

## **Safety brings customer data and services to agencies online**

**Insurer's portal allows agents to access policies and prices as well as repair shops, Registry and other suppliers to provide onsite customer service**

by Penny Williams  
Insurance Times

BOSTON-As the Internet takes hold, traffic along the information superhighway is expected to increase and accelerate.

Customers will want multiple quotes immediately. Companies will want applications yesterday. Repairs shops and other vendors will seek confirmation right away.

At the intersection of these information demands, playing traffic cop in what one local insurance executive is calling "Internet chaos," are independent agents.

The demands brought by Internet convenience and speed could overwhelm agencies and companies unless they manage the situation, cautions Daniel Loranger, vice president for MIS at Safety Insurance Co., in Boston, the state's third largest writer of auto insurance.

"We are truly going through a paradigm shift on how we deliver products and services to the customer," Loranger said. "The future will see the independent agent being bombarded by vendors, carriers and even customers asking for either access to the Internet or access to the data.

### **"Internet Chaos"**

"I look at this as what we call Internet chaos. It is going to be very difficult for the independent agent to navigate through all these offerings and be able to select the appropriate one so that he can provide his customers with a higher level of service."

Loranger and Safety set out to find a way to manage the chaos. They would have gladly adopted an existing solution if one existed, but none did. So, Safety has built one.

Safety calls it the Agent Virtual Community-it's a portal which gives agents total access to the information and programs they need to serve their policyholders, companies and vendors from a single site.

Agents and customer service representatives can access policy and pricing information while in their office or while on the road, meeting with consumers and suppliers at accidents sites and repair shops.

When a customer calls with a claim, the agency will not only be able to access the customer's policy information, but will also be able to schedule services with the

customer's choice of glass repair, auto body shop, environmental service, restoration firm or car rental agency and other vendors.

### **Other Links**

Safety is also working to establish a Registry of Motor Vehicles connection through a company called Computerized Vehicle Registration so that agencies will be able to perform registry functions for policyholders.

If a service, product or vendor helps independent agents better serve their customers or cross-sell products, "we'll find a spot for them in the community," Loranger maintains.

"In this Internet Age, the new currency is time. If you can save your customers time, you are definitely raising your level of service as well increasing their desire to remain with you."

Safety is not only making the portal available to its own 600 independent agencies and their 2,500 CSRs but also to other insurance companies and their agency forces.

"We realized that other carriers are going to want to do the same things and so will other vendors. So we thought this portal we would build would be an open portal, one available to each and every carrier and each and every vendor. It's not a closed or proprietary portal because we didn't think that was in the best interest of the independent agents."

To participate, other carriers must agree to assume their fair share of the cost. Loranger said several carriers have shown interest although none have been signed up at this point.

### **Built-In Security**

The AVC has built-in security so that agents' and customers' information is protected from outsiders. Every agent and designated CSR is assigned a unique digital certificate. Using this digital certificate, they can access Safety Insurance or any other insurance carrier that honors that digital certificate with the one single password.

The system is already in several agencies and has been presented to the remainder of the Safety agencies.

"We're pretty excited about it. It is a foundation for the future. All of the programs and applications and links are not there yet but we are going to try and make sure that the AVC is dedicated 100 percent to the independent insurance agents," the Safety official said.

The primary partners with Safety in this project are Bell Atlantic, IBM, Entegriety Solutions, Policy Management Systems and Strategic Claims Services. Loranger expects that others will be added as the project progresses.