

White Paper: How FastSnap Can Benefit Insurance Agents and Brokers

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.

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producer's risk assessment and make it easier for the underwriter to accept the risk.

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More efficient selling

The previous section has focused on the benefits of using FastSnap from an underwriting perspective. The following section focuses on the benefits of using FastSnap from a sales perspective.

FastSnap can reduce sales costs, make better use of personnel, expand the agent's service area, assist in the review of the agent's book of business, and create and

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job function. The agent regards this as a

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Many agents who already know the value of a personal visit at the time they write the

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“on the books” as the cost is prohibitive. Since FastSnap lowers the costs of on site photos, this could support an updating of the visual record every few years.

Another benefit of obtaining photos after the policy is in force is that 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.

Conclusion

Insurance agents and brokers will derive many benefits by using the lowcost, on site, digital photography services provided by FastSnap photographers. FastSnap is one more tool in the agent's toolbox to help write new business, maintain existing customers, and protect their hardwon markets.

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Using FastSnap within the underwriting process

Carriers can also elect to use FastSnap as a part of the underwriting process. The underwriter can order photos from FastSnap, with or without the agent's knowledge. While this adds to the cost of acquiring business, it lets the underwriter view the risk during the underwriting process,

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How FastSnap Works

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The Directory is populated with information from subscribing service providers themselves. FastSnap provides this Directory as a service convenience and does not confirm or verify the qualifications, background, abilities, or availability of the service providers listed.

Service Options and Pricing

FastSnap photographers set the price they are willing to charge to handle jobs in their area. Most photographers offer two levels of service - Standard or Priority.

Standard service within metropolitan areas is usually 5 business days (beginning from the next business day after the order is placed).

- A flat price starting at \$15.00, which includes 2 photos of the subject, applies to residential properties, streets and intersections, and vehicles.

- A flat price starting at \$25.00, which includes 2 photos of the subject, applies to commercial properties.

Locations in outlying areas may be subject to surcharges.

When the customer needs photos on a Rush basis, they can select Priority service, and the photos will be delivered faster, usually within 3 business days (beginning from the next business day after the order is placed). The price for Priority service is typically an additional \$10.00 charge. Priority service is not available in all areas.

Due to the short delivery period we have promised, once an order has been placed, it cannot be canceled.

If a photographer is unable to locate the property, or cannot access the property due

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immediately so that he or she can attempt to resolve the problem. A feedback link is provided right below the photos on the View Orders page.

After 10 days, the photographer is paid for the job, and no further activity is allowed.

FastSnap cannot guarantee that the photos will be received by the due date. We do guarantee that the customer will only pay for Priority service if the photos are delivered by the due date. If we are unable to deliver the photos by the due date, the customer is only be charged the fee for Standard service.

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How FastSnap Works

For more information on FastSnap, click on the [follfn6gfck ksthoandcc ssthe](#)