

***Partnering with Agents
When Developing
Agency-Facing Systems***

Steve Yacik

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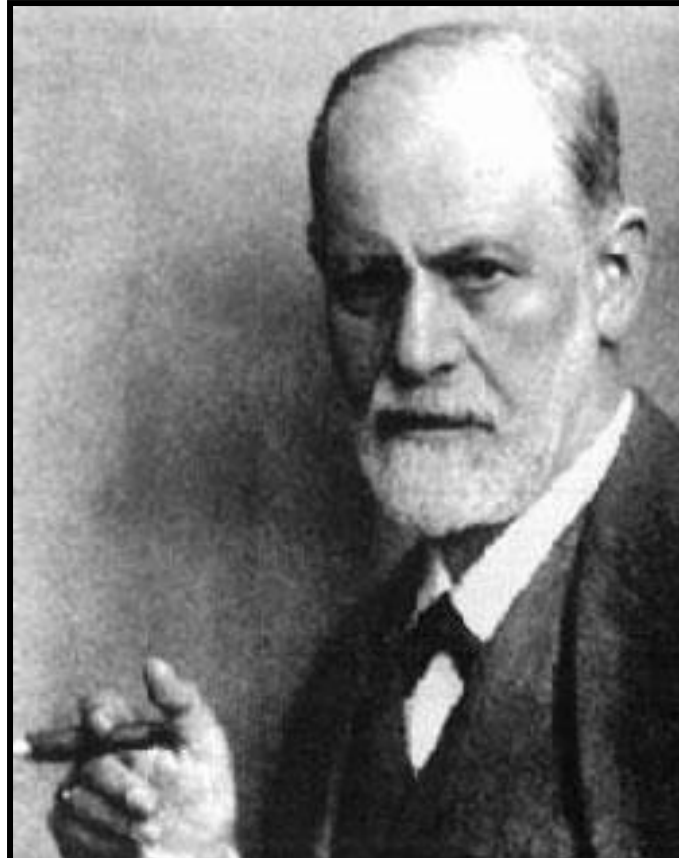
Outline

Partnering with Agents When Developing Agency-Facing Systems

- I. Some Fundamental Challenges of Developing Agency-Facing Systems
- II. Responding to those Challenges
 - A. Before Development
 - B. During Development
 - C. After Development
- III. Some Signs of Success
- IV. Q & A

First question for the audience . . .

Who is this?



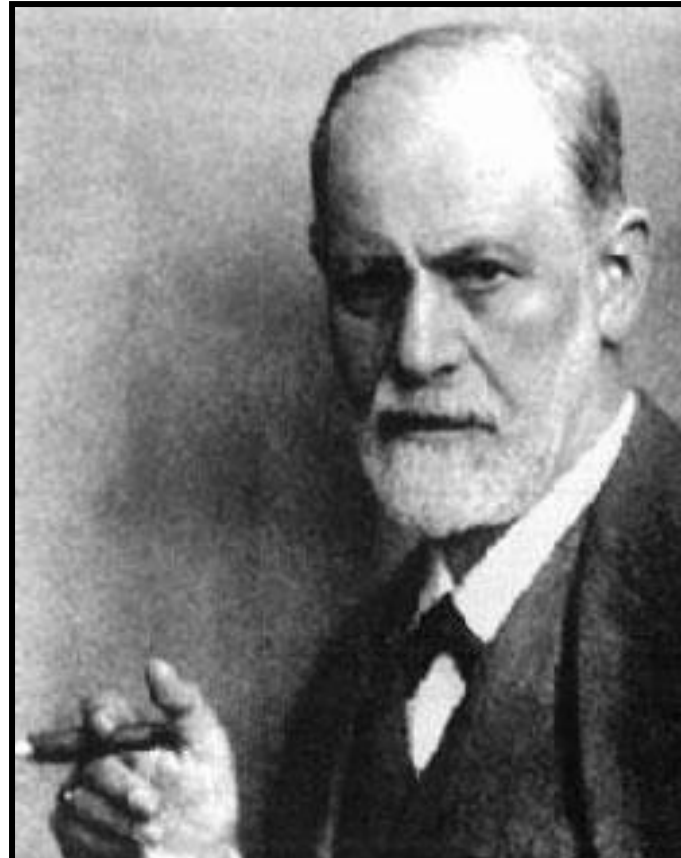
“What do women want?”

Second question for the audience . . .

How many of you are in a successful long term relationship?



Variation on Freud's question . . .



“What do agents want?”

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Fundamental Challenges of Developing Agency-Facing Systems

Business Requirements

Agency representatives work in disparate organizations across the US



Fundamental Challenges of Developing Agency-Facing Systems

Technical Requirements

Agent technical platform is only partially known and widely varied



Fundamental Challenges of Developing Agency-Facing Systems

Business Case/ROI

With many (all?) agency-facing systems, **Agent Adoption** is key to ROI

Project X - Estimated Annual Dollar and FTE Savings				
Variables and Assumptions:				
Staff processing tasks that Project X enables agents to do			30	
Staff salary (loaded)			\$50,000	
Pct of tasks that Project X will support			80%	
Pct of agent adoption			?????	
Annual Dollar Savings:	=	Staff processing tasks that Project X enables agents to do	* Staff salary (loaded)	* Pct of tasks that Project X will support
#VALUE!	=	30	* \$50,000	* 80% * ?????
Annual FTE Savings:	=	Staff processing tasks that Project X enables agents to do	* Pct of tasks that Project X will support	* Pct of agent adoption
#VALUE!	=	30	* 80%	* ?????
FTE Savings vs. Annual Growth:		Annual Growth = 6%	Annual Growth = 10%	
Year 1		#VALUE!	#VALUE!	
Year 2		#VALUE!	#VALUE!	
Year 3		#VALUE!	#VALUE!	
Year 4		#VALUE!	#VALUE!	
Year 5		#VALUE!	#VALUE!	

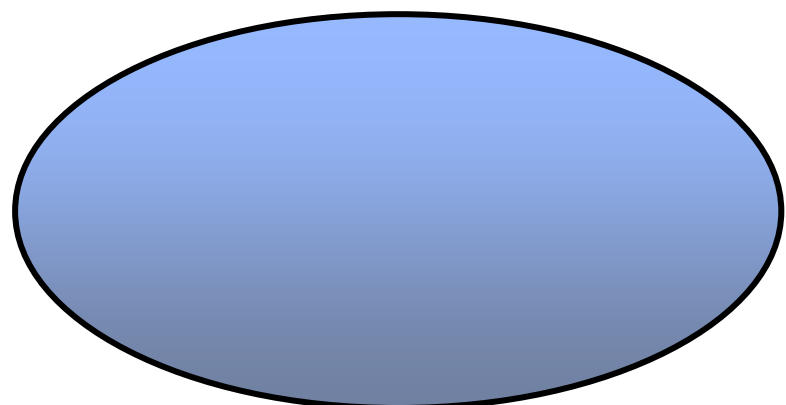
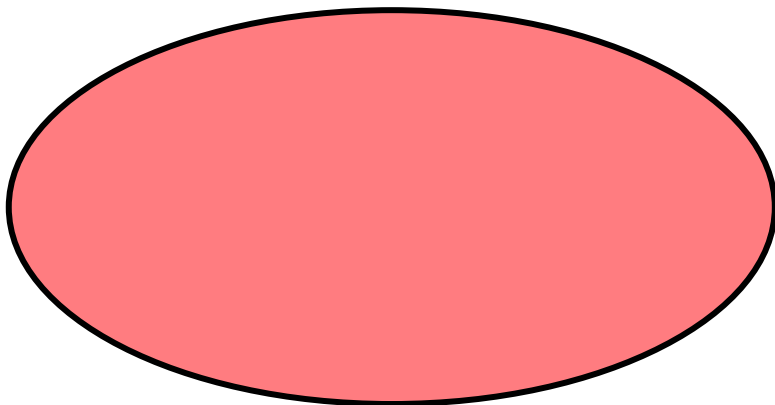
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Before Development

- ✓ **Keep abreast of industry trends**
- ✓ **Learn from competitor and vendor systems already used by agents**
 - **Your system is only one of many agent will be using**
 - **Coming up with a new, unique design may not be the best approach—EVEN IF IT'S BETTER**
- ✓ **Visit with and listen to agents—LOTS of them**
 - **But wait for patterns to emerge**
- ✓ **Consider what agents want vs. what you can deliver**



Before Development: Listen to Agents

Agency Interview Findings

Agency Interview Findings

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Findings About Chubb: On the Endorsement Prototype

- Ease of use.

"This is much better than how we do endorsements with Chubb today. This looks really straight forward. Someone that doesn't really know how to do it, it looks like they'll be able to sit down and learn quickly. It's not complicated." (Arthur J. Gallagher)

"I like it. I would use this over calling. It's my data and I'm responsible for it." (Bronson)

"I think that looks great. I think that looks a lot easier to follow. This is much easier than going into MP II to make a change." (Marsh)

- Speed.

"It is much simpler than the way we are doing it now (via MP II) and it looks more user friendly. If it moves that fast, I think it's great. It looks like it would be very easy to use." (Berclair)

- Mixed design preferences. (I.e., less data/more screens vs. more data/less screens)

"What we always find is that we get negative feedback when we have screens that have limited information. The more you can put on a single screen and allow someone to do, the fewer screens they have to go through and the more rapid they can move through it." (Delta)

"If I'm doing an endorsement, I think this is probably easier than to search around for what I'm looking for. If everything's all on one screen I have to search for what I need. With this it takes me right to the steps. Quoting may be different but it makes it a little simplified for endorsements. I think it will be a little quicker than doing it the old way." (Baker)

"I like more screens with less information. The only reason is that sometimes you miss something when you have so much on one screen. You forget to fill something in. When it comes to you at little bits, it's easier to follow. I thought this was very easy to follow. This is the way to go. I think it's much easier." (Marsh)

16

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During Development

- ✓ **Use iterative system development**
- ✓ **Manage Management**
- ✓ **Objectively assess User Experience, ease of use and intuitiveness of your system through the eyes of “the agent”**
 - **Don't be defensive**
 - **Make course corrections as appropriate**
- ✓ **Pilot**
 - **Define success criteria, gain agent feedback and respond**

During Development: Objectively Assess User Experience

Scenario 1: Detail Screen Review

4 8. **Observation**
 Many operators leave the prefix field blank. They are confused as to the proper format.

Recommendation:
 Since the US convention is a two/three letter abbreviation, (Mr., Mrs., Ms, Dr, etc.) consider replacing the data entry field with a drop-down shortened to 2-3 characters. Similar suggestion for Suffix.

3 9. **Observation**
 Users have some issues with consistency of date fields. Some include hints some do not; some require MM/DD/YY others MM/YY.

Recommendation:
 Consider treating date fields like the auto-tab Phone Number, separating out as [MM],[DD] and [YY] or [MM], [YY] fields as appropriate.

5 10. **Observation**
 Some agency users questioned the use of "Spouse". Their issue seems the ability to identify other relationship types (siblings, partners, parental, etc).

Recommendation:
 If business rules allow, consider an alternate term like "Co-Insured".
 Alternative: Perhaps listing the family members and a check box for insured/not insured.



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After Development

- ✓ **Establish procedures to “protect” the system**
- ✓ **Run queries against the system to monitor agent use**
- ✓ **Track help desk calls**
- ✓ **Solicit agent input in a variety of other ways**
 - **Direct contact, field input, formal surveys, focus groups**
- ✓ **Foster an “AOA” mindset**

After Development: System Queries, Help Desk Calls

@Chubb Usage Analyzer

Welcome Steven Yacik

User Guide

Agency Usage Report

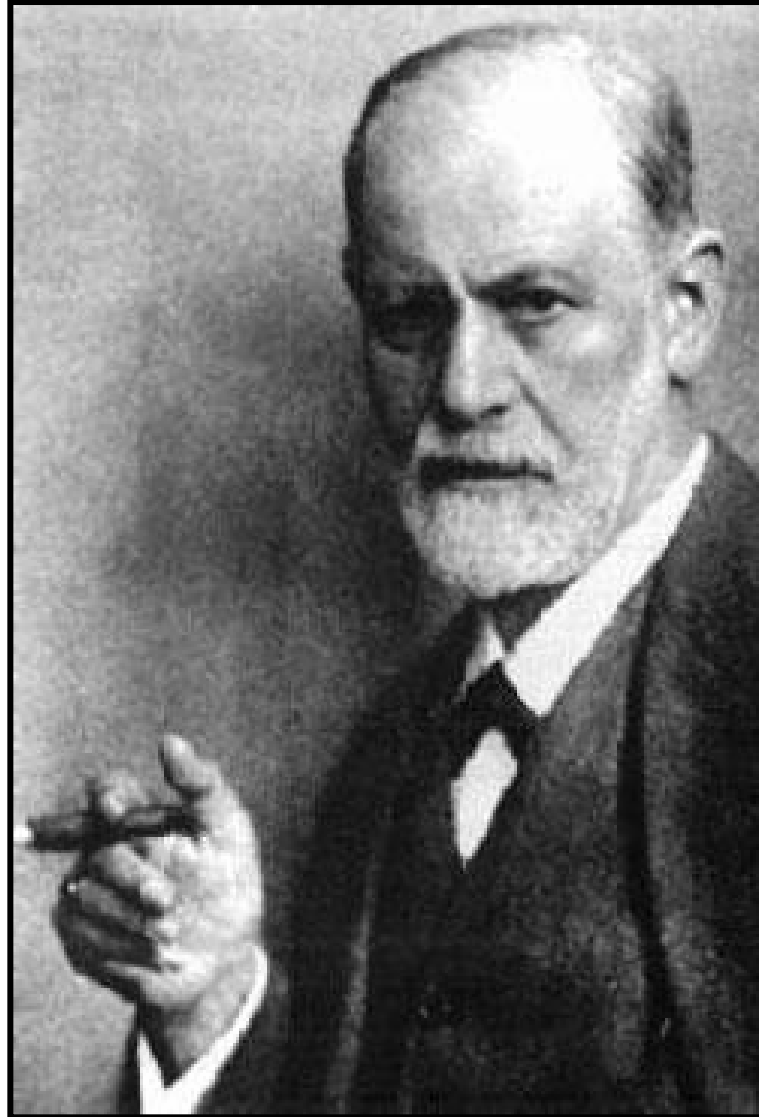
Chubb		Customer Care Team - Account Codes Report	
		Month:	April-07
Account Codes		All Customers	
		# of Calls	% of Total
Web - Caller had coverage inquiries that were refer to an Agent or Underwriter		275	10.3%
Web - Caller called to find out what the policy covers, policy status, and annual premiums		209	7.8%
Web - Caller called for assistance with navigating and other general inquiries related to CheckFree		194	7.2%
Web - Caller had general questions *** Use only when the other Wrap-up codes do not apply ***		164	6.1%
Web - Caller called for assistance with navigating through the policy paper		163	6.1%
Web - Caller called to request a password to be reset (Revoked ID due to multiple attempts)		161	6.0%
Web - Caller called for assistance with identifying a user ID		154	5.8%
Web - Transferred to other departments		145	5.4%
Web - Caller called to find out payment information (payment received, amount, due date, etc)		142	5.3%
Web - Caller called for assistance with linking or unlocking a policy		119	4.4%
Web - Caller called to be referred to a Chubb appointed producer		99	3.7%
Web - Caller called to find out about payment options (Pay-by-Phone, Online, etc)		82	3.1%
Web - Caller called for assistance with registering to our site for the first time		77	2.9%
Web - Caller called for assistance with the "Reset your Password" or "Forgot your User ID or passwo		76	2.8%
Web - Agency Administrator called for assistance with navigating (add/delete a users, etc)		60	2.2%
Web - Caller called to report a problem with the CSP or ASP		52	1.9%
Web - Caller had inquiries about the Masterpiece Protection Network or Water Damage Tips Hotline		39	1.5%

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Some Signs of Success: Freud revisited . . .



Some Signs of Success: Ease of Use

Agents Getting What They Want

- *"I think it's very easy to use and intuitive."*
- *"(The system) is very easy to use. It walks you through the transaction, step by step. All you need to do is follow the tabs and it takes you where you need to go."*
- *"I like the ease of doing business the system provides. I know right away what my quote is and can do multiple deductible options in a minute or two. It's so quick. Why waste time calling them in?"*
- *"Even our technophobe Personal Lines manager is using it!"*
- *"You put in the transaction and get it issued immediately. We love it!"*
- *"I just did a quote for three houses and two cars, and it took me eight minutes. The system is very user-friendly."*
- *"Chubb was always the Cadillac of products, and now Chubb is the Cadillac of systems."*

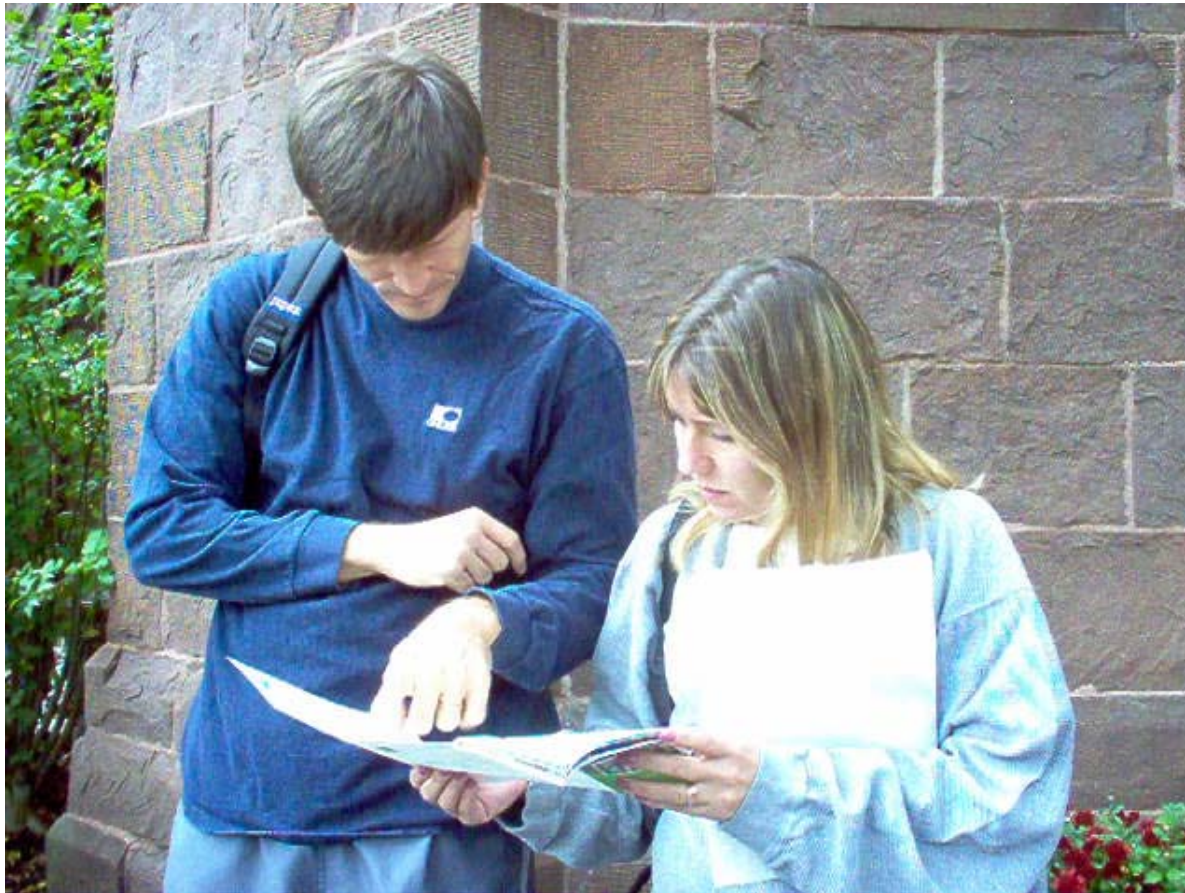
Some Signs of Success: Agent Adoption

Business Case/ROI Getting What It Wants

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Year 3		\$\$\$\$\$	\$\$\$\$\$		
Year 4		\$\$\$\$\$	\$\$\$\$\$		
Year 5		\$\$\$\$\$	\$\$\$\$\$		

Last question from the presenter . . .

So what's the key to a successful long term relationship?



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