

# Extending Your Agency to the Web

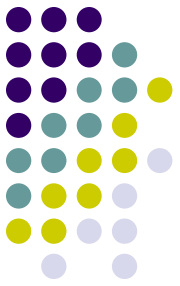
Barry L. Gamage, AAM, CNE  
President/COO  
Delta Innovations, Inc.





# Introduction

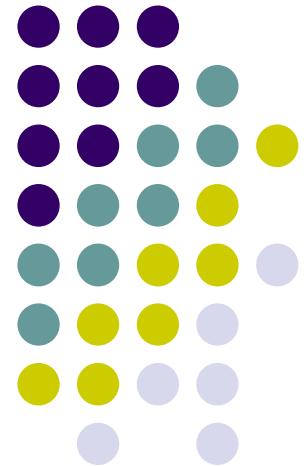
- Introduction
- About the Speaker
- What's on Your Website
- Marketing
- Online Sales
- Recruiting
- Customer Service



# About the Speaker

- 20 Years in the Insurance Technology Industry.
- Agency Automation Coordinator – 5 Years
- Independent Insurance Agent – 5 Years
  - P&C and Life & Health
  - Personal Lines Manager
- Vendor of Insurance Technology – 10 Years
  - Executive Vice President and CTO – CyberDesic, Inc.
  - Founder and President/CEO – InsSites.com
  - Director of Insurance Services – Afni, Inc.
  - Co-Founder and CTO – PayFlight, LLC
  - Co-Founder and President/COO – Delta Innovations, Inc.

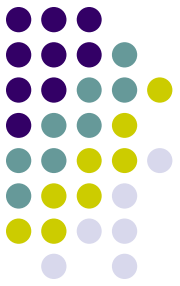
# What's On Your Website?





# What's On Your Website?

- Things you might want to avoid
  - Animation
  - Clipart
  - Information Overload
  - Too many images
  - Overuse of Flash and other “Cool” technologies.
  - Multiple Navigation Methods
    - Top menus
    - Side Menus
    - Left Menus
    - Right Menus
    - Links all over the page.

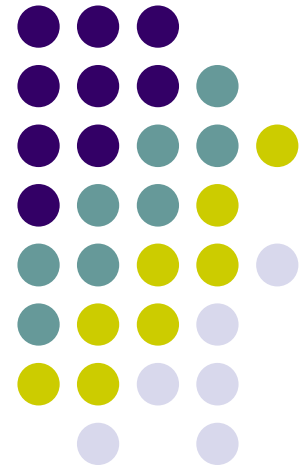


# What's On Your Website?

- Things you may want to do.
  - Keep it Simple
  - Small amounts of information on a single page.
  - Simple navigation, hierarchical flow.
  - Easy way to contact someone (Email forms, phone numbers, or other contact information.)
  - Customer self service options on front page.
  - Change your site frequently.
  - Maintain your professional image.

# What's on Your Website?

A Good Example



Welcome to Kuhl & company Insurance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address <http://www.kuhlco.com/> Go Links

**Kuhl & company**  
INSURANCE • BONDS • BENEFITS

CONTACT US LINKS FAQ'S

April 11, 2005

WHO WE ARE  
CUSTOMER SERVICES  
WHAT WE DO  
COMMERCIAL INSURANCE  
GROUP INSURANCE  
LIFE INSURANCE  
PERSONAL LINES

*"PIAII Agency of the Year, 2004"*

**Kuhl & company**  
INSURANCE • EMPLOYEE BENEFITS  
RISK MANAGEMENT  
CARING FOR YOU SINCE 1979

Search  GO

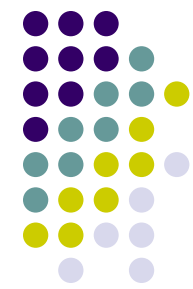
[GET A QUOTE](#) [PRIVACY POLICY](#) [CAREER OPPORTUNITIES](#) [CONTACT US](#)

With all the challenges facing organizations and families today, no one has time to become an insurance expert. Instead, you need an experienced team who can analyze the various options open to you – both insurance and non-insurance options – and suggest the best alternatives for your needs. Then you're in a position to make a knowledge-based decision.

That's the kind of team you'll find at Kuhl & company Insurance.

© 2004 All Rights Reserved Kuhl & company Insurance 632 W. Jefferson Street Morton IL, 61550-0066 309-266-7300 [LEGAL](#) [CONTACT US](#)

Done Internet

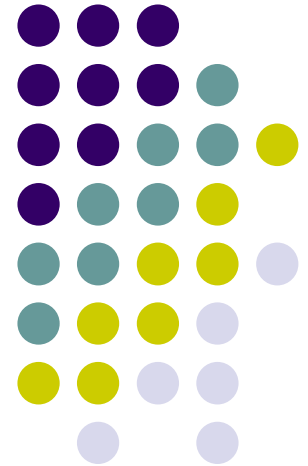


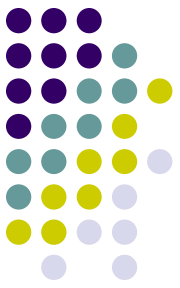
**KATIE** OF INSURANCE AND  
**SCHOOL** FINANCIAL SERVICES  
ILLINOIS STATE UNIVERSITY  
*Adding Value to Industry*





# Marketing

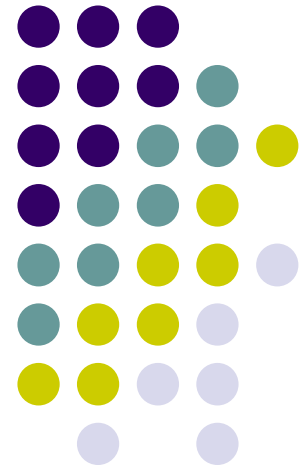




# Marketing

- Advertise your website and online services.
- Use your existing advertising media.
- Budget sufficiently for a biennial site redesign.
- Carefully consider the copy and content of your site.
- Change the content frequently.

# On-line Sales





# On-Line Sales

- Real-time on-line quoting engines
  - MI Assistant
  - AMS
  - Others
- Links to Carrier Websites for real-time Quoting
- On-line Quote Forms



# On-line Sales

- Issues
  - Completing the transaction on-line.
  - Payment methods (Who pays the 3% credit card fee?)
  - Verification of Information
  - Personalization of the sale
  - E&O exposures
  - If you build it, will they come?
  - Will it increase my sales and/or profitability?
  - Can be expensive.
  - Selling a commodity vs. a service

Welcome to Kuhl & company Insurance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Print Mail Stop Send To

Address <http://www.kuhlco.com/> Go Links >>

# Kuhl & company

INSURANCE • BONDS • BENEFITS

HOME Search  GO

**CUSTOMER SERVICES**

- WHAT WE DO
- WHO WE ARE
- COMMERCIAL INSURANCE
  - COMMERCIAL INSURANCE
  - HEALTH INSURANCE
  - AUTO INSURANCE
  - AUTO QUOTE**
  - FAQ's
- HOMEOWNERS INSURANCE
- LIFE INSURANCE
- RETIREMENT PLANS
- GROUP INSURANCE
- FAQ'S
- GET A QUOTE
- INSURANCE NEWS
- LINKS
- PARTNERS
- CONTACT US

**Auto Quote**

Insured Information

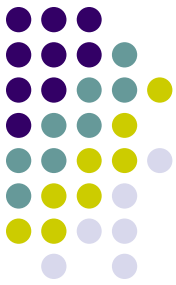
Insured Name *	<input type="text"/>
Address	<input type="text"/>
City	<input type="text"/>
State/Province	<input type="text"/>
Zip/Postal Code	<input type="text"/>
Phone	<input type="text"/>
Date of Birth	<input type="text"/>
Social Security Number	<input type="text"/>
Email *	<input type="text"/>

Current Insurance

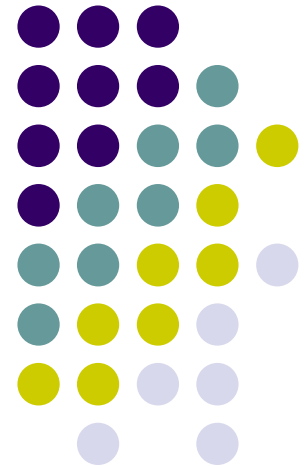
Do you presently have Auto Insurance?	<input type="radio"/> Yes <input type="radio"/> No
Company Name	<input type="text"/>
Personal Date	<input type="text"/>

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Done Internet



# Recruiting



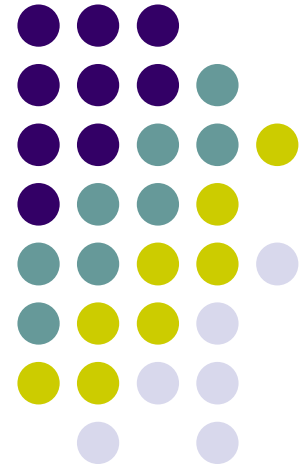


# Recruiting

- Usually the first place someone goes when you advertise for people.
- Good place to collect résumé's and interested party information.
- Make sure you have a section on your site dedicated to HR.
- Good place for employee intranet
  - Employee Manuals
  - Policies and Procedures
  - Training Materials
  - Forms / Etc.



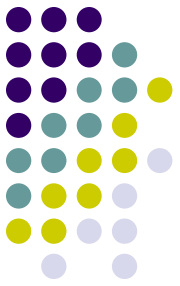
# Customer Service





# Customer Service

- How do you use the web as a customer service tool?
  - Build or Buy.
  - Advertise
  - Promote
  - Measure Use
  - Promote some more



# Customer Service

- What Types of Service can you provide on the Web?
  - Policy Change Requests
  - Auto ID Cards
  - Certificates of Insurance
  - Bid Bond Requests
  - Quote Requests (Adding a new car, etc.)
  - Healthcare Provider Listings or search engines
  - Online Group Enrollments
  - Online premium payments
  - Submission of Claim Information
    - Auto/Property
    - First Notice of Loss (WC)



# Customer Service

- Who should I target these services for?
  - Personal Lines Customers
  - Commercial Lines Customers
  - Life/Health Customers



# Customer Service

- Where do I get the best bang for the buck?
  - CSR intensive processes
    - Auto ID Cards
    - Certificates of Insurance
    - Group Enrollments

# Available Products and Services



- CSR24 – Afni Insurance Services
  - Stand-Alone
  - Vendor Integration
    - Applied Systems (WinTam)
    - AMS
      - Saggitta
      - Prime
      - AFW
    - Others
  - ASP (Application Service Provider)
  - Website and Customer Service modules or stand-alone Customer service module.

# Available Products and Services



- ConfirmNet
- Insurance Data Services
- CMS

# Available Products and Services



- Proprietary
  - AMS - Service24/7
  - Applied Systems – TAM Online
  - Applied Systems – Vision
  - Carrier System Portals
- Custom and coming soon Solutions
  - Delta Innovations, Inc.
  - PayFlight, LLC
  - Others



# Customer Service and the Web



- What to look for in a vendor
  - Longevity in the Industry
  - Does it fit my needs
  - Costs
  - Security of Information
- Hidden Costs
  - What additional equipment or Internet service do I need?
  - What additional staff time is required to maintain?

# Contact Information

Barry L. Gamage – President/COO

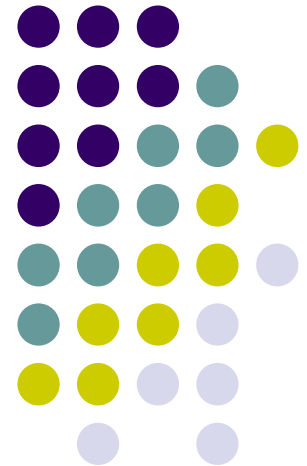
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# Questions

