



ADAPTABILITY: THE INSURANCE
CUSTOMER EXPERIENCE IMPERATIVE IN
AN ONLINE DIGITAL MOBILE SOCIETY

MARCH 2015



EXECUTIVE SUMMARY

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change.”

CHARLES DARWIN

Insurance firms (i.e. agencies, broker firms) are facing a marketplace that requires, if not demands, that they quickly adapt to the imperative of providing a strong customer experience (CX). Insurance firms are customer centric because that is the essence of their existence. However, insurance firms need to become more personalized in their interactions with clients.

They must be more accessible, more responsive, and more personal with customers. Every person on the team, rather than only the producer who has a client relationship or a client's CSR, must provide the same treatment to every customer. This extends to the information that the insurance firm publishes online because that content must be easy for clients to find, easy to understand, and engaging.

The number and nature of the customer touchpoints (or interaction options, as we call them in this report) continue to expand. A much larger number of online, digital touchpoints are quickly joining the initial set of touchpoints, including face to face (F2F), the telephone, fax, and postal mail.

The fact that not every customer will want to use the same interaction options, even if the nature of the interaction (e.g. purchase, service, claim) is the same, will challenge insurance firms. Neither will any individual customer want to use the same interaction options that s/he used previously.

Market Insight Group suggests that insurance firms use the insurance customer journey as a guide to create the requisite strategies and tactical initiatives, and implement the capabilities required to strengthen CX. The insurance customer journey captures the activities that retail and commercial insurance customers pursue in order to purchase and use insurance.



But insurance firms told us in our survey of their CX challenges, strategies, plans, and initiatives (which we discuss in the second half of this report) that they have a surplus of insufficiencies: time, money, and people to provide strong CX.

However, the reality of the emerging insurance marketplace is that within four years clients will increasingly expect insurance firms to provide real-time service using technologies such as click-to-chat or click-to-call (or through video connections) while using smartphones or tablets. There is not much argument against the claim that clients' time is getting more squeezed. We don't think clients will equate long email threads with quality CX.

The overall tone of the survey results speaks of respondents believing (hoping?) the insurance marketplace of two to four years from now will basically be the same as the current marketplace: that F2F, emails, agency/broker firm websites, and personal referrals will prevail.

Possibly.

But how many insurance firms want to bet on their competitive success in four years being based on the same capabilities and daily operational activities they have in the current marketplace? That is the crucial question pervading this report: do you as an agency or broker firm owner, producer, or CSR truly want to play a status quo game?

Adapt or remain the same? At the end of the day, the decision of whether or how the firm is going to adapt to the requirements to provide strong CX is entirely up to the firm owner.

WHAT IS CUSTOMER EXPERIENCE?

You can't click to an insurance industry news site or general interest news site, or even pick up an insurance industry trade magazine without seeing exhortations about the need for insurance industry participants to become customer centric, customer focused, or customer engaged. We're wrapping all of those concepts under the umbrella of customer experience (CX).

But what is customer experience? For our purposes, "customer experience" is the total amount of positive and negative perceptions customers have each time they interact with an agency/broker firm, producers, or CSRs for any reason, regardless of the nature of the interaction or the technology the client uses to interact.



FOUR MAJOR FORCES ARE MAKING CX INCREASINGLY IMPORTANT

Why is providing quality CX rapidly becoming a critical basis of competition for every firm, regardless of industry? As we mentioned above, there continues to be a significant amount written about CX. However, Market Insight Group believes there are four major forces rewiring customer experience expectations in the quickly emerging real-time, online, digital mobile marketplace:

- > **A shift in location of commerce from “place to space.”** Customers can choose to travel to a geographically bound location, or immediately click to one or more digital websites anytime, regardless of where they are or what they are doing. Simultaneity is a major characteristic of the online digital mobile marketplace.
- > **An expanding set of online information, search engines, and review sites:** Customers can immediately find information and reviews about insurance agencies/broker firms, products, and services anytime, anywhere, and regardless of what the customer is doing at the time.
- > **Continual growth of the number of mobile devices, and more specifically, smart devices (i.e. mobile devices connected to the Web):** Customers can conduct expanding portfolios of their lives’ activities on a real-time basis regardless of location or time of day. Consistency and integration across and between mobile devices are critical requirements for companies wanting to provide strong CX.
- > **Continual proliferation of social media:** Customers can quickly opine, collaborate, recommend or rant about whatever they want, to whomever they want, around the globe in real time.

“The reality of the emerging insurance marketplace is that within four years clients will increasingly expect insurance firms to provide real-time service using technologies such as click-to-chat or click-to-call (or through video connections) while using smartphones or tablets.”

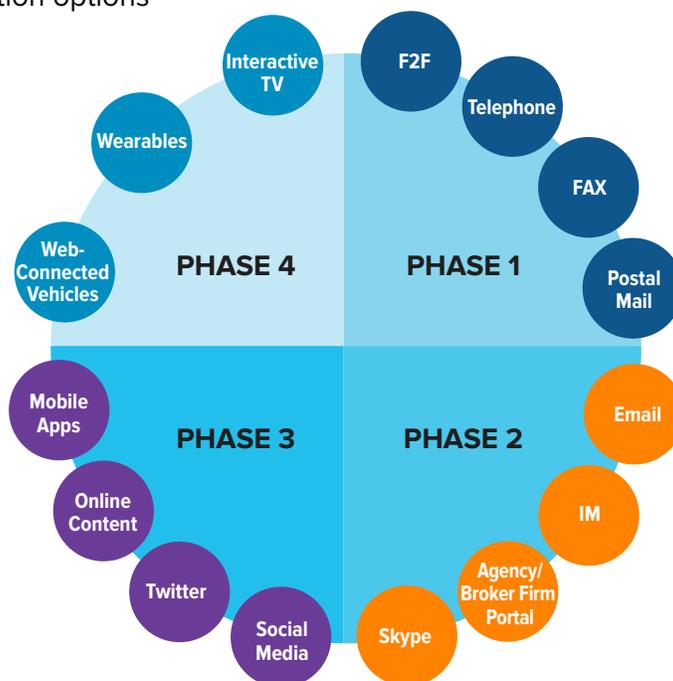


THE PORTFOLIO OF CUSTOMER INTERACTION OPTIONS CONTINUES TO EXPAND

The days of customers having only the options of meeting face to face with producers or using the telephone, fax, or email to interact with a firm are quickly fading. Customers know they have, and are comfortable using, many more options to reach out and interact with producers and CSRs. Market Insight Group believes that there are four phases of known and potential customer interaction options. (See Figure 1.) Each phase is associated with time, progressing from the earliest era of geographically bound commerce (Phase 1) to the current and unfolding eras of real-time online digital social media-amplified mobile commerce (Phases 2–4). Specifically:

- > **PHASE 1:** Insurance firms conduct business from geographic locations. Insurance firm owners and producers use Yellow Pages, newspapers, and telephone directories and participate in community associations to maximize the likelihood of prospective customers knowing the “who, where, and what” of the firm and its producers.
- > **PHASE 2:** Insurance firms create online digital presences to primarily reach out to and conduct commerce with clients. Insurance firms are constantly challenged to determine how to ensure that prospective clients are able to find the agency/broker firm portal and quickly find and use the information they want.
- > **PHASE 3:** This phase is rapidly becoming the “new normal” of online digital communication, collaboration, and media consumption. To compete successfully, insurance firms need to acquire social media, digital brand marketing, and content management skills to attract prospective customers and keep them engaged – particularly customers using smart devices and expecting increasing functionality as apps for their smart devices. In fact, this phase represents the tipping point from insurance firms conducting business on a transactional basis to their needing to conduct business on a more interpersonal client engagement basis.
- > **PHASE 4:** This phase is slowly beginning to emerge, and encompasses interaction options that enable customers to reach out to insurance firms, producers, and CSRs from an expanding set of on-the-go mobile capability choices, including web-connected vehicles, wearables, interactive TV, and other video streams that are personalized for each customer. Market Insight Group believes customers will take their expectations of personalized content to their on-the-go interactions with insurance firms, producers, and CSRs.

FIGURE 1: Four phases of an expanding set of client interaction options



SOURCE: Market Insight Group, Ltd.

One persistent challenge that insurance firms and their teams will face is that each unfolding phase augments, rather than replaces, the previous phases. Depending on customer expectations about the nature of each interaction and the specific line of business, the firm may have to support multiple interaction options within two or more of the phases. We believe that customers will expect to receive a consistent experience across the interaction options they use to receive service, whether the interaction is customer or insurance firm initiated.

“‘Customer experience’ is the total amount of positive and negative perceptions customers have each time they interact with an agency/broker firm, producers, or CSRs for any reason, regardless of the nature of the interaction or the technology the client uses to interact.”



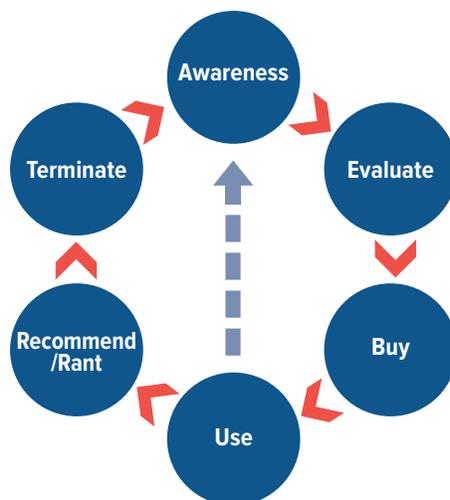
INSURANCE FIRMS MUST ADOPT THEIR CUSTOMERS' MINDSET

Above we discussed the need for insurance firms to provide consistency across interaction options. More importantly, providing strong CX depends on how well the insurance firm supports the customer insurance journey: the activities that the customer pursues to purchase and use insurance. To successfully support the customer insurance journey, insurance firms need to understand its major activities. (See Figure 2.) From the customer's perspective, these activities are:

- > **AWARENESS:** Becoming aware of the need for insurance, searching for and gathering information from multiple traditional and online sources.
- > **EVALUATE:** Comparing the various sources of information and advice to decide which insurance source to purchase from.
- > **BUY:** Investing the time to collect the information needed to purchase insurance, and to complete, sign, and send all the required forms to the insurance firm and carrier. This activity also includes the customer receiving all the policy and associated documentation.
- > **USE:** Contacting the insurance firm to complete administrative transactions; requesting and receiving service; filing a claim notice and receiving a check.
- > **USE – AWARENESS LINK:** Potentially purchasing more insurance from the same producer or firm if there are sufficient positive experiences throughout the insurance journey.
- > **RECOMMEND/RANT:** Posting positive and/or negative messages on social media.
- > **TERMINATE:** Being non-renewed by a carrier or deciding to terminate an existing relationship and moving his/her business to another insurance firm.

“Customers will take their expectations of personalized content to their on-the-go interactions with insurance firms, producers, and CSRs.”

FIGURE 2: Insurance customer journey activities



SOURCE: Market Insight Group, Ltd.

PROVIDING STRONG CX RELIES ON ALIGNING CAPABILITIES WITH THE INSURANCE CUSTOMER JOURNEY

As we mentioned, insurance firms need to support each activity of the insurance customer journey. We discuss some of the capabilities that insurance firms should provide at each step of the insurance journey to meet customer expectations, and in turn, strengthen CX. (See Table 1.)

“Technology advances are ratcheting up customers’ expectations of immediacy, ease of use, and accessibility of people and information, regardless of where they are or the time of day.”



TABLE 1: Suggested insurance firm capabilities to meet customer expectations and strengthen CX throughout the insurance customer journey

CUSTOMER VALUE CHAIN ACTIVITY	CUSTOMER EXPECTATIONS	INSURANCE FIRM CAPABILITIES
AWARENESS	Find relevant information easily and quickly.	Identify what information clients and prospects believe is relevant to their insurance purchase processes; create, publish, and track posted information; track client and prospective client comments on social media, blogs, review sites, and other online sources.
EVALUATE	Have an understandable, personalized process to make a purchase decision.	Create and make evaluation templates for clients available on the agency/broker firm website, social media, and blogs. Track use of the templates and any client comments regarding the templates.
BUY	Invest as little time as possible into purchasing a policy.	Create efficient and effective procedures for clients using their choice of interaction options to buy insurance from the firm; support e-signatures and offer to send all policy documentation to clients' email addresses or their online storage clouds (e.g. Dropbox, Box, OneDrive, Evernote); consider deploying an agency/broker firm-branded storage cloud personalized and secure for each customer.
USE	Easily and quickly request and receive information, service, and claim notice/ payment.	Provide clients with the ability to receive and pay premiums digitally (i.e. bypass the postal service); determine and support the interaction options (see Figure 3 above) clients prefer to use to request and receive information, service, and claim notices/ payment.
RECOMMEND/ RANT	Post positive and negative views as desired about the insurance purchase and use process, the agency/broker firm, producers, and CSRs.	Monitor social media, blogs, review sites, and other online sources for customer comments regarding the firm, producers, and CSRs' provision of service and general interaction with clients.
TERMINATE	Move insurance business when and as wanted.	Create processes to help clients quickly and easily move their business to other insurance firms or carriers if the situation arises.



TAKING THE PULSE OF INSURANCE FIRMS' CX PROGRESS

The first part of this report discussed why CX is becoming more important to the competitive success of insurance firms, the evolving set of interaction options customers could use to conduct business with an insurance firm, the insurance customer journey, and some of the key CX-enabling capabilities that insurance firms need.

In this second part of the report, we investigate how Applied Systems' clients are progressing through their own journeys to strengthen the CX they offer clients. To achieve the objective, we surveyed Applied Systems' North American and UK clients during February 2015 about CX strategies, challenges, initiatives, and plans.

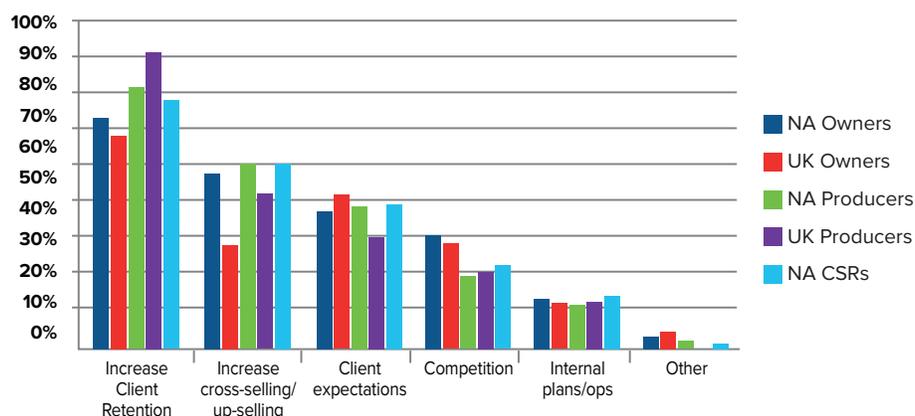
In summary, North American and UK firms still have significant work ahead of them to strengthen the CX they offer clients. The good news is that firms are making investments or have deployed CX-enabling capabilities. The bad news is that the effort is piecemeal and hampered by insufficient resources (i.e. time, money, staff), which is preventing insurance firms from moving ahead as quickly as customer behavior is changing in the online digital mobile marketplace.

FORCES AND CHALLENGES FACING INSURANCE FIRMS THAT ARE STRIVING TO STRENGTHEN THEIR CX

FORCES DRIVING THE INSURANCE FIRM TO PROVIDE STRONGER CX

North American and UK respondents both stated that increasing client retention was the main reason to strengthen CX. (See Chart 1.) We agree, but hope that the respondents chose "client expectations" to the same degree. Although technology is quickening the metabolism of the marketplace, it is only accomplishing this feat by rewiring the customer and her/his expectations. Moreover, Market Insight Group believes that respondents choosing "cross-selling/upselling" as a force to drive CX more frequently than "client expectations" reflects that insurance firms are too sales focused in a customer-driven marketplace.

CHART 1: What forces are driving your firm to provide clients with a stronger CX?



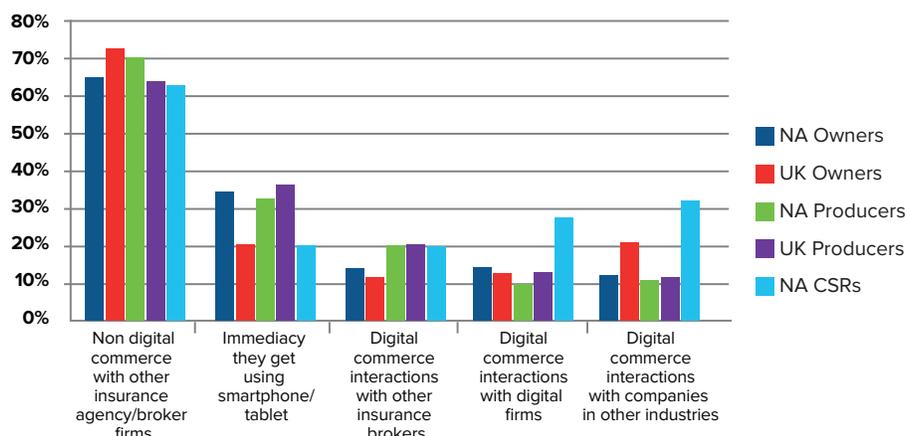
SOURCE: 2015 Survey of Applied Systems’ NA and UK firm owners, producers, and CSRs
NOTE: We asked respondents to choose up to two options.

FORCES INFLUENCING FIRMS’ CX

Our concern about respondents being too inwardly focused was heightened by their answer to the question shown in Chart 2. The purpose of this question was to ask insurance firm personnel to put themselves in their customers’ mindset. (“What external forces influence your clients’ CX with you or your firm?”)

Obviously, there are many external forces that could or do influence clients’ expectations about CX. We strongly believe that insurance firms should be taking their cues from digital firms such as Google or Amazon (even if neither have been involved with the insurance industry in any fashion). They should also consider companies in insurance and other industries that are enabling their customers to conduct more business online, or more accurately, reflecting the current reality of customers wanting to use smartphones and tablets.

CHART 2: What external forces influence your clients' CX with you or your firm?



SOURCE: 2015 Survey of Applied Systems' NA and UK owners, producers, and CSRs

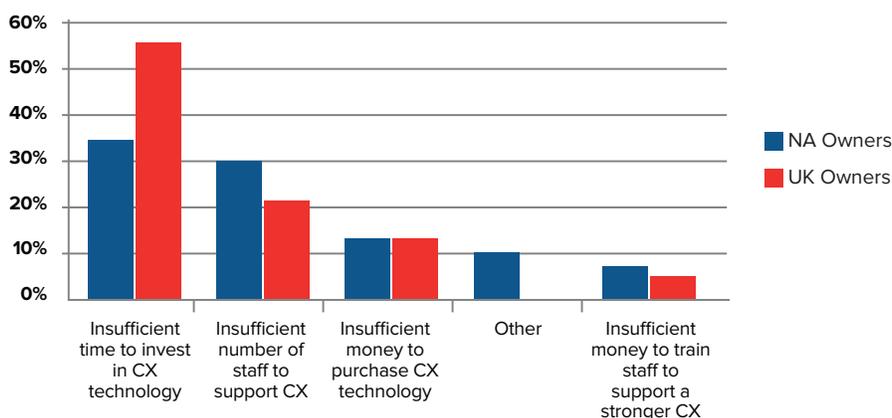
NOTE: We asked respondents to choose up to two options.

CHALLENGES FACING FIRMS

Insurance firms face a plethora of insufficiency that prevents them from providing stronger CX: time, staff, and money. (See Chart 3.) Unless insurance firms find a way out of this surplus of insufficiency or get assistance from technology vendors that provide CX software and services, they will lose ground to competitors that do offer stronger CX. Market Insight Group believes that insurance firms investing in CX-enabling technology will eventually save time among the producers and CSRs helping clients.

“An insurance firm, producer, or CSR can't determine the quality of the CX they provide. The determination is entirely in the client's hands (and head). Moreover, the client's perception of the CX s/he receives can change from interaction to interaction.”

CHART 3: Which one statement represents the largest challenge your firm has faced creating a stronger CX?



SOURCE: 2015 Survey of Applied Systems' NA and UK owners

NOTE: We asked respondents to choose up to three options.

FOUR MAJOR CAPABILITIES UNDERPIN A STRONG CX OFFERING

Insurance firms providing stronger CX need portfolios of capabilities to support the insurance customer journey, including supporting customers' preferred interaction options. Four of the major CX capabilities include: client self-service portals, cloud deployment of insurance functionality (e.g. new policy underwriting, claim notification) for clients to access, mobility support for producers and clients to use on an anytime-and-anywhere basis, and frequent content creation to engage and attract clients.

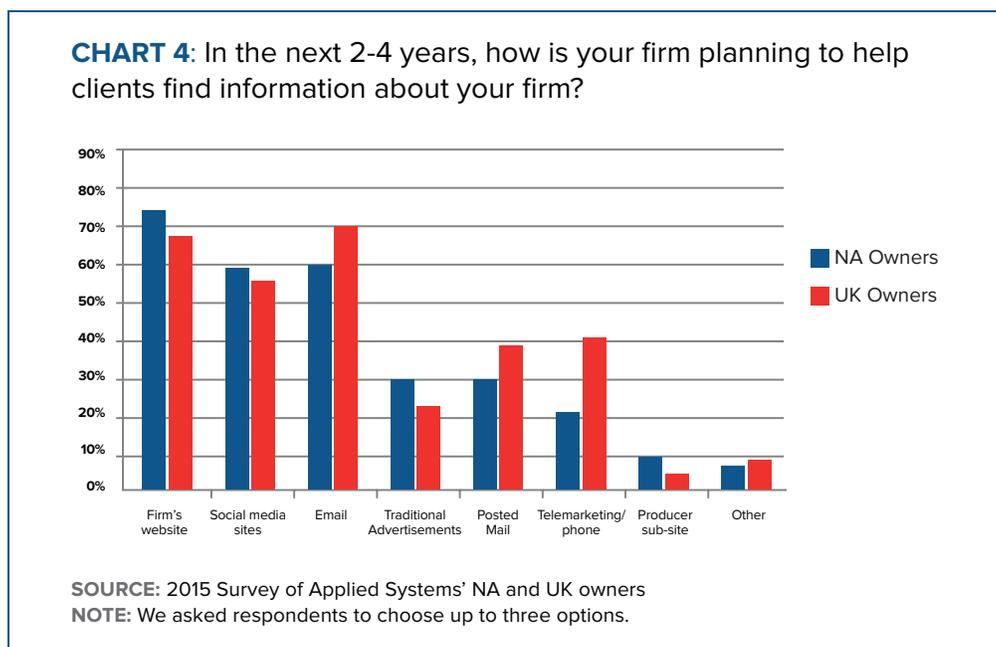
STRONG CX DEPENDS ON FIRMS ACTING ON VISIONS OF WHAT THE INSURANCE MARKETPLACE WILL LOOK LIKE IN TWO TO FOUR YEARS

We asked a series of questions that delved into what insurance firms were planning to do in the next two to four years to help their clients that, although this was not explicitly stated, would provide stronger CX. Our intent was to give the insurance firms the freedom to think about how they would support customers in the next two to four years: supporting business as usual, or supporting business tuned into the marketplace that will emerge in two to four years.

HELPING CLIENTS FIND INFORMATION ABOUT FIRMS

Home is where the heart is – or at least, a firm’s website is where the heart is when it comes to how owners are planning to help clients find information about their firms. (See Chart 4.) Two questions immediately arise: how are insurance firms planning to help prospective clients find their firms’ websites, and how are they planning to make the information on their web sites easier to find?

Insurance firms will need to expand their website designs (to create sticky sites that keep clients either coming back to them or remaining there longer), search engine optimization (SEO), banner ads, and resources to write blogs or Tweet. In short, insurance firms will have to invest in a plethora of online digital activities to ensure that they attract and engage customers (in a manner the customers want).



HELPING CLIENTS ACCESS AND INTERACT WITH FIRMS

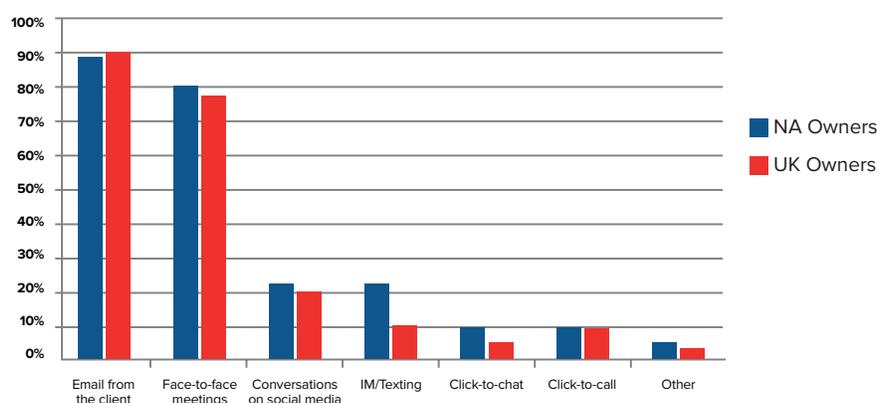
Accessing and interacting with insurance firms are the essential activities that customers engage in throughout the insurance journey. Insurance firms believe that email and face-to-face (F2F) will reign supreme in the next two to four years. (See Chart 5.) Possibly. But we believe that this will depend on the line of insurance, the nature of the interaction, and the desires of the customers concerning the interaction options they want to use.



We are doubtful that F2F will still be important for personal lines of P&C insurance in four years, whether for purchase, administrative service, or claim notification. We are also doubtful that SME customers that have purchased commercial P&C insurance will be satisfied with F2F for administrative transactions or even investing their time in email threads to get service interaction resolved.

Market Insight Group believes that click-to-chat and click-to-call will become more important interaction options within four years. One issue, though, is whether insurance firms will decide to begin investing in click-to-chat/-call capabilities within the next two years to ensure that they can be in a position to support these customer interaction options in four years

CHART 5: In the next 2-4 years, how are you planning to help clients access and interact with your firm?



SOURCE: 2015 Survey of Applied Systems' NA and UK owners
NOTE: We asked responses to choose up to three options.

HELPING CLIENTS USE MOBILE TECHNOLOGY TO COMMUNICATE WITH FIRMS

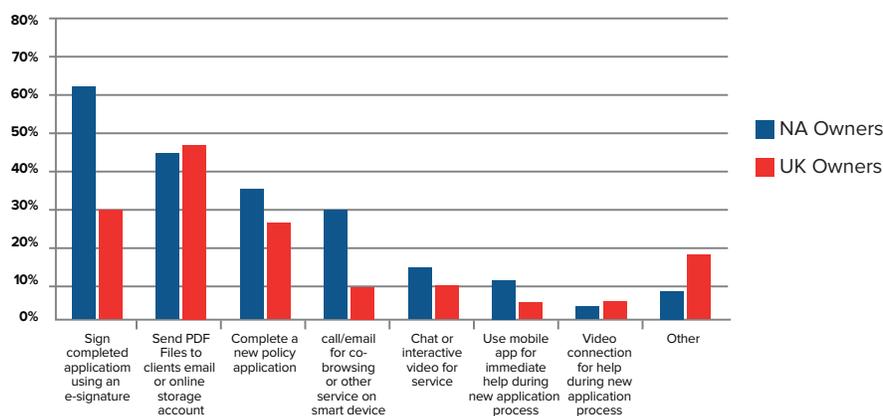
Mobile is important in 2015, but we believe that it will become increasingly important to customers in the next two to four years. Insurance firms responded that they planned to use e-signatures and send PDF files of policy documentation to clients' email or online storage accounts (e.g. Dropbox, Box, OneDrive, Evernote, iCloud) to help their clients use mobile technology to communicate with them. (See Chart 6.)



That is good as far as it goes (particularly if the PDF documentation is being sent to online storage accounts rather than to customers' email accounts). However, we think the firms' total responses about this matter of helping clients use mobile technology represent a line of industry thought that prefers the status quo. Market Insight Group believes that within four years, clients will expect to start and complete the entire policy acquisition process on their smart devices (even if there is a F2F meeting at the same time), request and consume services using video connections on their smart devices, and complete these tasks and others within one or more apps.

As we discussed before, the issue is what insurance firms believe they need to invest in within the next two years to meet their customers' expectations within four years.

CHART 6: In the next 2-4 years, how is your firm planning to help clients use mobile technology to communicate with your firm?



SOURCE: 2015 Survey of Applied Systems' NA and UK owners

NOTE: We asked responders to choose up to three options.



SOCIAL MEDIA HAS A VARIETY OF POTENTIAL USES FOR INSURANCE FIRMS

Social media is obviously a disruptive force for society in general, and for the insurance industry specifically. Any person can post whatever they want about any insurance firm, its producers, its products, and its services at any moment to a medium that is accessible by billions of people. Ripples on a pond, indeed. It is more like a tsunami generated from a comet hitting an ocean.

The challenges facing insurance firms focus on the right and wrong ways to manage social media. Used the right way, social media can level the playing field between small and large insurance firms. If it is used the wrong way, the competitive failure of an insurance firm will be quicker than the time it takes a new restaurant in New York City that serves bad food to close its doors.

Market Insight Group believes that part of the right way includes:

- > Managing the insurance firm's brand and reputation within the social mediasphere (i.e. the totality of online digital comments)
- > Monitoring comments about the insurance firm and correcting errors (but never getting into an argument)
- > Providing information about the agency/broker firm, services, and producers in the best format for the social media site

We believe part of the wrong way includes:

- > Using any social media site as a cold-call list
- > Engaging in a hard sell on a social media site
- > Joining a social media site primarily to sell the insurance firm's products



AGENCY AND BROKER FIRMS PERCEPTIONS OF CLIENTS' PREFERRED SOCIAL MEDIA FOR INFORMATION GATHERING

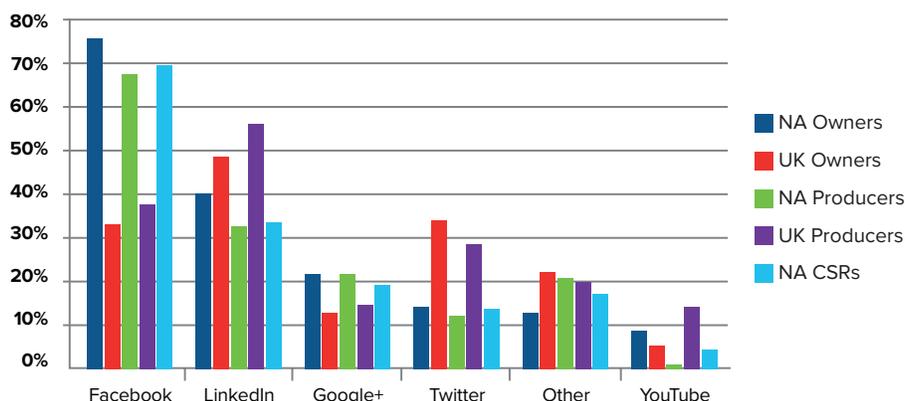
Delving further into social media, we wanted to establish a baseline of which social media sites the respondents thought their clients preferred to use to get information about their firms. (See Chart 7.) There was no surprise: Facebook and LinkedIn were the top-two social media sites. Facebook was chosen as the clear number-one social media site that insurance firms believed their clients used for information. Four CX implications of this result are that insurance firms should:

- > Monitor client comments about their firms on Facebook and LinkedIn, and use the information to strengthen any perceived weaknesses
- > Integrate existing client comments into their agency/brokerage management systems, if clients agree to having that information included in their customer records
- > Be prepared to answer product or service questions on Facebook or LinkedIn (or other social media sites the firm's clients prefer to use for this type of communication)
- > Potentially be prepared to begin the new-policy application process or claim process on these social media sites if the client agrees to use any of the social media sites for these purposes

We suggest that it could very well be right at this time for insurance firms to ask their clients about their social media preferences every 18 months. However, we also suggest that firms ask their clients what insurance information they expect to find on social media and, as importantly, whether they want to use social media to engage in business transactions.

As you might imagine from our previous discussion, Market Insight Group believes that in the next two to four years YouTube will become an increasingly important social media site for insurance firms to use to publish content. Society tends to move from text to pictures to video over time.

CHART 7: Which social media sites do you think you firm’s clients prefer getting information about your firm?



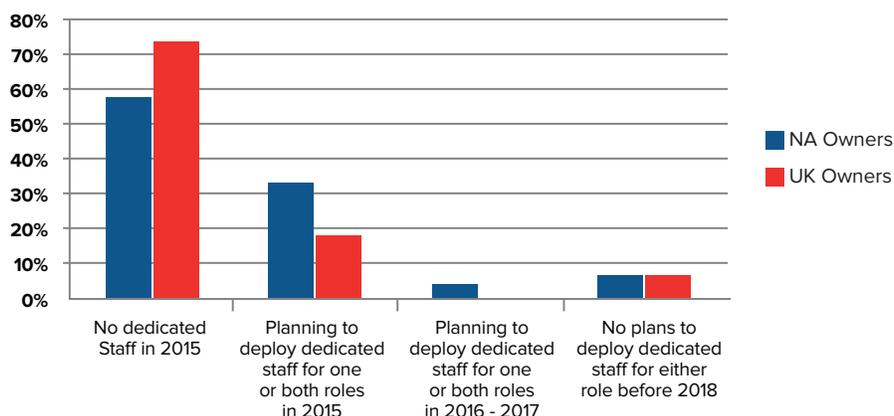
SOURCE: 2015 Survey of Applied Systems’ NA and UK owners, producers, and CSRs
NOTE: We asked respondents to choose up to two options.

AGENCY/BROKER FIRM PLANS TO DEPLOY DEDICATED STAFF FOR SOCIAL MEDIA MANAGEMENT AND/OR BRAND MARKETING

Our final social media question related to what insurance firms were doing or planning to do about social media, particularly from social media management or brand marketing perspectives. (See Chart 8.) The reality of insufficiency raises its head again, but not as much as before, when the respondents stated what they were (not) doing about the four CX-enabling strategies.

Although more than half of the respondents stated that they did not have any dedicated staff in 2015 to handle either of the two functions, there was obviously movement to have dedicated staff deployed in 2015.

CHART 8: Does your agency/broker firm have dedicated staff for social media management or to manage your firm’s brand marketing?



SOURCE: 2015 Survey of Applied Systems’ NA and UK owners

NOTE: We asked respondents to choose up to two options.

WRAPPING UP

Current information and telecommunications technology is putting increasing functionality in the palms of customers’ hands. More importantly, technology advances are ratcheting up customers’ expectations of immediacy, ease of use, and accessibility of people and information, regardless of where they are or the time of day. Insurance firms and their teams have to become adept at using these technologies in order to offer strong CX.

The essence of insurance firms, producers, and CSRs is providing customer experience. A cynic might think that once insurance firms solve their (serious) problems of having insufficient resources, the shift from providing transactional customer service to interpersonal service would be natural. However “natural” the shift should be, we believe it will take significant effort for firms to continually provide strong CX. There are two main reasons:

- > Customer experience in the online digital mobile marketplace is different. It is a difference in degree rather than in kind. That is, everyone still has to provide quality transactional customer experience. But now customers have many more interaction options beyond face to face, the telephone, and agencies’ websites to reach out to for information, to buy policies, to request service, or to notify firms about claims.



- > An insurance firm, producer, or CSR can't determine the quality of the CX they provide. The determination is entirely in the client's hands (and head). Moreover, the client's perception of the CX s/he receives can change from interaction to interaction.

CALL TO ACTION

What can insurance firms do to continually strengthen customer experience? We suggest insurance firms take the following steps:

1. Create a practical vision of how you think clients will want to conduct insurance commerce in the next two to four years. We suggest that you assume that insurance commerce in four years will not be conducted the same way as in 2015.
2. Based on that vision, determine which CX-enabling strategies, and the prioritization of each strategy, your firm needs to deploy within the next one to two years. Market Insight Group strongly recommends that your firm implement both client self-service portal and mobile strategies first.
3. Identify the tactical initiatives supporting each of the CX-enabling strategies, including the capabilities and competencies your firm needs to implement the tactical initiatives. Consider reaching out to technology vendors to investigate the CX-enabling solutions they provide.
4. Throughout all the effort you invest in creating, deploying, and enhancing your firm's CX-enabling strategies and supporting tactical initiatives, reach out to your existing clients and prospects and ask them how they want to conduct business with your firm. This is a key reason that insurance firms should be monitoring what their clients post on social media. However, keep the philosophy of "poverty of desire" firmly in place: customers do not necessarily know how your firm could support their interactions or how to express their customer experience expectations. You will have to accept trial and error as you progress through your firm's journey of providing strong CX.
5. Realize that implementing only one initiative, such as using your agency/broker firm website to interact with customers, is far from sufficient. No one CX initiative lives in isolation. For example, to improve the effectiveness of having a web site to engage with clients, you will also need a plethora of other related initiatives (e.g. SEO, banner ads, blogging, Tweets, and firm resources to answer questions in a timely manner).



LET'S TALK

If you have any questions or comments related to this report or want to discuss customized objective research that Market Insight Group, Ltd. can do for your company, please contact Barry Rabkin of Market Insight Group, Ltd. at +1 508 435-3136 (in the Boston, Massachusetts area), or email barry.rabkin@marketinsightgroup.com.

METHODOLOGY

Information for this Market Insight Group report came from:

- > A survey of Applied System's North American and UK agency/broker owners, producers, and CSRs during February 2015. We received responses from 495 North American owners, 558 North American CSRs, 140 North American producers, 39 UK owners, and 14 UK producers. We received too few responses from UK CSRs to use in the report.
- > Ongoing research into customer experience.
- > Secondary research of public domain sources.

DEFINITIONS/DESCRIPTIONS

- > CSR: customer service representative
- > Insurance firm: insurance agency or broker firm
- > Mobile phone: basic phone or feature phone
- > NA: North American
- > Producer: also called sales account executives by UK insurance brokers.
- > Smart device: web-enabled mobile phone, tablet, or phablet
- > UK: United Kingdom



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