



***About this Article:** ACT’s website contains a wealth of information to assist agencies as they make their technology and workflow decisions. This article reviews some of the most popular resources found on the site in the areas of agency productivity, Internet marketing and agency risk management.*

ACT’s Online Resources to Assist Independent Agents

By Jeff Yates, ACT Executive Director

IIABA’s Agents Council for Technology (ACT) is committed to providing agents and the industry with practical information and tools to help them become more productive, increase their online marketing and become more secure. The association provides all of this information on its Web site at www.independentagent.com/act at no cost, thanks to the support of ACT member carriers, vendors and associations.

Most of these resources are the product of collaborative efforts by the agents, carriers, vendors and associations participating in ACT. Much of the work is done by the various ACT work groups and you can find a listing of these groups and their current activities by clicking on “Committees & Workgroups” on the upper left of the ACT home page.

The website is organized using a series of quick links found at the left margin of the ACT home page in a gray shaded area. Each link opens up a different subject – such as Real Time, Download, going paperless, security & privacy, Web sites & the Social Web, etc. – and contains relevant articles, reports, policy guides, recorded webinars and other types of presentations.

The upper right portion of the ACT home page also contains a brief video overview of the site’s content and how to navigate it. So let’s review some of the recent and most popular resources on the ACT site.

Agency Productivity

We are finding that embracing technology and more efficient workflows have been important strategies for many Best Practices agencies. Helping agencies enhance their productivity is a big part of ACT’s mission as well, and the ACT website contains numerous resources to assist agencies in increasing their efficiency and improving their customer service.

You will find multiple articles on the benefits agencies are deriving from Real Time quoting, inquiries and other transactions at the “Real Time” link. Links are provided there to the Real Time Download Campaign’s site as well, which contains carrier & vendor Real Time and Download links, agency success stories and the excellent Real Time Implementation Guide. You can also link to ACT’s own ACTtech site from the Real

Time page to get direct links to vendor lists delineating the Real Time transactions specific carriers have implemented, coupled with the vendors' Download information.

At the "Download" link, we provide an excellent implementation guide developed by AUGIE (ACORD User Group Information Exchange), which is "must" reading for any agency or carrier implementing Commercial Lines Download. We also link to a recording of AUGIE's Commercial Lines Download webinar, which provides very helpful tips for successfully implementing this technology from agents as well as carrier and vendor representatives.

The "Best Practices Guide to Agency Business Processes and Electronic Information Management" developed by ACT and Laura Nettles is also available on the ACT site to help agents implement more advanced agency workflows and to become an electronically based agency eliminating paper wherever possible. This guide features detailed property casualty as well as benefit workflows, as well as provides the multiple options agents have to eliminate paper. (See "Agency Workflows" or "Going Paperless" links.)

Marketing & Sales

Every agency principal should read the excellent article Steve Anderson wrote for ACT on implementing a balanced agency marketing strategy focused on "keeping," "upgrading," "rounding out" and "getting more" business. This roadmap is provided at the "Sales & Marketing" link, along with additional resources on building a true agency sales organization and using Internet tools and other strategies to energize your marketing efforts.

Agency Websites & Social Networking

ACT has created another page – Websites & Social Media – specifically to cover the revolution in agency marketing that the Internet has created. You will find several articles and recorded webinars there on building effective agency websites, improving agency search engine positioning and using free "local search" tools and directories. The page also includes several articles and recordings focused on agency use of social media and how agencies are benefiting from using the social web to extend their marketing, communications and service.

ACT's Social Media page also contains a detailed guide to help agencies build their social media policy, coupled with examples of the policies two agencies have implemented. You will also find a recorded webinar outlining the considerations various organizations have taken into account in developing their policies.

Agency Risk Management

Agency risk management is very important when using all of these innovative technologies, but not typically a lot of fun to deal with, whether the issue involves agency security, E&O or disaster planning. So ACT has provided agents with some tools to help make this job easier for them. For example, a prototype Agency Information Security Plan is available that each agency can customize, with the aid of several drafting notes that point agents to additional considerations and resources.

At the same “Security & Privacy” link, agents will find an article on the E&O risks arising from agency websites, which includes sample website disclaimers, along with an article on some of the E&O exposures that arise from the use of Social Media and how to manage them.

ACT also encourages agencies to use secure email whenever they transmit client (or employee) private information, such as on commercial lines applications. The “Security & Privacy” page of the ACT site contains several articles and recorded webinars to help agencies with the implementation of secure email using TLS (“Transport Layer Security”), which is a non-proprietary, open standard recommended by ACT. You will also find there a list of several of the insurance carriers that have TLS activated for their agents.

Being positioned to protect your agency should a disaster strike is also very important, and ACT provides at its “Disaster Planning” link checklists and reports to help agencies with their disaster planning, based upon the recommendations of agents who have experienced these unfortunate events.

Focusing on the Future

ACT’s Strategic Future Issues Work Group is focused on looking ahead to make sure that ACT sees beyond the immediate fires of the day. You will find ACT’s latest thinking on key technology and societal trends facing us at the “Strategic Future Trends” link, coupled with our recommendations as to what the industry “must do” to respond effectively to these trends.

ACT’s Advocacy Role

ACT also advocates for improved insurance processes. One such report on the “Real Time” page argues for changes in how carriers handle passwords when agencies are using their Real Time tools, because of the added security of these tools and the authentication provided by the agency management system.

In addition, you will find a link to information on the “Retail Agent E&S Joint Industry Initiative,” which is being led by ACT, AAMGA, ACORD and NAPSLO to push for greater efficiencies in the E&S market by using standard applications wherever possible and automating upload and download between the retail agent and the MGA.

We frequently add articles and notices of upcoming webinars and events to the ACT site, so please visit us regularly. New information is typically posted on the ACT home page.

Most important, we encourage agents and ACT member carriers, vendors and associations to get involved in the ACT work groups to help create our future resources. You will find being a part of these groups to be extremely interesting and rewarding. Finally, we welcome your recommendations for additional subjects to be addressed on the site.

Jeff Yates is Executive Director of the Agents Council for Technology (ACT) which is part of the Independent Insurance Agents & Brokers of America. Jeff can be reached at jeff.yates@iiaba.net. This article reflects the views of the author and should not be construed as an official statement by ACT.