



## **How to Successfully Get Life Agents to Adopt Your Technology**





## **How to Create A Successful Tech Adoption with your Agents**

The use of Technology is critical today for Life Insurance sales & marketing, submitting new business, underwriting, policy delivery, as well as for licensing and commissions. BGAs invest money, time and resources working with third party vendor tools, carrier platforms, and home-grown technology solutions. The old cliché, “Build it and they will come”, doesn’t hold true when getting agents to use the technology BGAs are providing them. To be successful in growing adoption of tech tools, requires a specific Adoption Plan. Even though there are some general Best Practices, there is no one single adoption success tip when it comes to getting agents to use technology tools.

This year the Life Brokerage Technology Committee (LBTC) created a new subcommittee focused on growing adoption of tech tools in the industry. The Chair and creator of the LBTC Adoption Subcommittee is Eric Steffensen of iPipeline. Eric and his subcommittee developed a list of questions and identified BGAs to interview. There were some BGAs interviewed in August, and there are more scheduled for next month. The results will be shared at the LBTC meeting at NAILBA 36 and on the NAILBA website. Before I explain the breakdown of the interviews and what we learned about successful adoption, I want to acknowledge Marianne Sherman of ACORD and Stacey Gabaldon of Paperclip who were instrumental in soliciting BGAs to participate, and in conducting the interviews. Eric’s Adoption subcommittee worked together in formulating the questions needed to understand how the BGA may have failed, struggled or was able to successfully grow agent adoption of the tech solution(s) in question.

When the BGAs were interviewed, there were some general information and business questions asked first to paint the background before asking about adoption. The obvious first question is what technology tool was being discussed and who were the intended users such as agents, case managers, marketers or consumers? It’s important to understand what pain points were they trying to solve and what tools were being considered. The tech tool selection process can provide key insight into priorities, which could include price, features, user experience, vendor, market share, underlying technology, connectivity, and integration. Did the tool selected eliminate the problem it was trying to solve? We want to know if the BGA was pleased or dissatisfied with their choices and why. While playing Monday-Morning-Quarterback, if you could do your selection process all over again, what would you do differently? Ryan Pinney, VP of Sales & Marketing at Pinney Insurance was interviewed about their Home-Grown CRM. The interviewer asked, “What tools or technology did you consider to help eliminate those business issues?” Ryan said, “Third-party vendors had good intentions, but didn't have the right use cases in their product design, so their tools didn't really fit the business problem that needing

Research by, Ken Leibow author of NAILBA Perspectives Article 2017 and the team of the LBTC Adoption Subcommittee



solving. Those tools missed the mark. I still feel there's a big disconnect of solution providers not hearing the business needs to be solved, particularly from an agent perspective." The interviewer then followed-up with the question, "Were you pleased or dissatisfied with your choice?" Ryan replied, "Yes, overall we have been satisfied. Our biggest pain point was the time to develop it and the cost."

### **Best Practices for Successful Tech Adoption Plan**

- Create an Adoption Plan first
- Assign a Champion responsible for growing adoption
- Market awareness – Promotion
- Training (initial and follow-up)
- Set Measurable Goals
- Organize Adoption Plan in Stages
- Identify Stakeholders in your organization accountable for the success
- Include Risks and Barriers
- Communication process for feedback through-out the process
- Approach for growth strategy: (Incentives, Penalties, or Mandatory)

If you want to be successful in growing adoption, then you need an **"Adoption Plan"**. You need to do the adoption plan around the time you make your tool selection. Don't wait until after it is implemented, that certainly will make it very difficult to get adoption early. Someone in your organization needs to be responsible for champion the tech solution internally and with users. This evangelist would be responsible for clearly and consistently communicating the benefits of the plan and have some leadership role in the Adoption plan's execution. Stakeholders in your organization who are accountable for the success of the plan needs to be identified. Market awareness is important. You need to be promoting the tech solution to your agents with the value proposition and how to get started. The next logical step is training. Initial training is important, but there also should be follow-up training via Webinars. Using media like videos and user guides are important so that if someone could not attend a live training, they always have a resource at their finger-tips. When we interviewed Ryan Pinney, VP Sales & Marketing at Pinney Insurance, it was made very clear that they felt training was key to adoption. When asked about how did they do the training and who did the training? "We used training videos for internal and external users, along with web-based tutorials. Our customer success team, who uses the platform, was getting the most benefit from this solution. We created a knowledge base, a CRM academy, to house all our videos and tutorials."

It's important to set measurable goals and continuously report to see if you are on target, above or below the goals set, so that you can take corrective action if needed. One of the BGAs interviewed was Alexandra Murray, Case Manager of Millennium Brokerage Group, "We



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exceeded our goals. I believe what contributed to our success was the personalized approach we took by contacting agents individually for trainings. Following the trainings, they had an iGO training specialist (me) to go to for any additional questions. Millennium also has its own call center that assists agents with the iGO application process.”, explained Alexandra. There are always going to be risks and barriers, which need to be identified in the plan. Typically, there are phased in approaches to technology or a transition period to migrate agents to a new tech process. These stages need to be identified in the Adoption Plan. A strategy designed to move the needle in growing adoption is essential. You can choose Incentives, Penalties or make the tool Mandatory. The problem Millennium Brokerage Group wanted to solve was to eliminate the significant amount of paper applications they were receiving not in good order from their agents. They selected iPipeline’s iGO eApp solution. Alexandra was asked, “If you were not able to make it mandatory, did you consider using any incentives or running contests with your users for using your target technology? If yes, can you describe those incentives and/or contests?” Alexandra replied, “We implemented two contests. The first contest took place during the first part of 2016. The first agent to submit five applications received a \$500.00 cash prize and the first agent to submit three applications got a \$ 250.00 cash prize. The case managers whose agents won the contest also received a cash prize. We implemented an end of the year contest the same year where the first agent to submit five iGO applications received a \$250.00 cash prize.”

Success in growing tech adoption hinges on creating and following an Adoption Plan! As LBTC continues to interview BGAs, we are learning new best practices such as communicating with the agent individually to get them onboard. Using training, and really motivating by hammering home the benefits has worked as per the BGAs we interviewed. Meeting the project time line and dedicating enough time weekly to the adoption plan is critical. The final question is, did you meet or exceed your adoption Goals? If you would like to be interviewed by the LBTC Adoption Subcommittee, then please contact Eric Steffensen of iPipeline at [esteffensen@ipipeline.com](mailto:esteffensen@ipipeline.com). We will be presenting the results during the LBTC meeting NAILBA 36 and you will be able to access the results online in November.



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## Adoption Subcommittee

Eric Steffensen, iPipeline





What do we mean by “adoption”?





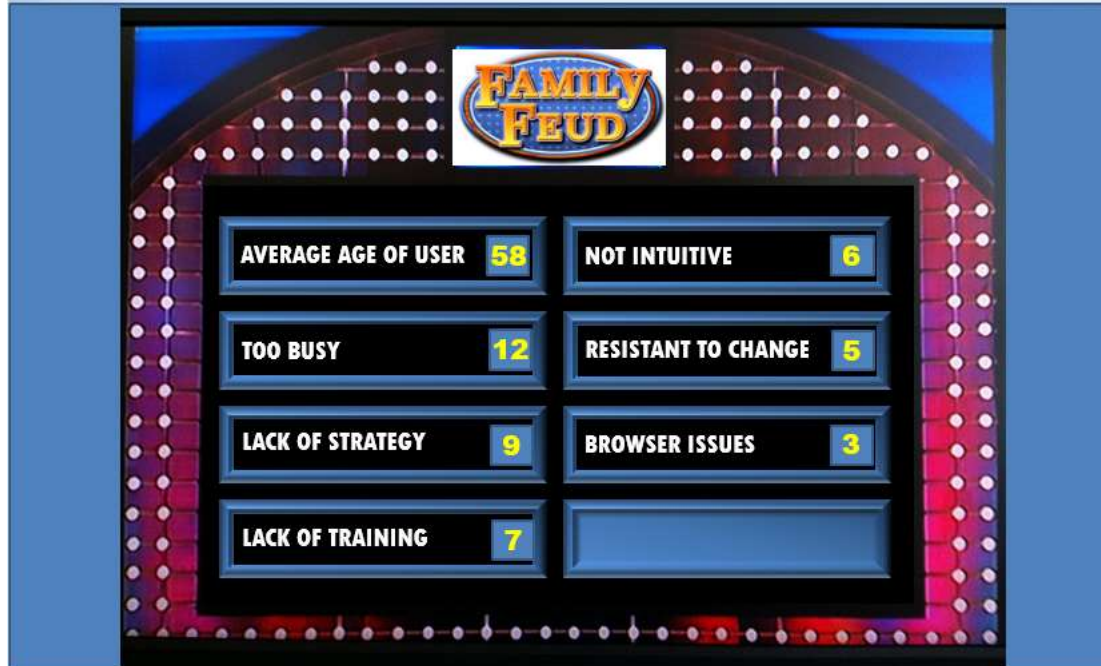
## What do we mean by “adoption”?

Getting intended users to actually use insurance technology in the intended way





Why is adoption difficult?





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Why focus on this?



**LBTC**  
Life Brokerage Technology Committee

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## Our core assumptions...

- In order to realize the promised benefits and ROI of technology, users **must** use it in the intended way
- Just making the technology available to users is not likely to generate intended results
- While it takes more effort, developing and following a formal implementation plan is more likely to help your organization realize the benefits and projected ROI of certain technology





## What's our end goal?

Establish and publish best practices for increasing adoption of insurance technology





## What did we accomplish in 2017?

- Standardized list of interview questions designed for BGAs
- Conducted Interviews of BGAs who have had some success
  - We interviewed “large” BGAs and “medium sized” BGAs for this exercise
- Published article in NAILBA Perspectives





## Key Takeaways from interviews

- Define “success” and business justification early
- Continual Communication with stakeholders extremely valuable
- Progress is dynamic and not static. Plan should account for how feedback is assessed regularly
- Everyone we interviewed had more success with carrots than with sticks
- A lot of value in personal touch when training users



### **For More Information:**

If you have any questions regarding this White Paper, the Life Brokerage Technology Committee (LBTC), or InsurTech Express, then please contact Ken Leibow at [ken@insurtechexpress.com](mailto:ken@insurtechexpress.com) Cell: 402-740-7356.