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Agents' Use of Real-Time Upload Rises, Study Reveals

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The number of independent agents using real-time upload increased 16 percentage points from 2009 to 2011, says a new industry study.

In IVANS' 2009 Insurance Agents, Carriers & Technology Survey, only 36 percent of agents reported using real-time upload, but this number has since increased to 52 percent of the agents surveyed in 2011. Usage of commercial lines download also saw an increase from 42 percent to 59 percent, and claims download is up to 30 percent from 18 percent previously.

Agents also seem to trust their carrier partners most of the time, and technology plays a part in that trust the survey says.

Some 54 percent of independent insurance agents surveyed in IVANS' 2011 Insurance Agents, Carriers & Technology Survey say they trust their carriers "most of the time" and 23 percent trust their carriers "completely." This level of trust is reinforced through the steady increase in the use of agency-company interface technology, the study claims.

Clare DeNicola, president and CEO of IVANS Inc., said, "Establishing and maintaining trust requires efficient and accessible communication between carriers and agents, and these findings are reflective of the value agents place on being able to communicate easily with their carriers. It is also a testament to the investments that carriers have been making and to the success of industry campaigns such as www.getrealttime.org, which IVANS has been proud to co-sponsor since its inception four years ago."

While the use of interface technology continues to increase, an overwhelming number of agents surveyed (60 percent) said the number one reason they are not using real-time or commercial lines download is because many carriers are still not offering it.

DeNicola said, "Good communication is a two-way street, and agents need to proactively seek information for their own benefit and work with carriers that are implementing interface solutions to keep up with consumer demands for quicker service and faster quotes," DeNicola said. "If certain carriers aren't offering this technology or agents have it but aren't using it, now is the time to get engaged and find out why."

Increased online customer shopping poses a threat to agents, according to the survey. When agents were asked what they thought the most threatening issue was to their bottom line, 43 percent of survey respondents said "customers shopping around more for quotes" while 19 percent said "increased Internet sales on carrier Web sites."

The IVANS' survey says these threats illustrate the need for increased workflow automation, so agents can respond to customers faster, add more value to the sales cycle, and leverage up-selling and cross-selling opportunities.

As for new channels of communication, agents indicated in the survey that they had an interest in social networking, but a lack of resources and clear strategic objectives prevented most from using this new medium to its fullest potential. According to the IVANS survey, 38 percent of agents do not engage in social media and have no plans to do so, and only 14 percent are currently using it to provide enhanced customer service.

DeNicola said, "Consumers remain hungry for being able to access data anytime, anywhere, and emerging technologies, such as

social networking and mobile applications, have only increased their expectations and made customer service more transparent. To stay ahead, carriers and agents must leverage technologies that enable them to communicate effectively with one another, or the customer will pass them by.”

The survey was conducted electronically from April 29, 2011 to May 5, 2011, and the results represent responses from 515 independent agents from across the United States.

Source: IVANS Inc.

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