



About this article: *Clients are increasingly texting their agents and preferring to receive texts from their agents, creating the challenge as to how agencies manage this form of communication. In this article, the author discusses the challenges agencies face with texting, how agents can send texts to their email to document the conversation and how agents can use their email to send texts to their clients who prefer this method of communication. We are hopeful that more efficient ways to attach texts to agency management systems and to send texts from these systems will be developed in the future.*

The Reality of Texting For Insurance Agencies

by Pat Alexander

During every meeting I have attended in the last few months, there have been questions and discussions on “should an agency allow texting by its clients and staff and if so, how do we control Errors & Omissions and documentation in our agency management system?” Empowered clients are going to communicate with agents in the manner most convenient to them, so the real issue becomes how is the agency going to manage texting if the client prefers to use it? In this article, I discuss several concerns agencies have with texting, current “best practices” for managing these communications, and the technology options for managing texts and importing them into your systems as I understand them. There may be other options and not everyone uses Microsoft Outlook. Your technology professional should be able to assist you with the details.

Agency Concerns

1. If clients are texting staff members on their personal phone, a number of issues come to my mind:
 - a. What if your staff member is on vacation where their phone is not functioning or they are just too busy to take care of the issue?
 - b. What if your staff member is ill and not able to pay attention to incoming messages on a real-time basis?
 - c. What if the individual is actually no longer a staff member?
 - d. What if the individual says they will take care of the request and does, but doesn't document in the system and something is not correct?

I have heard more than one agency principal flatly state that they weren't going to allow any texting. Others don't see any way to stop people from texting but don't know what to do with it and how to set parameters.

A number of people commented that it was seamless to attach an email, voicemail or other documentation in their agency management system, but not so texts. Since it is difficult to manage the capture of the text information, they want to ban receiving texts. We need to remember that capturing email information in an agency management system was not always

easy. Once upon a time we copied the emails and pasted them into an activity or note since we couldn't attach anything to our agency management systems.

Through communication with the various agency management vendors from their user groups, the vendors enhanced their systems to handle email attachments. From this grew the ability to easily attach various other attachments and we hope vendors will create streamlined workflows for capturing texts as well, possibly as a part of their mobile apps. The initial attachment functions were "clunky", but as time and technology have progressed, this function has become more streamlined.

In today's world, texting is a reality. It is not only your young clients that are engaging in this act. Texting eliminates telephone tag, and results in an almost instant response. This is what many of us are programmed to want.

Current "Best Practices"

I recommend you consider taking the following approach with regard to texting:

1. Do you want to be relevant to your client base? If so, then you must embrace this technology.
2. Set standards and best practices. These really are no different than handling face-to-face conversations, phone calls, emails, etc. Your standard should be that all conversations with the client or with others about the client's account are to be documented in the agency management system or the system which you are using to collect client data.
3. Be pro-active and determine how to best receive texts at the agency level and educate your staff and clients.
4. If your client and someone in your agency are friends, inevitably there will be a text on a person phone. Define, train and implement the process to get this moved to an agency level as quickly as possible.

I don't see that there is any more of an errors & omissions exposure in receiving and responding to texts than there are in phone calls, emails or face-to-face conversations. The biggest issue I believe agencies have at this time is how to make this format work for them as seamlessly as possible.

Forwarding Texts to Email

Here are some thoughts I have on this process that I have picked up from users who have already addressed this issue:

1. As soon as the initial text is received on a personal phone, forward it to your business email address. Text a response back to the client from your business Outlook account. The client's text response will come back into the email which will let you accumulate the stream of the conversation which can then be attached to the agency management system.
2. Some phones will allow you to capture an entire text conversation. In this case it could be acceptable that the conversation continue on that phone and then be captured and sent to the business email address for attachment into the agency management system. This would be the best approach when the conversation is just a question and answer session.

3. It is important for everyone in the agency to learn how their specific phone works for text forwarding:
 - a. iPhone – <http://iphonefaq.org/archives/97335> ; Another approach is to take a picture of your iPhone screen when the text is showing, by pressing the on/off button on the top of the phone simultaneously with the application change button on the bottom front of the phone. This approach creates an image of the entire text message and the picture can then be emailed to your Outlook account.
 - b. Android Phones - Each manufacturer handles this in a different way and I find even some differences within a manufacturer between their phones. It is best to check the operating information for your specific phone for this function.

Sending Texts from Email

Microsoft Outlook can be used as a tool to manage text messaging with your client. There are several steps to setting up and implementing the use of Microsoft Outlook. However, like anything else that you do, if you invest the time to research, implement and train a process, the rewards will be great.

The best place to start the research is on the web at Ste Up text messaging (SMS) in Outlook. http://office.microsoft.com/en-us/outlook-help/send-and-receive-text-messages-sms-HA101823438.aspx#_Toc261416088

Microsoft has done a really good job here of explaining the options available for using Outlook and providing lots of screen shots.

Implementing an Agency Text Address

I also recommend that the agency implement a way to receive text messages directly. I understand from my tech friends that many VoiP phone systems can have a number set up for receipt of text messages. I am also advised that this works differently with every system and that you will need to work with your phone system provider to get this set up and implemented. Once set up, someone in your agency will need to monitor this number during business hours so that the expected immediate response can be managed.

If your agency does not have a VoiP system, another option available for receiving texts at a number that you control is to set up a Google Voice number at <https://www.google.com/voice> . In the Settings section of your Google Voice account, you will find a place to show the email address for Text Forwarding.

When you receive these text messages, they should then be forwarded to the Outlook email address of the individual in your agency who will be handling this client. Once the number is set up, you should promote it to your clients, so that those who want to communicate in this manner can do so. When agency employees receive text messages on their phones, they should let that individual also know there is a number that is attended during business hours and would get attention even when the employee is not available.

Finally, some important points about texting to keep in mind:

1. If the client texted you, that is how they would like to communicate, so at least your initial response should be in a text.
2. If the client texted you, they expect an immediate response as that is what the common expectation is with texting.
3. Your employees should know the agency's procedures for documenting text messages in the agency's system, just as they would other communications from clients and business partners.

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