



SAS Insurance Technology: The Internet Has Never Been Friendlier to the Independent Agent

by Alan L. Gaudynski, APR
President, Alan L. Gaudynski & Associates Inc.
Brookfield, WI

The Internet has provided a large window for insurance companies to sell direct. Many insurance companies today are taking the agent out of the sales equation. There is a new company that puts the independent agent right back into the equation so that he or she can become paperless and sell hundreds of policies per month. (The top agent is currently selling 300 policies a month and accumulating more than \$20,000 in gross commissions.)



Following in the footsteps of their father Daniel, a well-known Janesville, Wisconsin, general agent for 33 years, Shawn and Shannon Kennedy are ahead of the curve in using technology and the Internet to make

access easier for agents and brokers throughout the country. Daniel Kennedy passed away in 2001 but his legacy lives on in his sons Shawn, 32 and Shannon, 29.

The Kennedy Group is still alive and well and thriving in Janesville, but a sister company, SAS Insurance Technology, was recently formed to provide agents and brokers everywhere with a platform and an individualized Internet site to sell multiple, in some cases, previously inaccessible products online directly to customers.

"When we tell inquiring agents that we can provide them an agency-specific website with A-rated products for only \$9.95 per month, they don't believe it," said Shawn Kennedy.

Believe it. In the past few months more than 60 agents have signed on and over 100 are expected to be on board in the next month or two. They also get dozens of hits everyday on their prototype website, www.youragentwebsite.com.

According to Shannon Kennedy, "The features we provide are numerous and painless. Youragentwebsite.com eliminates much of the paperwork. Unlike other websites that only provide quotes and no application form, agents now can get confirmed coverage for their clients while they are eating dinner, golfing or sleeping,

24/7. We recently watched someone apply for \$1 million in term life. The whole transaction was completed in 20 minutes with coverage based on the veracity of the information provided."

(Shawn and Shannon's cell phones are programmed to beep when an application is accepted and approved. Their phones beeped six times during the interview.)

The online products currently available are:

- Term life
- Individual major medical
- Short-term medical
- Student medical
- Individual dental
- International major medical
- International short-term medical
- Trip cancellation
- Disability (coming soon)

The brothers are also exploring making available group health, auto and homeowners policies.

Regina McDonald, a broker/agent/owner of CT-Insure in Southington, CT, uses SAS Insurance Technology through her website: www.CT-insure.com. "How can you say no to a system that improves efficiency, offers top commissions and reduces the application and acceptance process from one to three months to 20 minutes?" said McDonald.

"Family dynamics have changed. With more single parents, internet access to products provided by SAS Insurance Technology gives our families and clients an ability to do their financial and insurance planning on their terms and they have me to back them up with service," McDonald concluded.

Some of the carriers available through SAS are:

- American Life of New York
- Celtic
- Fortis
- HPA of Florida
- Lloyds of London – Multinational Underwriters
- Travelguard

Observers of breakthroughs in insurance technology think that ten years from now every agent will be required to do business this way. Pooling agents together in this manner helps generate top commissions. Agents receive commissions in a matter of days,

instead of weeks or months, and agents can check on the status of their commissions on a secure website.

"Our agent-partners can pick the name of their website or we can fold it into their current site," Shannon Kennedy said. "This technology tracks visitors to the individual sites and provides copies of all correspondence from the carriers to the client immediately to our partner agents," he said. "This lets agents do what they do best, educate and sell with a 95% closure rate."

Bradford G. Schommer, CLU, regional sales vice president for The Acacia Group in Brookfield, WI, said. "For the price of one lunch, a producer can now have access to good products previously unavailable. Shawn and Shannon's website service has it all. They've taken the aggravation out of the process and will reduce an agent's workload substantially. Where else can an agent make a sale while out having dinner with his or her family?"

Insurers and agents alike have a similar positive reaction to this innovative platform. They are impressed that they've taken their father's legacy as a highly reputable general agent and moved it up several notches to be on the ground floor of electronic selling. They are also impressed that they've invested their own money so that traditional agents can extend their business to new Web offerings for only pennies a day.

"They are fabulous people. I'm honored and gratified to be associated with them," said William Atkins, executive vice president of Multinational Underwriters, a Lloyds of London correspondent headquartered in Indianapolis. "They've taken an idea and turned it into commission revenue and share it with other agents who didn't have to invest in this technology," Atkins added.

Rusty Iodice of American Life of New York is impressed with SAS Insurance technology and its ability to fit easily with his company's platforms. "Many of our MGAs have recognized the need to offer Web services.

Shawn and Shannon have made it easy. We have faith they have the right system and, as far as we are concerned, they're getting it right," Iodice concluded.

The company also provides agents a guide on how to market on the Web. All of the transactions follow the highest privacy guidelines and are HIPAA-compliant. Agents not only have access to their private e-mail anywhere, but also receive an e-mail confirmation every time a policy is purchased.

"In addition to all of the features they provide, I'm amazed by their continuing contact with me," said Keith Cohrs with Park City Insurance in Merrill, WI. "They're very helpful and easy to work with. I would encourage anyone thinking of electronic marketing to work with them," he stated.

Fred Rank, regional sales director for Fortis, said, "They have a perfect match with our technology. The business we receive from them has been dramatic and astounding. They deserve accolades for being insurance technology pioneers," he concluded.

Shawn and Shannon Kennedy are so positive that their partner agents will make money and never sell the same way again that they offer a 110% money back guarantee. ■

Alan L. Gaudynski, APR, is a former health insurance executive who is president of Alan L. Gaudynski & Associates Inc., a Brookfield, WI, strategic business communications, public relations, market research and issues management consulting firm. He may be contacted at (262) 786-8525 or agaudynski@prwisconsin.com.

For more information about SAS Insurance Technology, visit www.youragent website.com or e-mail sas@sas-it.com.