

SALT Insure Chooses Fenris Auto Prefill

Boosting auto application completion rates for independent insurance agents



Customer Profile

SALT Insure helps independent insurance agencies compete in today's digital-first world with a customizable online insurance application that, combined with data prefill, streamlines data collection for rating and quoting.

Challenge

Coming from an agency background, SALT co-founders Dustin Parker and Jonathan Simmons understand that independent insurance agents excel at providing the local personal service their customers value. However, in the highly competitive personal lines business, independent agents struggle to compete against the online customer experience offered by large digital-savvy companies.

"We found that 70 percent of independent agents still use PDF forms to capture data and spend upwards of 45 minutes on the phone with clients gathering information," says Simmons, CEO of SALT. That data then has to be manually re-entered to get a rate, before the agent can provide a quote.

SALT

"Since we incorporated Fenris Auto Prefill into SALT, the auto application completion rates have more than doubled."

– Jonathan Simmons,
Founder and CEO, SALT Insure



When you consider that an auto insurance application requires more than 200 data points, that's a lot of talking and typing. What's more, the conversation often gets cut short when prospects have to hunt down the vehicle identification numbers (VIN) for the cars they want to insure.

The SALT Solution: An Online Application with Data Prefill

SALT makes it easy for independent agents to accept digital applications through their websites without any programming or additional web apps. An agent simply provides prospects with a link to a custom-branded, online application form for auto, home, or recreational vehicle insurance that guides the prospect through the information gathering process.

Once the prospect has provided basic information, data prefill automatically populates many of the fields so the applicant can just confirm data rather than typing. For SALT auto insurance forms, data is provided in near-real time by Fenris Auto Prefill, including make, model, and VIN for vehicles owned by the prospect and by other members of the household. Once completed, applications are routed to rating firms integrated with the SALT solution, automating another step in the process for agents.

"Using SALT, agents can provide the kind of customer experience that today's digital buyers want. It creates a better first impression and positions independent agents to compete with much bigger companies," says Simmons.

"Including Fenris data prefill with our auto application is an essential component of the customer experience. Plus, it adds considerably to our value proposition for independent agents and makes it easier to sell our product. Since we incorporated Fenris Auto Prefill into SALT, auto application completion rates have more than doubled."

"Fenris APIs are simple and modern, which makes their auto data prefill product easy to integrate."

– Jonathan Simmons,
Founder and CEO, SALT Insure

Why Fenris Auto Prefill

Before incorporating data prefill with the auto application form, completion rates were low, says Simmons. Fenris offered a cost-effective, ready-to-use solution that was easy for SALT to implement.

"Fenris APIs are simple and modern, which makes their auto data prefill product easy to integrate. We had our testing fully operational in under two days," says Simmons. "We had a need and Fenris was able to satisfy that plus offer us room to grow. We are confident that they will continue to show us new value."

Ready for a meeting?



Join us on LinkedIn.



Follow us on Twitter.

