



Success



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Dear Agents,

Insurance Agency Network realizes embracing *“technology solutions”* can be a big move. Technology should be a great liberator. Freeing your organization to push the limits of productivity and innovation. Empowering your people to work anywhere and at any time. Every minute spent managing your technology is time spent away from your customers and growing your business.

Technology has influenced the Insurance Industry at a rapid pace altering the channel and distribution of carrier business and its relationship with Independent Agents. Traditional agent distribution of insurance products and services is poised for “new” additional changes. Independent Agents and their staff must prepare for the technology of the future which embodies simplified processes and procedures for working with insurance carriers, customers and prospects that gets agents and staff out of the business of processing data and answering irrelevant unnecessary questions is now required and necessary. These processes and procedures will enable agents and their staff to work on their business instead of constantly working in their business.

Insurance Agency Network sees tremendous opportunity in the Independent Agency – Company distribution partnership and realizes that the opportunities to be different and succeed have never been greater. Customers and prospects demand instant service. Staff require flexibility. You must embrace technology to build new business models, processes, and systems that ensure longevity in today’s digital world. Only those agents who are willing to change and adapt to the new client demographics and consumer buying habits will survive in the new insurance paradigm.

For Independent Agents to survive, they must meet carriers’, customers’, and prospects’ expectations and still carve out a window of opportunity. Technology is the tool that will enable them to carve out this opportunity and succeed. Transform today to ensure a more competitive and successful tomorrow.

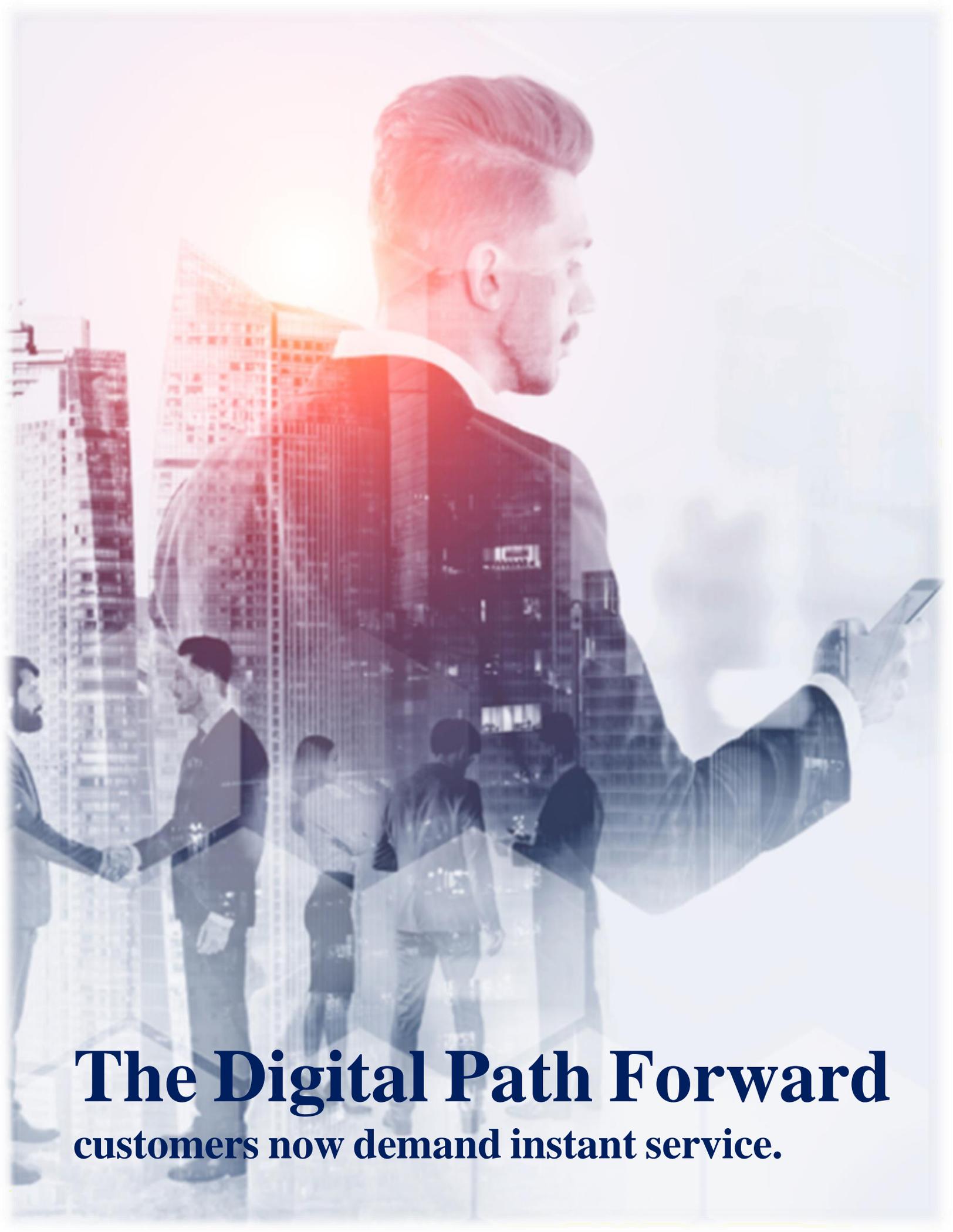
Sincerely,

INSURANCE AGENCY NETWORK

A handwritten signature in black ink that reads "Michael F. Haller". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael F Haller, CIC
Chief Administration Officer

AIDCO Hall of Fame Member



The Digital Path Forward

customers now demand instant service.

Digital Transformation

Customers demand instant service. Staff require flexibility. Embrace technology to build new business models, processes, and systems that ensure longevity in today's digital world. Digitally transform your agency to enhance customer experience, increase employee retention, and drive more efficient operations and profitability. Transform today to ensure a more competitive tomorrow.

Digital agencies experience:

60% - higher profits for prioritizing customer experience

Source: Salesforce

37% - increase in employee morale.

Source: Altimeter Report

144% - increase in revenue per employee.

Source: Applied Digital Agency Survey

You need to

- 1. Begin the journey with the end in mind** - First determine the ideal end state and create a game plan to achieve goals. Consider the end state, consider customer behaviors and expectations and potential business opportunities to be met and achieved. Set the stage for success by clearly communicating the upcoming changes to your organization, stating the benefits to be gained so that everyone is aligned in a single direction.
- 2. Adopt digital technologies** - Once you have set your end goal, begin to identify the areas of deficiency in the agency's current technology strategy. Rethink how the business leverages its IT investment, weaving digital technology into the fabric of daily operations to become a digital age. Keeping customer experience top of mind throughout this stage will make sure you futureproof your agency for success in the years to come.
- 3. Drive the digital mindset** - With technology selected, leverage your strategic technology partners to support this change and begin the transformation process by helping key stakeholders understand the digital landscape. Gain internal support to champion this new digital-first mindset, as well as schedule milestones and develop a timeline to review progress. Continue to educate your entire organization on how the change will benefit them and improve business efficiency.
- 4. Take advantage of existing and new data** - Ensure that your technology partners provide the tools needed to capture and translate data into your new systems. Focus on existing and newly captured data and set data standards for your new systems to ensure accurate client management and reporting. Define key performance indicators (KPIs) early in the process so that your business can easily track against business goals and begin to predict customer requirements.
- 5. Attract and retain digital talent** - Establishing the right digital mindset with your current employees supports retention and makes your organization more attractive for potential recruits. Create a clear vision of what a truly digital agency is and develop a hiring strategy that delivers a competitive edge to recruit and hire talent. Meet internally to plan and determine the right fit that will carry your digital transformation forward. Keep everyone engaged with continuous dialogue and feedback.
- 6. Evolve operations and processes** - As you become a digital agency, embrace a paperless operational model, and standardize workflows around new digital technology. Design, develop, deploy, manage, and continually evolve processes to take advantage of all your digital technology capabilities and gain the greatest return on investment. By reducing time previously spent on manual work, you can focus more time on sales to build a sustainable competitive advantage with efficient processes.
- 7. Innovate products and services** - Leverage your new digital technology to make your agency stand out by creating new customer service and business models. Utilize new channels and technologies to open up alternate opportunities to deliver new products and services. Continuously build on the momentum of your digital transformation to deliver an innovative value proposition and differentiate your business.



It all starts with a
Logo

Logos and Branding

In order to run a successful insurance agency in the digital era, you need to understand how to craft a unique experience for your customers, communicate on their terms, and be able to pivot your brand and align yourself with the purchasing patterns of the modern consumer.

Insurance Agency Logos Matter. Why?

You have about *eight seconds to engage consumers' attention*, so your logo has to do a lot of work to do in a short amount of time. Your insurance agency logo provides you one shot at making a strong first impression, as you will probably not get a second chance. You want that first impression to pique consumers' interest and entice them to learn more. An agency logo is how you introduce your brand to a new audience.

When you're considering all of the factors that go into building your business, creating a logo might not seem like a top priority. "Maybe I don't even need a logo at all," a little voice is whispering in the back of your mind. Don't listen to that voice; they couldn't be more wrong. Having a logo is an integral part of making your brand a successful one – right up there with having high-quality products and positive referrals.

So, why is a logo important? Because it grabs attention, makes a strong first impression, is the foundation of your brand identity, is memorable, separates you from competition, fosters brand loyalty, and is expected by your audience.

Let's take a deeper look at all of these points below.

1. It Grabs Attention

Attention spans are short these days – especially consumers. Companies do have much time to convince potential customers that their products are worth any consideration.

Enter: Your logo.

A logo can quickly grab viewers' attention and communicate a company's core values in an interesting way. That short attention span – you know, the one that causes consumers to judge your business by its appearance – can work to your advantage if you have a solid logo to speak for your company.

2. It Makes a Strong First Impression

You have one chance to get this right. A logo is a company's first introduction to consumers. If designed well, it can pique the interest of the public and invite them to learn more about the company; if not, you have just alienated a potential customer base and basically tanked your business.

(We are kidding – sort of.)

This first impression is your way to immediately **communicate ownership** over the product(s) you sell or niche you dominate. Do you offer women's basketballs with an enhanced grip? Is your financial advice particularly helpful for solopreneurs? Your logo introduces your company as an authority in your professional space from the get-go.

3. It's the Foundation of Your Brand Identity

Successful branding is about telling a story that will influence customers' emotions – plain and simple. While it is true that logo design is only a part of a company's brand, it serves as the foundation for the entire narrative on which the brand is built.

Colors, tones, fonts – all of this is determined by the **story you are trying to tell**, and your logo sets the stage for this story. These elements will later translate from your logo onto all of your branding materials – letterheads, business cards, landing pages, you name it – creating a concrete, marketable brand identity.

4. It's Memorable

Your logo leads the horse (your audience) to water (your company). Logos are a point of identification; they are the symbol that customers use to recognize your brand. Ideally, you will want people to instantly connect the sight of your logo with the memory of what your company does – and, more importantly, how it makes them feel.

Because a good logo is a visual, aesthetically pleasing element, it triggers positive recall about your brand that the name of your company alone might not. If we are all being honest, some of your audience will likely forget the name of your business (do not take it personally – it is human nature), but they will immediately associate your logo with their memories of your brand.

5. It Separates You From Competition

Dare to be different with your logo because your company logo tells consumers why your business is unique. Sure, maybe there are 50 other insurance agencies in your city, but *yours* is the only one that's committed to sustainability and complete customer satisfaction and your logo drives that message home.

A well-designed company logo can communicate everything from the company's background (professional, relaxed, fun) to their mission (entertainment, efficiency, and innovation) through the right icon or proper font. In other words, your logo is the forum to both convey your values and show consumers why you are not like your competitors – you're better.

6. It Fosters Brand Loyalty

Say it with me: Consumers crave consistency. As your brand grows, your logo is going to become more familiar to a wide range of consumers, and this familiarity creates the perception that you're trustworthy and accessible.

Think about it: When you're out shopping for workout gear and suddenly spot track pants with the Nike swoosh, you're instantly ready to buy. Why? Because with Nike apparel, you know you are in safe hands; Nike is a brand you *trust*. Trust is built on a well-designed logo, and brand loyalty is quick to follow.

Once they like you, your customers are going to seek you out again and again and refer new customers to your agency – and your logo is the thing they will look for first.

7. Your Audience Expects it

And, last but not least. Your logo is the first thing that your audience will look for when they see any communications from your brand. It should be front and center of all your marketing materials such as business cards, flyers, advertisements, etc.

If you do not have a logo (and one that stands out), then you are missing an opportunity to make your business stick in the minds of your audience.

A distinctive, visually appealing **“logo”** that shows well and looks professional will enhance your agency's brand while a logo that does not show well is practically worthless and may hurt your brand. So, there you go! As you can see, you need a logo; it's a vital part of building a successful business and brand.

Logo makers and branding toolkits can help you create a unique and effective image to represent your company's best qualities, but you would be better well served hiring a professional to design your logo.

IAN Associate Logo Samples that send "A Message."





Domains

the gateway for customers to reach you.

Domains

Securing a “*domain name*” for your business is essential, even if you have yet developed your web site or settled on the finer details of your online strategy. A domain name gives you an online presence and is the gateway for customers to reach you. Try to align your domain name to the business name as much as possible and make it memorable, short, and easy to remember. If your business has not yet progressed to having a website, you should still secure your domain name for the future!

Find the right domain extension and make a statement with a site that is right for you now to grab more attention, visitors and customers and keep them coming back. A domain name is a unique identifier that represents you and your business on the internet. Register a domain name is to **protect copyrights and trademarks, build credibility, increase brand awareness, and search engine positioning.**

A domain is a website address that has three parts, each separated by a dot: the subdomain (www), the mid- level domain (where you can display a business name), and the top-level domain (.com, .net, .org for example). All three elements mentioned above are necessary to create a web address accessible to the public. Because there are so many possible variations of these elements, it is relatively easy to “*create a unique web address*” for your company.

What Should You Look for in a Domain Hosting Service?

Security - Your data is important, and that is why you should choose a domain hosting company that has proper security solutions as well. A domain host that does not pay consideration to your security is not worthy of your investment.

Speed - No matter how amazing your website is, your viewers are going to decrease dramatically if your loading speed is slow. Find an email hosting provider who can make your website pages load reasonably fast.

Type of servers – Basically there are 3 types of servers, which include basic server, Virtual Private Server (VPS) and dedicated servers. Consider the type of servers offered by the host and at what cost and even a best domain hosting service provider can help you to take a right decision, as they will have experts to advise you on the subject.

Sure backup - When your site crashes, there is a possibility of losing data if there is no backup. Therefore, make sure that the domain host you choose not only provides full site backup but also ensures restoring of the backup data is simple; a process that you can handle yourself without waiting for the help of support staff.

Get your own domain, register, and pay for it through a domain registrar?

Choose your registrar or web hosting service - Check their hosting policies and pricing. Find, research, and read a guide of the best domain registrars for small businesses.

Search for a domain name - The registrar should have an availability checker which you can use to determine if a domain name is available.

Fill out the forms - You will be asked for your personal information and contact details to complete your profile for the public “WHOIS” database. Choose whether you want your profile to be public or private by opting in or out of domain privacy.

Pay for your domain - Prices for the domain names will come up during the availability check but will generally range from free to \$20 annually.

Link domain and website - Using the domain manager, connect your domain to your website; this will require entering host server information if you have not purchased your domain and web hosting from the same provider.

Confirm your domain is live - Once you have logged into your content management system (CMS) and designed the beginnings of your website, be sure to confirm it is live under your purchased domain.



Email

is not going away anytime soon.

Email

E-mail has become a popular way to communicate all over the globe as organizations are increasingly turning to cloud-based solutions for service, data center and application needs. Email is a reliable source of communication that allows for person-to-person virtual delivery and communication to flow to anyone worldwide.

Show you are in business and look professional with custom email at your company domain. Businesses are now considering nimble and versatile hosted **“email”** solutions for their needs. Features and pricing vary widely across the segment, so we have reviewed the top solutions and considerations to help you find the best option for your company.

Hosted Email Service - How companies host, store, and distribute their email has undergone a massive transformation. Businesses are veering away from costly onsite email servers and looking instead to the cloud with hosted email solutions. Going with a scalable and secure hosted Software-as-a-Service (SaaS) solution with guaranteed uptime that breaks down pricing into flexible, per-user charges.

Costs and Your Users - Cost is the most popular driver for businesses moving email to the cloud. It is simply cheaper on a per-user basis when you factor in not only the cost of server hardware and connectivity but also add-on security products and the knowledgeable staff necessary to run them.

Email Usage Patterns Are Changing - Investigate how your users are emailing daily. That is important because it will impact the tools and features you need to look for in your hosted email provider's client software. Microsoft Outlook is still the most popular on-site email client, but there are others, such as Google's hugely popular Gmail. These clients can be very sophisticated and, depending on what your users are doing with email, they can have a big impact on your day-to-day business process.

Configuration and Compatibility - The cloud certainly makes delivering email to your users easier but, there is still going to be some setup required beyond simply activating the service. At a minimum, a domain must be purchased and configured to point to the new email host. Your next major concern will be compatibility such as integration and mobility.

Mobility Factor - How often do your employees need to access email via mobile devices? This is an important issue because most email hosting providers deliver web client usable information as a default inbox. A recent survey clearly shows, email is one of the most popular apps for mobile devices across most organizations and even consumers.

Security and Privacy - Security starts with spam, otherwise known as unsolicited email. Spam filters are getting better every day and email providers tend to deploy the very latest and greatest for their customers. The filters still are not perfect, which means they can catch a lot of "good" email but often vary significantly in effectiveness.

Privacy/Data protection is a key email security concern. Inboxes contain GBs of business-critical and personal data, so not just hackers but also legitimate marketing companies can make big money off mining email data—and this sometimes includes the very company that is providing the email service to you. To protect yourself, be sure to inquire about data safety capabilities on the provider's side.

Ultimately, it boils down to a balance between cost, features, and risk. It is always tempting to simply jump on the lowest-cost solution, but the fact that email is ubiquitous keeps this from being the smart play. It is nearly impossible to escape using it, which means your users, your customers, and the guts of your business have all come to depend on it in different ways. You need to discover those ways, evaluate them, and then choose a service that either meets or improves on them. This takes time and some investigation; these are steps you do not want to skip. Otherwise, you will pay for it later.



Website

the center piece of any digital presence

Website

In today's digital world, an insurance agent website is an essential tool that should form part of any business and **marketing strategy**. If you are building a **new insurance website** or refreshing your current site, knowing how to differentiate yourself is key, and first impressions **ALWAYS** count. Whether you choose an insurance website builder, or you hire someone to design an insurance site for you, having a presence online is key. The website is the center piece of any digital presence.

Rules of Website Design for Insurance Agents

Rules that help set apart highly converting websites from those that have low conversion. Make sure to follow the **three-click rule**. No matter how well you follow the other rules if your website cannot be accessed within three clicks, the likelihood that the search engine crawlers will not reach it is significantly increased.

Responsive Website Design

The vast majority of consumers will access insurance website's while on different devices. A mobile-first design is key. This site should also be fully responsive. Even if only a small fraction of visits come from things such as a tablet or mobile phones. When a prospect comes to your site, post-research, it's imperative to be serving them a mobile-friendly, responsive website that looks good on the device they are using.

Be Supportive

You need to offer support to your customers and prospects. An insurance website, when used correctly, is a highly effective tool to help impress visitors. People don't like to feel that they are being sold to, they want help, information, they like to be guided, and they want to know that they are dealing with a company that cares and will take the time to answer their questions.

Call-To-Actions

A call-to-action (CTA) is a prompt on your site that leads your visitors to take a specific action. It drives conversions and helps lead people more quickly towards conversion. Intelligently placed CTAs should convert visitors into prospects. Asking the visitor to take-action and then tracking those actions is key to a great insurance website. Relevant call-to-actions in the right places on your insurance website; will help you convert your visitors into real prospects.

Customer Login/Portals

When you consider how to design your website, you want to consider whether or not you are going to offer clients a portal to help give them access to training & important policy documents. Adding private access and giving customers the ability to log in and access their personal documents quickly saves time in the long run and provides accessibility to the user and more reasons to come back – reducing the websites churn.

Contact Made Easy

One of the most frustrating things from a client's perspective is not being able to find the information they need quickly. If someone wants to talk to you, make it easy for them to find your contact details. Place your contact information on every single page of your website and make it clearly visible. Make the phone number clickable from a mobile-device and then add tags/triggers in order to track data over time in Google Analytics.

Make it Personal!

If people want to find out more about your company, they will usually click the 'About Us' or 'Client Testimonial' pages to see the information they need. If you have members of your team that are client-facing, giving them a place on the site, in a 'meet the team' section. It can help people feel better connected to your business. It is a good idea to have a small bio or write-up about them featured here. Use real pictures of your team and not stock imagery.

The face of you Agency

7 Reasons Insurance Agents Need Their Own Website

There are many benefits for insurance agents to use carrier websites, to receive subsidies for the first few years for office allowances from the carrier to help get things moving. You also get help for leads, advertising, and technology. While it is easy to let the carrier do marketing for you, it may not have the impact you had hoped. Being proactive and having your own insurance agency website can help you expand your client base and increase referrals.

1. Set yourself apart!

When a prospective client looks for local insurance agents, they may wind up at the carrier's national site. When they enter their zip or other location-based data, a list of agents is produced. Each page that the carrier provides has the same format and general information. By having your own site, you can stand out, giving the prospect incentive to become a client.

2. Add Locally Focused Content

Are you having an open house? Are there special events going on in your neighborhood? When prospects conduct a local search, looking for information and answers, your site is more likely to come up than a generic website with general content.

3. Add Value and Convenience

Clients do not always have the time to call or email their questions during regular business hours. An agency website allows you to address specific concerns and problems that affect the people in your local area. Adding Frequently Asked Questions, forms, tips, and advice enables clients and prospects to access your agency 24/7 and get the information they need. This value and convenience make clients more likely to refer your agency and helps leads become clients.

4. Attract Your Own Leads

Receiving leads from the carrier makes it easier to begin building clientele, but they may not be qualified as well as you would like. Attract clients that are looking for your specific services and/or location by optimizing it to match your needs. This helps you increase traffic, which can be converted into leads.

5. Increase Advertising Reach

Getting some help with the advertising budget is a perk of being a captive agent. An agency website allows you to coordinate the content with campaigns, maximizing their effectiveness. Take advantage of the flexibility by changing the information as needed, which can help you reach a wider audience.

6. Improve Credibility

An insurance agency website provides the opportunity to tell potential clients about yourself and why you deserve their business. Building trust and confidence begins with creating a connection. Having a website allows you to do that.

7. Gain Insight

Add analytics to your website, and you can see where prospects are coming from and what pages they visit the most. This allows you to track which advertising campaigns perform the best and tune the content so that it can appeal to your clients and area prospects.

The Ideal Agent Website

Functionality, Appeal, Content and Connection



Design Options

Gain trust and credibility with a clean and modern website design that makes you look trustworthy,



Mobile Friendly

Customers can visit your site, request quotes, and contact you from any device, anywhere.



Search Engine Optimized

Prospects and current clients will find your website when they search for insurance on Google.



Social Media Friendly

Get more followers, more referrals, and more exposure with a social media friendly site.



Contact Us Page

More prospects and clients will call, email, or stop by your agency when it is so easy.



Online Quoting

Forms generate leads with multiple quote forms, email notifications and rater integration.



Insurance Agency Blog

Build trust as an insurance industry authority with the easiest to use blogging platform available.



Online Customer Service

Reduce in-agency servicing time and satisfy customers with 24/7 customer service and carrier access.



Email Marketing

Custom-Made Newsletters and other correspondence sent monthly to your clients and prospects.



Customer Management

Automate, manage customer life cycle, and make the experience excellent, fluid, and effortless.



Staff Photo Gallery

Personalize your website and build trust with your customers and visitors. Swap out images in seconds.



Drag and Drop CMS

Take control over your website with a drag-and-drop system built for normal people.



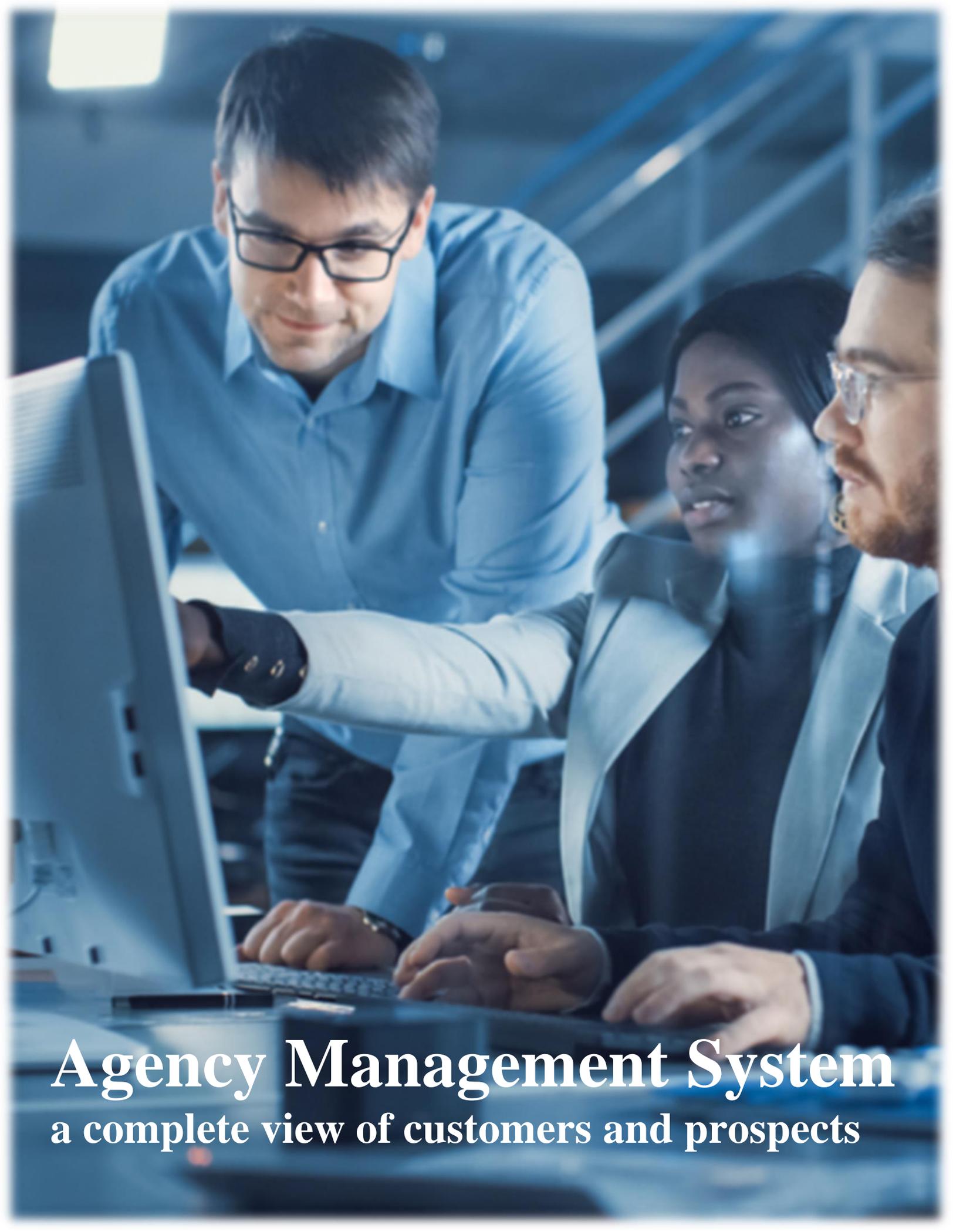
Insurance Product Pages

Boost search rankings and educate potential prospects and clients with content about your products.



Agency News Page

Leverage your local presence with the latest updates about your agency in the local community.



Agency Management System

a complete view of customers and prospects

Agency Management System

Agency Management Systems provide processes that ensure clients' expectations are being met regardless of who is serving them. This is accomplished by making sure everyone who takes part in the process is up to date with client information, past communications, and what stage of the buying process the client is in. Gain a complete view of customers and prospects for each person in your agency to access and act upon – regardless of role, time, or location.

An integrated agency management system is at the core of a digital agency and manages a digital agency's customer relationships, policy and benefits administration, sales automation, and financial accounting processes across all lines of business and the entire agency in one application. Built on scalable architecture with standardized data, the application enables your agency to seamlessly add new customers, lines of business and locations across multiple geographies to support growth. Open architecture also enables you to seamlessly integrate third-party applications, proprietary systems, and other data sources.

Customer experience will soon overtake pricing and product as the key brand differentiator. Consumers are imploring their agencies to provide an excellent experience, even if it means higher prices. No two independent agencies are the same. The reality is that your technology needs to align with your agency's everyday functions and procedures to truly impact overall performance. Everyone wants to grow their business and increase their profitability. Yet, the ways you go about accomplishing these goals is different from the way other agencies do. You are unique, so when it comes to an effective management system, there simply is not a one-size-fits-all solution.

Vertafore's Management System Comparison Guide verifies choosing an agency management system is one of the biggest decisions you can make for your business and using the questions below should help you narrow it down to your needs and priorities. While comparing features between management systems may seem like the most logical place to start, ask these three questions first:

- 1. Are roles within your agency highly specialized?** The way that roles and responsibilities are divided among team members can vary greatly from one agency to another. While some have very specific and specialized roles, some are more fluid with not as strictly defined responsibilities.
- 2. How sophisticated are your commercial line needs?** Almost every agency handles both personal and commercial lines. However, it is the sophistication of commercial capabilities your agency needs that will determine the right management system for you.
- 3. To what extent do you need to be able to tailor your management system?** While you can use any management system right out of the box, some agencies require customization to achieve the best results from their chosen system. The management system you choose should reflect the level of customization your agency needs. Too little, or too much, flexibility in a system can make it more difficult to use.

Selecting an agency management system that truly works for your business can seem like a daunting task. It is easy to get lost trying to compare the vast range of features and choices that are out there. That is why it is important to consider what you need out of a solution before diving into the bells and whistles of feature and function. Explore all of your options when choosing an agency management system for your agency. Spend a little more than you budgeted, always go hosted and cloud based as this has less worries, and better features.



Comparative Rating

to improve efficiency and accuracy

Comparative Rating

“*Comparative Rating*” is a tool for independent agencies to improve efficiency and accuracy by eliminating the need to enter the same risk information into multiple carriers’ systems. Less time spent on data entry enables agents more time to focus on what is truly important: selling the value of their services and the carriers they represent.

Following up with potential and current clients is a key attribute that differentiates a salesman from an order taker. Order takers simply quote a price and hope they made the sale. A salesman identifies the prospect’s risks, needs, and wants and sells how his agency and the carriers he represents will meet those needs. A reputable comparative rater will automate much of the follow up process, thereby further increasing the agency’s efficiencies and ensuring there is a consistent process that results in every prospect being followed up with every time. This is a critical component to agencies improving their sales and retention rates.

Agents either know how to sell on value or they do not. Not only is selling on price a great disservice to the insureds, it also directly impacts agents’ relationships with their carriers. Selling insurance on price alone, whether obtained via a comparative rater or multiple carrier systems, results in adverse selection and higher loss ratios. The ability to fulfill a quote request promptly and accurately by automating the quote process allows staff to focus on new sales and account rounding activities and increases your **agency’s** revenue and clients’ satisfaction.

Comparative raters are not an enemy of the Insurance Industry and Independent Agents but rather an asset. Comparative raters have value for every prospect, client, carrier, and independent agent.

The Prospect - Consumers want a competitive quote with multiple carriers and they also want that quote fast. By using a rater, you can analyze multiple insurance companies and find a policy to fit the coverage need and price within a few seconds of a prospect's request.

The Client - People want great service. Some agents do not want to shop their clients' policies because it hurts their renewal books. Your clients are probably shopping every day. When it is renewal time, a comparative rater makes it easy to shop a policy again so you can tell the client whether it is the best policy for the best value. This reminds your client of your most valuable service and how they do not need to shop for a policy themselves.

The Carrier - Carriers want the opportunity to be quoted every time a consumer requests a quote. Without comparative raters a carrier getting quoted every time is less likely as it takes too much time to manually quote a policy. A special relationship with a specific carrier, can make sure that carrier is seen with ever quote. Carriers have a great opportunity to help agents succeed by educating and advising them on why it is critical to their future to learn how to sell on value and not take orders on price.

The Agent - Time is money and using a comparative rater improves the overall efficiency of your agency. Some a rater takes too long to give a quote, or the quote is inaccurate. The problem of time and accuracy is not with all comparative raters; the problem could be with your comparative rater. There are good comparative raters on the market that don't take too long to return an accurate quote. A reputable comparative rater will provide you with reports on producer performance, marketing, and sales so you can track your successes and failures to make necessary business decisions.

Independent Agencies must consider quoting only those carriers that provide top-notch claims handling, excellent customer service, easy to understand and simple billing programs, attractive compensation structures and they have preferred personal relationships with company underwriters, claims adjusters and marketing representatives with these carriers.



Digital Solutions
to increase customer-centricity

Digital Solutions

Independent Agents have always been the key to delivering consumer-centricity, and “*digital solutions*” only enhance that. Insurance distribution channels are rapidly evolving, as the legacy systems of web-based lead generation used by the insurance industry for years no longer works for today’s fast-paced business climate. A new, digitally enhanced model increases the customer-centricity of the industry and promises to help agents together with customers manage all their insurance needs from a single source.

The critical components of insurance digital transformation:

Optical character recognition (OCR) software - To achieve digital transformation, this is an essential tool for any organization burdened by manual data entry. Insurers and agents can find immediate improvements in their processes, including reduced costs and improved service, simply by adding an advanced data capture solution. . According to the research, more CIOs will prioritize OCR capabilities, robotic process automation (RPA) and AI in the coming years.

Customized communications - Customers are used to receiving personalized offers and solutions fit to meet their specific needs. Content personalization has already emerged in personal lines. In order to implement customized digital processes and personalized communication, insurers must invest in the technology platforms and analytics to expand their understanding of, and access to, customer data, preferences, and interactions.

Working smarter - Workflow management software automates business processes, allowing efficient sharing of cases and information between workers. It matches work tasks with the appropriate employees, allowing employees at every level to work more efficiently as they spend more time on tasks best suited to their individual skills. Agents will not waste crucial time searching for documents or supporting material, allowing for faster responses, fewer lost opportunities, and higher satisfaction.

Online content collaboration - Agent’s desire speed for quotes and policy issue to secure sales, expand customer portal capabilities enabling bill pay or endorsements that reduce servicing costs and quickly become aware of customer activity to improve retention. Customers want quick access to information from any device, the ability to self-initiate changes, file claims and receive advice from trusted advisors when needed. These “wish list” items make an online collaborative content management platform key to digital insurance initiatives.

E-Signature adoption - The passage of the Electronic Signatures in Global and National Commerce Act (ESIGN) in 2000 gave electronic signatures the same legal standing as handwritten signatures, providing organizations with numerous business process advantages. E-Signature software can aid carriers and agents in expediting the signing processes, cutting costs, and reducing risk associated with lost documents and compliance.

Customers and prospects have distinct ways they want to interact with insurance providers and agents throughout their consumer journey. New technology, enabling digital connectivity and cognitive computing, helps insurers push past indemnification into a deeper role with customers. Increasingly segmented and refined user types are clearly a future focus and a study last year on various customer segments and their expectations of insurers and agents identified three primary customer types:

- ✓ **Nomads:** A highly digitally active group, ready for a new model of delivery.
- ✓ **Hunters:** Value-oriented customers searching for the best deal on price.
- ✓ **Quality seekers:** Loyal to insurers and agents that deliver on brand integrity and service excellence.

A high-level understanding of the differences between customer types is a good first step towards transforming your digital presence but drilling deeper to identify more precise personas provides a much more detailed view into the wants and needs of current and potential customers. The more understanding a company has about its prospects and customers, the better positioned it is to improve the development of its products and the design of its customer experiences.



Customer Management
to stay in front of your clients

Customer Management

Customer relationship management (CRM) is a technology for managing all your company's relationships and interactions with customers and potential customers. The software automates and manages the customer life cycle of an organization. It is usually used by management, the service team, sales team, sales reps, and call center reps to maintain contact with customers and prospects to quickly respond to their needs.

Basically, if you work with a lot of customers, a CRM is your agencies best friend. Not only will it help you manage your data. A good CRM makes your customers' experience excellent, fluid, and effortless.

Understanding Customer Relationship Management

- CRM is used by companies to strategize and implement the steps required to improve their relationships with their customers.
- CRM software can help you keep in touch with your consumers, create and track tasks per their urgency.
- CRM helps send out bulk emails, schedule tasks, divide roles, configure your whole team on one channel and provide insights on the customer data.
- CRM significantly reduces manual intervention by providing high automation facilities.
- CRM for small business will multiply your business's potential and productivity.
- CRM for business is the infrastructure for all your business needs, giving your business processes and a better structure.

Customer Relationship Management for the Insurance Industry

From auto, life, homeowners, health and business, insurance agency customer management software is making its mark on our industry, which is often plagued by inefficient communication and complex insurance sales software that leaves both agents and customers frustrated. Fortunately, customer relationship management for the insurance industry allows both companies and agents to maintain meaningful contact with current and past clients and prospective leads. Effective ***Customer Relationship Management*** helps agents give personalized service, obtain, and retain clients and improve their bottom line.

A recent study found, ***excellent customer experience*** has recently overtaken pricing and product as the key brand differentiator. In fact, consumers and prospects are imploring agents and agencies to provide an ***excellent customer experience***, even if it means higher prices.

Customer relationship management for the insurance industry allows both companies and agents to maintain meaningful contact with current customers and prospective leads. It also updates easily accessible databases from which better sales and marketing decisions can be made.

Which CRM software is right for you?

The market is full of CRM providers. Some of these providers specifically cater to sales, while others to marketing. Most claim to do it all for you! It is important that you understand a CRM process to choose the



Business Phone Solutions

to insure flawless communication

Business Phone Solutions

The insurance industry heavily relies on phone communications to streamline business operations and deliver high-quality service. Whether it is dealing with a frantic client that wants to submit a claim or rapidly redirecting your agents to various locations, insurance business happens over the phone. VoIP services providers offer the convenience of establishing private networks at an affordable cost, ensuring flawless communication and data integrity.

What is VoIP?

VoIP, otherwise known as Voice Over Internet Protocol, is a system that leverages high-speed broadband or cable connection to route calls as digital data over the Internet. In other words, it allows you to use your Internet connection to make phone calls. Aside from your Internet connection, all you need in your small business to get set up with an offsite-hosted service are compatible handsets.

Countless benefits of VOIP technologies

Online VoIP systems offer a variety of benefits to insurance agencies and provide an outstanding return on investment. Because business mostly happens over the phone, it is crucial to ensure that your agency is reachable regardless of anything, including power outages, harsh weather conditions, geographic locations, distances, and high traffic of incoming calls.

Support customers on an individual basis

Like in most industries nowadays, customers demand a personalized approach, especially when it comes to health insurance-related cases. VoIP systems allow organizations to record and store all call information and retrieve it easily, when interacting with a person. This allows any representative to quickly skim through the call history and provide a personalized approach to any customer, regardless of the issue. Furthermore, being enhanced with a mobile app and the availability to be used via any device, VoIP software ensures that you will never miss a phone call from a client.

Ensure that you never miss a call!

On-premises servers cripple your team's mobility, which hinders effective business operations. Mobility is of utmost importance for insurance agencies, especially if you have multiple offices around the country, with agents having to move from one place to another quickly. Reaching them anytime, anywhere, on any device including mobile, tablet, and PC, via extensive dialing, and being able to identify their location can help dramatically improve productivity and increase revenue.

No learning curve, no liability

Market-leading VoIP vendors offer simple setup, automatic cloud updates, and maintenance of the whole system. User-friendly admin portals allow you to customize the software to fit your organization's processes and needs like a glove, boosting productivity and efficiency. With no learning curve required to adapt to the new software, the ROI of a cloud-hosted VoIP system will start ramping up much quicker compared to an in-house solution.

Cloud-based solutions at a low premium

While in-house servers are known to provide maximum data protection and integrity, the costs that come with on-premises setups, including machinery and IT staff maintenance, are often too big to handle. Even if you are an enterprise-grade insurance provider, maintaining localized phone communications systems can be a major drawback in terms of extra costs, overheads, and quality of service provided. Moreover, leading cloud-hosted VoIP vendors pay special attention to data security, ensuring that your clients' details will never end up in the wrong hands.



Back Office Support
to operate economically and efficiently

Back Office Support

With every passing day, surviving in the insurance industry is getting difficult for an insurance agency. Customer expectations are compelling the insurance agencies to customize their services to the highest level, reducing the time-to-market and providing the best customer experience has become one of the top priorities for any insurance agency. To achieve these customer demands in the best possible manner, outsourcing “*back-office support*” is the most fruitful option.

For an insurance agency to stay relevant in these testing times, it must operate economically and efficiently while automating as many processes as possible. Even with the latest online marketing strategies and real time quoting tools, there are certain tasks which can be optimally executed only when outsourced to a professional outsourcing service provider.

Outsourcing service providers handle other activities that might be crucial for many insurance agents enabling them to increase their business growth. Outsourcing is an efficient way to quickly handle a lot of tasks such as policy creation, claims processing etc. simultaneously. In this way outsourcing insurance back-office services is a beneficial strategy for your business development.

Benefits of a back-office support outsourcing company:

- Provides access to experts & subject matter specialists in insurance back-office processes.
- Helps reduce time for new markets and guarantee first-class customer experience.
- Provides virtual insurance assistance who work with best-in-class technology in the market.
- Provides the maximum level of client satisfaction.
- Customizes programs to fit your individual agency needs.

An outsourcing service who understands the insurance industry can quickly and efficiently handle many back-office tasks, including customer service, data entry, policy updates, certificates of insurance, bookkeeping and accounting, outbound lead generation and technical assistance.

Here are some insurance back-office services to outsource:

- **Policy management and administration services** - Helps optimize your workflow to enhance coordination and revenue. Identifies and enhances areas of your business where management and operations are not optimal.
- **Certificates of Insurance** - Simplifies the certificate issuance process while adhering to the industry and compliance requirements.
- **Claims management and processing services** – Highly skilled claims management professionals audit, warranty claims to ensure you are not swindled off by fraudulent claims and examine cases to determine if requests are clean and valid.
- **Commission management services** - Enhances transparency, accountability, and gives auditable results through constant evaluation of your sales channel and commission structures.
- **Insurance data processing** - Insurance data entry professionals perform accurate data entry to save your team from additional legwork. You remain focused on other priority tasks.
- **Insurance Accounting** - Delegates the accounting tasks to professionals who perform accounting and bookkeeping for your insurance agency while you focus on improving the customer experience.

Insurance Agents outsourcing their back-office tasks is an incredibly wise decision that can ultimately save you time and money even though you pay for services. You can inexpensively outsource many of tasks and then use that "extra" time to chase leads, arrange new policies or upgrade products with existing clients. These services can also give you the peace of mind that your clients have the help they need when you are not available and build your firm's reputation as a place where the staff care about their clients.



Lead Generation
increases revenue.

Lead Generation

The ability to generate insurance leads can play a major role in the success of an insurance agent, especially an independent agent. It is the marketing side of a sales-based industry that rewards hard work and taking a unique approach. There are hundreds of ways to generate a lead and several steps in each process.

Agents can elect to self-generate the entire lead or outsource specific areas as opposed to buying a lead outright from a lead service. The challenge for many insurance agents is getting leads during the initial stages of operation when the budget is tight. You do not need money to attract a ton of leads, you just need to have the right strategies and a solid execution.

Insurance **“lead generation”** is a time consuming and sometimes costly endeavor. Independent Agents are faced with a multitude of factors to decide which option is best including costs involved, the value of their time and resulting lead quality. We encourage diversity in an agent’s business stream which means both paid leads and self-generated insurance leads.



Insurance Prospect Lists - Two of the most popular methods of insurance lead generation are direct mail and telemarketing. Each of these methods requires a source of prospects which can be derived through various methods. Many agents generate prospect lists themselves while other elect to outsource this step of the lead generation process with a list broker or information service.



Cold Calling & Telemarketing - Cold calling is one of the most old-school methods of generating insurance leads. It is a time-consuming process, so an agent needs to consider the time required to generate leads versus other options available. Take some time to hone your skills and have a “telephone talk” and plan in mind before each call.



Direct Mail - While direct mail is one of the most expensive methods of lead generation it is so popular because it is dependable and gets results. The primary aspects of a direct mail campaign are 1) The mailing list 2) The mailer content and design 3) Mailing Supplies 4) Postage 5) Assembling and mailing



Traditional Advertising & Marketing - There are literally hundreds of methods to generate an insurance lead. Traditional advertising methods we have used for successful insurance lead generation are Newspaper, Radio and TV Advertising, Trade Journals, Sponsorships, Promotional Products and Door Hangers.



Internet Lead-Generation - The rise of the internet has created what is probably the most disruptive force in the history of marketing. All industries have been impacted including insurance. Those that have embraced these changes are seeing significant results and higher returns for their efforts than ever before. However, the market has begun to adapt, and competition levels are higher than ever. Just being on the internet is not good enough anymore. You need to have a solid approach and take unique angles to be effective.

The **“lead generation”** market is constantly evolving, with new lead generation models and innovative tools being developed on a regular basis. There has been a clear shift from quantity to quality. New models of interaction and lead verification tools are causing agents and marketers to shift toward new models within the industry, allowing key players to better find their niche.

The insurance game has gotten more challenging. Insurance consumers have more available sources than ever to research, compare and acquire lines of insurance. This means you as an Independent Agent must cast a much wider net to capture the attention of potential prospects. The job requires diversification and marketing various traditional and new media channels. There is no doubt that referrals are the golden ticket in our industry, but they must be earned.

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FINANCIAL REPORT

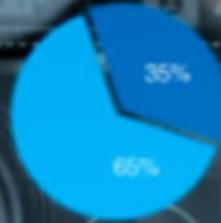


LAST UPDATED
4 MIN AGO

SALES per COUNTRIES



DATA



CASHFLOW STATEMENT

OPERATING
INVESTING
FINANCING

OPERATING
INVESTING
FINANCING



DATA

Agency Operations
to improve, growth, retention & revenue

Agency Operations

Independent Agents need simplified processes and procedures for working with insurance carriers, customers, and prospects. They must have technology vendors that provide simpler and more efficient processes that gets them and their staff out of the business of processing data and answering irrelevant and unnecessary questions. They must partner with companies and vendors that can and will provide the simplified processes and procedures they require, enabling them to work on their business instead of constantly working in their business. They need a common system, and we are confident that such a system, thanks to the commonality and universality of the Internet, is available for implementation.

Support Programs

Independent Agents must take the lead in preparing their agencies, agents, and staff for the future by developing and implementing technology support programs that will embody the principles of work simplification, remote access to agency and customer data, common processing standards, more effective sales techniques, and product selection in a secure environment. This goal must be at the top of the task list for all Local Independent Agents. This will give agents an opportunity to exert a position of leadership in the larger insurance industry when it comes to determining how the Independent Agent distribution system processes business.

Premium Financing

Financing insurance premiums gives the flexibility to use working capital more effectively. Premium financing allows business owners greater financial freedom for product development, hiring employees, marketing efforts and other investments needed to grow your business. Insurance premium financing is beneficial to business owners of all types. Leveraging premium finance can allow them to build their budget with greater freedom. Smaller companies and entrepreneurs tend to have lower initial monetary volume, so financing options were built to help relieve some of the burden when planning for larger uniform payments.

Perpetuation

One of the most difficult responsibilities of a small business owner is deciding when and how to walk away from their business. Like death and taxes, most business owners avoid thinking about perpetuation and management succession planning if possible – often with unfortunate results. Alarmingly, only about one in five small businesses have a comprehensive perpetuation and management succession plan in place. Perpetuation planning asks people to dispose of their biggest asset and confront their own mortality.

50% of Independent Agencies say the source of new leadership after ownership transfer was promoting existing employees, but many owners do not concentrate enough on recruiting and family ownership transfer but fail to equip the next generation to take over. If an internal perpetuation falls apart, the equity and profit accumulated will pay off when you turn to an outside buyer. The value of an agency is driven by key factors such as sustainable growth rates, earnings and cash flow potential, market positioning, perceived risks, and availability of succession management.

Mergers and Acquisitions

The rewards of owning an insurance agency has clearly declined in recent years. As a result, many agency principals are looking to mergers and acquisitions as a solution to what ails them. Some (the sellers) view Mergers & Acquisitions as the ideal funding mechanism for their "not a moment too soon" retirement. Others (the buyers) see the Mergers & Acquisitions to breathe some life into their otherwise sleepy financial returns.

Independent Agents must see the tremendous opportunity in the Local Independent Agency – Company partnership. Insurance companies are changing practices to become more efficient and answer the customer's demand for their products and services. Local Independent Agencies must do the same.



Cybersecurity
to protect and recover from an attack.

Cybersecurity

Cybersecurity is the state or process of protecting and recovering networks, devices, and programs from any type of cyberattack. Cyberattacks are an evolving danger to organizations, employees, and consumers. They may be designed to access or destroy sensitive data or extort money. These cyberattacks are usually aimed at accessing, changing, or destroying sensitive information; extorting money from users; or interrupting normal business processes. Implementing effective cybersecurity measures is particularly challenging today because there are more devices than people, and attackers are becoming more innovative.

Types of cyber threats

Phishing - The practice of sending fraudulent emails that resemble emails from reputable sources. The aim is to steal sensitive data like credit card numbers and login information. It's the most common type of cyberattack.

Social Engineering – The Process of psychologically manipulating people into performing actions or giving away sensitive information.

APTs (Advanced Persistent Threats) – Attacks in which an unauthorized user infiltrates a network undetected and stays in the network for a long period of time.

Ransomware -Type of malicious software. It is designed to extort money by blocking access to files or the computer system until the ransom is paid. Paying the ransom does not guarantee that the files will be recovered, or the system restored.

Malware – Software that is specially designed to gain access or damage a computer without the knowledge of the owner.

What is cybersecurity all about?

A successful cybersecurity approach has multiple layers of protection spread across the computers, networks, programs, or data that one intends to keep safe. In an organization, the people, processes, and technology must all complement one another to create an effective defense from cyberattacks. A [unified threat management](#) system can automate integrations across select security products and accelerate key security operations functions: detection, investigation, and remediation.

People - Users must understand and comply with basic data security principles like choosing strong passwords, being wary of attachments in email, and backing up data.

Processes - Organizations must have a framework for how they deal with both attempted and successful cyberattacks. One [well-respected framework](#) can guide you. It will explain how you can identify attacks, protect systems, detect, and respond to threats, and recover from successful attacks.

Technology - Technology is essential to giving organizations and individuals the computer security tools needed to protect themselves from cyberattacks. Three main entities must be protected: endpoint devices like computers, smart devices, and routers; networks; and the cloud. Common technology used to protect these entities include next-generation firewalls, DNS filtering, malware protection, antivirus software, and email security solutions.

Why is cybersecurity important?

In today's connected world, everyone benefits from advanced cyber defense programs. At an individual or small business level, a cybersecurity attack can result in everything from identity theft, extortion attempts, and the loss of and breach of important data. Everyone relies on critical infrastructure like small business and securing these and other organizations is essential to keeping our society functioning.

Email Encryption

As a society, we have gone from being willing to give up privacy in the name of convenience to questioning the lack of control associated with giving away our data and malicious actors — from criminals to nation states — have become vastly more aggressive and destructive in their pursuit of data. E-mail has become a popular way to communicate all over the globe as organizations are increasingly turning to cloud-based solutions for service, data center and application needs. Email is a reliable source of communication that allows for person-to-person virtual delivery and communication to flow to anyone worldwide.

E-mail communication works so that the users utilize mail servers that transfer, store, and send messages with different client programs. Mail servers in turn transfer messages through other mail servers and different proxy servers to receiver's mail server. Receiver reads the message from the mail server with the client program in use. E-mail passes through multiple servers, not directly from computer to computer and can be protected with encryption software and encryption programs that ensure the confidentiality of e-mail messaging.

There are two main types of email encryption protocol:

- 1) **S/MIME and PGP/MIME. S/MIME (Secure/Multipurpose Internet Mail Extensions)** - Technology that allows you to encrypt your emails. S/MIME is based on asymmetric cryptography to protect your emails from unwanted access. It is built into most OSX and iOS devices and relies on a centralized authority to pick the encryption algorithm. S/MIME is used most often because it is built into large web-based email companies such as Apple, Gmail, and Outlook.
- 2) **PGP/MIME (Pretty Good Privacy/Multipurpose Internet Mail Extensions)** - data encryption computer program that gives cryptographic privacy and authentication for online communication. It is often used to encrypt and decrypt texts, emails, and files to increase the security of emails. PGP encryption uses a mix of data compression, hashing, and public-key cryptography. Within this model, there is more flexibility and control over how well you want your emails to be encrypted, but it requires a third-party encryption tool.

Why is encryption important?

- Encryption helps protect data you send, receive, and store, using a device. That can include text messages stored on your smartphone, running logs saved on your fitness watch, and banking information sent through your online account.
- Encryption secures electronic communication tools when communicating confidential matters, such as personal data, contract papers, company business secrets and sending different passwords to other parties.
- Encrypting data renders files incomprehensible to unauthorized interceptors without impairing accepted users' access.
- Encrypting an email message means it's converted from readable plain text into scrambled cipher text. Only the recipient who has the private key that matches the public key used to encrypt the message can decipher the message for reading. Any recipient without the corresponding private key sees indecipherable text.
- Encryption satisfies an organization's responsibility to ensure that confidential information remains confidential. E-mail solutions play a key role and ensure the safety of your organization's communication.
- Encryption protects you from a data breach. If the hacker can't read your message because it's encrypted, they can't do anything with the information. Since 2013, over 13 billion data records have been lost or stolen. The average cost of a data breach in 2018 is \$3.86 million.

Endpoint Security

What is an endpoint?

Endpoints are a primary target for cyber attackers. Consequences and resulting damage of successful attacks are growing and many companies are bolstering their defense by adding endpoint protection products.

What is endpoint protection/security?

Endpoint protection, or endpoint security, is a general term that describes cybersecurity services for network endpoints, like laptops, desktops, smartphones, tablets, servers, and virtual environments. These services may include antivirus and antimalware, web filtering, and more. Endpoint protection helps businesses keep critical systems, intellectual property, customer data, employees, and guests safe from ransomware, phishing, malware, and other cyberattacks.

Why businesses need endpoint protection?

Cyber Criminals are constantly developing new ways to attack, take advantage of employee trust, and steal data. Smaller businesses may think they are not a target, but that could not be further from the truth. In fact, small businesses with 20 employees or fewer now face the same risk of attack, as a large employee enterprise.

No matter the size of your business you need reliable endpoint security that can stop modern attacks and since most companies are subject to some form of compliance and privacy regulations, protection for endpoints is 100% necessary to help businesses avoid hefty fines and damage to their reputation due to a security breach.

Basic campaigns enable cybercriminals with few resources to launch sophisticated attacks against organizations of all sizes. Businesses must deploy multiple layered, siloed, endpoint security solutions. Synergistic trends mean there has never been a greater need for a unified, comprehensive approach to endpoint protection that is strong enough to thwart advanced attacks, but agile enough to adapt to the threat landscape. Endpoint Protection must provide a complete protection and remediation solution with predictive threat detection, proactive threat blocking, integrated end-to-end protection and provide flexible management and speed for organizations of all sizes.

Endpoint Prevention matters as global cyber threats are more aggressive than ever and can have a staggering impact on a business. In the time it takes you to read this product brief, an entire enterprise could be compromised. It is critical to prevent attacks as early as possible as the detection and reaction window to a modern attack is very short.

Methods to ensure complete endpoint security:

- 1. Data Encryption** – Ensure that the business and customer data are completely encrypted. Data loss can lead to data breaches, customer identity theft and hence a downfall in the business revenue.
- 2. Cybersecurity awareness campaign** – Create an awareness campaign on cyber-security in your organization. Employees are the most vulnerable source of an attack. educate the employees on their vital role in complying with the organization standards.
- 3. Invest in the best cybersecurity technology** – Do a detailed research on which cybersecurity system matches your company requirements and also read through the user reviews – this would help you a long way in investing in the right and successful cybersecurity technology. Enterprise data is at risk when the enterprise network is expanding – hence an integrated endpoint technology delivers a promising security for the enterprise network.
- 4. Consider needs of multiple users** – There are multiple requirements for multiple users, consider the demands of each user. Two different users at two different places may require a different software all these are to be considered.
- 5. Mobile Device Management for multiple mobile devices** - [Mobile Device Management](#) is required to ensure manage third-party app, [penetration testing](#), and effective validation of devices, to equip the mobile devices from malicious [threats](#).



Technology Solutions for Independent Agents

Technology Solutions

Embracing insurance *“technology solutions”* can be a big move. Technology should be a great liberator. Freeing your organization to push the limits of productivity and innovation. Empowering your people to work anywhere and at any time. Every minute spent managing your technology is time spent away from your customers and growing your business.

Technology has been impacting the insurance industry for decades and, frankly, mostly for the better. What is new is the opportunity that technology is now providing to better connect insurers, agents, and insureds. Today, more agents and brokers than ever are realizing that technology is the most important tool to increase client satisfaction, customer retention and improve agency operations and profitability.

Technology investments have driven improved productivity, loss control and resulted in outstanding profit margin growth for Independent Insurance Agencies. Technological changes happen so quickly that it is hard to keep up, but if you adapt and invest in the technology that your prospects and customers are using now, when changes come—and they will come—you will be ready. It is just as important to invest in your employees as it is to develop your customer relationships. Empower your staff to do their jobs by giving them the right technology and tools.

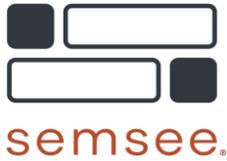
Vendor Evaluation

New investments in technology do not always go smoothly. When researching and evaluating vendors or partners, **Insurance Agency Network** asks the following questions:

- ✓ Is there potential to customize the platform for our associates?
- ✓ How will they guarantee their applications and processes will fully exchange information with existing systems and provide the benefits they promise?
- ✓ What kind of troubleshooting and support do they provide through the onboarding process, implementation, and normal everyday use and beyond?
- ✓ Is their platform designed to scale as the business grows, without requiring associates to scrap the platform and start over?

Insurance Agency Network endeavors to bring agents, technology, vendors, and companies together in a forum to adopt common approaches to e-commerce strategy and to agent-company work processes using the internet, browser-based systems, and web-based client interaction programs. We know if we take better care of our customers, we will survive, thrive, and prosper. Technology empowers our ability to do this and helps reinvent the local Independent Agency.







The logo for Zix, featuring the word "zix" in a bold, blue, lowercase sans-serif font with a registered trademark symbol.The logo for Barracuda, consisting of a blue stylized wave icon to the left of the word "Barracuda" in a grey sans-serif font.The logo for egress, featuring a blue circular icon with a white stylized 'e' to the left of the word "egress" in a bold, black, lowercase sans-serif font.The logo for Virtru, featuring a blue circular icon with a white stylized 'v' to the left of the word "virtru" in a blue, lowercase sans-serif font.The logo for Proofpoint, featuring the word "proofpoint" in a blue, lowercase sans-serif font with a trademark symbol.The logo for PAUBOX, featuring three blue slanted lines to the left of the word "PAUBOX" in a blue, uppercase sans-serif font.The logo for Malwarebytes, featuring a blue stylized 'M' icon to the left of the word "malwarebytes" in a blue, lowercase sans-serif font.The logo for Trend Micro, featuring a red circular icon with a white stylized 't' to the left of the word "TREND MICRO" in a black, uppercase sans-serif font.The logo for Symantec, featuring a yellow circular icon with a black checkmark to the left of the word "Symantec" in a black, lowercase sans-serif font.The logo for Proofpoint, featuring the word "proofpoint" in a bold, black, lowercase sans-serif font with a trademark symbol.The logo for Appriver, featuring the word "appriver" in a blue, lowercase sans-serif font with a registered trademark symbol, and "a zix company" in a smaller, grey, lowercase sans-serif font below it.The logo for Webroot, featuring the word "WEBROOT" in a bold, green, uppercase sans-serif font with a registered trademark symbol.

Many of these vendors provide their products and services at reduced cost for IAN Associates. Additional Information regarding Product Features and Pricing for these vendors can be found in the IAN *“Technology Guide for Independence”*, available upon request.

*Need more information?
Please contact me at (425) 681-0996.*



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