

The Next Big Thing *Changing the world for the Insurance Consumer*

Have you imagined that you could buy insurance and personal protection products as easily as shopping on the web for a flat screen TV or any other consumer product? Without talking to an agent? That you could learn about product features, benefits and pricing in the comfort of your arm chair, place your selections into an online “shopping cart” and check out with a credit card to pay your premiums? What if you had the option to call your agents if you need to or “do it yourself” if you want to?

That is the vision of Brian Harrigan and his Shelton, CT based Group Benefit Options (GBO)/InsurIQ; an insurance technology company that is empowering traditional insurance agents with a digital shopping cart platform for their clients, allowing them to offer an expanded portfolio of products beyond traditional Auto & Home, and giving insurance agents the tools to appeal to tech savvy buyers in an increasingly competitive, technology driven industry.

As the insurance industry continues to expand and develop further into the digital age, the need for new selling strategies becomes imperative. Insurance products can now be viewed and offered for sale, through multiple channels at anytime, anywhere. GBO-insurIQ has taken the traditional hard selling edge off of insurance transactions and has created a convenient, consumer friendly, real time online shopping experience for buyers.



Products like dental insurance, ID Theft, wedding and life insurance can now be purchased online, through the insurStore digital agency and are instantly delivered into a digital “lock box”, for 24/7/365 access to all personal insurance policies, certificates of coverage, ID cards, customer service numbers and claim service details. The GBO-insurIQ platform allows agency clients to buy a variety of products from multiple nationally ranked companies in a “one-stop” digital insurance store.

“It’s like having your insurance file cabinet in the palm of your hand” says Jeff Chesky, CEO of Insuritas, a national distributor of insurance products for financial institutions based in East Windsor, CT. “The GBO-insurIQ platform not only changes the way consumers purchase products, but simultaneously enhances the customer service experience,” he added.

Through digital purchasing customers are now able to review and learn about the products they would like to purchase in their own time, without the added pressure of scheduling a meeting with an agent. Insuritas has introduced the GBO-insurIQ platform to over 75 of its agency clients nationally and looks forward to expanding both the product portfolio and customer access to products in 2015.

The “next big thing” for the insurance segment is the migration from analog to “digital” according to Harrigan, a 39-year insurance veteran who serves as President & CEO of GBO-insurIQ. Today’s technologies allow for the elimination of the traditional paper based, processes and can give agents more opportunities to interact with their customer base. Instead of offering one or two core products, the digital agent will be empowered to provide a suite of selections to meet clients’ needs, as according to Harrigan “digital shelf space is unlimited!”

For information on adding an insurStore™ to your business, contact GBO-insurIQ at 800-882-2824.