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## P-C TRENDS

# There's an App for That

*Commercial lines mobile apps are a growing trend to add value for your clients*

**BY ANNEMARIE MCPHERSON**

**Personal lines insurance** clients have been enjoying the ease of mobile apps for years while commercial lines clients have largely been left out of the loop—but not for much longer.

“It seems that business customers are certainly underserved in the insurance mobile apps space, but they could realize just as many benefits, maybe even more, as personal insurance customers,” says Sarah Dignardi, senior mobility manager at Selective Insurance.

“Commercial insurance is inherently more complex, which usually means it’s more expensive to build and maintain a mobile app and automated self-service solutions that support that.”

As a result, few carriers have provided commercial lines mobile apps. Selective is one that does, with the MySelective mobile app that was developed eight years ago just as mobile demand was emerging. Since then, Dignardi has seen the impressive benefits and potential for growth.

One big advantage to commercial customers is, “the power of choice,” Dignardi says. “The mobile app leverages mobile functionality to reduce some friction points that customers may

experience on a PC, such as using a GPS to find a local body shop or using the phone's camera to take pictures of damage in the event of a claim.”

Small businesses that are constantly on the go, such as caterers, photographers and contractors, “tend to be quickest at adopting mobile technologies because managing their account from the mobile app fits into their business model pretty well,” she adds.

The trend of mobile apps for commercial lines was already beginning to take hold, but Dignardi believes the coronavirus pandemic will solidify the innovation. With inperson interaction limited due to safety, “mobile apps that provide instantaneous account and policy information to customers will build upon the agent-carrier service model,” she says. “We certainly witnessed the increase in usage of our mobile app over the course of the last year, which makes perfect sense because customers needed it during the various lockdowns that were happening across the country at that time.”

Throughout 2020, usage increased, Dignardi notes. In October 2020, requests for commercial lines policy documents, such as certificates of insurance, were up 73% year-over-year on the MySelective app.

“Some of the customers who may have been change-averse or resistant to self-service or a mobile app were forced to adapt because they didn't have any other choice,” she says. “I think a lot of them will see how convenient it is and continue to use the app over time.”

The trend leads to advantages for independent agents as well. “One of the biggest ones is retention,” Dignardi says. “If there were a magic switch that would increase customer retention, mobile apps are that switch. We've done a lot of research and analysis, and we know that self-service relates to higher retention.”

“Another benefit to agents is helping to attract new business,” she continues. “The pandemic has introduced substantial unforeseen challenges to a lot of business owners. Many of them want to remove a challenge and see mobile access as a huge help.”

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