

all documents and images to the insurer via high-speed data lines will be widely available. "The technology is there now, but in our industry [adoption] is very slow," he says.

"If an agent is 'technology-willing,' [he or she] can automate a lot more tasks," says Ann Purr, second vice president, information management, for Atlanta-based LOMA. "They can even ask insurance companies for help in doing so."

Purr asserts, however, that "the customer has to be the key and technology has to be the enabling factor." Technology, she explains, allows the agent to provide service "the way the customer wants it," but it also allows insurers to provide service to agents "the way they want it."

Purr points out that while many customers want to be able to fill out insurance applications online, others may not be comfortable with the technology channel. "[Filling out an application online] is fine for me," she notes, "but would my mother want to do it?"

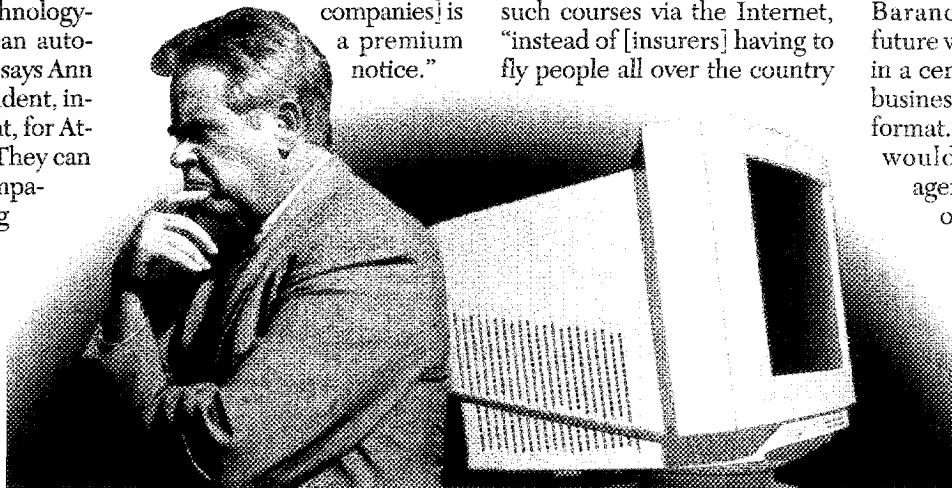
"No model will be right for everybody," she continues. "If everyone was willing to fill out electronic applications for insurance, it would be a whole lot easier."

According to Robert Baranoff, vice president, research, for Windsor, Conn.-based LIMRA, when it comes to client management, "a lot of agents probably aren't doing it as efficiently as they could be."

Client management software, such as GoldMine, enables agents to target groups, then do mailings or phone marketing campaigns, Baranoff says. "Agents are not as organized as they might be in their approach to sales."

Baranoff also notes that while computer technology makes it easier to keep in touch with policyholders who are connected to the Internet,

agents "don't do it enough." A newsletter sent via e-mail is "an effortless way to keep in touch with your customers," he says. "For too many people, all they see [from their insurance companies] is a premium notice."



Baranoff also says that insurance companies can take a more active role in using technology for lead generation for agents. One way to do this would be to work through an online aggregator like InsWeb.

In addition, insurers can do data mining for their captive agents, providing lists of people on the agents' own lists who might be good prospects for other products, Baranoff states.

He also suggests that insurers institute online "distance learning" programs for agents on productivity topics, such as advanced sales techniques. Agents could take such courses via the Internet, "instead of [insurers] having to fly people all over the country

to a location."

The experts agree, however, that "willingness" of agents to adopt new technologies will be the key to their effectiveness.

"We have an aging agency force out there that is less confident than their younger counterparts with computers and with technology in general," Baranoff says.

Cravitz says he has also seen "some resistance" to technology among agents. "Some agents are really into it; others are just

afraid," he notes. "They feel there's just too much learning curve or they're not interested."

Eventually, however, technology will shape the way agents do business, says Baranoff. He envisioned a future with "many more agents in a centralized location doing business in an interactive video format." Customers, he adds, would interact with their agents via their computers or their television sets.

In this future scenario, customers could contact their agents and see them on-screen, he continues. They could have a face-to-face conversation and documents could be printed out at either

location. "You can look the [agent] in the eye and see if they look honest. If you want to get rid of them, you just push a button," says Baranoff.

Such a scenario would mean "lower bricks-and-mortar costs for companies," who could house agents in fewer locations, Baranoff observes. "We will always have agents in the field, but this will cut down on house-to-house or house-to-office meetings. It will increase productivity." ■

zTrace Introduces 'LoJack For Laptops'

Laptop computers have been a major productivity enhancement for agents and other professionals who want or need to do work while they are away from the office.

The laptop's light weight and small size make it easy to carry almost anywhere, but the flip side of that argument is that those same factors also make it easy for someone to steal.

Now, a Boston-based company, zTrace, has announced a solution to that dilemma—zTraceT, a software security solution for laptops.

"We are the virtual LoJack for laptops," states Alexander Kesler, president of zTrace. "Without us,

you have a 2% chance of ever having your [stolen] computer or data returned."

According to a news release from zTrace, zTraceT can identify the location of a stolen computer via the Internet. "If your laptop or PC is stolen, as soon as the theft is reported to zTrace, the alert is activated. The first time your laptop's 'new owner' tries to access the Web, the SOS function will report the location of the computer to the zTrace command center," the company explains. At that point, law enforcement authorities are notified and can make a recovery.

"We have law enforcement staff

working with zTrace. We actually make the recovery for you," Kesler claims. The software is hidden on the computer's hard drive, so the display shows no files, directories or icons and there are no sounds associated with zTrace, the release notes. Unauthorized users cannot detect that the computer is being protected and/or traced.

In addition, the company says, a new feature to be released early this year will allow zTraceT users to protect data by automatically backing up their files onto a secure server elsewhere.

Further information is available at www.zTrace.com. ■