

Agencies & Apps: Three Case Studies Of Early Adopters

Independents create low-cost, custom apps to improve customer service, brand their business as tech savvy

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The major personal-lines carriers have wholeheartedly embraced the customer-service possibilities of mobile apps. Allstate, State Farm and Progressive, for example, offer iPhone and Android-ready apps that allow customers to view account details; find an agent or road-side assistance; or obtain a quote. The apps also provide auto-accident checklists to assist customers in taking information, photos of the accident and submitting claims.

But what about independent agents—are they, too, getting on the app bandwagon?

A growing number of agents are, indeed, finding real value in making a relatively small investment to develop custom apps that can improve customer service—and brand the agency as being on the cutting edge.

Duke Williams, founder and president of SehMobile, a developer of technology tools for the insurance and financial-services industries, estimates about 75 insurance-agency apps are in use today. While that number is tiny, it's way up from the 10 or so that were available at the beginning of this year.

So what kinds of functionalities are independent agents embedding in their apps? We look at three case studies of early adopters to find out.

McClain Insurance Agency

Claudia McClain, president of McClain Insurance Agency, in Everett, Wash., a personal-lines insurance agency with niche products, says having an app helps her business by “reinforcing in the customer’s mind that we are a forward looking and tech-savvy agency.” The agency’s app provides accident and claim-filing information, online premium payments to carriers that support it and quoting options.

McClain also embeds a QR code in her marketing materials—smart-phone readable bar codes that automatically link a phone to the agency’s site. McClain says her next step in upgrading her mobile capability is to make her website mobile phone friendly by the end of the year.

Beyond that, she thinks the iPad and other tablet technology could prove to be a “game changer,” especially when it comes to offering quotes—because it is much easier to display the information on a tablet than the phone.

Byrnes Insurance Agency

Jay Byrnes, president of Byrnes Insurance Agency, an independent personal and commercial-lines agency in Dayville, Conn., says he wanted to develop an app as a component of the agency’s social-media strategy. Initially, he said the app was intended to be just another way of exposing the agency to customers. But the rapid escalation in functionality has made it a real value-added service to clients for all sorts of routine insurance transactions.

The app, developed with SehMobile, was initially built with private-passenger customers in mind to provide a value-added service in claim reporting, certificate-of-insurance requests and “other mundane transaction tasks,” notes Byrnes. But those same customer-service functions could one day be used to help commercial-lines customers with certificates of insurance and answering coverage issues.

He says having an app representing his 33-employee agency is a “clear enhancement” to the agency’s image. “We did not go down this path to increase revenue, but to solidify our relationships,” Byrnes says. Comparing carrier apps to the agency’s own one, he says that he finds them to be

complementary to one another and not a threat in any way. “These are exciting times to bring apps into our workflow and use them as facilitators and not barriers to our business.”

The Davidson Insurance Agency

Lyle Davidson, principal with The Davidson Insurance Agency in Delphos, Kan., says that as a member of the board of the Kansas Association of Insurance Agents and through his work with ACT (Agents Council for Technology), he became aware of other agents’ apps and became intrigued by the possibilities he felt they offered his agent community.

In rural Kansas, some agents still don’t have websites, he notes, but mobile phones are ubiquitous. So developing mobile apps, Davidson thought, would open up a number of new communication possibilities between agents and their clients.

With seed money from Trusted Choice, the Independent Insurance Agents & Brokers of America’s agency branding initiative, the Kansas association went ahead and developed its own app for its members. With the development services of IIA Mobile, led by Jeff Hollow of Castle Hollow Productions, the association developed an app that members can customize. Its features include agency contact capability, a claims kit and carrier links.

Davidson says many agents initially don’t understand the power and functionality of apps, but after sitting through a presentation to explain them, their interest changes. Within the few months the program has been available, 11 agents have seen their apps go online, and Davidson says many more are in the pipeline.