While not all agents are created equal, there is one thing most producers can agree on: The need for improved ways to more quickly and accurately provide quotes, process applications and search client information.

Some carriers are responding to that requisite by revamping or replacing their agent portals.

“Ease of doing business has become a much bigger focus for both independent and captive agents,” said Benjamin Moreland, a senior analyst in Celent’s insurance practice. “And the ability for quick decisions and making it easier for agents to do business with a carrier has become critical.”

Agents are looking to come into a carrier’s site quickly, find what they need and get out, added Jennifer Kline-Shernoff, director of online experience for the regional companies group of Liberty Mutual Agency Corp. “They enter the sites with a very specific purpose in mind, like quoting a piece of business or looking up account information. So the easier carriers can make that task, the better off they are.”

Some of the other functionalities agents want in a robust agency portal include comprehensive agent self-service capabilities; integration with back-end policy, billing and claims systems; and third-party data services and enterprise document management solutions, according to a Novarica Market Navigator report.

Those are some of the features Liberty Mutual Agency Corp. integrated into its newly-enhanced agency portal.

“We’ve completely redesigned our portal experience—everything from a new look and feel to revised navigation and simplified content,” Kline-Shernoff said. “We listened to what agents want and built the new portal around their workflow rather than how we’re structured internally.”

For instance, the new portal prioritizes customer data over static information with resource content, she said. “Because sites are often content-heavy, we tried to minimize the static content on our site. We’re exploring the ability to personalize information for the agent. This would mean that an agent could choose to see and select relevant information to their unique needs or role in the office.”

Liberty Mutual Agency Corp. rolled out the first portal for agents of its Golden Eagle Insurance Co. at the end of 2011. It will launch the revamped site to its other seven companies later this year.

The ultimate goal is to give agents more control over what they see and how they navigate, said Kline-Shernoff. “We now have a customized shortcuts menu and are trying to give agents more control over their experience online.”

Mobility in Motion

Part of that control now comes from mobile-friendly sites, or
mobile elements of those sites, Kline-Shernoff said.

“In our next phase we will evaluate how our sites render on mobile devices, like the iPad. We want to ensure that agents who want to access parts of our portal or apps in the portal from mobile devices can do that,” she said.

That would also help consumers make changes to their coverage, for instance, or send in photos if they’re involved in an accident, said Tom Minkler, president of the Clark-Mortenson Agency Inc. in Keene, N.H. “Mobile has to absolutely be part of the portal discussion, and mobile technologies will be leading the way in how people will soon communicate as opposed to using desktops and laptops.”

That move, however, has been slow, Moreland noted. “While some carriers are beginning to respond to agents’ mobility demands, they probably aren’t responding as fast as agents would like. Issues still exist around security and transmission of data. We want to be very comfortable with that before mobility becomes more commonplace in agency portals over the next few years.”

He expects new and soon-to-be released languages and tools such as HTML5 will help carriers accomplish that goal. Hypertext Markup Language’s latest edition—HTML5—offers enhanced features for programmers such as video, audio and canvas elements.

**Wish Lists**

Along with mobility, agents want to ensure they have access to the same data and that data they send is accurate and complete, Moreland noted. “The biggest thing we’re now seeing is collaboration with underwriters, along with the ability to leverage rules in the portal that allow agents to make more decisions. The more they can do that and not have to refer it back to the carrier, the faster policies can be issued.”

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**Putting It to the Test**

The Hanover Insurance Group is making great strides on the agency portal front.

Its password-protected, single destination Web portal, Agency Place, offers agents detailed policy and billing information, automation tools and applications; supports business growth; and enables the rapid development of applications for agents and customer service representatives, producers and agency principals. It also offers users access to a library of online documents, forms, manuals and other information needed to do business with Hanover.

What used to take nearly 45 minutes to move a policy transaction from quoting to underwriting to issuance under the company’s old system, “now takes just one-third” of the time, said Jim Griesing, vice president of corporate and commercial marketing for the Worcester, Mass.-based company.

“We try to look at portals from the agents’ lens and give them innovative, differentiated products they want,” he added.

Agents also are looking for access to “local people with expertise,” Griesing noted. “Portals are a complement to our business and enable agencies to take advantage of our expertise and products and assist our front-line people in helping agencies succeed.”

While some carriers’ agency portals offer a plethora of content and information, “often the problem is that much of that information is not necessarily relevant to individual users,” he said. “So we want to create more personally relevant and customized portals to further the end-user experience, because it’s not a one-size-fits-all approach.”

Over the next few months, Hanover will be unveiling three new portals, including a marketing portal “with our content and tools available for agencies to co-brand and use in their sales and marketing,” Griesing said.

The company also is set to soon launch an agency customer service representative portal for small commercial businesses, along with a health and human services portal to help agencies take advantage of company content, information and expertise to service customers.

“Our new portals are grounded in helping agencies become more successful and access local expertise,” Griesing said. “It’s important for agents to know this was created for them and make it especially relevant to the role it was created for.”

What carriers can’t forget, he said, is that portal initiatives “are not once-and-done. We can’t just put information out there and forget about it. This is a continued commitment to help our agencies do their business ‘round-the-clock and move real-time.”

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“Portals are a complement to our business and enable agencies to take advantage of our expertise and products and assist our front-line people in helping agencies succeed.”

—Jim Griesing, Hanover Insurance Group
Agents are also looking for faster turnaround time, real-time feedback and quoting, cost-free instant upload from their desktops to a carrier, and insurance-industry agent-carrier exchanges in agent portals, according to a recent FirstBest Systems Inc. study.

Internally, said Minkler, “I want my staff to be able to interact with carriers’ staff in a way that’s seamless—anything from real-time activity to video conferencing and live chats that don’t necessarily replace traditional methods for those who want to continue with them, but lets the relationship-building experience happen in an electronic format. We have to be able to recreate the relationship building that goes on between agents and carriers so that we don’t lose what has historically been one of the strengths of our delivery system. At the same token, it has to be very efficient and allow transactions to happen in real-time versus sending a request and waiting for a response.”

As for the consumer-facing side of portals, he said agents are looking for the ability for real-time interaction between a carrier portal and the agent’s site. “So if consumers end up at the carrier site to pull up personal information, my agency name is going to be branded right aside the carrier’s while the event is happening. Conversely, if they start at my site, we want to have it cobranded with our carriers.”

Tim Attia, senior vice president of sales for Web-based insurance distribution solutions provider SeaPass Solutions Inc., said it’s also important that portals “bundle together people, process and technology.”

SeaPass’ Insurance Portal 3.0 enables advanced collaboration between agents, carriers and consumers. “Portals are no longer focused on just products; they’re bringing customers into the distribution channel with more customer relationship management-type functions to ensure good service. It’s important that the same service you provide in your portals equals the service customers are getting through your call center.”

A recent Novarica report finds that agent portals remain the biggest area of planned enhancement in communications. Between 60% to 80% of carriers are planning to enable most informational and transactional capabilities for intermediaries through their agent portals within two years.

But, cautions Jim Griesing, vice president of corporate and commercial marketing for The Hanover Insurance Group, it’s important that information in agent portals “isn’t fragmented or overwhelming with too much information that they can’t use. You really have to be mindful of managing information and making sure it’s relevant, continues to be meaningful and is easy to find for end-users.”

“One of the biggest things carriers now can do is just making sure they have a portal,” he said. “Many carriers have UIs [user interfaces] or windows into their systems. That’s really been veneer over the actual system on the back end. And it’s especially challenging for independent agents because it’s difficult having to know the back-end system of every carrier you do business with.”

Carriers also face the continued push for straight-through processing, he added. “But even when (portals) lack that ability, the more tasks that can be transferred to agents in a confident way through use of rules makes it much better for both carriers and agents.”

One of the biggest changes to today’s portals is that they’re now on more of “an enterprise level,” said Moreland. “That gives agents a single view of client information because they don’t want to have a portal for each of their systems.”

Forging Ahead

Industry experts predict agent portals will continue to grow as a single point-of-access for agents, while also serving as a tool for first notice of loss, assembling information and other tasks.

“Ease of doing business has become a much bigger focus for both independent and captive agents.”

—Benjamin Moreland, Celent

Along with cost savings, there are operational efficiency gains and improved user satisfaction to be had from the platforms. “That offers carriers a competitive edge,” he noted.

In Gartner’s 2010 Top 10 Technologies to Impact P/C Insurance report, portal and Internet technologies were among the technologies said to challenge existing business processes, support new business models and allow companies to successfully differentiate themselves to drive revenue growth.

That’s proving out, said Griesing. “By channeling all of our energy to help agents, they’re energized that we can deliver on all of this innovation. That’s especially appealing for an industry that traditionally lacked as much innovation as other industries,” he said. “Carriers and agents are excited that this is something new and game-changing for us all.”

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