
WE SIMPLIFY TECHNOLOGY FOR INSURANCE AGENCIES

CATALYIT'S TOP 10 TECH TIPS

by Steve Anderson



WEBSITE ADA COMPLIANCE

Over the last few years, attorneys have been targeting small businesses and their websites for not being “ADA-Compliant.”

Title III of the Americans with Disabilities Act (ADA) requires that businesses and nonprofit service providers make accessibility accommodations to enable the disabled public to access the same services as clients who are not disabled. This includes electronic media and websites. While the ADA applies to businesses with 15 or more employees, even smaller companies can benefit from ensuring their websites are ADA-compliant. Doing so opens your company up to more potential clients and limits liability. Web developers should include ADA-compliant features in the original site and application plans.

We recommend you click through and read the information at the Additional Resources below to educate yourself on ADA website compliance issues and make sure you take steps to protect yourself from a frivolous lawsuit.



Additional Resources

- Forge3 is a firm that creates agency websites. [They recently published an extensive resource guide for agencies.](#)
- Agency Revolution also recently published an article on [How Website Accessibility Helps Grow Your Business.](#)
- How to use Amazon web service's [Amazon Polly to automatically add audio to your website.](#)
- Neilson Marketing Services has an [ADA-Compliant Service](#) that can be added to your existing website.
- Agents Council for Technology (ACT) created an [ADA FAQ page](#) with background and links.

CHATBOTS - ARE YOU KEEPING UP?

Customer expectations are always changing. Is your organization keeping up?

Expectations for instant service and ease of doing business have never been greater. Your agency needs to meet these expectations to compete in our increasingly digital-first world. You may be seeing an increase in the use of chatbots by various organizations. The reason?

Chatbots help you provide an immediate customer service option, realize cost savings, and reduce staff workload by implementing an intelligent chatbot.

If you have not considered using chatbots, you likely have many questions on how to get started! Fortunately, the Agent's Council for Technology (ACT) has created [*An Agent's Resource Guide To Chatbots*](#) to help.

Powered by the expertise of ACT's Customer Experience Workgroup, you will learn:

- What is a chatbot?
- Challenges and benefits of using them
- Purchase and implementation considerations
- And so much more
- This easy-to-use Agent's Chatbot Resource Guide is available free to all Big 'I' member agencies.

Download the guide today to begin your education on why and how you can use chatbots to improve customer relationships.





EXPERIMENT WITH MICROSOFT SWAY

Because clients' expectations for how information should be delivered are changing, a simple PDF document may not cut it anymore. You need to be exploring new options for presenting information (in proposals, coverage summaries, or newsletters) in an online multimedia environment.

Sway is an app that is part of the Microsoft 365 suite. It lets you create and share interactive reports, presentations, personal stories, newsletters, vacation memories, school and work projects, and more. Microsoft Sway is a digital storytelling app that makes it quick and easy to create an engaging presentation. Add your content, and Sway does the rest.

Tell Your Story with Interactive Content

Bring your story to life with interactive multimedia content. It is easy to add text to your images or snap a picture and pull it right into Sway with your built-in camera. You can also add videos, maps, tweets, vines, interactive charts, graphs, and GIFs.

Sway-suggested searches help you find relevant images, videos, tweets, and other content that you can drag and drop right into your creation — no need to juggle apps and web pages to find what you want.

You do not need to worry about formatting because Sway's built-in design engine takes care of it. If the first design is not suitable for you, click the Remix! button to see other options or customize it to make it your own.

It is super easy to share and collaborate on a Sway. Others can see your creation on the Web without signing up or downloading additional software. Sharing editing rights with others is also a snap. And you can change privacy settings for more control.

You can use your Microsoft account to get started. Your Sways are synced through the cloud, making it easy to view and edit across your devices.

Microsoft Sway Ideas

Following are some suggestions on Sways you might want to create:

- Agency capabilities brochure
- Niche marketing information
- How to file a claim
- Convert any articles you have written to a Sway
- Coverage explanations
- Proposals

To create a Microsoft Sway account, you can go to your Microsoft 365 account and select Sway.



UPGRADE YOUR VIDEO INSURANCE PROPOSALS

Audio

High-quality audio is one of the essential elements you need to get right. People will forgive lower video quality, but if they can't hear what you're saying, you will lose their attention fast. Here are some options for upgrading the quality of your audio:

Use an external microphone. While most webcams and laptops have a built-in microphone, the quality of the sound is generally not high. An inexpensive external microphone (probably USB-based) is a worthwhile investment. You will want to make sure you understand how to choose the right audio input device on your preferred platform.

Another option is a lavalier microphone. You see these most often used when a speaker is presenting from a stage.

Video

Most of you are likely using a webcam as your video capture option. Most webcams today do a good job of capturing a good quality video. We recommend you consider adding a second camera for your setup. Why? A second camera would allow you to switch to a whiteboard that you could use to transition from a "talking head" view to a whiteboard presentation seamlessly. Zoom does support multiple camera inputs and allows you to select which camera feed you want participants to see.

Lighting

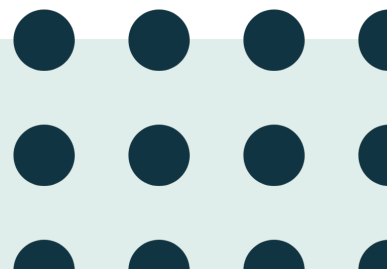
You want to make sure the lighting enhances your presentation. Natural light generally works the best. Simply placing lamps or other lights to fill in shadows can significantly improve the viewability of your presentation.

Studio

We recommend you consider setting up a simple video studio either in your office or at home if you're working remotely. And don't let the word "studio" overwhelm you. A studio can be a corner in your office where you have audio, video, and lighting already set up.

Graphics

If you want to take your presentations to the next level, then you should consider adding software capability to overlay images and text onto your video stream. While there are several options, the two most popular seem to be Ecamm Live for Apple systems and vMix for Windows systems. If you've watched any live streaming and wondered how they were able to add graphics to their live stream, it was likely they were using one of these systems.



HOW TO USE HELP A REPORTER OUT (HARO)

One of the best ways for you to be perceived as an authority on insurance is to be quoted by national, regional, or local news sources. Public relations firms charge thousands of dollars each month to place you and your content with media outlets. And, you don't need to pay that much. You can do it yourself using just a little bit of guerrilla marketing.

Help a Reporter Out (HARO) is a service sponsored by CISION (a press release delivery firm) that connects journalists seeking expertise to include in their content with sources who have that expertise.

If you sign up for HARO, you will start receiving three emails a day – morning, afternoon, and evening – with queries from a wide range of publications. Sometimes each email contains 10 to 20 different questions. You need to realize that scanning through these emails looking for a query you want to respond to can take some time.

You can also use these queries to guide the development of your website content. If a reporter is asking the question about insurance differences based on the type of electric vehicle, that may be a topic you will want to research and write about.



Additional Resources

- [Steve Anderson's Guide to Using HARO](#)



ENHANCING COLLABORATION & COMMUNICATION

Email is a very cumbersome and unproductive way to communicate with team members. It is slow and hard to keep track of multiple conversations and conversation threads.

Several platforms have been created over the last few years that attempt to solve this problem. One example is Microsoft Teams.

Microsoft has spent many resources over the last few years enhancing their Microsoft Teams collaboration platform. It is a tool your agency should consider adding. One reason is Teams are included as part of the Office 365 (recently renamed Microsoft 365) subscription.

What is Microsoft Teams?

Microsoft Teams is the hub for teamwork that allows employees to communicate and collaborate in a single and secure location. Teams is a four-in-one solution. Messaging provides a rich chat-based experience, online meetings – similar to Zoom – where you can stay visually connected, phone calling capabilities built on Microsoft's worldwide network, and native integration with the familiar Office applications.

The Teams experience is built for the web browser as well as apps. So you can use all of your devices running Windows, Mac, iOS, and Android.

Teams Tools

The tools available in the Teams platform include:

- **Chat** – If you are familiar with Slack, then this tool will be familiar. You can have private one-on-one chats as well as group chats. To keep organized, you can pin chats to the top. There are far too many ways to manage chat to mention here!
- **External Partners** – You are able to add external partners and vendors to a conversation.
- **Attachments** – Any type of document can be attached to a conversation and shared by all parties.
- **Collaboration** – If an attachment is an Office file, others can work on the document from within Teams. You no longer need to email documents to each other and determine which is the latest version.
- **Third-Party Apps and Services** – A variety of Microsoft applications as well as a growing library of third-party apps, services, and tools are available.
- **Meetings** – Microsoft Teams has a complete meeting solution that supports sharing video and audio conferencing. You can schedule a meeting from the platform, as well as create a live event. An interesting feature is a transcription. Transcription allows you to search for your name or keywords, and by clicking on the results, you will be taken to that part of the meeting recording.

There is a lot in Microsoft Teams to like. Microsoft is spending the resources to build out a full-function single platform that will help your team be much more effective – especially in a virtual world.

VIDEO EDITING WITH MICROSOFT WINDOWS 10

Video continues to be an essential tool to communicate with internal staff, carrier partners, clients and prospects. Yet, many people continue to be intimidated by the process of creating, editing, and publishing a video.

If you have Windows 10, you already have this video editor built in. It's an easy way to create short videos quickly. The program includes a selection of background music and premade title templates. I decided to create a short video to show you how to use it.

Video Editing with Microsoft Windows 10

While there are quite a few free video editors for Windows, most have a reasonably steep learning curve, and some require a pretty robust computer.

The good news is that even though Microsoft no longer includes their ancient Movie Maker with Windows, they do include an easy-to-use video creator. It is hidden, and unless you know where to look for it, you'll likely never find it.

But if you have Windows 10 on your computer, Microsoft's video editor is pre-installed and ready to use.

[Click here for a video from Steve Anderson to learn how to use Microsoft's video editor.](#)





HOW TO REDUCE CELL PHONE SPAM TEXTS

According to the Federal Trade Commission, “It’s illegal to send unsolicited commercial messages to wireless devices, including cell phones and pagers, unless the sender gets your permission first.” The same goes for text messages sent from an auto-dialer. This applies to your organization also, so be sure you comply with FTC guidelines.

What Not to Do with Spam Texts

Here are two words you should never use for text spam. Have you ever replied to a text message with STOP or UNSUBSCRIBE? For a legitimate business, those words will tell them you want to stop receiving the texts.

If it is an unmistakable spam message, never respond with those words. Spammers are hitting up thousands of people in search of working contact information. When you interact, you’re saying, “Yes, this phone number belongs to someone!” That’s great news for them. It lets them know you’re a real person they should target more often. You think you’re putting an end to the noise, but you’ll just make it worse.

Report the Spam Message

Whether you use Verizon, Sprint, T-Mobile, or AT&T, you can easily report the message as spam. All of the major carriers use a central database to identify spam senders. You forward your spam message to 7726, and it will be added.

Here’s how:

iPhone

- Find the spam message. Press down on it until a new menu pops up.
- Press More in the lower right. Then, tap on the arrow icon.
- Now you’ll see a forwarded message. Tap on the “to” field. Then, enter 7726 and send the message.

Android

- Hold down on the spam message.
- Hit the forward arrow.
- Send the message to 7726.

By forwarding these messages, you’re helping carriers recognize that number as malicious. And, eventually, they might be able to block that number from sending further messages. If you want to go above and beyond the call of duty, you could contact the FTC and file a formal complaint. While this requires more time and effort, it’s an excellent way to fight against spammers.

PROTECT YOUR AGENCY FROM HACKERS

Hackers are targeting insurance agencies to obtain passwords to access client information.

It appears that:

- Hackers have been systematically tracking and collecting the email addresses of insurance agency employees.
- They are now targeting the passwords used by insurance agency employees, and data shows that in some cases, passwords can be acquired.
- When successful, hackers can access the quote applications.
- Phishing emails are sent to consumers using false company identity, email address, and insurance company logos to collect additional information.

Make sure your staff is aware of possible indicators of an intrusion:

- Avoid password reset requests that you did not initiate.
- Unusual online quote activity during non-office work hours (9 pm – 4 am, for example).
- Hundreds of quotes attributable to a single employee ID in one day.
- Continue to be careful about emails that have links or attachments from unknown sources.

Steps you can take to make hacking your systems more difficult:

- Your agency should be using a password management program for every computer in the office (or at home) so every employee can have a unique, complex non-repeatable password for every site.
- Inform employees of the potential for suspicious emails. Make sure before anyone clicks on a link in an email that they understand where that link is taking them. In Outlook, you can do this by hovering your mouse over the link. A small pop-up will show the actual link address. If suspicious, delete it. If you think it is legitimate, type the address in a browser tab. Don't click the email link.
- Have a short employee meeting to emphasize the importance of protecting client information.



Additional Resources

- [Can You Spot When You're Being Phished?](#)
- [If You Are a Victim of a Cybercrime – File this Report Immediately](#)
- [The Importance of Strong Passwords](#)
- [Why Your Office Needs a Password Management Solution](#)

TEST YOUR WEBSITE WITH GOOGLE

In 2015, Google expanded their use of mobile-friendliness as a “ranking signal” to determine what websites to display on the search engine results page. In addition to mobile-friendliness, how fast your site loads on a mobile device or desktop has been a significant “ranking signal” for quite a while. Do you know how fast your website loads on a mobile device or a laptop, or desktop?

Fortunately, Google provides a testing service (Test My Site) that will rank your website in three areas:

- Mobile Friendliness
- Mobile Loading Speed
- Desktop Loading Speed

Your site receives a grade from 0 to 100 based on each of the above three criteria.

Using Google’s Test My Site

Your website is key to maximizing your Internet presence. We often treat our sites as a project, and once completed, don’t think about it again. That is a mistake.

According to Google:

- People are five times more likely to leave a mobile site that isn’t mobile-friendly.
- Nearly half of all visitors will leave the pages’ mobile site if it doesn’t load within three seconds.

Fortunately, the test results provide some concrete steps you can take to improve your website in each of the three areas tested. You can choose to have a report email to you or view the information on your screen once the test is completed.

While some of the suggestions on what to fix are a bit technical, whoever created or managed and maintained your website should be able to take action to correct any problems identified.

There is no question that many (most?) people begin their search for insurance information online. If your agency is not visible to that online prospect, then you’ve lost the chance and don’t even know it.

[Click here to go directly to Google’s Test My Site.](#)



All the agency tech guidance you need... in one place.

The number of ways you can leverage tech to increase profits and serve customers is nearly unlimited. But time, know-how, and fear of risk are getting in the way.

Catalyit solves it for you.



With the right tech, agencies will thrive. And that's exactly what we're going to help you do.



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