

# **10 Reasons for Agents to Use Outsourced Photo Services**

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## **10 Reasons for Agents to Use FastSnap**

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FastSnap is an online digital photo service that has been designed to provide rapid delivery of digital photos to insurance agents, brokers, and underwriters. The ability for an insurance producer to easily obtain photos of properties offers significant benefits, that changes and improves the way they sell insurance. Here are 10 reasons why agents should use the FastSnap photo service.

### **1. Help to identify hazards and exposures**

The risk identification process requires the producer to personally view the risk. The walk through, or “personal visit”, helps identify possible exposures and hazards, and assess the maintenance and condition of the property or business operation.

It is not always possible for an agent to personally view a risk. The risk itself may be quite distant from the producer’s office; or the producer may not have the time to visit each location. The low commissions for personal lines accounts often prevent the agent from making a personal visit because the time and travel would consume the entire commission. For commercial accounts, the customer may have a large schedule of locations, spread out over a wide area, which would take considerable time and expense.

*FastSnap provides the agent with a way to view the risk without making a personal visit to the property location.*

### **2. Improve underwriting results**

Underwriters face pressure to increase profitability, which means writing better risks, at adequate premiums, with fewer losses. When there is a loss, the carrier will examine the risk to determine if it should have been written in the first place. If the underwriter is criticized for writing the business, this can negatively impact the relationship with the producer. Once an element of mistrust develops between the agent and underwriter, the

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producer will find it increasingly difficult to place business with that company.

Conversely, when the underwriter has confidence in the producer, they will be more willing to write business, and to make “exceptions” that they would not otherwise make for other producers. The basis of this confidence is knowing that the producer is familiar with the risk.

When the producer cannot personally visit the property (for the reasons previously described), a set of photos of the risk can serve the same purpose. Therefore, the photos help preserve and enhance the *relationship* between the agent and underwriter.

This leads directly to more money for the agent. *The more risks that he can write, the more commissions he will earn.*

### 3. Improve marketing results

The underwriter has a limited amount of capacity to write new business, and therefore is more inclined to accept business which demonstrably meets the company's underwriting requirements. The agent must convince the underwriter that the risk can be written profitably by the company.

The producer does this by providing a submission package to the underwriter which includes the application and photos of the risk. The more photos there are, the more confident the underwriter feels about the risk. *More than the application, the photos may “make or break” the agent's case.*

If the agent is unable to make a personal visit to the risk, they can use photos obtained from a FastSnap photographer. *These photos make it easier for the underwriter to accept the risk.*

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### 4. Avoid unnecessary cancellations

Most insurers will inspect a property shortly after the policy is written, and the inspection may identify hazards that the underwriter did not anticipate. If the hazards are significant, the underwriter may attempt to cancel the policy. If the inspection is returned too late for the underwriter to take action, the company may find itself on a risk that they consider sub-standard for a full year. This will not make an underwriter happy, and may affect future business with that producer.

Policy cancellations are costly to the agent. The agent's compensation for the time and effort spent in marketing the risk is his commission. When the policy is cancelled, that commission is lost. The agent is also faced with the daunting prospect of finding another market for the risk, often with very little notice, of explaining to the insured why the policy was cancelled, and possibly losing the account.

Therefore, knowing what the risk looks like can avoid these cancellations. If the agent sees that there are hazards or deferred maintenance, he can decide early on where the risk should be placed (possibly in the surplus market), or pass on the account entirely, devoting his efforts to better business.

### 5. Anticipate underwriting actions

The underwriting inspection (by an outside inspection company or the carrier's own loss control department) may identify hazards or deficiencies. Instead of cancelling the policy, the underwriter may decide to issue mandatory loss control recommendations to the insured. The agent will have to discuss this with the client, and monitor the insured's compliance.

If the agent can identify possible hazards or deficiencies up front, she is in a better position to advise the client what steps they should take *before* the inspection takes

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place. If a personal visit is not possible, *photos of the property can help the agent identify those hazards or deficiencies, and anticipate underwriting actions before they are issued.*

When loss control recommendations have been issued, it is up to the agent to communicate this to the client, and monitor compliance. This may require personal visits to the property to view the affected items.

*FastSnap can help the agent handle this followup, by providing photos of the affected items per the agent's instructions.*

### **6. Reduce potential errors and omissions**

Many coverage disputes involve policy sub-limits on certain types of property. These disputes could be prevented if all insurable exposures were properly identified. For example, the customer may have signage, fencing, appurtenant structures, and vehicles that were not previously revealed to the agent.

The agent's personal visit is important to discover insurable exposures. When the agent is unable to visit the property, a set of photos from FastSnap can provide an opportunity for the agent to see the property. The photos can reveal these exposures to the agent and allow him to provide coverage. This is an alternative to "doing nothing", and may help avoid nasty coverage disputes where the interests of the carrier, insured, and agent are in opposition to each other.

### **7. Reduce sales costs**

The benefits of a personal visit are clear and undeniable. In an ideal world, the agent would *always* make a personal visit to each and every property that they are trying to insure, at the time the risk is first written, and on subsequent occasions over the life of

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the policy.

In the real world, the agent constantly weighs the *benefits* of the personal visit against the *costs* of making that visit.

The agent has a limited amount of time during business hours. A personal visit may not be possible if the location is so far away that it interferes with their schedule. Producers who wish to write accounts statewide may simply be unable to personally visit every location. There may be too many locations, spread too far apart, or the cost of visiting the location may be more than the commission paid (for personal lines or even small commercial accounts).

Outsourcing this task to FastSnap provides the producer with a cost effective method of viewing risks without the effort or expense of making a personal visit.

### **8. Expand service area**

With the rising cost of gas, the definition of “local area” continues to shrink. The more it costs to drive to locations, the less inclined the agent is to spend the time and effort to do so. But this cost based calculation is dangerous for the reasons we have discussed. The agent who ignores the personal visit does so at the expense of his relationship with the client, the carrier, and his professional liability.

By tapping into a network of photographers to obtain the photos he needs, the agent can effectively and inexpensively expand his operating area. This allows her to write business in new areas which would not otherwise be available due to the increased costs of writing business.

### **9. Make better use of personnel**

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Many agents send their office employees out to take photos locally, as a part of their job function. The agent may regard it as a better use of his time to send an employee. *The agent who already understands that it is not cost effective for him to be out taking photos, in lieu of selling, is a prime candidate to use FastSnap.*

For a number of reasons, it is not a good idea to send office employees out to take photos. First of all, this is not a good use of the employee's time, who, presumably, was hired to take care of the paperwork associated with running an insurance agency. If the employee is out taking photos, their work is not being done. Phones are not answered and possibly critical tasks are left undone.

Second, this is a risky strategy, because if the employee is injured while traveling to and from the property, or while on the site, the agent will have lost the use of the employee, and possibly incurred medical expenses, legal fees, or higher health or workers compensation insurance costs.

Third, if the injury occurs at the insured's property, the agent is in the bizarre position of possibly filing a claim against his own customer. FastSnap can help the agent and his staff to stay focused on their office tasks.

### **10. Create a visual record of a property over time**

A set of photos in the agent's policy file, or attached to the policy record in the management system, provides a documented record of the property over time. If there is a loss, it is helpful to have a visual record of the property to provide to the client and claims adjuster. These photos may help the client prevail in a dispute with the insurer, or help the agent set up a defense in the event they are involved in a dispute from a E&O standpoint.

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The client is best served if the agent has recent photos. First, the usefulness of the visual record diminishes over time, as the photos may not show conditions that have developed or changed. Second, the agent may be able to detect changes in exposure that the client has not reported. These unreported changes in exposure can create opportunities to sell more insurance, increase existing limits, and at the same time, expose gaps in coverage that the agent could be liable for in the event of a loss.

*FastSnap lowers the costs of on site photos, which supports an updating of the visual record every few years.*

### **Conclusion**

Insurance agents and brokers will derive many benefits by using the low-cost, on site, digital photography services provided by FastSnap photographers. FastSnap is an important tool in the agent's toolbox to help write new business, maintain existing customers, and protect their hard-won markets.