

The
Essential
Tech
Toolkit

for Insurance Agents & Small Business Owners

by Duke Revard



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INTRO

Intro

Insurance Agents and Small Business Owners are busy. We are all overworked, understaffed, and under-resourced. Technology can help. The business landscape is changing rapidly and emerging softwares are leveling the playing field. You simply have to know; 1) What's out there and 2) How to use each software in your context. In the Essential Tech Toolkit* I hope to save your time in new tech discover. I also have attempted to provide you with quickly explanations to help get your mind around the value added with each software. This list is dynamic and will continue to grow and change as new solutions emerge. These are the software applications that I currently use to maximize my effectiveness. Feel free to share with me other tools that you use or would like to see added to the next edition of this e-book.

*Please note that all of the software tools are for Windows PC or the iPhone/iPad as those are the primary computers I use.

PRODUCTIVITY

Evernote. Evernote is a suite type of software service, designed for note-taking and archiving. A "note" can be a piece of formatted text, a full webpage or webpage excerpt, a photograph, a recipe, template, voice memo, or a handwritten "ink" note. Notes can also have file attachments. Thanks to its cross-platform support, (desktop apps, web apps, mobile apps) you really can offload all of your reference materials, ideas, to do tasks, or other digital items to Evernote and never worry about where you've collected all those random bits of information. It's one container to store them all. Evernote's search is good enough that you can retrieve all those docs quickly, but it also has great notebook and tagging organization (more on that in a bit) that really make it stand out.

Compatibility: iPhone&Android

Cost: Free / Premium \$5mo Business \$10mo

Benefit to Agents & Owners:

- Digital filing cabinet backed up to a cloud; never lose your notes.
- Use for clients, can have client specific files
- Pull documents and information straight from the web into Evernote



Dropbox. Dropbox allows you to effortlessly save and organize files, accessible from any device. It is among the simplest cloud-based organizational tools, whose file syncing capability makes it so valuable. Upon saving a file to Dropbox, updates are mirrored to your other devices and computers. This means that you could write a report from your desktop, save it to Dropbox, and then have immediate access from your cell phone. File sharing is another huge benefit to Dropbox users. Similar to file syncing, file sharing mirrors folders on other people's computers. It is useful for collaboration with co-workers where multiple users need to make changes to files.

Compatibility: iOS, Android, Tablet, Browser

Cost: Free (2GB of space) / Pay monthly or yearly for more space

Benefit to Agents & Owners:

- Effortless file synchronization across all platforms
- Easy access to organized folders and documents
- Allows you to "back up" important data in the cloud



BaseCamp. Basecamp serves as a centralized web portal giving access to multiple users on a project. Team members and vendors can collectively share milestones, tasks, scheduling tools, space to upload project-related documents, and online communication between all parties on a project. Basecamp offers an intuitive user experience that is clear even for the most novice of team members. The paid version is a flat rate of \$20 a month, instead of being charged on a per-user basis.

Compatibility: iPhone/Android/Tablet/Browser

Cost: Free, paid service for \$20/month

Benefit to Agents & Owners:

- Successfully meet project deadlines
- Share ideas with others on a task or file with direct comments on the item itself
- Stay on-task and work efficiently towards group goals
- Manage user capabilities to grant specific powers to certain users



Lift. We all know we should make and keep goals. We are not against the concept, we simply lack a functional way to revisit our goals in a meaningful way. Lift can help. Lift employs coaching, community, and data to help you meet goals. Simply enter in your reoccurring goals (e.g. Write 1,000 words, plan daily to-do-list, or drink more water) and then set how often you would like to meet this goal. The Lift App also has a community feature where you can share your list or observe others for inspiration or accountability. Lift has a simple user interface and gives you a sense of accomplishment as you track, analyze and celebrate the goals that you have met.

Compatibility: iPhone & Android

Cost: Free

Benefit to Insurance Agents:

- Visual Accountability
- Ability to stay focused on your personal and professional goals
- Easy mechanism to track your progress
- Detect trends in lack of completion or execution



Adobe Acrobat X Pro. All-in-one convert PDF software solution for a variety of users, from individuals to group projects and large businesses. Adobe Acrobat X Pro features a visually appealing interface that makes producing publication-ready documents and presentations simple. Adobe Acrobat X Pro is generally recommended as the top choice for convert PDF software because Adobe actually created the PDF Form. Additionally, you receive helpful tutorials and videos, as well as an extensive Community Help section from users worldwide. The multimedia support tools (adobe flash, video and audio content, document files) separate Adobe Acrobat from the rest of the competition. If you are serious about converting PDF files, Adobe Acrobat X Pro is the best choice.

Compatibility: Microsoft Windows 7 and Office 2010, All Browsers
Cost: \$97(online)

Benefit to Insurance Agents:

- Form Wizard allows you to scan in a paper form and convert it to a PDF form. The wizard scans the pages and suggests data entry areas
- Easy-to-use and aesthetic interface with toolbars reasonably laid out
- Save time by creating a digital signature and you can black out private information with the redaction tool



Quickbooks. An accounting software for small businesses that allows companies to take care of their accounting quickly and accurately so that they can spend time focusing on other priorities. Quickbooks places all of your accounting needs in one place: send invoices, accept payments, scan receipts, track expenses and sales, and work with your accountant. The service even gives you the flexibility to run payroll and pay your employees. All of your secure data is protected as it instantaneously syncs data automatically across your smart phones, iPads, and computers.

Compatibility: iPhone, Android, iPad, Browsers

Cost: \$12.95/month

Benefit to Insurance Agents:

- Timesaving benefit of tracking sales and instantly creating receipts and invoices
- Collect all of your accounting data in one place
- Effective money management and expense billing without the need for paper bank statements



BROWSER OPTIMIZATION

Internet Explorer used to dominate the web as the browser of the masses. Then came Mozilla's Firefox. But in 2014 Google Chrome is quickly becoming the browser of choice. The Adobe Digital Report (ADI) found that Chrome makes up 31.8% of all browser usage on the web. And for good reason. The layout is simple, easy to navigate, and offers great personalization. Chrome can be entirely customized for each user with extensions which tailor the browser experience to the needs of the user. Increasingly the extensions in the Chrome Web Store are my desktop equivalent to Apple's App Store. I search for functionality that I need and inevitably find an extension that serves my purposes (and usually for free).

Here's how to add Google Chrome Extensions...

- Click on the 3 stacked lines icon on the far right of your Chrome Browser
- Select "Setting"
- Select "Extension"
- Search Extensions by keyword
- Click to "Add Extension"



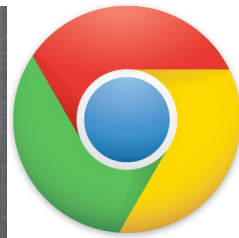
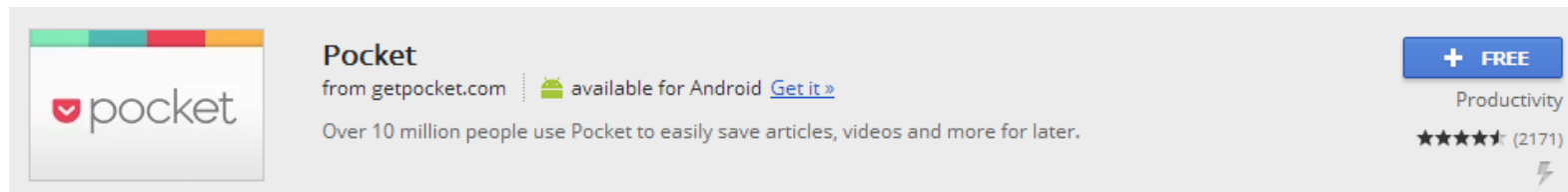
Here are 6 Chrome Extensions I can't live without...

Pocket – This app perhaps more than anything else has helped me to become more disciplined online. Before I had Pocket I felt compelled to read great content that I discovered out of fear that it would be forever lost in the worm hole of the web. In Getting Things Done, David Allen talks about the mental rest we experience when we have a system. We all relax when we have a place to put things where we know we can find them when we need them. Pocket is just such a system for great online content. Pocket syncs with my iPhone as well so whenever I have down time I scroll through and read the great content on my terms. I then delete content to keep the Pocket current and to ensure it is not becoming a glorified bookmarking service. Adding the Google Chrome extension means with a single click on the top right-hand side of my browser I have captured great content for later. It takes 1 sec to add something and I can get back to what I am supposed to be working on.

Compatibility: Google Chrome (Extension) **Cost:** Free

Benefit to Agents & Owners:

- The Ability to stay focused on the task at hand
- The Ability to come back to great content at the proper time and place
- Time saving. Less Friction. Pocket offers a convenient mechanism for capturing content with one click so you don't spend time creating bookmarks and shuffling through links to find that great article you are looking for.



Awesome Screenshot – The web is more visual than ever because people are more visual than ever. Rather than going into long textual descriptions, I often find it faster and more effective to use the Awesome Screenshot extension in Chrome. I capture a page, add arrows and notes or whatever I need to quickly communicate my message to a coworker or reader. Creating help guides or showing someone how to do something are two perfect scenarios to use Awesome Screenshot. Crop out a portion of a page, drag a circle or rectangle over what you want them to focus their attention on, and clearly show them where they need to go and what they need to do. Awesome Screenshot also gives you the blur option to block out sensitive information such as e-mails or passwords. After you save your image, you are given the option of saving it temporarily, to your desktop, or Google Drive. Ultimately, I love Awesome Screenshot because of its simplicity and how it allows me to communicate more creatively.

Compatibility: Google Chrome (Extension) **Cost:** Free

Benefit to Agents & Owners:

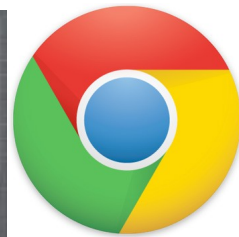
- Quickly create online screenshot images
- Utilize visual content for marketing and customer service



Awesome Screenshot: Capture & Annotate
from diigo.com

Capture the whole page or any portion, annotate screenshot, blur sensitive info, one-click upload to share.

[★ RATE IT](#)
Blogging
★★★★★ (36061)



Buffer – Makes it easy to share information, blogs, and links with customers and followers across social networks. Have a bunch of seasonal content or content you don't want to blast out at once? Use custom scheduling to schedule updates for the appropriate times in the future. Receive detailed analytics on all your posts to every social network to learn how to maximize your efficiency. If you have multiple people posting content, invite all of them to make consistent sharing easier. Anyone on your team can manage the account from the internet or Buffer apps. All 3 business subscriptions provide the same features, but contain a different number of team members and connected accounts. Purchase the small package for 5 members, medium for 10 members, or the large for 25 members. Simplify the management and execution of social media by using Buffer.

Compatibility: Google Chrome Extension **Cost:** Free

Benefit to Agents & Owners:

- Allows you to post social media content at optimal times
- Allows you to schedule posts out so you don't saturate your followers all at one time
- Time saving. You can manage all of your social media posting in bundles so it doesn't require as much daily attention.



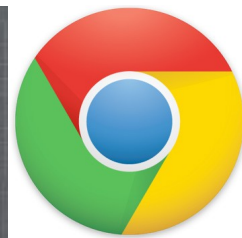
Buffer
from bufferapp.com

Buffer is your easier way to share. Manage and organise your timeline, see detailed analytics and quickly create new posts.

★ **RATE IT**

Social Networking

★★★★★ (153)

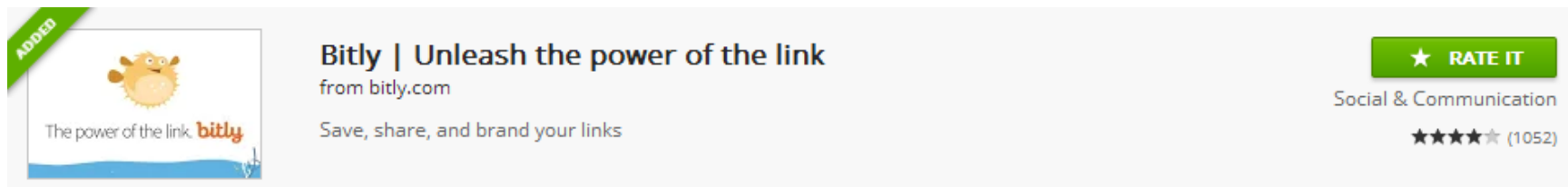


Bitly – URL shortening and analytics service for use in social media, texting, and e-mail. It makes it easy to turn long, ugly URL's into shortened, shareable links so you can fit the 140 characters into your tweet or appeal to the customer that doesn't want to look at an eyesore. Another useful thing about bitly is that it tracks the effectiveness of the links you use for social media. The website provides tools to view analytics and stats corresponding to the users that clicked on your posted links. Grow your social media traffic by taking advantage of Bitly's free service.

Compatibility: Chrome Browser (Extension) **Cost:** Free

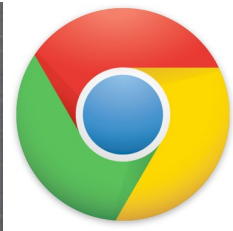
Benefit to Agents & Owners:

- The Ability to conserve space in social media posting
- Say more with less
- Time saving by not having to visit link shortening website directly

A Chrome extension card for Bitly. On the left is a square icon with a green diagonal banner that says 'ADDED'. The icon features a cartoon orange sun character and the text 'The power of the link. bitly'. To the right of the icon, the text reads 'Bitly | Unleash the power of the link' in bold, followed by 'from bitly.com' and 'Save, share, and brand your links'. On the far right, there is a green button with a star icon and the text 'RATE IT'. Below this button, it says 'Social & Communication' and shows a five-star rating with '(1052)' reviews.

Bitly | Unleash the power of the link
from bitly.com
Save, share, and brand your links

★ **RATE IT**
Social & Communication
★★★★★ (1052)

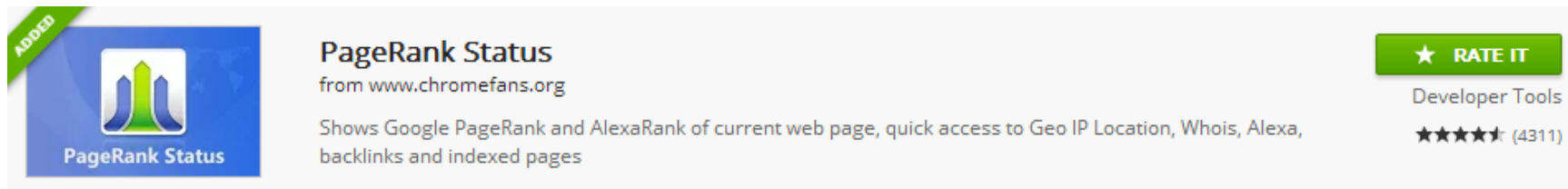


PageRank Status – The beauty of this extension is its simple way of displaying Google Page Rank to users. Upon installing the extension, you will see a white bar with a different number on top depending on which website you are stationed. The bar loads a certain amount of green and a number from 1–10 to indicate the strength of a website’s search engine optimization (SEO). A website with a very strong SEO such as Facebook or Apple.com would be ranked a 9, which is incredibly hard to match. These types of websites are countlessly cross-referenced across the internet and boast a boatload of daily visitors. Any website with a PageRank of 0–3 is not doing too hot. The reason why this extension is important is to measure your company’s website and to seek out opportunities where you could write a guest article for a formidable website (4+) to increase your own PageRank. Growing your PageRank shoots your company up the Google Search mountain, increasing exposure and sales.

Compatibility: Google Chrome (Extension) **Cost:** Free

Benefit to Agents & Owners:

- Quickly assess which websites are the most highly ranked
- Search out link-building opportunities to increase your pages rank with Search Engines



HoverReader -- We are quickly becoming a people known for the scan. We don't have enough time to view every site or to read all of the content available online. We need tools that can help us quickly determine whether or not a site is worth our time. HoverReader is all you need to read any article by simply hovering over the link. This is the browsing equivalent to "try before you buy." Perhaps better termed "preview before your click." This saves you clicks which saves you time.

Compatibility: Google Chrome (Extension) **Cost:** Free

Benefit to Agents & Owners:

- Scan websites before clicking
- Discover Great Content more Quickly
- Avoid unhelpful or irrelevant sites

The icon for the HoverReader extension, featuring a black square with a blue circle containing the letters 'HR' and the word 'HoverReader' in white text below it. A green diagonal banner in the top left corner says 'ADDED'.

HoverReader

Brian

Read an article simply by hovering over a link!

★ RATE IT

Productivity

★★★★★ (40)



DIGITAL MARKETING & SOCIAL MEDIA

HubSpot. Stop wasting time individually posting to each social media, blog, and e-mail platform. Use Hubspot, an all-in-one inbound marketing software. You can manage all of your marketing activities on the site and group them by campaign to monitor your progress. It essentially connects your social media, email marketing, and blogs with analytics and marketing tools to help you create the most value possible for potential customers. HubSpot's focus is to forget marketing to customers through interruption, but create value and establish trust with them through free content. Additionally, you can track your marketing performance: site and blog visits, contacts, customers, and conversion rates based on clicks. See where your customers spend the most time and improve your weaknesses. Learn how to increase your SEO with HubSpot's suggestions to make your company as "searchable" as possible via Google. Get more traffic and leads as a result of the site's recommendations and expertise. Hubspot is used in over 70 countries and has over 11,000 customers. It makes things so much easier when all of your marketing functions are located in one place.

Compatibility: Browsers

Cost: Basic (\$200/month), Pro (\$800/month), Enterprise (\$2,400/month)

Benefits to Insurance Agents:

- Saves a ton of time by combining all marketing aspects into one site
- Helps create value to your customers through blogs
- Become more searchable by improving your company's SEO
- Set scheduled, personal e-mails to remind interested parties to purchase their bonds



Hootsuite. Hootsuite is a social media managing system. This dashboard Hootsuite allows you to manage and measure all your social networks in one place. Hootsuite shows its power when you use it for four or more social media sites. Hootsuite allows you to listen to your audience so you'll know when to deliver relevant content that they are looking for and you can build a stronger brand that resonates with your targeted clients. You can schedule tweets, posts, and messages, which will also allow you to build meaningful relationships with your customers. You can also track your progress through brand mentions and analyze the social media traffic coming through all your sites. Hootsuite also prides itself on its security aspect, so you can rest assured that all your social media sites are being managed carefully and managed well.

Compatibility: iPhone and Android

Cost: Free / Pro Verison- \$8.99 a month

Benefits to Insurance Agents

- Stream all your social media accounts into one site
- Enables you to build stronger relationships with clients and produce more relevant content
- Postpone or schedule tweets and posts until specified dates and times.



Prezi. Most presentations bore. Make your presentations come to life using Prezi! It's main function is to present information, but it does so with more vibrancy and life than Microsoft PowerPoint or even Apple's Keynote. Prezi has relatively the same set-up as our Microsoft favorite and is easy to learn. Just create an account, pick a pathway, and put in your content. Prezi's pathways make keeping colleagues and client's attention simple. You can even insert videos from the web or from your file directly into the presentation. The transitions have far wider the array than PowerPoint. Prezi has changed the dynamic of presenting and is a useful tool for keeping your business professional and sharp. If you desire

Compatibility: Mac and PC

Cost: Free/ Upgrade to Pro for \$159

Benefits for Insurance Agents

- Make your presentations pop and keep clients and colleagues attention
- Make your content interesting and engaging
- Link Prezis to websites, blogs, and other online social networks



Cloze. Tired of trying to keep up with all of your various social media platforms? There's good news as Facebook, Twitter, LinkedIn, and email are all in one place with the Cloze app. You upload all of the email addresses/friends/followers, etc. (from social media, email, contacts, etc.) that you would like represented and are able to manage it all from one dashboard. This intuitive app organizes your contacts based on who you speak with most, not who you spoke to last. It also tracks those who you are "losing touch" with as a reminder to reach out. This is invaluable for any agent who is looking to stay in touch with clients or leads.

Compatibility: iPhone & Android **Cost:** Free

Benefits to Insurance Agents:

- Streamlining social media
- Enables you to keep track of your most important contacts
- Reminds you to reach out to those who you are losing touch with
- Renders you more effective in sales and customer service



Twitter. Twitter is an online social networking and microblogging service that enables users to send and read short 140 character text messages called tweets. Twitter allows you to market shorter and more directly to your targets. You can track twitter trends and trends relevant to your content. Twitter also updates the world with breaking news, allows you to stay up to date and retweeting these tweets to make them accessible to those who follow you. Twitter is especially special for companies because it allows you to be at the touch of a button for your clients. Any questions they may have they can tweet at you, and within seconds you could be returning their concern or their questions. Twitter requires creativity due to the fact that you only have 140 characters to get everything in that you want to say.

Compatibility: iPhone and Android

Cost: Free

Benefits to Insurance Agents:

- Track your target clients trending content
- Retweet specialized content directly to your followers
- Communicate quickly and effectively



Google+. Google Plus is the social networking aspect of Google. The flexibility of Google+ is unmatched by its competitors Facebook and Twitter. Since it was created by Google, it also will increase your Google search engine optimization (SEO). By making a Google account, you will have access to all the Google Plus features. You can create specific “circles” which are like filters in which you can share content with those people in your circle and see what they post. You can also participate in Google communities, where a hub of communication occurs to see what your clients are talking about, in public or private communities. Google plus offers a wide variety of attributes like Hangouts, Events, What’s Hot, and many more interesting and beneficial features so you can better know your clients and they can know your company.

Compatibility: iPhone and Android (specifically for Android because the devices are powered by Google)
Cost: Free, invitation only.

Benefits to Insurance Agents

- Create a professional social networking site outside of Facebook and Twitter
- Add clients to specific circles so you can better serve them and share with them relevant content
- Participate in social features like Hangouts, Events, Communities and Circles



Linkedin. LinkedIn is by far the most professional of the social networking sites that in the last few years has exploded all over the world. This site is specifically for people in professional occupations. LinkedIn allows you to build your professional identity online and stay in touch with colleagues and classmates. You can discover professional opportunities, business deals, and new ventures. Also, you will receive the latest news, inspiration, and insights you need to be great at being a professional in today’s society. LinkedIn will give you the advantage in knowing the depths of your profession and what is happening in that line of work.

Compatibility: iPhone and Android
Upgrade to Premium

Cost: Free/

Benefits to Insurance Agents:

- Link with other insurance agents and insurance professionals across the globe
- Use your professional profile to gain access to job opportunities and business deals
- Professionally connect with your clients and appeal to potential clients



Facebook. The world's #1 social network site. The most used social network by teens. Increasingly used more by the older generations. Facebook is a massive community that allows users to connect with one another by sharing videos, pictures, writing statuses and comments, and staying up to date with the latest things happening in your area or the world. People spend more average time on Facebook than any other social media site whether on the computer or smartphone. If you want to reach out to the most amount of people, you must take advantage of Facebook. Facebook ads are less expensive compared to traditional advertising and are much more targeted. As a free website, Facebook gives you plenty of room to write about your company and increase your search engine optimization. Lastly, business Facebook pages can feature your company's products, address, and reviews all in one accessible place.

Compatibility: Browser, Tablet, iPhone, Android, **Cost:** Free

Benefit to Insurance Agents:

- Increase exposure to targeted customers and get more leads
- Create user engagement within this huge community
- Lower your marketing expenses
- Boost Search Engine Optimization



Youtube. Why read about something when you can visually engage your eyes with a video? YouTube is an online public communications site. The site allows for registered users to upload and have their videos uploaded for public viewing. YouTube has begun to take one of the top spots in online marketing. Judging the trends of the world, people are more inclined to watch a video rather than read about how something works. YouTube has over 3 billion videos viewed a day, more than 50% are rated videos that allow for consumer feedback such as comments, and subscriptions. Subscriptions are unique in that once a person has subscribed to your YouTube channel, you will continue getting return traffic to your channel. YouTube is connectable to Facebook, Twitter, Google Plus and more! If you are looking for engagement, Youtube presents itself as one of the most underutilized treasures of online marketing out there.

Compatibility: iPhone and Android

Cost: Free

Benefits for Insurance Agents

- Visual content for clients
- Subscribers bring more new and returning traffic to your channel
- Ability to post videos free of cost with quality content



WRITING & BLOGGING

OmmWriter Dana. Feel like you need to get away?

OmmWriter Dana is a virtual space for a distraction free realm of writing. It is the perfect writing room. It is an internal tool to help transport us away from the humdrum noise and get to the core of our ideas. Prided on simplicity, OmmWriter Dana has three individual features that work together to create an environment for writing and thinking-- a place where you can concentrate and be productive when you need it the most. The space has backgrounds based on chromotherapy to hold your attention and set your mood. Then they take it one step further and add in audio tracks to focus your mind on your content and on your words. Lastly, OmmWriter Dana believes deeply in keystroke sounds to support our every move on the keyboard and excite us about our progress.

Compatibility: Mac, PC, and iPad

Cost: Suggested donation (\$5)

Benefits for Insurance Agents

- Escape the noise of the world and write freely for your job or just for leisure
- Be inspired or take a break from the business of the day
- Create quality and relevant content under a time crunch because of the perfect writing environment



The Hemmingway App. Want someone else to read over and annotate your writing content? This website does just that and color-codes common mistakes while offering helpful suggestions. Aiming towards clearer, more concise sentences is the main target of the Hemmingway App. It ensures that whoever is reading your content will be able to clearly read and understand the material. Moreover, you won't have to bargain with someone to read over your notes...You can just use the Hemmingway App!

Compatibility: Browser

Cost: Free

Benefit to Insurance Agents:

- Sharpen your writing skills
- Communicate more clearly to your audience
- Save time by seeing your errors color-coded

DIGITAL IMAGES

Photoshop & Illustrator. Photoshop is a photo editing and manipulation software. These images produced in Photoshop are used on the internet, newspapers, magazines, books, and quite possibly every image you've seen has been edited by Photoshop. It ranges from full featured editing of large batches of photos to creating intricate digital paintings and drawings that mimic those done by hand. Photoshop allows you to create your own artwork, exactly when you want it and how you want it. By using Photoshop you begin to teach yourself what makes one thing look aesthetically better than the other. By keeping all your content similar you will be able to brand yourself well and solidify the image you have always dreamed of having. While Photoshop can take time to understand, it is by far the most powerful tool for creating your own web designing content. While Canva prides itself on the user-friendly nature of its design, Photoshop has never settled for anything less than excellence and high-quality work.

Compatibility: Mac and PC
most versions cost over \$500

Cost: Free 30 day trial,

Benefits for Insurance Agents

- Make your own creative branding and image for your company and yourself
- Learn about one of the most used programs in the world
- Potential to sell your designs to other insurance agents across the world



Canva. People are visual and reward content that is as well. So your going to need visual content. Canva is an incredibly easy to use online platform that is making design accessible to the 99.7% of internet users that don't own or can't use the Adobe products. It integrates a full stock photography library, font library, layout library, and vector library. Canva has a drag and drop design tool that enables everyone to create incredible designs for web and print. Canva makes it easy to take graphic design into your own hands for your business. You will be able to create exactly the design vision you have. You can upload your own pictures and make your own organic design, or Canva's complete templates will help lead you the direction of an already made design. Canva makes design easy. I use Canva every day. You should too.

Compatibility: PC and Mac
using priced products

Cost: Free, unless

Benefits to Insurance Agents:

- Create your own brand and design that is unique to you
- Appeal to the needs of your clients through visual design
- Make yourself professional presentable through unique Canva design



BigStockPhoto.com. Need cool images for your website and/or blog? Don't want to get into copyright trouble? Set up an account with BigStockPhoto to download at photos to build a library of high resolution photos. BigStockPhoto features a search engine that lets you search from over 19 million stock photos to use towards your downloads for the day. Use these photos any time you like. You may go back at any time to re-download these photos. There is a history of "downloaded images" that you can search through to see what photos you have at your disposal. Small images start at 1 credit and the larger images require more. Credit prices vary depending on the quantity you decide to buy. The more credits you purchase, the less it costs per picture.

Compatibility: Browser

Cost: \$69/month for 5 images/day, [Credit Packs Prices](#)

Benefit to Insurance Agents:

- Avoid litigation risk by purchasing photos
- Variety of choices with access to over 19 million photos
- Wide availability of photos, vectors, and graphs that can be helpful visuals

BIGSTOCK

Snipping Tool. Capture seamless screenshots. Pictures, news stories, chats – you name it. The simplest tool to take a picture of the whole or part of the computer screen. Save time and frustration. You can either snip a rectangular image out, draw a freehand outline with your mouse, or even snip the full screen. Save the image and even add arrows, lines, or text to the image to convey a message to send to a friend or co-worker. You can also e-mail the image using buttons in the Snipping Tool window instead of having to upload the image from your email. The Snipping Tool's value comes from its simplicity and functionality.

Compatibility: Windows 7 Browser

Cost: Free

Benefit to Insurance Agents:

- Give directions to co-workers by using a screenshot and annotating it
- Communicate problems or errors effectively
- Take advantage of the direct e-mail option in the Snipping Tool



MOBILE OFFICE & TRAVEL-LESS TECH

WebEx– Unlimited meetings in HD video. Work together with up to 100 people. Meeting invite links are sent to everyone, connecting them to “Meeting Spaces.” Everything is contained there: the agenda, all the files you will need, etc. Everyone is on the same page before the meeting even begins. In the video conference, all users have the ability to share their screen and can work on a file or brainstorm together. The current speaker is always spotlighted by camera or computer screen so you can see who is currently speaking. Better yet, you can connect from any device anywhere such as an iPhone, iPad, Android, or PC. After the meeting ends, add steps and follow ups in the meeting space. Share more files, comment, and work on documents together through Meeting Space.

Compatibility: iPhone, iPad, Android, or PC

Cost: Starts at \$19/month (up to 8 people), \$49/month (Up to 25), \$89/month (Up to 100)

Benefits to Insurance Agents:

- Organize and execute group meetings with those located outside your personal office
- Continue working together in the Meeting Space after “the meeting”
- Collect documents and the agenda in one place where all members have access



Google Hangout. This day in age our friends and family are scattered throughout the world. Google Hangout has made a free video chat service that enables both one-on-one chats and group chats with up to ten people at a time. While somewhat similar to Skype, FaceTime and Facebook Video Chat, Google Hangouts focuses more on “face-to-face-to-face” group interaction as opposed to one-on-one video chats, and utilizes sophisticated technology to seamlessly switch the focus to the person currently chatting. In addition to video chatting, Google Hangouts users can share documents, scratchpads, images and YouTube videos with other users. Google+ Hangouts also offers a “Hangouts on Air” feature for broadcasting live video conversations that are accessible to anyone with a web browser.

Compatibility: iPhone, iPad, iPod, Android Devices, Computers, Gmail, Google+

Cost: Free

Benefit to Insurance Agents:

- Ability to connect in live chat with clients from across the country or world
- Can share in real time documents, images, and other helpful youtube videos to clients
- Google Hangout customizes specific groups and remembers those groups as time continues to pass.



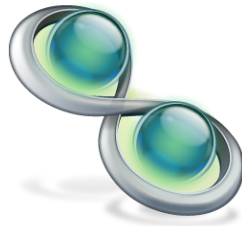
Trillian. If you work in a mobile office or travel often you need ways to communicate directly with colleagues. Email is too slow. IM to unprofessional. Trillian is a great alternative to both. Easily share files and images with co-workers with drag-n-drop functionality. Trillions impressively syncs chats accross all devices and keeps them neatly organized in the process. If you start a chat on one computer, you can continue it with your iPad or computer without losing the thread. Buy the Pro version for \$20/year if you don't want to put up with ads and want cloud history of contact. Or go all in with one-time payment of \$60 for a lifetime subscription. I stay logged on all day and appreciate the simplicity of the interface.

Compatibility: Android, iPhone, Blackberry, Browsers

Cost: Free, Pro (\$20/year), Lifetime (\$60)

Benefit to Insurance Agents:

- Rely on one platform to check email and connect with all of your clients
- Continue business conversations on the go or when you return to the office
- Functional communication tool for personal/business use



GoToMyPC. Left your computer with work still to do? Want to avoid commuting to work during high peaks of traffic? Snow Day? No Problem. Your computer is just a few clicks away with GoToMyPC. Connect your other computer or device to your Mac or PC and poof – you've got the real-time access to your office computer's screen at your fingertips. I can't tell you how many times this has saved me a long-drive back to the office at night or on weekends. Having remote access to your Mac or PC enables you to work while traveling, work from home, and balance work and home life by spending more time with the kids. GoToMyPC's gives you complete access to you machines, no matter where you are and it increases your efficiency to give you time to do other things. I highly recommend

Compatible: Browser, iPad, iPhone, Android, KindleFire

Cost: Free 30 day trial, (\$9.95/month)

Benefit to Insurance Agents:

- Connect and work while traveling
- Successfully work from home if something comes up
- Become more reliable in any type of situation



SALES, LEADS & QUOTES

Mozenda. Interested in creating your own lead lists? Mozenda is a Data Scraping software that enables you to create lead lists for projects large and small. Its point and click interface makes it easy enough that you don't have to be a programmer to use it. Select samples of names, prices, dates, etc. to let Mozenda know what information you want to "scrape" from a website. It will "scrape" information from those selected categories of an entire list of webpages to give you the necessary data. I highly recommend giving the 30 day free trial a try. If you get hung up, their support is generally very responsive. There are 3 Packages to consider: Both Individual and Professional accounts include free online training, email & phone support, and at least access to process up to 25K pages a month. The Professional account gets 5 times more storage, up to 50 agents, and access to 2 users. Upgrade to an Enterprise Account with expert training and consulting to get the most out of your data scraping for at least \$3,500/year.

Compatibility: Windows only

Cost: Individual (\$99/month) Professional (\$199/month) Enterprise (\$3,500/year)

Benefit to Insurance Agents & Owners:

- Easily extract data to create your own lead lists (e.g. name, address, date, and phone numbers)
- Create more precise lead lists for your target personas
- Avoid paying for over-priced, fluffy lead lists



Refresh (App) This new app offers a glimpse into the future of customer service. You can be there first. Refresh connects the dots between online profiles, photos, status updates and events across all social networks to deliver you will a "dossier" (think "contact card") in preparation for an upcoming meeting. Refresh is able to detect who you are meeting with based on your calendar entries. The app sends a push notification 15 minutes(or at other time intervals that you can customize) before an appointment to "Refresh" your memory about the people that you will be meeting with. If you have several clients and struggle to keep all of their personal details straight (e.g. What is her husband's name again?) then this is the app for you. It also sends you a follow up after your meeting to write down any new learnings about a contact. Those who are diligent with this process will greatly enhance their ability to be more personable in sales and customer service interactions.

Compatibility: iPhone (coming soon to Android)

Cost: Free

Benefits to Insurance Agents & Owners:

- Warm up for a meeting so you never go into a meeting "cold" again
- Quickly debrief a meeting for relational retention
- Become more personable in all of your interactions
- Become more effective in sales and in customer service



Vanilla Soft. Spend most of your day on the phone with no one on the other end? VanillaSoft is the award winning lead management and telemarketing software created by Inside Sales experts for Inside Sales teams. VanillaSoft integrates lead and sales tracking, auto dialing, telephony, scripting, email marketing, appointment setting, and call recording and monitoring. VanillaSoft takes telemarketing to the next level by streamlining everything into a user-friendly site. All your leads remain in motion and with automated routing so they don't get lost, cold or ignored. Managers/Admins can live monitor all calls and record them for future training. If you need an efficient calling software to maximizing your sales efforts, VanillaSoft is a solid option.

Compatibility: Mac and PC

Cost: Free trial/ Ranges from \$25-\$65 per user depending on features in the package

Benefits for Insurance Agents

- Combine all your telemarketing software into one site
- Gain more clients and market yourself more broadly
- Monitor your calls to better serve your company and yourself
- Get email notifications of updates from this screen scraper



OneClick. OneClick has revolutionized Surety Bonding. Agents can now enter basic information for principals, submit one application and instantly receive real-time quotes from up to 34 different Insurance companies. See the entire market in a snapshot. Unsure about which carrier to approach with a risk? OneClick can place Ultra-preferred, Standard, Non-standard risks can all with one application. Ever worry about having the right bond form? Surety Solutions manages this for you, staying up to date on all of the latest legislation in all 50 States. Need a bond after business hours? No problem. OneClick allows you to generate quotes from a tablet in your vehicle or during a weekend. You can even print the bond after purchase directly from your machine. Agents who used to avoid Surety Bonds are marketing bond as a new profit center with OneClick.

Compatibility: Available wherever you have internet access

Cost: Free. No sign-up or usage fees (keep up to 30% Commission)

Benefits for Insurance Agents

- Place any risk with one application
- Manage Commercial Surety in one convenient location.
- Saving time. Save Money.



ABOUT THE AUTHOR



Duke Revard is the VP of Sales & Marketing at [Surety Solutions, LLC](#) where he spreads the word about the innovative solutions available to local insurance agents and large brokers (Hint: We Automated Commercial Surety). Duke also advises local agents and small business owners on how to maximize their marketing efforts. His e-book [The Definitive Guide to Surety Bond Marketing](#) launched March 1, 2014 and is available as a Free Download.

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ABOUT SURETY SOLUTIONS

Surety Solutions, LLC, is a Surety broker and Surety software development company with a focus on the Surety Bond Industry. Founded in 2002, Surety Solutions simplifies the surety bond purchasing process for small business owners, local agents, and large brokers through the first and only automated software for Commercial Surety Bonds. Our breadth of carrier relationships (34) coupled with our intuitive software allow agents and small business owners to find the right bond at the best rates. We're committed to Surety Bonds Made Easy.

For more information visit: www.suretysolutionsllc.com.

