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Smart phones and your insurance customers

Mobile computing is becoming profoundly integrated and much more prevalent in just about everything we do. Smart phones are certainly not considered just 'phones' any more. These devices perform much more than a typical phone – everything from giving you updates on the latest weather (e.g., where to go or where to avoid going, and, for many that I know, hourly updates on wind conditions so as to book the most advantageous golf tee time possible during the day), conducting your banking, or simply getting directions to the closest repair shop on a Saturday afternoon.

Indeed, when I am out and about, and especially when I travel, I would easily sacrifice the voice capability of my phone in favor of keeping the data portion alive. For short durations, I truly find it easier to cope without voice capability on my smart phone. Not having data is becoming more and more

problematic especially when much of our daily routine is dependent on information that comes from a device that sits comfortably in the palm of our hand or in our pocket.

The public and our customers alike feel the same need to access information about the business we do with them. Accessing this information in a mobile fashion can take place in a number of different ways.

Among the most common is via your company's website especially when viewed on a tablet or a smart phone. Many web sites are able to sense and identify the browser you are using (i.e., from a mobile device versus your desktop) which allows the site to either adjust the web pages it's serving up to your device or it redirects your device to a specially modified site that is optimized for mobile display.

For those of us who are heavily dependent on the use of our smart

phones, one other common technique used is to develop a mobile application. These applications are specific and custom developed to work on either an Apple device or an Android device, or possibly Blackberry devices.

As you're developing or beginning to develop your own mobile device strategy, keep in mind there are pros and cons to adopting either method. The key advantage of developing a strategy based on a web presence as opposed to a dedicated application includes greater control over the content. Updating your website (desktop or mobile version) can often happen much more quickly than having to update content on a dedicated application that is often subject to approval by the device's manufacturer. This approval process can take days or even weeks.

Dedicated mobile applications can be very beneficial and are often constructed to serve a very specific purpose. Being able to access specific client account information (e.g., your bank, Facebook, contact data, travel information, etc.) is usually one of the key drivers for developing a mobile-based application. It is true that most websites, even when viewed on a mobile device, allow the user to access his or her account information via a mobile browser just the same. However, a dedicated application that is developed native to the mobile device can often include more functionality, and generally operates much faster, than what is available via a website.

Regardless of what strategy you end up developing, one or the other, or both, choose one that you feel will provide your customers with the greatest amount of value. ♣





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