MUTUAL INSURANCE

## Choosing a vendor that fits your agency's needs

Enhancing the digital customer experience often means bridging the gap with technology solutions or partnering with a vendor.

With all the different technology vendor options out there, how do you decide which solution is right for your agency? Here are a few of the things I advise agents to do when evaluating a vendor.

### 1. Map out your agency's needs

What are the pain points you want this vendor to solve? What systems and processes do you have in place that this product must integrate with? List out the "must-have" features to help narrow down your search.

### 2. Understand what you're getting for your money

Research vendors and compare their offerings. Get a product demo and ask questions such as:

- How will the vendor's offerings integrate into your agency's workflow?
- What training resources do they have to help your staff use the service?
- Will you have a dedicated person working on your account?
- Will this product grow with your agency?

### 3. Decide how to measure success

Once you've signed on the dotted line, how will you track the impact of the vendor on your business? For example, are you noting increases in people calling you because of positive online reviews? Or, if the goal is to increase efficiency or save time, are you tracking the impact on your internal processes and time savings?

**To paraphrase what an agent once told me, "If you're not tracking results, the only thing you'll know is that you're writing a big check to a vendor every month."**

# 3 questions to ask before taking on a new technology tool



**ERIN NUTTING**

OWNER, INTEGRITY INSURANCE SERVICES

As you tack things onto your core agency technology, beware of “shiny object syndrome.” When I started my digital scratch agency, I had a three-step process when deciding whether to take on a large tech expense in my agency.

## 1. How am I going to immediately generate business from this?

While some technologies are long-term investments, in the beginning I wanted to ensure that every tool had a clear payoff.

## 2. Is this going to make my life easier?

I didn't have time to do an eight-hour training module before launching a software. I wanted tools that would save me time and increase my capacity without too much extra effort.

## 3. How easy is it to make a modification if this doesn't work out?

I always veered away from tech companies that required me to sign a contract for a certain amount of time. When you're figuring out what works for you and what doesn't, the last thing you want is to be stuck paying for a tool you don't actually need. Make sure you read the user agreement and see how hard it is to get out if you don't want to continue using the service.

# Protecting your agency online

As more business information moves online and more people work remotely, cybercrimes are increasing—and small businesses are often a target. Cyberattacks come in many different forms. For example, an employee may click on an email link containing malware that allows hackers to steal company information. Or, a company computer could be infected with ransomware that allows hackers to lock down systems and demand that the owner must pay to regain access.

Cybersecurity is a complex and ever-changing area of risk, both for businesses and individuals. However, it can also be a great opportunity for independent insurance agents to assess their own security measures and advise small business clients to do the same. There are two main methods for managing cyber risks:

## Employee training

The most pernicious security issue for most companies is people. It's essential to train employees to be on the lookout for threats and to understand how to identify those that slip through the cracks.

For example, some companies train employees by randomly sending them emails that emulate the appearance of a typical malicious email. Anyone who mistakenly clicks on the embedded link is then warned that they would have compromised the company's security. Two such clicks will send the employee to an online security training course and also send a note to their manager.

This kind of training program can be implemented quickly with a significant impact. It helps employees realize that they can't simply rely on spam filters but must learn to recognize harmful emails.

## Cybersecurity software

Cybersecurity software options range widely in price and breadth of coverage. Some of the most basic security programs are free and simply ensure that computer networks are up to date on critical updates, there aren't any computer misconfigurations, and all security patches are installed. More intensive software can provide a wide array of security procedures and management analytics. The right fit will depend on the needs of the business.

### SAM AFFOLTER

SENIOR DIRECTOR OF AGENT RESEARCH AND INNOVATION,  
LIBERTY MUTUAL INSURANCE



### 3 crucial tools for cybersecurity:

#### 1. Virtual Private Network (VPN)

Connect employees to your business's secure network for secure remote work.

#### 2. Security software

Block harmful websites, emails and computer viruses.

#### 3. Employee training

You can use tools such as Proofpoint to train employees to recognize suspicious emails and be aware of threats.

Helpful resource: The Federal Communications Commission's [cybersecurity checklist](#)

# Digital self-assessment

Use this assessment as a tool to benchmark where your agency is today and identify opportunities for growth across five important categories. For each category, rate yourself with a score of 0 to 5, with 0 being none at all and 5 being perfect. Then total up your scores to determine the areas that digital acceleration is needed most. Save your score and revisit this assessment on a quarterly basis to track your progress.



## WEBSITE

Modern & visually appealing  1  2  3  4  5

Mobile-friendly  1  2  3  4  5

SEO optimized  1  2  3  4  5

Blog  1  2  3  4  5

## CUSTOMER COMMUNICATION

Text messaging  1  2  3  4  5

Live chat on your website  1  2  3  4  5

Carrier service center  1  2  3  4  5

Video proposals and reviews  1  2  3  4  5

## DIGITAL OFFICE

Cloud-based AMS  1  2  3  4  5

VoIP  1  2  3  4  5

VPN  1  2  3  4  5

eSignature  1  2  3  4  5

## DIGITAL MARKETING

Social media  1  2  3  4  5

Paid search  1  2  3  4  5

Online reviews  1  2  3  4  5

Monthly newsletter  1  2  3  4  5

## KPI TRACKING

Email opens  1  2  3  4  5

Online reviews  1  2  3  4  5

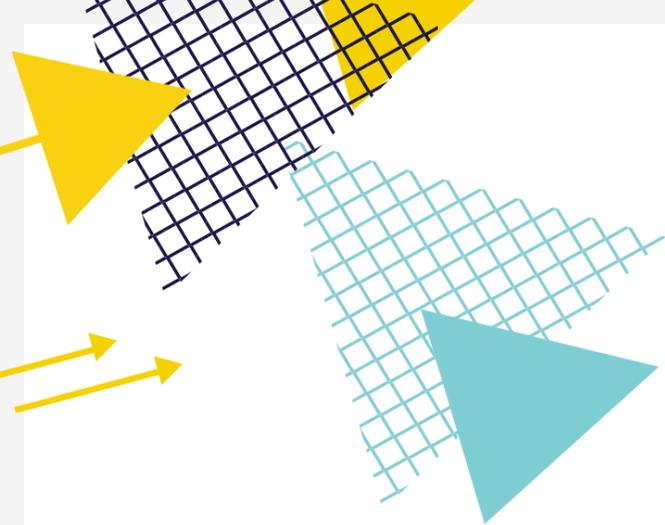
Social media engagement  1  2  3  4  5

Paid search  1  2  3  4  5

## TOTAL SCORE

Website \_\_\_\_\_  
 Customer communication \_\_\_\_\_  
 Digital office \_\_\_\_\_  
 Digital Marketing \_\_\_\_\_  
 KPI tracking \_\_\_\_\_

**TOTAL:** \_\_\_\_\_ /100



## About Agent for the Future

Liberty Mutual Insurance and Safeco Insurance believe in the enduring value of independent agents, and the Agent for the Future platform was born out of that belief. Agent for the Future exists to help independent insurance agents succeed and thrive now and into the future. On the Agent for the Future website, you'll find original research, actionable insights from insurance experts, and case studies highlighting the tactics winning agents are using to grow and thrive.

For more information about Agent for the Future, visit [AgentForTheFuture.com](https://AgentForTheFuture.com).

## About Liberty Mutual Insurance

In business since 1912, and headquartered in Boston, today Liberty Mutual is the sixth largest global property and casualty insurer based on 2019 gross written premium. The company also ranks 77th on the Fortune 100 list of largest corporations in the U.S. based on 2019 revenue. As of December 31, 2019, it had \$43.2 billion in annual consolidated revenue.

For more information about Liberty Mutual Insurance, go to [LibertyMutual.com](https://LibertyMutual.com).

## About Safeco Insurance

In business since 1923, Safeco Insurance sells personal automobile, homeowners and specialty products through a network of more than 10,000 independent insurance agencies throughout the United States. Safeco works hard to be the carrier champion of the independent agent. In a survey conducted in 2019 by Channel Harvest, independent agents named Safeco as the carrier that does more than others to support the overall growth of agencies. Safeco is a Liberty Mutual Insurance company, based in Boston, Mass.

For more information about Safeco Insurance, go to [Safeco.com](https://Safeco.com).





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YOU!**

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