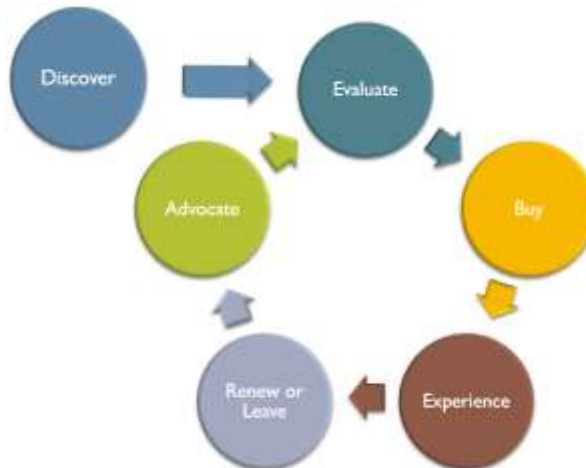


Background

The Customer Experience Work Group was formed to research and provide a new resource for agents and our distribution channel – This resource is intended to assist agents with a clear understanding of the touchpoints, with a focus on those that are technology-related, that the insurance consumer experiences across the “phases” of their insurance journey – Discover, Evaluate, Purchase, Experience, Renew/Leave, and Advocacy Choice.



Methodology

The Work Group met throughout 2014 to identify all the potential touchpoints within each phase, and also used in-person breakout sessions at ACT Meetings to gain more insight and confirm the conclusions. We then selected key touchpoints within the journey, and created a model to pilot. Finally, a ‘pilot’ group of volunteer agents selected recommendations from this model to implemented and reported on their experience with implementing, and impacts to their agency workflow, as well as impact to their customer base. Feedback from these experiences were integrated into the recommendations.

The majority of the touchpoints will apply to both Personal Lines and Commercial Lines, however there are clearly touchpoints that apply primarily – or solely – to one line of business. Those are identified as such.

Use

Agencies are encouraged to use these recommendations as a guide to build their technology strategy; Determine what fits into your near- and long-term strategic plan, note the impact to consumer/client ease-of-use experience they expect, and utilize the ‘Resources’ listed as one guide to getting started. ACT encourages agents to become familiar with the overall customer journey, as a ‘roadmap’ – in using this view, you can identify those touchpoints that require consideration, with focus on those that are technology-related. We know agents are very busy, and the map concept allows you to easily identify those recommendations that would provide benefits in multiple areas of the journey, and therefore optimize the agency’s investment.

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Note:

This 'Recommendations' document is point-in-time – Given the rapid pace of technology advancement, the Work Group will develop a plan to revisit this to keep it relevant and updated, working closely with the ACT 'Strategic Future Issues' Work Group.

Also, the document is not intended to be exhaustive or all-inclusive, but to identify the top touchpoints that provide the greatest impact for the consumer and the agency. There are great deal of web-based resources available to agents, and many are emerging or being updated continuously.

Finally: Listing any individual vendor, industry source, or publication within the 'Some Resources' area does not connote an endorsement by ACT nor the Customer Experience work group. Our intention is not to endorse, but rather to provide possible resources identified by the Work Group participants. We recognize that some exclusive endorsements may exist with state associations, user groups, or carriers.

Recommendations (Note: Each phase can contain some touchpoint solutions from other phases)



'Discover' phase

Agency Objective: Create awareness through an effective and relevant presence.

❖ Consumer: **Google, Bing or other search.**

Action: Prospect performs internet search for local agent or agent specialization based on line of business needs.

Response: Focus on improved SEO, local search, review best practices, keywords, blog, etc. help agency to rank high on search engine results.

Some Resources: Implement Search Engine Optimization for agency website. '[Google SEO Starter Guide](#)', '[Moz Beginner's Guide to SEO](#)'.

❖ Consumer: **TrustedChoice.com, 'Find an Agent'.**

Action: Views agent from TrustedChoice.com, carrier website, or other 'Find an Agent' functionality.

Response: Complete all carrier and TrustedChoice.com profiles thoroughly, adding photos, logos/branding. Sell the value of why people should do business with you.

Some Resources: '[TrustedChoice.com](#)', Also check with your agency's carrier partners.

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❖ Consumer: **Uses Social Media.**

Action: Prospect looks for agency recommendation and/or views reference to agency in social media posts by friends, relatives or co-workers.

Response: Agency needs to have an active presence in those social media channels and one that resonates with the agency's target client / markets. This can include, but is not limited to, Facebook, Google+, Twitter, LinkedIn, Instagram, Pinterest, and Snapchat. Social Media is a great way to effectively implement a drip campaign (daily-weekly content which is pre-planned).

Some Resources: [‘Moz Beginner’s Guide to Social Media’](#), [‘Hanley - Social Media as Tool for Marketing’](#), [‘ACT - Using Technology to Drive a Community-Based Marketing Strategy’](#), [‘ACT - Social Networking Value’](#), [‘Using Google+ for Agency Awareness’](#).

❖ Consumer: **Mobile device viewing or using agency website.**

Action: Prospect views agency website using smartphone, tablet or other mobile device.

Response: Agency website must be compatible with any device, using adaptive design. Must be easy to use and deliver an optimal experience to make a positive impression on first connection, and provide needed functionality or 66% of viewers will not continue.

Some Resources: [‘Mashable article – Mobile ready in 30 seconds’](#), [‘BMobilized – Mobilize Any Website’](#), [‘Responsive versus Adaptive Websites’](#), [‘EZLynx’](#), [‘Google Mobile Friendliness Test’](#).
Also check with your website vendor/host.

❖ Consumer: **Robust, modernized agency website.**

Action: Prospect accesses agency website to learn more about the agency including checking customer reviews, areas of expertise and carriers represented.

Response: Agency website must be of robust design and functionality that is actionable (help the prospect take the next step, versus simply ‘brochure ware’) – Features ease of navigation, education, resources, access to insurance information (including the carriers you represent), and show “who” the agency is. Agency personality and community involvement should be reflected in website. Include links to your social sites and trade associations. Make it easy for the prospect to submit an inquiry and have a process in place to identify and quickly respond. Make it easy to access reviews/testimonials. Consider adding chat capability and real-time quoting options for prospects who would utilize these features.

Some Resources: [‘ACT - Great Agency Websites’](#), [‘TrustedChoice.com’](#), [‘Insurance Web Design’](#), [‘Agency Revolution’](#), [‘Advisor Evolved’](#), [‘Alicor’](#), [‘Brightfire’](#), [‘Zywave/Intygral’](#), [‘EZLynx’](#), [‘ITC’](#), [‘InsuranceSplash’](#).

Also ask your carriers for options.

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'Evaluate' phase

Agency Objective: Generate favorable consideration and capture the consumer through a sound digital presence.

❖ Consumer: **Looks for agency website to provide depth of information.**

Action: Prospect evaluates website for information regarding products, agency availability (hours of operation, location, etc.), including blogs. Website provides information on agency employees and multiple contact options (email, phone, chat, social media, etc.), as well as evidence of a customer self-service component.

Response: Add blog to web page under main site. Keep current with new entries.

Some Resources: [Agency Nation](#), '[BlogPhoto – How to Launch a Successful Blog](#)', '[WordPress - Blog](#)' '[Free Blog Mobile](#)'. *You can also check with your website developer/host.*

- *Encourage staff to provide content*
- *Publish customer-generated testimonials*
- *You can also check with your website developer/host*

❖ Consumer: **Compares Rates.**

Action: Prospect looks for online opportunities to get rate and coverage comparisons.

Response: Prospects seek "rate indications" before taking the step toward purchase. Real-Time rates on agent's website may provide enough preliminary rate information to reduce additional shopping on aggregator or carrier websites.

Some Resources: Industry management system/rating solutions to extend to agency website (in alphabetical order; among others):

[Applied Rater](#), [Boston Software](#), [EZLynx](#), [ITC](#), [QQ Solutions](#), [TrustedChoice.com](#), [Vertafore](#).

❖ Consumer: **Looks to validate quality of the agency.**

Action: Prospect consults agency websites to view client reviews. Also views consumer rating websites such as Angie's List, BBB, Google+, Facebook, Yelp, etc. Also may check agency and carriers for any complaints on the Insurance Commissioner's website.

Response: Regularly solicit reviews on agency website, when using social Media. Monitor and reply to reviews with helpful brand responses.

Some Resources: '[3 Ways to Leverage Social Reviews](#)', '[WordPress Plug-In for Customer Reviews](#)' '[9 Web Apps for Gathering Customer feedback](#)', '[Using Google+ for Agency Awareness](#)', '[Yelp: Responding to Reviews](#)', '[Google Review Link Generator](#)'.

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'Buy' phase

Agency Objective: Make the purchase easy and deliver an experience demonstrative of the quality and nature the consumer expects.

❖ Consumer: **Looks for 'Online Chat' assistance.**

Action: Prospect seeks online chat for quick help with questions and assistance in using the site. For example, while choosing coverage & beginning the application process.

Response: Enable and staff ability to support 'Online Chat' functionality.

Some Resources: ['Current Reviews - Best Live Chat Support Software'](#), ['Tips for Beginners with Live Chat'](#), ['\[24\]7'](#), [Chatra](#), [Live Help Now](#), [Provide Support](#).

Not sure how your website measures up? Get an expert review!

[Trusted Choice digital review](#) is free to Big "I" members

❖ Consumer: **Expects Electronic Signature to purchase.**

Action: Prospect - now becoming a client - purchases from agent online, by email, or by phone and completes forms such as an application electronically, choosing to sign with E-signature.

Response: Common E-signature protocols must be accepted and implemented by all companies and agents. The time savings for agencies can be enormous, and consumers *expect* this type of service for applications, coverage rejection, and other forms. Note: E-signature must work effectively when using a mobile device.

Some Resources: ['ACT Article – eSig Vendor Solutions'](#), ['ACT Article – Agent/Broker Resources'](#), ['ACT Article – eSig for Carriers'](#), ['Locke-Lord eSignature Analysis'](#), ['ACORD eSignature Community'](#), [AssureSign](#), [InsureSign](#), [Citrix RightSignature](#), [Silanis](#)

❖ Consumer: **Expects to pay easily via EFT, credit card, mobile (iPay), PayPal.**

Action: Client expects easy-to-use monthly EFT or recurring credit card payments. Improves customer satisfaction and retention. **Expand on additional payment platforms, security aspects.**

Response: Carriers must be willing to offer EFT & recurring credit card payment options at no or very low cost to clients. Agencies & brokerages must also pass along this availability.

Some Resources: ['SimplyEasierPayments'](#) ['Priority Payment Systems'](#).

❖ Consumer: **Expects a quick and easy application process, and expects to minimize the amount of information they have to give the agent.**

Action: Agency must make use of all publicly available information such as assessor website, CLUE, MVR, etc.

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Response: Time is saved during quoting and application processes when online data bases are accessed for driver, vehicle, and property information. Clients have an expectation that agents have access to this information and anticipate an expedient and professional application process. Agents need help from company partners and industry vendors to access and use as many online data bases as possible. Direct writing competitors are doing this now.

Some Resources: [‘SwiftEstimator’](#), [‘ADR/American Driving Records’](#), [‘LexisNexis MVR’](#) [‘LexisNexis CLUE’](#).

❖ Consumer: **Wants online application option.**

Action: Client completes the application online, possibly using co-browsing functionality with agent. This visual guidance allows the customer to clearly choose coverage and billing options.

Response: Agency should investigate co-browsing options and give producers/CSRs opportunity to develop comfort & proficiency with this technology. Utilize as many online databases for supplanting information as possible.

Some Resources: [‘Co-Browsing - Firefly’](#), [‘LiveLOOK’](#).



‘Experience’ phase

Agency Objective: Establish an affiliation (or bond) with their Client through continued engagements which deliver noticeable value.

❖ Client: **Expects mobile options for managing account.**

Action: Client seeks mobile and other options for managing account (payment inquiries, ID cards, household inventory, claims reporting and receiving updates.)

Response: Investigate industry options for web-based and mobile app, and be sure the agency website is of adaptive design (as mentioned in ‘Discovery’ phase). The ability for client self-service, Agency mobile app, choice of carriers with mobile capabilities, responsive design websites all contribute to a positive experience for the technology driven prospect. Consider sending mobile / text alerts for example with claims status updates. Also, explore carrier offerings and solutions.

Some Resources: [Applied CSR24 / MobileInsured](#), [EZLynx](#), [Flurry - Mobile app overview](#), [InsuranceAgent](#), [MyPocketInsurance](#), [SEHMobile](#), [ThePolicySpot](#), [XDimensional/Nexsure](#), [Zywave](#)

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- ❖ Client: **Seeks education via agency website.**

Action: Client accesses the agency website for educational content related to their insurance exposures or access to videos and podcasts with risk management advice.

Response: Ensure agency site contains educational content that is geared towards your target client, is easy to find, and delivered in a way they want to consume it (blog, video, podcast). Ensure this content easily sharable to expand brand awareness.

Some Resources: '[ACT - Great Agency Websites](#)', '[MyInsuranceVideos](#)'.

- ❖ Client: **Receives value-added services from agency.**

Action: Agency nurtures client relationship by offering value added services; such as shredding events, defensive driving classes, etc.

Response: Advise customer of services available to them at no additional charge via agency newsletters, blog, educational areas of website, and pushes through social, texting, etc. Use to highlight agency advocacy/commitment in the community. Another great value for **Commercial Lines** customers is risk management and/or safety consulting.

Some Resources: '[ACT - Using Technology to Drive a Community-Based Marketing Strategy](#)', '[InGuard](#)', '[Infusionsoft](#)'.

- ❖ Client: **Expects easy access to policy forms and information.**

Action: Client expects access to policy forms with 24/7 availability.

Response: Agency website provides portal to generate certificates, and to access and download insurance documents.

Some Resources: '[Applied CSR24](#)', '[Citrix](#)', '[EZLynx](#)', '[Vertafore Client Portal](#)', '[Zywave](#)'.

- ❖ Client: **Wants to be able to connect/message based on their preferences.**

Action: The client would like to be able to hold non-policy-change discussions via text, etc.

Response: Text-based messaging and tracking is becoming available through management systems. The agent must ensure the customer is aware that coverage cannot be bound or altered via text messaging.

Some Resources: [Applied EPIC](#), [EZLynx](#), [HawkSoft](#), [ITC](#), [NASA](#), [SIS](#), [QQ Solutions](#) and [Vertafore](#), [Xanatek](#), [XDimensional/Nexsure](#)

- ❖ Client: **Expects agency to proactively look out for their needs, life changes, etc.**

Action: The client is not being proactive in understanding their future insurance needs, so their agency must be thorough in looking out for them.

Response: The agency creates and utilizes a 'Client Nurturing Plan' or similar process. The plan provides tools such as regular topic updates (such as storm safety advice) as well as personalized life events (like a congratulations card to a newly licensed teen driver), and is delivered consistently.

Some Resources: '[Hearsaysocial.com](#)', '[HubSpot](#)', '[Hootsuite](#)', '[TweetDeck](#)', '[Sprout Social](#)', '[Nimble](#)'.

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'Renew or Leave' phase

Agency Objective: Reinforce the affiliation through proactive engagement to secure the renewal with terms representative of their Client's current needs.

❖ Client: **At renewal timeframe, checks online rates.**

Action: Client shops around online to see if others offer better rates.

Response: Agency must utilize the management system notification/diary or suspense functionality to contact client well before renewal. Proactively reach out to the client prior to the renewal with a renewal proposal inclusive of comparable quotes and rate increase explanations. Use this as an opportunity to update the profile you have on your customer.

Some Resources: ['Boston Software'](#), ['EZLynx'](#), ['ITC'](#), ['QQ Solutions'](#), ['TrustedChoice.com'](#), ['Vertafore'](#), ['Zywave/Intygral'](#), ['Agency Revolution'](#).

❖ Client: **Receives proactive renewal increase explanation.**

Action: Prior to renewal timeframe, Agent reaches out to Client to explain renewal increase.

Response: Using features within management system, Agency has procedure for reviewing renewals and reaching out to those with increases or approaching life changes that impact rate or coverage needs.

Some Resources: ['Agency Advantage'](#), ['Applied'](#), ['Ebix'](#), ['EZLynx'](#), ['HawkSoft'](#), ['ITC'](#), ['Multico'](#), ['NASA'](#), ['QQ Solutions'](#), ['TechCanary'](#), ['Vertafore'](#), ['Veruna'](#), ['XDimensional/Nexsure'](#).

❖ Client: **Positive claims experience.**

Action: Client experiences claim, needs guidance on submitting claim to carrier, reaches out to agent.

Response: Agent is available promptly. After-hours options for reporting are available.

Agent provides advice on claims: What to submit vs. what not to submit, what to expect in the claims process. Client receives follow-up call/email from agency on claims status. If problems occur, agent acts on client's behalf to resolve issue. If client's claim were to be denied, agent works with client to better understand denial and identify next steps.

Agencies should consider implementing a 'claims communication plan' which might include personal acknowledgement (by phone, email or note card) of each claim and after-claim service report cards to solicit feedback on the claims experience.

Some Resources: ['Applied CSR24'](#), Agency can also use [SurveyMonkey](#) to obtain policyholder preferences.



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'Advocate' phase

Agency Objective: Leverage the Client's affiliation to drive future sales'

❖ Client: **Agrees to write web-based review.**

Action: The client writes review in a sticky environment (easily linked and shared).

Response: Request satisfied clients post positive reviews on agency and social sites. Agency needs to track & post these - providing an agency web space for reviews and keeping them refreshed with new testimonials. Have an approval process in place for reviews that are made - to review & approve before they are posted online to this space. This can be on agency website and via social platforms (Facebook, LinkedIn, Google+, etc.). This must be *consistent* in order to be effective. Make sure you thank your customers individually for writing a review – this can be done via a phone call or mailing a brief “thank-you” note with a small gift card.

Some Resources: ['3 Ways to Leverage Social Reviews'](#), ['WordPress Plug-In for Customer Reviews'](#), ['9 Web Apps for Gathering Customer feedback'](#), ['Using Google+ for Agency Awareness'](#), ['Google Review Link Generator'](#), ['Rocket Referrals'](#).

❖ Client: **Provides video testimonial.**

Action: Client agrees to provide a video testimonial.

Response: This can be the most effective of all review types if done naturally and honestly. Use simple video equipment, even using higher-end smartphone functionality can be effective. Post to social and website pages, highlighting the agency value in the client's own words.

Some Resources: ['Brainshark – Video Testimonials'](#), ['Creating Great Video Testimonials'](#), ['Testimonials That Catch Fire on Social'](#), ['MyInsuranceVideos'](#).

❖ Client: **Authorizes blog post.**

Action: Client authorizes agent to reference client in agent's blog, giving positive input on agency.

Response: Craft honest blog entry, expanding on satisfied clients' commentary – Include client background, picture if possible.

Some Resources: ['BlogPhoto – How To Launch a Successful Blog'](#), ['WordPress - Blog'](#), ['Free Blog Mobile'](#), ['ACT - Great Agency Websites'](#).

ADDITIONAL BACKGROUND/RESOURCES:

AgencyNation – [AgencyNation website](#), [Exceeding Customer Experience Expectations](#)

Accenture – [Delivering Exception Customer Experiences in Insurance](#)

“Customer Service is Just Foreplay - The Modern Customer Experience Will Separate You Apart From Your Competition”. [Print, eBook Available on Amazon](#)

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