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## Agency Success Story: Automation Drives Success



**Left to right:**  
**Lisa Parry-Becker, vice president; Blake Parry, CPCU, CIC, president; and Ryan Parry, treasurer.**

As independent agency owners, we offer our customers choices. We also have the freedom to make choices—what clients we work with, whom we hire, which carriers we represent and how we operate. Our agency has chosen to incorporate automation as a key component of our operational strategy.

William B. Parry & Son, Ltd., a 104-year-old agency in Langhorne, Pa., carries the DNA of five generations of family members. We operate as a generalist agency, representing six primary carriers—Harleysville, Westfield, Ohio Casualty, National Grange, Grange and Progressive—with access to high-quality specialty markets and surplus lines providers for other coverages our clients need.

Our eight-person staff brings in \$6 million in premium, 60 percent commercial and 40 percent personal. In 2007, the IIABA named us a “Best Practices” agency. While many of our competitors have formed marketing clusters to meet carrier volume requirements, we remain committed to operating as an independent, family-owned organization.

My father decided to automate the agency in 1990, and we’ve been using Applied System’s WinTAM agency management system ever since. Upgrading to new releases allows us to stay current and tap new features and enhancements, including real time, commercial lines download and claims download.

When I joined the agency in 1997, one of my first duties was to implement personal lines download with carriers that offered it. We realized substantial time savings which enabled our administrative assistant to service client billing calls, and freed up our CSRs to assess client risk needs, recommending and selling appropriate coverages.

We adopted commercial lines download as soon as it became available. Initially we faced challenges brought on in part by a lack of industry standards.

To advance quality improvement, the industry developed a set of minimum data standard requirements for commercial lines download for auto, property, general liability, business owners and workers’ compensation. Carriers responded and agents are now taking a second look at implementing commercial lines download.

Our agency recently completed mapping exercises that revealed what data is being downloaded. Availability of good data greatly enhances our ability to serve clients needing certificates of insurance, evidence of property insurance, auto identification cards and other policy-related documents. We also use this data in the system for marketing programs, off renewal, when clients are not focused on the renewal premium payment.

### **The Reality of Real Time**

In 2002, I saw real-time technology demonstrated at the Applied Systems Client Network (ASCnet) annual conference, as part of the functionality’s initial rollout. I returned to the agency and ran an update wizard built into our management system. With a few mouse clicks and a behind-the-scenes install process of less than 10 minutes, real time was up and running.

We immediately started real-time transactions with Ohio Casualty and Progressive, and soon became

comfortable with a system in which workflows started and ended in our Applied management system.

Real time creates more efficiency in the claims process, allowing us to complete an ACORD loss notice in our management system and immediately submit it to the carrier. We receive a return claim number in real time, so we know the carrier received the claim and logged it into its system. This eliminates the need for our administrative assistant to call the next day to get this information. After we have the claim number, we can run a real-time claims inquiry to obtain a status update and learn whether payments were made.

Using real-time policy inquiry, we can instantly access a policyholder's dec page, typically in a PDF format. This comes in handy in a number of areas. Although download provides us probably 90 percent of the information, policy renewals and endorsements must be checked for accuracy. In some cases, endorsements fall off the policy and need to be returned to coverage. Policy inquiry allows us to quickly policy check endorsements, new business and renewals.

User codes, passwords and policy numbers transfer automatically from our management system to the carrier Web sites, avoiding sign-in and site navigation.

We recently started rating in real time, eliminating duplicate data entry and immediately obtaining accurate rates directly from the carrier. We enter risk information into an ACORD application in our management system, then pass that data to multiple carriers. We have enough carriers to rate comparatively through our management system.

Two years ago, we eliminated our third-party comparative rater. After conducting a time study in our office, I learned we could use real-time rating through Applied as our predominant rating workflow. We reduced the personal lines rating process by half by using real-time rating from within the management system for the carriers that offered it, then completing two other quotes at carrier Web sites.

With Ohio Casualty providing the first real-time rating in our office back in 2002, we were exposed to "round-trip" rate and issue from the start. We can rate and issue coverage from within our management system without entering the company's Web site. By simply entering data in our system, we were able to obtain a credit-scored quote.

Once we obtain a quote that offers appropriate coverages and limits, we can issue that quote in real time. The company immediately returns a policy number, which lets us issue ID cards and handle other administrative work; next day, we get a download of the complete policy information.

Round-trip functionality is the goal we urge our carriers to meet. I am constantly meeting with carriers to show them what is available and what agents expect from them. We recently added Grange Insurance based on their technology offerings.

In commercial lines, we rate commercial auto and business owners' coverages in real time. We need other agents to use this so carriers will continue implementing more transactions.

With the Liberty Mutual Agency Markets acquisition of Ohio Casualty, we now have access to claims download functionality that Applied developed and released in 2007. While we're not looking for claims, we are looking forward to using claims download when it is needed.

### **Rounding Things Out**

My brother Ryan Parry joined the agency in 2003, bringing a strong technology background. His expertise led to dual desktop monitors and remote connectivity, allowing us to work from anywhere with Internet access.

In 2007, we launched our initiative to go paperless for personal lines and small commercial processing, starting with front-end mail scanning. Today, each employee's desk has a scanner instead of a local printer.

Automation helps us meet carrier volume requirements, remain independent and deliver multiple-carrier options to our customers. Best of all, it has been our choice.



*Lisa Parry-Becker is vice president of William B. Parry & Son Ltd., an IIABA Best Practices agency based in Langhorne, Pa. A fifth-generation family member at the agency, she is responsible for sales and marketing, handling personal and commercial accounts.*

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