

The computer is not going to go away; we live with it every day and it is virtually impossible to imagine life without the computer, in one form or another. Everything from buying gasoline to purchasing insurance is controlled by it. The Computer runs on Software, the set of instructions that tells the circuits what to do. In an Insurance office, these instructions tell the computer to store, manipulate and output data in a myriad of forms and ways.

The big Insurance Agencies have tens of thousands of dollars invested in their computer systems. Thousands of people hours (both man hours and woman hours, to be politically correct) have been invested in the data contained in its memory.

Yet many insurance agency professionals are unaware, unconcerned and oblivious to "Other" software in the world. These programs fill a gap, simplify the work load, and improve the quality of office life. The presentation outlines some essential software available without annual contracts or monthly service fees.

#### **The Big Five**

**Database.** An off the shelf database program can manage any size agency. The Data, kept in a neat, orderly fashion by the computer. Separate databases for clients, marketing, prospects and cancelled clients can be created. From these separate databases, Mailing labels, expiration lists and producer commission statements can be manipulated

**Spreadsheet.** Where a Database moves data around with ease, Spreadsheets crunch numbers with abandon. Creating templates for billing, Inland Marine Schedules, Personal Articles Floaters and bank deposits save the Agency Principal countless hours with an adding machine and pencil.

**Word Processor.** Words are the agent's stock in trade, and an effective sales presentation helps close the sale. An persuasive promotional brochure gets the agent's foot in the prospective client's door. Status forms and post-it-notes help ease the flow of work throughout the office, and facilitate communication with both the home office and the client.

**Checkbook.** Most, if not all, insurance agents in the business hope to make money at it. Several accounting systems are out there to let the Agent know if he did. It is not rocket science to reconcile a bank statement, or close the company's books at year's end. Once done, a few keystrokes can convert the data for the CPA to do the tax returns.

**e-Fax.** Many insurance companies seem to run on fax machines. For E & O protection, as well as ease in finding faxes, using the power of your computer as a fax machine is indispensable.

#### **The Other Four**

**Acord forms.** New business applications, Old business change forms, Cancellation requests, the list goes on and on. Separating the form generator from the Agency Manager can simplify your life.

**Rating Software.** In light of the internet, a serious consideration should be given to the necessity of having a stand alone rating system. Weighing the costs and benefits of the system clarifies the issue.

**Digital Camera** Not so many years ago, when digital cameras cost thousands of dollars, Insurance Agencies persisted in using Polaroid pictures (at \$1.00 each). Now even cell phones can provide pictures for the insurance company, and even re-supply them if they are lost.

**Agent's Utilities.** A blend of several basic programs useful in the small office, the most indispensable one is the Call Log program. It is used to track the disposition of incoming calls, and provide a ready record of their substance. This can resolve several E and O issues, as to what was said, when, and by whom.

**Every agent should be able to glean something from this program.**

