

Agency Technology

New Business Process

Designing from agency data

The design problem



What systems and processes are needed to support agents in selling new business?

How do agents monitor and track pending new business?

What are the barriers of use surrounding paper-less application submission?

How can InsurCo better support the agencies and their relationships with customers?

Project Focus:

- ◆ *Identify key tasks and roles required to support the new business sales process*
- ◆ *Understand the EA and EFS referral process and how to better support it*
- ◆ *Identify tools and systems the EAs and EFSs use to sell new business*
- ◆ *Assess the need for mobile technologies to support remote business practices*

Design from agency data

Driving system content and structure from field data

14 Participants	3 Regions
6 Exclusive Agents 7 Exclusive Financial Agents 1 Licensed Agency Staff	Midwest Region Southeast Region InsurCo New Jersey

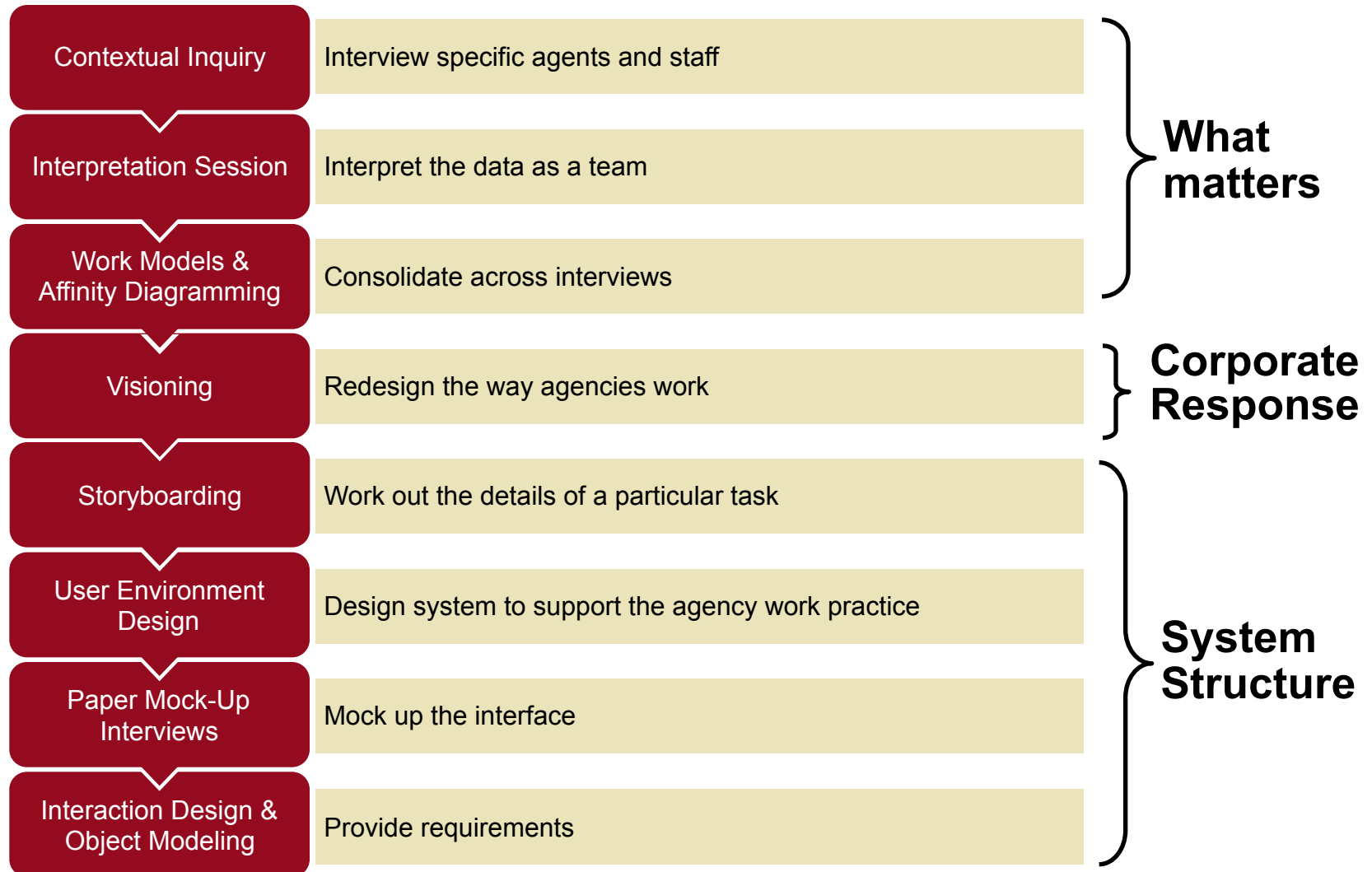
BPUE Data Points

93 Participants	9 Regions
2 Business Process Workshops	

Understanding the agency population and their needs

The Contextual Design Process

A Contextual Design project



Overview of findings
Understanding the problem

Design challenges

Sales process is not streamlined

- Producers are not impressed when we implement a non-integrated system
- Producers are concerned with the “Front of the TV”

Re-keying of information is done at every step

- Because systems are not integrated, forces data entry at each step
- Responsibility is on the agent to enter data, even though the system has it
- Increased opportunity for error on data entry

Systems do not match how producers envision the work getting done

- Modes of work and how to support them are not represented in current state
- Each system currently owns the policy at that step
- A different application for each step of the process, no continuity

Monitoring pending new business is a challenge

- Different information in LBL report and what's on accessInsurCo.com
- Outsourced service status' (e.g. TeleApp, Paramed) are in other locations

Leads are not managed consistently, and are not integrated

- Varying input sources and types, tracked independently
- No re-purposing of existing customer information to help formulate “right fit” products

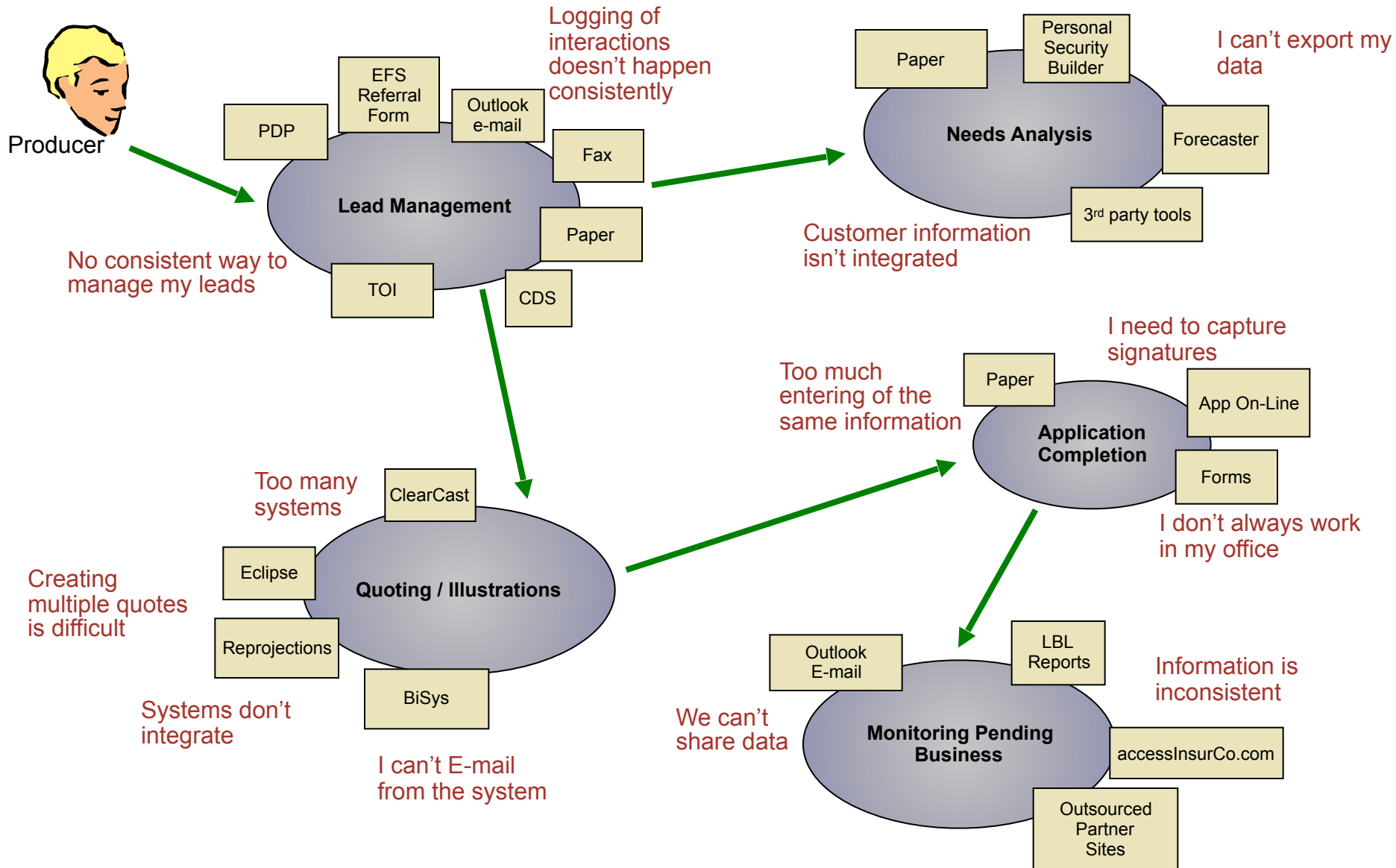
Agents need information when not in the office

- Producers can't access all of their InsurCo information even from home
- There is no mobile access, even to e-mail

Non-compliance with regulations

- Illustrations don't always match the application
- No consistent way to accurately rate customers is in use
- Incomplete applications submitted to back-office

The current process is full of breakdowns



InsurCo's fragmented systems break my work practice

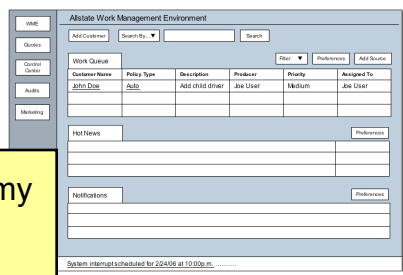
Design Solutions

Vision overview



Joe Agent

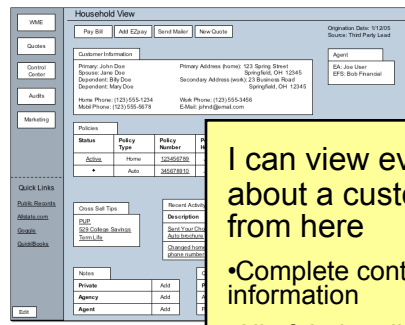
Work Management Environment



I can access all my work from here

- Lookup customers
- View work to be done
- Keep up to date with InsurCo news and information
- Be notified of things I'm interested in

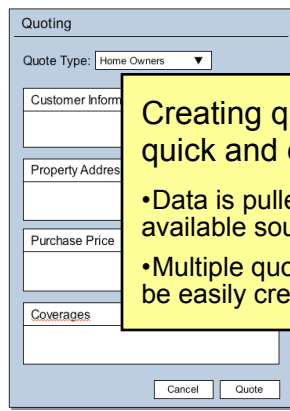
Household View



I can view everything about a customer from here

- Complete contact information
- All of their policies and products
- Any outstanding quotes
- Recent activity
- My notes

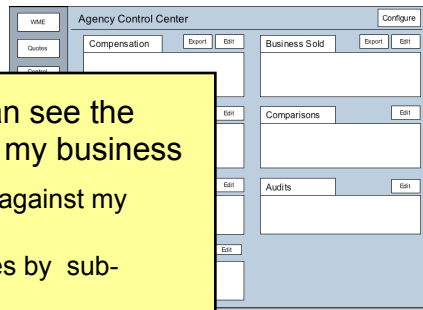
Quoting



Creating quotes is quick and easy

- Data is pulled from available sources
- Multiple quotes can be easily created

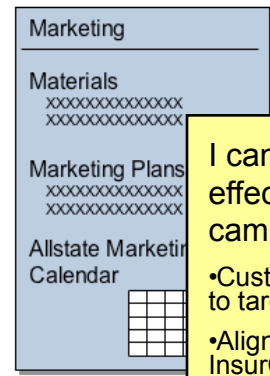
Agency Control Center



Here I can see the health of my business

- Compare against my goals
- Track sales by sub-producers
- Export the data, so I can work it the way I want

Marketing



I can create more effective marketing campaigns

- Customize the materials to target my customers
- Align my campaigns with InsurCo's
- Get marketing advice



John Customer

Customers can view quotes online and create their own "what if?" scenarios

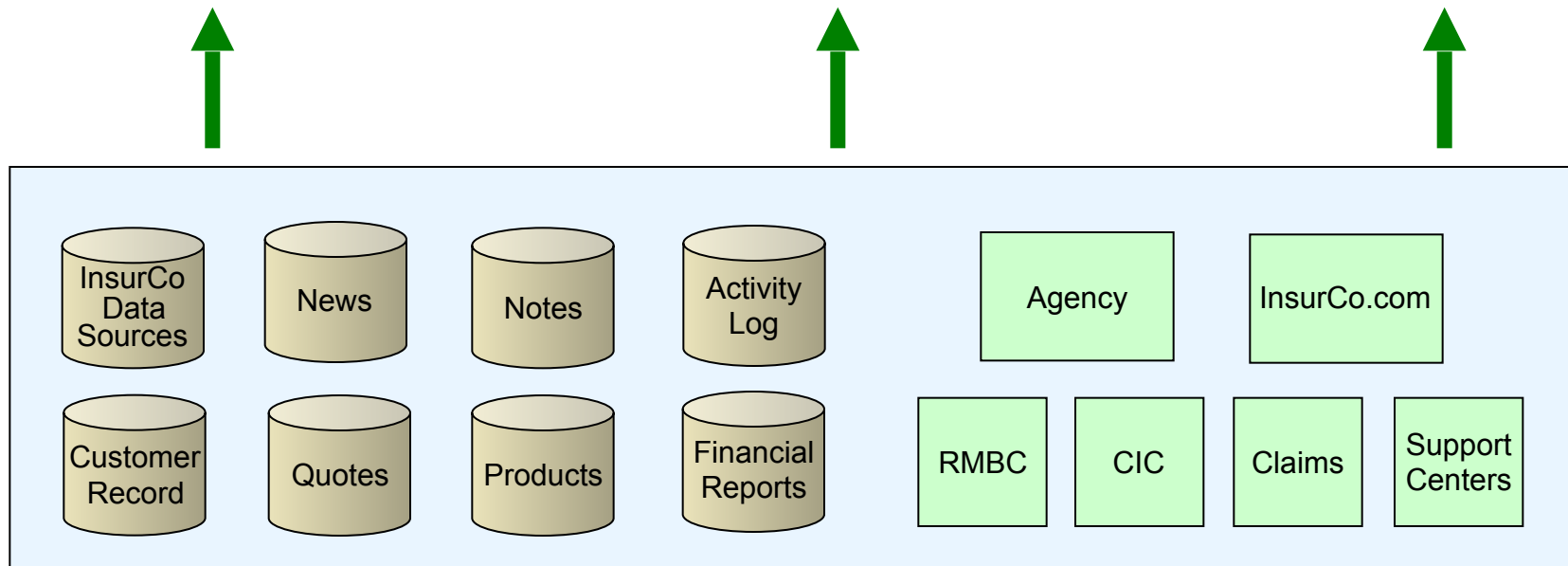
One system that coherently supports the work

One system for all agency work

Work Management Environment

Household View

Agency Control Center



Bringing it all together for the agency

Value Proposition

Bring all information into one place

- ◆ Streamlining the work and providing value from InsurCo to the agent
- ◆ Simplifying InsurCo's communications to the agent

Create one shared record of all customer information

- ◆ Any transaction with the customer is logged and available
- ◆ All policy, history, and lifestyle information is tracked

Simplify serving and maintaining existing customers

Make policy writing easy

- ◆ With all information available in one place—including changes
- ◆ Streamlining quoting and letting the customer participate
- ◆ Integrating the handoff to InsurCo for approval in a single step

Optimize cross-selling and follow-up sales

- ◆ Trigger the agents for opportunities and give them the information needed to completed it
- ◆ Simplifying the hand-off and communication to Exclusive Financial Specialists

Support creating new business

- ◆ Customize marketing materials for agency demographics
- ◆ Help manage leads from InsurCo and non-InsurCo sources

Show the health of the business

- ◆ With reliable reporting by person and agency