

## DIGITAL CAPABILITIES FOR INDEPENDENT AGENCIES

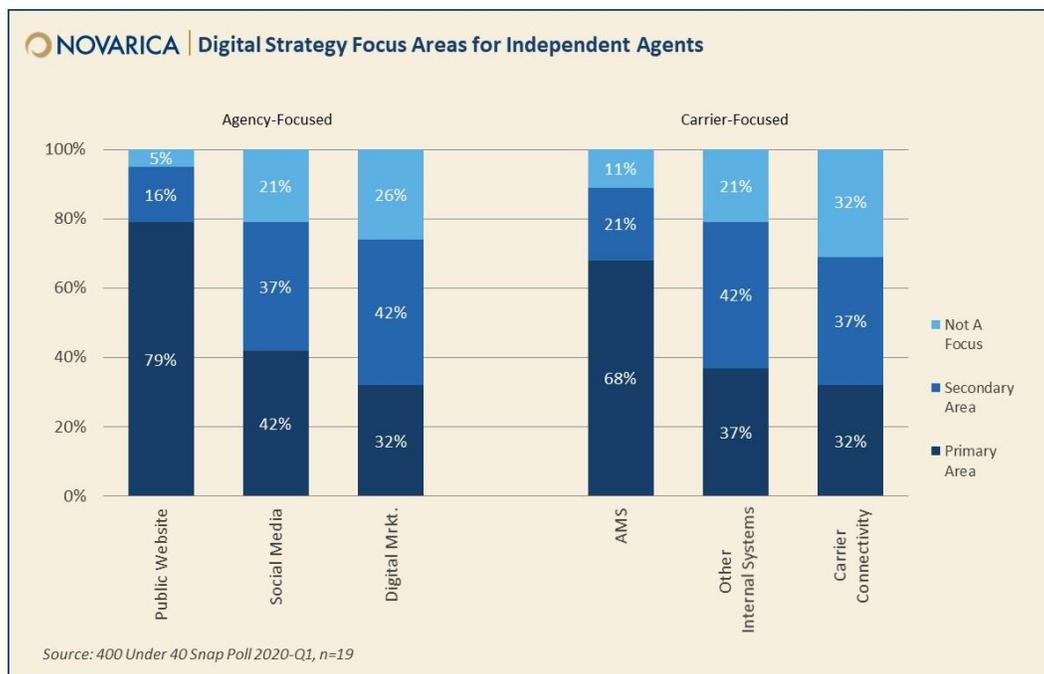
Agencies keep their digital capabilities close-to-home, concentrating on their websites and AMS before branching into digital marketing or carrier connectivity.

### Independent Agencies are Actively Leveraging Digital Capabilities

Agencies are actively engaging their clients digitally as well as looking for opportunities to improve internal system integration and connectivity to insurer partners. Overall, agents typically think that their digital maturity is passable, but it is rare for an organization to feel that they are strong in each of these competency areas.

For agency-focused capabilities, public websites are a primary area for most agents. Social media and other forms of digital marketing have been adopted reasonably well. For digital operational capabilities, agency management systems (AMS) are the primary area for most agents. Close to a third of agents do not focus on carrier connectivity as part of their digital strategy.

Figure 1: Digital Strategy Focus Areas for Independent Agents



Agencies that are leveraging digital marketing and operations in their overall strategy often delegate this decision-making authority to one person. Most agencies do not staff a head of Digital Marketing position, so producers and principals often complete the work alongside their other duties.

## Digital Strategy Sticking Points

Agents report a wide range of maturity in their digital capabilities. The inter-related data, analytics, and digital tools and assets are sometimes completely lacking, frustrating agents in their prospecting and marketing efforts. Some specific gaps and areas of opportunity include:

- **Content and Cadence for Digital Marketing.** Building processes that support the production and publication of content can be challenging for some agencies. Developing relevant material is a creative endeavor, but in turn, can be time consuming, and we have seen in previous surveys that agencies look to carriers to potentially provide these marketing assets. Some agents are uncertain about setting an appropriate marketing cadence that keeps their clients informed, but not overwhelmed.
- **Data Quality.** Agencies who recently began their digital journey will find that their data quality and practices are too immature to support successful campaigning or analytics. Older agencies struggle with bad data that needs to be cleansed before it is used. Many agencies are upgrading their digital practices, but change can be incremental. For some, budgets and resources can feel limited.
- **Lead Generation and Opportunity Tracking.** Capturing new leads and opportunities are critical for an organization. For some agencies, this remains an area of improvement. Some agencies are lacking lead capture capabilities on their public website. Others lack systems to help coordinate prospecting. Making small changes that improve digital lead generation and tracking can reduced missed sales opportunities.
- **Carrier Connectivity.** AMS connectivity is growing in importance for many agencies. However, insurer download/upload capabilities are inconsistent. Download is often more mature, yet upload capabilities are commonly lacking.

## Concluding Thoughts

Agencies are using digital capabilities in their operations and marketing strategy. For many agencies their digital practice is passable but could be matured for greater impact.

Insurers looking to support agents in their digital journey should evaluate their connectivity integrations with AMS systems and look to support agents through the provision of digital assets, thought leadership, and training as they advance their digital marketing.

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