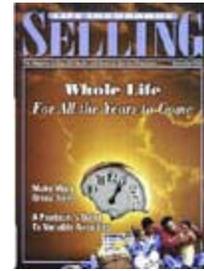


# The Automated Agent



By Gary B. Indianer

*Get More Selling Time  
By Getting Organized*



**YOU'VE JUST** closed another big sale? Congratulations! As we discussed in last month's column, you are now taking your business to the road. You're heading back to the office to complete your paperwork, enter the information into the client's file or database, fill out any additional paperwork required by your broker/dealer, send the appropriate forms to all the right places and make sure all the follow-up is done. Most of the work involved with selling is done after the sale and can take more time to complete than the actual preparation for and sale itself.

Keeping up with all the responsibilities and details after the sale can be a formidable challenge, competing with prospecting and closing business for the agent's time. I expect that in the near future it will be possible to meet with prospects and clients over the Internet, discuss and present the best products for their needs via video conferencing, have them legally approve contracts and have all the administrative work done automatically. Unfortunately, technology has not advanced to that point today, so we will take a look at some tips and tools that will help the agent streamline the sales process in the meantime.

By staying organized, the agent will maximize the time he or she has available to bring in business and serve clients. The agent should keep all of his information together in one place, sorted so that he quickly can find what he needs. Whether the agent uses physical file cabinets or computer directories, thoughtful organization will ensure that the data is easy to find and that everyone with whom he works is using the same information. The agent probably has a computer or two in the office, and I hope he has them networked. Dedicating one computer or a network server to storing all of the agent's information is a wise idea. Programs can always be re-installed, but the data that the agent places there cannot. Making a nightly backup of data will ensure that the agent can recover quickly from a problem when it arises. There are several inexpensive programs and products that will do this automatically

Just like having client records in a file cabinet, the agent should keep all of his data files in one place. There are several reasons for this:

- **Easy data location:** Spending time looking for that last client-specific revision of a letter the agent wrote is not productive to the sales process, or any process for that matter.
- **Security:** Placing data on one computer will allow the agent to set passwords and permissions for access to the various directories he uses. The level of security the agent achieves will depend wholly on the operating system he uses on the server. The agent should do some research before he considers his data safe from prying eyes.
- **Virus protection:** The agent should have virus protection software and update the virus signature files at least monthly. This will help prevent potential problems from a virus entering the system and destroying important data.

- Firewall security: If the agent is using a server connected to the Internet, I highly recommend that he install firewall software to make it more difficult for hackers to get into the system. This level of protection is not typically provided in anti-virus products.

So now the reader may be asking himself: "Great, but how will this help me sell more products?" The answer is that by streamlining office procedures and workflow, organizing important data and making it readily available, the agent will be able to spend less time processing paperwork, simplify follow-up and spend more time selling.

Here are some suggestions that enable everyone with whom the agent works to be on the same page. One of the first items to address is scheduling. If the agent uses the traditional method of scheduling clients in an appointment book, he can get a big organizational boost with an electronic organizer that synchronizes with software on his computer. (I discussed the Palm Pilot and other electronic organizers in my last column.) Sharing a scrawled note on a piece of paper is inefficient, and searching through a paper planner or a bunch of little notes for the date on which the agent scheduled an appointment is even worse.

Moving to a computer-based scheduling system simplifies this basic task. It is particularly helpful in an office environment where an appointment coordinator and several people are working together. Once implemented, it is easy to know everyone's schedule, schedule meetings and find information with the click of a mouse.

The agent also will benefit from organizing his interoffice communications and contact information. If the agent's office still uses the traditional message pad, the office at least can use memos with duplicate copies to keep a record of telephone calls.

This method still allows for lost pieces of paper, clutter, and offers lots of room for improvement. Finding an important telephone number quickly can be difficult when the agent is rummaging frantically through memos, notes, a Rolodex, or a paper-based personal organizer. Several electronic organizers, interoffice message systems and programs can help the agent simplify and organize his office.

How does the agent stay on top of the daily items he needs to accomplish? Speaking from personal experience, the agent still may be stacking file folders and hand-written notes on his desk, working his way through them as time permits. This method ultimately will result in a hurried search for misplaced files and overlooked tasks that may have the agent muttering choice words and smacking his forehead (or worse!). Using an electronic task list and organizing software will cut down on the agent's anxiety by keeping all his information organized in one place. As the agent completes each task, he can mark it as completed and move on to the next. The convenience of keeping the physical files and data where they belong (in the filing cabinet and in virtual folders) will ensure that the agent always knows where they are. The agent should check with his broker/dealer or insurance company regarding compliance issues that may be involved in file and record keeping.

Whether the agent works by himself or with others, there are software options that will help him handle each of these tasks with ease. The most popular organizer is Microsoft Outlook (not Outlook Express, but the full version of Outlook that comes with the Microsoft Office suite). In Outlook there are a scheduling calendar, task list, contact list and e-mail. Outlook can share all of this information with others through e-mail, without the expense of purchasing Microsoft Exchange Server. Imagine enabling the agent, the agent's assistant or his coworkers to connect to the Internet to retrieve messages, look up

or schedule appointments, and make sure that important items are completed from anywhere in the world. So much for calling in sick!

These magical feats can be accomplished by setting up what Microsoft calls "Net Folders:' These folders will send any changes via e-mail to the people on the agent's subscription list, More information regarding how to setup this option in Outlook is available in the Microsoft Knowledge Base at <http://search.support.microsoft.com/kb/c.asp>.

OK, the agent may say, Outlook is great, but Microsoft Office comes with a hefty price tag, and the agent is happy with another suite that costs a lot less. (Other inexpensive suites include Lotus, Corel, and MS Works.) Some of the best software can be found for free.

Staroffice is one such program that the agent can download off the Internet. Much like Microsoft office, this program is offered by Sun Microsystems and has everything the agent needs: a word processor, spreadsheet, database, address book, calendar, e-mail and task list. Staroffice enables the agent to organize and share information and also has the benefit of being available for a wide variety of operating systems including Windows, Linux and later this year the Apple OS. The agent should schedule this download overnight; it is almost 80mb and will take a long time on all but the fastest connections. At this time a program that is used for information sharing is not included with the download. The Schedule Server required for this is included on the CD. If the agent decides to share his calendar and tasks with others, or doesn't want to deal with the huge download, he will need to spring \$39.95 for the CD available directly from Sun Microsystems. The Staroffice suite is available for download at [www.Sun.com](http://www.Sun.com)

Pegasus E-mail is a great interoffice and Internet e-mail program that is also available for free. If the agent is not I very computer literate, this is a simple program to set up over a network that enables him to send telephone messages or e-mail to others within his organization. Versions are available for both 32-bit Windows (Windows 95, 98, NT4 and 2000) and 16-bit Windows (any version of Windows 3.1 or later). Pegasus Mail can act as a complete internal mail system on its own without needing further servers or components: it can send and receive Internet mail on its own using standard protocols (SMTP, IMAP and POP3). By adding the Mercury Mail Transport Server (also free), the agent can provide fully integrated centralized Internet e-mail services and mailing list management for Pegasus Mail users. For more information and a free download visit [www.pegasus.usa.com](http://www.pegasus.usa.com).

Spending time on the Internet to research product information should be a part of the agent's routine. Everything from specific product information to printable prospectuses and forms are now available online. Spending time clicking between sites can waste time, however, and require the agent to log into a Web site over and over again. An easy solution to this is another free software product called Tabsurf. Tabsurf will enable the agent to enter up to 30 different Web sites in one location and "tab" through them with ease. This will enable the agent to access a Web site, click on another tab to look at something else, and then click back on the other site without losing his place. Tabsurf is available at [www.tabsurf.com](http://www.tabsurf.com).

While these are only a few of the available software packages that you can use, they are exceptionally well designed and can greatly aid you in organizing your insurance career and daily routine. I would encourage you to at least try them, and find the ones that work best for you. By doing so, you will be able to rid yourself of that never-ending mound of paperwork on your desk and the handwritten notes pasted all over your monitor. Now that you're organized, you can spend more time selling.

