



Aligning Agency Web Sites and Ecommerce Strategies

Mission Statement	Help clients manage risk.	Help clients understand insurance needs and provide affordable options.	Provide affordable, solid insurance protection.	<div style="border: 1px solid black; background-color: yellow; padding: 5px; text-align: center;"> If this describes your agency </div> 
Management Philosophy	Focus on large accounts only; may choose to do only commercial or high end personal lines. Larger budget for employee development and compensation.	Prefer larger accounts, both personal and commercial but do not exclude smaller accounts. Employees have to balance between transactions and consultation.	Target high volume, high premium or fee policies. Employees geared to transactions.	
Operating Style	High touch, small number of accounts per employee.	Mix of high touch and low touch. Attempt to maximize accounts per employee	Low touch – most contact confined to quote, billing, reinstatement, etc. Maximize policy to employee ratio	
Ecommerce Strategy and Web Site	Provide some self service and resources (content) for clients on line. Use web site as ‘intranet’ for individual accounts.	Resource rich web site. Focus is on supplementing and building relationships and maximizing referrals	Focus on current buyers, high volume lead generation. Web site primarily to capture quotes	<div style="border: 1px solid black; background-color: yellow; padding: 5px; text-align: center;"> Then this makes sense </div> 
Standards and Process	Market placement and renewal reviews are standardized, managed and controlled.	Processes are customer focused, highly automated and email is well utilized.	Limited number of standards and process controls.	