# The Future Of Agency Technology



▶ **TECH AWARD WINNERS!** Three agencies were honored in NU's inaugural "P&C Agency Technology Achievement Award" program, run in partnership with ACORD. The 2008 Champion is Edgar Higgins Jr., (third from right), president of Thousand Islands Agency. To his right were two receiving Honorable Mention—Johnmichael Monteith, CIO of Parker, Smith & Feek, and Liz Tluchowski, CIO of Couch Braunsdorf Insurance Group. Representing NU (left-to-right) were Tech Editor Ara Trembly, Publisher Chris Luke and Editor In Chief Sam Friedman. Representing ACORD (right-to-left) were Senior V.P. John Kellington and Gregory Maciag, president and CEO.

# How Hi-Tech Must Agents Go To Live Long And Prosper?

*NU* 'P&C Agency Technology Achievement Award' winners tackle pressing issues

**BY ARA C. TREMBLY**

**A**S PROPERTY-CASUALTY INSURANCE agencies are seeing margins shrink and competition intensify, it is often technology that makes the difference when it comes to speeding up processes and realizing the kinds of efficiencies that make a significant contribution to the bottom line.

However, finding and implementing the best technology for an agency is a task easier talked about than accomplished. Meanwhile, agencies cannot act alone, but must work with their carriers—not all of which make their jobs easy from an opera-

tional or technological standpoint.

As with any other best practice, some agencies have done an exemplary job of leveraging technologies to sustain and grow their operations, and it was these agencies that *National Underwriter* sought to recognize when it created the "P&C Agency Technology Achievement Award," in partnership with ACORD.

Our three award winners—ranging in size from large to very small—had inspiring and often remarkable stories to tell, and their profiles appear in *NU's* May 12 edition. This year's "Champion" and two

agencies given an "Honorable Mention" received their awards last month during the ACORD LOMA Insurance Systems Forum, held in Las Vegas.

While there, they also joined me for a stimulating panel discussion dealing with all aspects of "The Future of Agency Technology." Highlights of that panel follow, including snapshots of each of the agency winners.

Read on for valuable insights and advice from three of the top agency technology users in our business.

## AGENCY TECH FUTURE

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▶ **Ara Trembly**
TECHNOLOGY EDITOR
NATIONAL UNDERWRITER

*To start, let me ask you each to describe what went on in your agency and why you're here today?*

▶ **Edgar Higgins Jr.**
PRESIDENT
THOUSAND ISLANDS AGENCY
2008 CHAMPION

Actually, if you were to go back and look at my agency in the late 1970s, early 1980s, I was the perfect profile of the agent who was headed for extinction. I had one employee. We were using typewriters and trying to do consultation with clients, and found out we just didn't have enough time to do it, so we made an all-risk decision to buy a management system.

At that time, we chose Redshaw, and it was based upon the notion that we realized if we could do things faster, we could probably get around the corner. And if there's a single thing that prevails 25 years later, it is the notion that it's about time.

Every single person in this room is equally handicapped for time. We can't manufacture it. So the key is to find how to do more things faster.

As a small agent, the next key is that you can't afford to make a lot of mistakes. Really large organizations can afford to waste money and make mistakes and then backtrack, but as a small agent it's important to make sure that you've been really careful about the steps that you've taken, and then once you take the step, it's extremely important to totally capitalize on the technology application to be able to get the return on investment—because if you don't get the return on investment, it's called red ink.

And so we basically focused on that mentality throughout the last 25 years.

Wherever any of us are today, we realize that tomorrow we need to do something different, and one of the things I think is wonderful about the independent agency distribution system is we are blessed with a lot of entrepreneurial thinkers who are survivors, and who will do what it takes to be competitive in the marketplace tomorrow.

As for some of the specific things that we did: We transactionally filed for 12



▶ **2008 CHAMPION EDGAR HIGGINS JR. (SECOND FROM RIGHT), PRESIDENT OF THOUSAND ISLANDS AGENCY,** received his 2008 "P&C Agency Technology Achievement Award" at last month's ACORD LOMA Insurance Systems Forum in Las Vegas. With him are (l-r) ACORD Senior V.P. John Kellington, NU Editor In Chief Sam Friedman, and ACORD President and CEO Gregory Maciag.

years starting in 1990, at a time when people told us you couldn't transactionally file a large commercial account.

Then in 2001 we went paperless in what was originally a scanning model, but really the underlying premise of all of it was how do we make it easier to do things faster.

And so I guess if I was going to say one thing that got me here, it would be the thought process of how do I do it better, how do I do it faster, and how do I provide a unique value-added model that distinguishes me from the person down the street.

▶ **Elizabeth Tluchowski**
CHIEF INFORMATION OFFICER
COUCH BRAUNSDORF INSURANCE GROUP
HONORABLE MENTION

I began with my agency 12 years ago, and when I went in for my interview, I sat down at a table [with] the CEO and the COO, and they had 30 employees, and they looked at me and said: "We have many visions, and we want to take this agency to a level which many agencies are not at. However, we are not automated whatsoever. Can you help us?"

So, I immediately thought, "Wow, this is going to be the land of opportunity." Twelve years later we have 175 employees, six locations. We have a variety of servers doing multiple applications. Each business unit has been handled as the custom unit that they should be, and we've implemented many products.

We're writing lines of insurance in the state of New Jersey, and fortunately, we're able to take information from our various systems and cross-sell and do multiple different things with it.

So, I believe what brought me here today is the fact that we are very diversified, doing multiple things and achieving a goal that I believe the CEO had set out to do 12 years ago—making the agency fully automated in every aspect in the market, and looking to achieve other goals naturally as we move forward, bringing in new entities and other ways of being more efficient.

▶ **Johnmichael Monteith**
CHIEF INFORMATION OFFICER
PARKER, SMITH & FEEK
HONORABLE MENTION

I started with Parker, Smith & Feek in 1999, which is right at the height of the dot-com boom, and we're located in Bellevue, Wash., right in the shadow of Microsoft. I don't know if any of you remember the dot-com boom, [but] there were a couple of companies in the Seattle area that thought about making it rich.

Parker, Smith & Feek wasn't at the technological forefront, and to get these companies to work with us, we really

needed to adjust our focus. So I was one of many pieces of their plan for moving the company forward and becoming the technological agency in the Seattle area.

We started with some basic functions like creating an intranet and interconnecting that, but the core focus has always been that data gets entered once and it's never entered more than that, and if there was at all a way to do it without having human interaction involved, we wanted to find it.

So, ultimately we wanted to save our internal staff time and our clients time, so we built connections to them—client support center sites, all data centralized in a single location that's connected to our agency management system, HR system, all of that.

Basically the concept was that we take a look out there, we see what applications are there, and then we step back and [ask], "Is that really going to do what we want it to do?" And if there isn't an application out there that can do what we want it to do, we build it ourselves.

That's what's really transformed our company and allowed us to basically put a technological framework on all of our workflows in our agency.

▶ **Ara Trembly:** *Let's start out with a kind of broad, overreaching question. What do you all think is the most pressing issue in agency technology today?*

▶ **Edgar Higgins Jr.:** We recently added five companies to our mix, and the staff was feeling a little overwhelmed. I said, all right, we're going to spend the second half of this year regrouping and make sure we bring you back to a place where you feel completely in control. Tell me what's your daily pain, the thing that bothers you the most, and before I could get the words out of my mouth, they said "rating, rating, rating."

The single biggest pain point for independent agents today is the demand to be responsive to the marketplace. [We need to] get real-time rating in a functional way and streamline the workflow to clear up the issue of credit reports and [motor vehicle reports] and loss runs in an effective way that allows us to be responsible to the marketplace. I consider that one of the key points that as an industry we're challenged to attack.

The Agents Council for Technology is working in this area with great fervor. If you go to the Independent Insurance Agents and Brokers of America national board, they will tell you that every single one of their members tells them the same thing.

I would ask all of you to go back home and do your best to try to help us all conquer the thing that is hampering our ability to be competitive in the market on a daily basis.

▶ **Elizabeth Tluchowski:** I can only speak from my environment. Unfortunately, I have not had the opportunity to speak to others within the groups like we have here today.

I would say one of the pressing issues we certainly deal with—because we're so multifaceted in what we're doing from application to application—is redundancy. Different points of entry, taking information that we're receiving online, pulling that into our particular management systems. We're dealing with the various carriers and [other entities] that are required along the way as well.

So, I believe one of the pressing issues we see is that there's not an even flow, or I should say a smooth flow from one point of entry to another.

▶ **Johnmichael Monteith:** I'm catching a theme here. I would say integration is the biggest challenge.

We pride ourselves at our agency in thinking that we do integration better than anyone. Integrating all of our systems and having it come into a central database and being able to pull reports off of it, however—that's integration.

There are lots of different roadblocks along the way. I've heard the discussion going on for something as simple as the authentication method for getting into carrier Web sites and having to manage all of that. I think that's a frustration point for most agencies.

When we've got technology like this available to us, then it doesn't make sense that suddenly it stops working because a password expired. So it's those sorts of integration issues that can allow our systems to connect with each other. That's the wave of the future, and that certainly is our biggest pain point right now.

▶ **Ara Trembly:** *You all spoke a little bit about integration, and I'm just curious. Is the integration challenge coming about because we have so many different vendors who don't play well with each other, or is it coming about because of the way your own agency workflows have to be structured?*

▶ **Johnmichael Monteith:** I think it's more a matter of all of us seeing the utopia out there—we see it on TV, we see it in commercials—and we know that this can happen without coming up with a password-expire box. There has to be a solution to this. We know the technology is there; it's just an issue of all of us working together to solve it.

▶ **Elizabeth Tluchowski:** I would say that it's diversity within the agency, and

**2008 CHAMPION**

## Edgar J. Higgins Jr.

**TITLE:** President

**AGENCY:** Thousand Islands Agency

**LOCATION:** Clayton, N.Y.

**THE SKINNY:** This small firm in rural New York State (six employees, $2.9 million in 2007 premium volume) was about to collapse before Mr. Higgins made an "all-risk decision" to take the plunge with major IT purchases and a cultural change to become a thriving, tech-driven enterprise.

**2008 CHAMPION**
National Underwriter
**P&C**
**AGENCY TECHNOLOGY ACHIEVEMENT AWARD**
*In Partnership With ACORD*

## AGENCY TECH FUTURE
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again, reaching out to the multiple options that we have and the multiple vendors—and one does it one way, the other one does it another way, and we're trying to do it yet another way.

▶ **Edgar Higgins Jr.:** I actually see this as a twofold issue, and the first one is convergence and integration internally so that agents can effectively use the multiple technology applications to get them to converge at the desktop. Then the [customer service representative] who does the daily processing can speak at speed of process, and there's sometimes a challenge in getting integration among programs internally within the agency and platforms inside the agency.

But then there's an external issue of integration, and that's our communication both with our companies and…consumers. We have a unique opportunity within the agency distribution channel to bring to the table our consultative focus and our knowledge base, but we need to bring that to an integrated forum so that the consumer has access to us.

Probably from an industry standpoint, our focus really needs to move toward that external integration so that we can improve our collective market share.

▶ **Ara Trembly:** *We're at a conference that's dealing with standards, and obviously that's going to come across your transoms as well. So what do you all think is the role of data standards in terms of agency technology today and into tomorrow?*

▶ **Edgar Higgins Jr.:** Agents benefit from the standards, but I tell people that as much as we focus on using technology, I don't know anything about what goes on inside the box, and I don't need to know what goes on inside the box. I need to know I can drive the car and get where I want to go.

I go back eight, nine years ago when the Agents Council for Technology told company partners in the ACT Forum that we want to have transaction activity that starts in our agency management system, and in a seamless way bridges [to] the company and makes the return back. That message hasn't changed in 10 years.

What's really cool, though, is that ACORD XML standards have made that a possibility and now a reality, and so from a standpoint of standards, in terms of getting where we need to be as a distribution channel, standards are absolutely phenomenal in terms of an enabling tool, so we applaud carriers who map toward ACORD XML standard capabilities.

### HONORABLE MENTION

## Elizabeth Tluchowski

**TITLE:** Chief Information Officer

**AGENCY:** Couch Braunsdorf Insurance Group

**LOCATION:** Liberty Corner, N.J.

**THE SKINNY:** Brought on board a dozen years ago to get a non-automated firm up to speed technologically. She leveraged new systems, pushed to go paperless, added more mobile communications and overcame internal resistance to adopt Real Time processing.

▶ **Elizabeth Tluchowski:** Prior to implementing any system within our organization, the first question is, "Are they abiding by ACORD standards?" If the answer is yes, then we will take a look at that system and see how that may or may not fit in our organization.

I truly believe that without following these standards, we cannot survive in the insurance industry. So as far as technical [issues] go, we are firm believers.

We recently implemented an online submission system to acquire applications from our outside sales producers in various states, and the actual question came up [as to whether we could] bypass the standards, because we were being caught up a bit on how to make them work.

I contacted ACORD and worked with them. They were very helpful, extremely accommodating, and now our online submission is 100 percent ACORD standard.

▶ **Johnmichael Monteith:** Standards are an imperative. Things should happen automatically, and with the ACORD XML standards, we're looking forward to a day hopefully in the not-too-distant future where larger agencies like our own could actually connect directly with the companies and be transferring data back and forth in "No Time"—where it happens instantly, without even having to log in to an agency management system, press a button and manage passwords, and all that stuff.

It should happen automatically—just occur in the background. Just by putting the information into the system, we should get an instant response back. With these standards that are being developed [and which] have been developed, I think we're much closer to that.

▶ **Ara Trembly:** *Let's talk a little bit about "Real Time." I know we have it somewhat…but the real question is implementation. The agents you see here at this conference are all people who are going to embrace Real Time, but the great majority of agents out there need to get that message. So what would you all say to agents who are out there but who have not yet embraced the Real Time mantra?*

▶ **Edgar Higgins Jr.:** We've done programs in New York throughout the state to try and encourage our agents to do business in Real Time, and I think one of the business phrases we use is you need to realize that if I can do something in 14 seconds that currently takes you three minutes to do, that gives me two minutes and 45 seconds to do other things that will make me more competitive—either give more value-added service or sell more product for my customers, or take your customers.

This functionality allows us to be much more nimble on our feet and answer people's calls [to the agency] the first time, so there's no callback.

But one thing I think sometimes gets left off the table is extremely important, and this is a single workflow. When you have a

CSR who can do multiple-company functionality inquiry from their management system and have a single workflow, it just greatly enhances their embrace of the companies that participate in Real Time.

Agents really need to recognize this is going to be ultimately one of those issues that will dictate who survives and who doesn't in a changing marketplace of expectations. Our customers want it now, and Real Time is the way to give it.

We've been crying for these applications for a decade, and now that they're here we need to make sure we adopt them, so that we get more companies and more functionality brought to the desktop.

▶ **Elizabeth Tluchowski:** Real Time in our organization was one of the items that we did not jump on right away. Just from hearing different things [about how] it only works a little, or that it doesn't work completely, we did hold back, where we generally pilot everything.

Naturally we call ourselves the guinea pigs—right or wrong in failures and successes. However, some of our key carriers were really on board with it, and then I went to implement it.

I have the most amazing group of users. They don't get angry—at least not to my face. I'm sure they are angry in the background, but they truly resisted Real Time. So I brought them into a room, we went over it, and I tried to explain to them it is a workflow process, that it will make their lives easier.

We reiterated it over and over again, and everyone little by little would come to me and say, "Wow, this really does work. This really has been helpful." Now I don't think they would do their job without it. The constant feedback is why did we ever do it the other way. So it is a success.

▶ **Audience Question:** *What was the source of the resistance that you encountered internally?*

▶ **Elizabeth Tluchowski:** I'm going to have to say [it was] change, naturally. Something permanent where we're going to now take your Web site passwords away [and] you won't know what they are. We're going to manage them at the server level. All of a sudden they felt very restricted and concerned—what if, what if, what if?

As long as I was able to demonstrate to them we weren't really taking anything from them—that we were, in fact, going to give them a lot more additional features, and they didn't have to worry any longer about keeping track of their own information—then little by little they let go.

## Johnmichael Monteith

**TITLE:** Chief Information Officer
**AGENCY:** Parker Smith & Feek
**LOCATION:** Bellevue, Wash.

**THE SKINNY:** Joined an agency determined to keep up with the high-tech clients dominating their neighborhood. Focused on communication technology upgrades to connect clients directly to the agency management system and made a firm commitment to Real Time processing.

▶ **Johnmichael Monteith:** I think the main response from our staff as to why they didn't want to use "TRANSACT Now" at first was because, well, I can log in to the carrier Web site, [so] why would I do this? And indeed, it was more difficult for our agency because we make everything available on our intranet. They don't actually have to log in to Sagitta to get to the client information.

Eventually, we got to the point where we needed to build the integration directly into "TRANSACT Now" from our intranet. But any agency, if you're not running a Real Time system, you're really going to hurt yourself in the long term. You have to get on board.

▶ **Ara Trembly:** *The complaint from agents for many years has been that insurers don't offer [Real Time] capability, so what would you all say to those insurance companies?*

▶ **Johnmichael Monteith:** A CSR who looks at a file and sees a Real Time inquiry button sitting next to that policy feels a lot better about that company.

The reality is that often it's a CSR who decides where a piece of personal lines business is placed. They're the ones who are recognizing how business is being done on a daily basis. So they're going to be much more likely to place business with the company where they know it's going to be easier to handle that policy in their daily workflow.

Allowing us to get more headaches off of our desks by offering Real Time is going to be a way to get to our hearts and minds in terms of getting more market share for your company.

▶ **Elizabeth Tluchowski:** I actually had a user come into my office and say to me they had a piece of business that was not a carrier on Real Time, [and] how would we like them to handle it? She looked at me like a deer in headlights and said, "What am I supposed to do with this? I have to actually log into the Web site and process it, only to re-enter it after the download comes in at X amount percent."

Once I reminded her that they weren't downloading with commercial yet, at that point it became a real issue. We will be inclined to place business with carriers that are automated and have made it easier for the end user, without a doubt.

▶ **Edgar Higgins Jr.:** Is anybody here running a business with no computers in it? It's the cost of doing business today. The same way that agents are going to be left behind if they don't get on board, carriers that don't get on board are going to get left behind as well. You have to do it. I don't think there's a choice.

▶ **Ara Trembly:** *What would you all say about [a situation] where agents have been screaming for Real Time, the insurer said okay, I'll give it to you, and then the agents don't use it?*

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▶ **Edgar Higgins Jr.:** I can appreciate the frustration from a company perspective. I'd ask for some degree of patience, because we are moving, in the ACT Real Time campaign. We are moving to get greater adoption, but I also think carriers realize they have agents who are not going to adopt Real Time.

The agents who adopt and who implement these technology applications, which allow us to do a better job for the consumer, are going to get more business. And as we get more business, we're going to build better partnerships with those companies and we're going to carry the technology forward.

Agents who don't get on board, while they may frustrate the company, they also are probably going to sunset themselves out.

I've got about five or six years left of my career, and my son is in now, and I think an important piece to recognize is that typically those folks who aren't adopting Real Time really quickly may be that group who's going to age out of our industry in the next five or six years.

That's one of the reasons why I think the independent agency distribution channel presents a huge opportunity for young people, and I think one of our big challenges is to bring in new, young people who will clearly jump on Real Time.

▶ **Elizabeth Tluchowski:** I believe agents that are not putting that process into place perhaps have a little misunderstanding about how it will benefit them [and] their entire organization from a time-saving per-spective and duplicate entry.

I think it's lack of knowledge, perhaps lack of exposure to the success stories. So I would say that if you stop and don't move forward with it, then you will be left behind, and as an agent I think you should educate yourselves and talk to people who are successfully doing business this way.

▶ **Ara Trembly:** *We've seen through these last few questions how it can get a little contentious between agents and insurers. How important is it for agents to have a good working relationship with the carriers they deal with?*

### TIP SHEET

## HOW CAN TECH HELP BOOST AGENCIES?

The three winners in the 2008 NU Agency Technology Achievement Award program, run in partnership with ACORD, had a number of suggestions on how tech can boost productivity and give agencies a competitive edge, including the following:

▶ **Adopt Real-Time Processing:** "If I can do something in 14 seconds that currently takes you three minutes to do, that gives me two minutes and 45 seconds to do other things that will make me more competitive," said Edgar Higgins Jr. of Thousand Islands Agency.

▶ **Embrace Standards:** "Prior to implementing any system...the first question is, 'Are they abiding by ACORD standards?'...I truly believe that without following these standards, we cannot survive in the insurance industry," said Elizabeth Tluchowski of Couch Braunsdorf Insurance Group.

▶ **Integrate Your Systems:** "It's more a matter of all of us seeing the utopia out there...There has to be a solution to this. We know the technology is there. It's just an issue of all of us working together to solve it," said Johnmichael Monteith of Parker Smith & Feek.

▶ **Edgar Higgins Jr.:** We all know you have to have a good relationship, and I think that starts with profitability, because carriers are there to make money, and they want to make sure they're running a good business.

In the technology piece I think companies are always challenged, because when you think about it, I am a risk factor to them in my ability to be a future salesperson for their product—am I going to do that effectively or not?

I think agents need to recognize carriers are looking to agencies that represent a business partner to sell more product in the future, and we work very hard to make sure our companies understand and recognize we are focused on every possible new

horizon to make us that partner.

The relationship is important, and it's important for us to understand that we need to communicate back and forth about what the challenges are.

I think the key is that technology is going to be an increasing part of the effectiveness of the company-agency relationship, and we need to actively work at that.

▶ **Elizabeth Tluchowski:** I believe that the relationships are key for much of what we do on a day-to-day basis, and from an agent to a carrier it's relationship and communication.

You have a product that we would like to sell. We want to submit business to you—however, this is what we need to get it to you, and again in a Real Time fashion.

We have a couple of very good carriers that are very automated and it works well for us. But when I think about that, I think about the fact we also have a very good relationship and we're able to call them and say, "Why is this happening? Can you fix it?" And they do.

So it's really based on the fact that I know you. We're working together. We're communicating. It's not your fault [or] my fault, and we would all like to see the [same] end result.

▶ **Ara Trembly:** *Here's one question I've always wanted to ask a group of top agents: People are always trying to sell you new technologies. What would you say is the most overrated technology for agents that you've seen?*

▶ **Edgar Higgins Jr.:** I have an answer and it's kind of a risky one, because we're

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in a large environment of companies, but I will tell you that I think the single most overrated technology from my perspective as an agent is company proprietary portals.

I have companies walk in, and I ask if they do Real Time, and they say, "Oh yeah, we've got a wonderful Real Time agent portal." And I say, "Wait a minute. Agent portal tells me proprietary Web site. Is that what you're telling me is your special solution to this?" They say, "Our agents love it." And I say, "Well, I don't. I don't want a proprietary portal."

If as a company you think that a great silver bullet, it isn't for me. It isn't a way that will allow me to have my staff get things done better.

▶ **Elizabeth Tluchowski:** I would have to say it's some of the [commercial lines] marketing tools that say you can load this on your laptop, you can take this out, you can fill out an application, bring it back into the organization, hook up to the network, and click a button.

I believe they're very overrated. I have yet to find one that works in that capacity, and we have tried a couple, so it would be nice to have a tool out there that really did [allow you to] click a button and, boom, you have your entire commercial line submission.

▶ **Johnmichael Monteith:** I just want to give you a one-word response:  iPhone.

▶ **Ara Trembly:** *How do you all go about the process of vendor selection?*

▶ **Elizabeth Tluchowski:** I've basically gone out and researched their successes in doing what we are trying to do. We really have to outsource to only two people, but it was fully investigated, as far as whether they have done this before, making the first contact with them, and getting a general idea if they truly understand what it is we're looking for.

My concern when outsourcing or going to a vendor is that you really don't want to educate anyone. You want them to say that they do understand what you're trying to accomplish and repeat it back to you.

▶ **Johnmichael Monteith:** Anytime we go through a new product or vendor selection or any of that, we form a committee. I'm very blessed to have brilliant people back in our office—very technically minded folks there—so we put together a committee of folks from across departments and they review it with our [information technology] group. We look at various vendors and decide the road map.

▶ **Audience Question:** *There's also another aspect in the relationship with the client. What role does technology play in that space from pure business and interaction with your clients, and how is it going to improve their productivity?*

▶ **Johnmichael Monteith:** We have client portal sites that connect directly to our agency management system. It's connecting directly to the data, serving it up, and how it saves our administrators time when they file a document.

This is a simple example. They file a policy in our document management system; they click a check box in that indexing and, boom, it's immediately available to our client on the Web site. So we don't have to mail it to them.

There's some legal issues there, too, but you get the concept that by giving the client direct interface to what you have internally, they're directly involved.

If they're not into this Web geek stuff, that's perfectly okay. They can do it the old-fashioned way and pick up a phone, but…we have about 300 [clients] that are using our client portal sites, and it gets more and more use every day.

▶ **Elizabeth Tluchowski:** We also have put up a site for one of our business entities, where they said it would be extremely helpful to the client to be able to come in and communicate basically via that site.

It has been extremely successful [and] we will be implementing it for other divisions as well.

▶ **Edgar Higgins Jr.:** [As a] smaller agent, we kind of have to rely upon off-the-shelf products if we can't develop them on our own. About six years ago, our vendor offered customer access to their client file, and we sent out a couple

of newsletters and told our clients they could access their file.

Living in a very rural area, we got virtually no uptake on that, so some of these things are immature and will take time to mature. But we just recently put live chat on our Web site, and I think one of the things we realize is that even as a smaller agent, we need to create more opportunities for customers to interact with us on their terms.

Live chat via the Internet allows them to be able to communicate with us in the channel they like to, and I think from an agent's perspective, the earlier we experiment with some of these things, the easier it is to be there when the client expectation arrives. **NU**