

# Carriers are You Frustrated by

# LOW

## ePolicy User Adoption?

Here's Probably Why.



### Distributors are Overwhelmed.

Why? Because there are too many one-off carrier solutions now. Distributors cannot support and train on them all; causing them to abandon most carrier offerings and rarely talk to their agents about them.

# 87%

of distributors feel they would promote ePolicy more if carriers would adopt multi-carrier solutions.



### Your Process Really Sucks.

What the



Carriers, you've worked with distributors for more than 3 decades now. It's time to realize that forcing your process on them only makes things worse.

This is true more so today ever where the typical BGA is reinventing themselves and they demand flexibility to manage eDelivery their way.

# 67%

of distributors believe that you force them down one path when they need many.

### Carriers Have Analysis Paralysis

Carriers, we get it, your business is to reduce risk. But, over analyzing every little aspect for a technology offering that costs less than a full time FTE is why this industry is so far behind others.

Adding an ePolicy delivery solution, especially if you already support one should be a no brainer. Opening the doors to vendors, who support industry standards, will get you more adoption naturally. If it doesn't cut them loose.

You'll be surprised, it will help drive down your costs too!



# %

we don't have a stat for this, but seriously get out of your own way!

### You Pull Instead of Lead.



# 83%

of your distributors believe carriers build technology in a black hole without thinking of them.

Ask any distributor, and if you're honest and listen, they'll tell you that they believe carriers build technology to suit themselves - not to benefit their distributor partners.

What does this mean? More times than not you miss the market and then end up scratching your head on why your adoption sucks wind like a Kansas tornado.

### You've Lost Focus on ePolicy.



# 58%

Let's face it Carriers, you have way too much on your plate to keeping up with your current IT projects to even remotely maintain the ePolicy offering you built 5 years ago.

Believe it or not, your distributors see this along with all of their requests that fall on deaf ears. Guess what, after so long they give up and stop promoting your ePolicy Delivery.

As we all know it take 10 x the amount of work, new functionality, and marketing efforts to get them to try it again.

of carriers say they have 1 year or more of backlog ePolicy enhancement work that needs to be done, but cannot allocate resources to make these updates.

### Your Dashboards are Confusing.

# 76%

of agents say they opt for paper because they cannot figure out how to navigate through the ePolicy process.



I'll keep this simple. If you have to train someone to use your dashboard to complete an ePolicy then go back to the drawing board.

Junky, cumbersome, and ugly dashboards are a bigger deal than you think! Remember, users stop using software because its hard to figure out on their own.

### It's Your Way or The Highway.

It's time to stop using compliance as a crutch to why you won't give your distributors more freedom in workflow, emails, and design of how they use ePolicies Delivery. Face it, compliance loves ePolicy because it's trackable and enforceable where needed. The key word here is "NEEDED". Loosen up there Buttercup!

# 81%

of distributors wish carriers would allow them more latitude on how they use ePolicy delivery.



### Misconceptions About Agents.

Both distributors and carriers are guilty of thinking that their agents are old and won't try new technologies.

Many distributors tell themselves this, however in reality its become a way to control the process and by using paper shows a perceived value of service.

Folks, my 96 year old grandmother sends emails and posts on Facebook each day. I think your 65 year old agent can figure out ePolicy delivery.



# 96%

of agents said they use multiple forms of technology to support their insurance business every day.

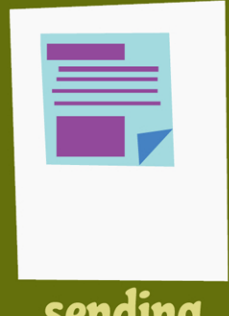
### You Require Re-Issue For Too Many Things!

Distributors hate to re-issue policies for simple things that your ePolicy system should support technically.

The reasons are many but in short they lose a lot of business because the consumer gets frustrated and bails out of the process never to finish buying the policy. Ouch, that hurts doesn't it?

# 96%

of distributors believe ePolicy solutions should support real-time updates and re-issues.



sending.....

