

Allstate Insurance

Growing Commercial Business with an Intuitive Agent User Experience

Case Study Overview: Tapping the Potential of 10,000 Agents

- ▶ 100% of untrained users were able to complete a quote within 16 minutes.
- ▶ 60% increase in commercial business quotes since roll-out of the pilot.
- ▶ 95% of the submitted quotes aligned to the commercial products available.

Allstate's Challenge: Commercial Lines

Allstate Business Insurance (ABI) is Allstate's commercial lines division. Their focus to date has been on small business operations that average \$1,000 in premium per policy. They target 36 industry segments (150 SIC codes), which represent a market size of \$10B. Commercial auto is currently their biggest line, while BOP is their profile growth line.

Allstate works with approximately ten thousand agencies countrywide, reaching thirty thousand licensed sales producers, but only 20% of them were quoting commercial lines at least once a month and only 2% quoting weekly. Allstate's goal – to significantly increase market share in commercial business – was obstructed by a distribution channel that they could not activate.

What Allstate needed was to find a way to activate the agent network and increase the number of agents quoting commercial business that matched Allstate's appetite. Based on agent feedback, Allstate identified their existing policy platform as one of the major hurdles preventing agents from quoting commercial business. The existing solution from Insurity, Connexus, was a powerful system capable of writing all lines and coverages but overwhelmed users with choices and options to enter the business. The solution did not consider that the majority of the risks that Allstate wanted to write were simpler risks that could be best serviced through a directed workflow addressing the specific risks that were desired. Significant investments had been made over the previous four years in the attempt to improve usability and intuitive flow, but they did not have the desired results of increased agent usage. Quotes were up, but complaints were still coming in from agents using the system. Allstate concluded that they could gain new perspective on the issue by collaborating with agents to design a new portal.

Allstate kicked off their Commercial Agent project in May 2014, with a mission to change their approach to agent engagement and improve the user experience associated with the sales process. The objectives were twofold: to improve both the

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Project Timeline

- May 2014: project kick-off
- February 2015: initial roll-out of commercial auto to agent advisors
- April 2015: rolled out to licensed agents in Arizona and Tennessee; BOP added
- July 2015: nationwide roll-out

user experience and to make the system intuitive enough for the most infrequent users to be able to use the system without training. They decided to completely redesign the user experience to facilitate rapid and accurate quoting. This would prove to be key to the project's ultimate success. Allstate also decided to limit the new system to specific products in specific growth lines and reduce complexity: BOP, commercial auto, and inland marine. To further simplify the user experience, "guardrails" would be designed based on the most common product coverages that they wanted to write as well as significant use of defaults and simplified risk classification.

An Ambitious System Goal: 100% Accuracy

Allstate's top-level vision for Commercial Agent, which was critical to the project's success, was very ambitious. From the beginning, the system goal was that a user with absolutely no training would be able to successfully generate a quote that would be 100% accurate. The system needed to "train" the user on the fly through the user experience and intuitive workflow. With that in mind, Allstate turned to invaluable resources: its agents and its software partner Insurity.

The Innovative Approach: Collaboration

There were two levels of collaboration invoked within this project. First was Allstate's decision to engage their agent network. Approximately 35 agents from Allstate's National Advisory Board (NAB) and other advisory groups were tapped to participate. Allstate and Insurity met with the agent group weekly via WebEx, where the project team presented proposed changes to the system flow and UI. Allstate used real-time voting creatively to obtain the agents' feedback. Not only were agents polled on the improvements being presented, 70% of the agents had to vote before the meeting could proceed. The proposed fix was adopted only if 90% or more were in favor. The advisory group also planted the "early seeds" of support for the new solution in their role as influential members of the agent community.

The second was the collaborative and iterative development approach Allstate took with Insurity. Joint teams were brought together at the beginning of the engagement to work through user experience options for the agents to consider. This development style was a shift for both companies, as previous development efforts were more waterfall-based, with requirements being handed off, developed, and then returned for testing. The teams combined the best business analysts and technical resources from both companies in addition to Allstate's user experience expert. Stepping away from their current perspective to create a new paradigm for the agent experience was fundamental to the project team's success.

Keeping It Simple: Intuitive Workflow and Guardrails

One of the big issues with the Connexus workflows was that field and screen order was very open, allowing experienced users to determine their own navigation through

Agent feedback led Allstate to prioritize usability in the Commercial Agent project, and so agent involvement was built into the project from the start. That participation so shaped the end product that Allstate adopted "Designed by agents, for agents" as the tagline for the new system.

the system but sometimes confusing less experienced users. Insurity and Allstate changed the flow of the application to match agents' thought processes when submitting a quote. Commercial Agent would use separate screens to ask the most fundamental questions that an agent needed to answer: What business is being written? Who is the customer? What specific coverage is necessary?

The idea was to reduce the number of fields that an agent needed to populate to under 30. That meant that the several hundred data points needed to write a policy had to come from other sources, be derived, or defaulted. Third-party data, from sources such as LexisNexis, MVR, VIN, Dun & Bradstreet, and MSB (now part of CoreLogic), along with additional logic, could provide many of those data points, including data that would be difficult for agents to obtain (for example, vehicle weight could easily be derived from VIN).

The other means of reducing agent data entry was to set up guardrails that limited the options available for products that could be quoted through Commercial Agent. For instance, 95% of Allstate's commercial auto policies are for a very small number of vehicles – sometimes just one – instead of a fleet. Even if the user had the option to add an infinite number of vehicles, it would be used very rarely. Commercial auto quotes from Commercial Agent, then, were capped at four vehicles. BOP quotes were limited to one location. This allowed the system to be designed around this simplified set of scenarios, resulting in a more streamlined and intuitive flow.

The Outcome: Exceptional Results

Agents also played a critical role near the end of the Commercial Agent project, when Allstate created a usability lab to conclude its extensive testing. Half of the 30 agents selected for the lab were experienced Connexus users who wrote a significant amount of commercial business. The other half had never used Connexus and had never quoted commercial business before. Allstate evaluated the user experience for both groups through both quantitative and qualitative measures: the record of user clicks and completion time was combined with users' responses to questions like "How confident are you in the accuracy of the quote that you generated?"

When the results from the usability lab were ready, it was clear that Commercial Agent had passed the project usability testing with flying colors. On average, the users with no experience in either Connexus or commercial insurance could generate an accurate quote in 16 minutes – *without any training*. One agent without commercial lines experience commented, "This is way, way better than Connexus. Like 5,000 times better!"

The solution was initially rolled out to 32 agents from the advisory group in February 2015, supporting commercial auto only. In April, BOP was added and the solution was rolled out to agents in Arizona and Tennessee. For those agents using the system, quote activity jumped 60% in the first three weeks.

When users tried to write business outside the guardrails, they received a message that directed users to the Allstate call center. As anticipated, call volume increased for a short time after roll-out. Before Commercial Agent was rolled out, most calls had been questions about how to use the Connexus system's many functions. After roll-

"We use anywhere from 800 to 1,000 data elements to write a commercial auto policy. To simplify the quoting experience, we brought that down to around 25, greatly reducing the amount of data that the agent has to enter."

*Wes Sprinkle
Chief Operating
Officer,
Allstate Business
Insurance*

out, the call center was fielding calls from agents asking about the products rather than the system. More agents without commercial lines experience were now quoting commercial business, exactly the results that Allstate wanted.

The results were clear: not only were agents generating more quotes using Commercial Agent, many of those quotes were coming from agents who were not familiar with commercial business. Initial agent response to the new solution has been overwhelmingly positive. Allstate proved, in this innovative project, that a user experience “designed by agents, for agents” paid huge dividends from the start.

SMA Insights

Allstate’s Commercial Agent project succeeded because of four critical elements that together created the transformation.

- **Focus on the goal and vision.** Agent ease-of-use was the guiding principle for each decision point throughout the project. Allstate found creative ways to obtain and incorporate the agent feedback necessary to reach that goal, and Insurity’s partnership approach and solution was consistently aligned to that end.
- **Build next generation partnerships.** Allstate and Insurity jointly partnered to establish clear and focused business and technology expectations to support the high quality delivery and intuitive software that met Allstate’s needs. In doing so, they created a new and different partnership that produced amazing results.
- **Create early champions.** The advisory group of agents was instrumental in several respects: they provided the input Allstate needed for the user experience redesign, but they also solidified early buy-in and acted as early champions of the solution. The positive buzz that they generated and shared is expected to promote acceptance of Commercial Agent at the nationwide roll-out.
- **Challenge the norm.** The creative approach taken by Allstate and Insurity challenged their traditional norms for software development. With a laser focus on transforming the user experience and creating collaborative development teams using new and iterative methods, this approach enabled them to start fresh. Freed from their past experiences, Allstate and Insurity were able to execute a transformative development effort that met with major success as measured by the quality of the deliverables and agent acceptance with increased quoting activity.

“We want agents to be able to spend their time and energy selling our products and servicing our customers, not learning new systems.”

*Matt King
Senior Manager,
Delivery &
Information
Management
Allstate Business
Insurance*



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This Case Study presents a synopsis of information provided by Allstate Insurance and Insurity in conjunction with SMA's observations, insights, and analysis. Insurity has purchased distribution rights for this SMA Case Study.

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