

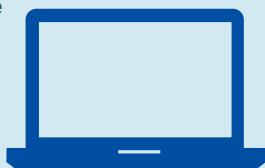
Become a Digital Agency

Coming together is a beginning. Staying together is progress, and Working together is success.
- Henry Ford

Independent insurance agencies need to re-evaluate their agency's business plan to sell and service in a bricks and click marketplace. It's essential to utilize new tools and technology to redevelop marketing, sales and service strategies to operate seamlessly in the digital and physical space.

Remote Access

Does your staff have the capability to connect and work remotely? Now, more than ever, it is critical to understand how accessible your agency is from outside of the office. If you currently do not have the options for remote access, consider programs like [LogMeIn](#), [GoToMyPC](#), [RemotePC](#), [TeamViewer](#) and others. What about phone access? If your agency does not have a VoIP (Voice Over Internet Protocol) system, it may be difficult to set up call forwarding and other features. There are local solutions for this need as well as national companies like Host My Calls that would be worth exploring.



Conferencing

Managing meetings and communications with staff can also pose a challenge without daily face-to-face contact. There are free resources available such as [Skype](#), [Google Hangouts](#) and [Lifesize](#). Some require downloads of software and may have limits, but your agency can investigate which one would work best for your needs. Cellular devices like iPhones and Android phones allow "Add Call" as an option for small group conferencing as well. Other options may be conference call services like [UberConference](#) or try a free trial from a service like [GoToMeeting](#) or [Join.Me](#). Whatever platform you use, promote participants to use video so that they can see one another, and it can feel more like the face-to-face conversations they're accustomed to.



Agency Management Systems (AMS)

Does your agency or its management system have a cloud option, app or other online/remote interface (ex. VPN connection) that allows staff to enter and retrieve data? If not, this is a vital gap in your remote-work plan. As a short-term, simple solution, develop a system where information is shared with one key contact at your agency who can enter the data. Use an Excel form or other template ([Google Sheets](#) is a free online option) that promotes standardization so that there aren't lapses or E&O exposures created. Then, review the data when everyone returns to work. From a long-term perspective, it is worthwhile to evaluate the costs and benefits of adding a remote interface for the agency.



Virtual Learning

The importance of virtual learning has reached a new level. Almost daily, new continuing education (CE) and professional development classes presented via digital platforms are created for agents. Virtual learning allows employees to complete their continuing education credits or develop/enhance a professional skill set. Agencies should evaluate their e-learning curriculum to meet the evolving educational and professional development needs of their employees.



Collaboration

Does your team need to collaborate while working remotely? Programs like [Slack](#), [Microsoft Teams](#), [Basecamp](#), [Asana](#) and others can give you a platform to communicate, work on files, update project statuses and pool resources. Facebook even has a solution called [Workplace](#) that can be useful for team projects as well.



**Independent
Insurance**
Agents of **Wisconsin**

Encourage Strict Cyber Security Measures

On top of everything else, cyber security is an even greater concern in times like this. When possible, encourage your staff to use a secure wi-fi connection or set up the security on their home's internet if they haven't already. Ask them to be extra vigilant on opening emails and links and consider offering additional education on phishing scams. Review procedures for verifying payments, wire transfers and any other financial transactions they may be involved with.



Social Media Marketing

Social media is a great way to connect with customers, share news about your business and boost overall engagement. [Facebook](#) and [LinkedIn](#) are perfect social media sites for promoting your agency. If you don't already have business accounts, they're quick and easy to set up. Share a mix of valuable content, announcements, ads and "just-for-fun posts." Typically, a post should include an image, graphic or video, a short description and a link to your website for applicable content. If you need to find images or create graphics, [Pexels](#), [Unsplash](#) and [Canva](#) are useful sites. Keeping a digital presence on social media is one of the best ways to engage with new and existing clients and other businesses to grow your online community.



Be a Resource

Do what you do best for your clients – be a resource. Try to provide useful information on business continuity, how to apply for government assistance programs, help promote initiatives to support your community and show the power of small business. One platform to consider using to help spread your message and market you and your agency (in addition to social media) is [SoapBox](#). For example, the [Independent Insurance Agents of Wisconsin](#) have created a [COVID-19 Resource Page](#) that offers agencies social media posts, informational flyers and government links.



Mitigate E&O Exposures

Whenever an agency has operational changes it increases the likelihood of an error occurring. Remember, E&O claims are human failings and can be mitigated through strong procedures, good documentation and invariable agency practices. Effective utilization of technology and digital platforms can support all three of those mitigation techniques. Agency workflows that rely on automated procedures and eliminate the human element of data entry and paper processing should be embraced and will allow employees to feel empowered to focus on customer service workflows.



Digital Agency Storefront

Just as your physical location and "store" is important to you, you have the added importance of a "digital" storefront to engage with clients and prospects online. It's important insurance agents or agencies establish and leverage digital agency storefronts to help increase sales, gain efficiencies and compete in the modern marketplace. Companies like [DAIS](#), through their Internet of Insurance platform, are leading the way in offering agents a digital agency storefront. Other companies include [Tarmika](#), [Semsee](#), [Bold Penguin](#) and [Applied](#).



Client Tools

Your clients will have new access needs as well. Look at the offerings made available by your carriers for client portals apps and other tools. Consider programs like [DocuSign](#) for digital signature, [ePayPolicy](#), for online payments and other programs that allow remote ease of doing business. If you're a member of a [Big I Association](#), there may be additional business discount programs available to you.



Feel free to reach out to IIAW to learn more about our preferred resources in each of these categories.



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