

## **Grange Insurance: Interface Hat Trick, Hand Holding and Habit Building**

For years, Grange Insurance has demonstrated its commitment to the independent agency distribution system by improving the interface tools agents use to submit and service business. It's all part of the carrier's commitment to Ease of Doing Business®.

Over the past couple of decades, the company has kept up with automation advances, sometimes leading the way—and helping move agents forward as it went. Last year, 2010, was no different. Actually, in some ways it was different. During the year, the Grange Insurance scored a hat trick of awards for its agency interface achievements.

### *Honored by NetVU*

In the spring, the regional carrier received Network of Vertafore Users' (NetVU) 2010 Quantum Award. The award recognizes an insurance company's achievements in providing working agency-company technology that the users group says, "offers a superior quantum advance in workflow productivity and profitability for member insurance agencies."

The award has three primary objectives:

- To encourage carriers to successfully deploy single-entry interface technology that use best-of-breed technology, ACORD standards and real-time processing.
- To recognize and reward carriers that successfully deployed such technology in live, working agency environments and have helped their agencies grow and profit beyond normal means.
- To enhance the value of the important partnerships between NetVU members and carriers.

The award came shortly after Grange enhanced its TransactNow interface for NetVU users with a service process that allows independent agents to transmit policy endorsements directly to the carrier. According to Sherri Rarey, assistant vice president of agency interface for Grange, the carrier is currently the only insurance provider in the country to offer this capability.

"This one-of-a-kind feature lets our AfW or Prime AMS agency system agents enter policy changes in one simple process — without creating a second entry in our system, which saves time and boosts efficiency for the agent," Rarey says. While some carrier web portals, Grange included, allow direct entry of policy changes, not all systems export these changes to the carrier, she notes, so the agent must reenter data into the carrier system. Through TransactNow, users enter policy changes once, she adds, and then they are exported to Grange automatically.

### *ACORD and Applied Systems Recognition*

Not long after nabbing the NetVU award, Grange was among nine carriers honored by ACORD for boosting data input efficiencies by implementing commercial lines download functionality. The ACORD Commercial Lines Download Award recognizes the carrier's work to allow the company to transfer customer policy data from its system to the agent or broker management system in one submission. This process also eliminates the need to reenter customer policy data.

According to Rarey, Grange launched the functionality over 10 years ago. Today, some 730 Grange agents use it for business owners, contractors and tradesmen, workers comp, commercial auto and commercial package policies.

In September, Grange received an Applied Systems 2010 Interface Partner Award for "continued excellence in agency-carrier communication." Grange is a six-time recipient of the award, which recognizes carrier innovation in providing agents with quality download, real-time service transactions, inquiry and real-time rating.

Such recognition by our agent users drives the company to do more. “Our agents are the building blocks of our company,” notes Rarey. “That’s why we continue to look for new solutions to help them provide seamless insurance buying and servicing experiences for their customers.”

### *The Personal Touch*

It’s not a stretch to say Grange goes the extra mile to enhance agency-company interface. “We’ve always supported technology that makes doing business easier and faster for our independent agent partners,” Rarey says. “Our agents invest in management systems, so we take an active role in making sure they get the most out of them when doing business with Grange.”

That “active role” often means Rarey is on the road, visiting Grange agents. “I am personally going out and visiting agencies, not just to talk about Real Time and Download, but also to make sure agency staff are using all the technology they can,” she explains.

Rarey says many are using most of the company interface tools. Some are tapping the full potential of the systems; others are less diligent and less consistent. “The agents I visit that do use the available tools and functionality swear by it,” she says. “It saves them a tremendous amount of time.”

The company is working to reach the others—those not using advanced functionality and those that use it less than they could. “We are planning a course of action to help agencies make use of the technology available to them.

### *Rallying the Troops*

The agency interface department at Grange is enlisting help in its quest. “Our Territory Representatives are armed with interface use data before they go out on agency visits,” Rarey explains. “Of course, they wear many hats, and agency automation utilization is just one. But we’ve worked with the reps to make sure they understand the process and are aware of issues.”

Territory Representatives don’t need to do the heavy lifting when it comes to helping agents increase the use of Grange interface capabilities. However, they are equipped to help. Another tactic Grange is using to help build agency success and drive ease of doing business is in formal agency education. “We offer training through The Grange Academy, which is our training program for new and existing agencies,” Rarey explains. “Much of the training is done virtually, but some is done right in the agency, where training staff from Grange go out and work with agents.

“We’re putting together modules—short training programs for Transformation Station and TransactNow—that can be incorporated into Grange Academy curriculum,” she adds. “We’re working on developing recordings of these segments that can be accessed on demand, for use with new employees and those that have been on board for some time.”

### *Helping with Habits*

During 2010, Grange Insurance sparked greater agency interface activity by tying in to the Real Time/Download Campaign’s Real Time 21 Day Challenge. The Challenge, which agents and brokers can start and carriers can use at any time, outlines a clear path agencies can take to get on board with real time in a matter of weeks.

Thanks to this early—and often—promotion, Grange had a disproportionately high representation among all agencies that officially registered for the Challenge when it first launched in 2010.

However, the carrier didn't stop with promotion. Grange went against the old adage, "There's no such thing as a free lunch," and offered three agencies just that—a free lunch for the entire agency at the restaurant of its choice—for boosting use of real time functionality as part of the industry-wide 21 Day Challenge.

Tracking growth was relatively easy. "We have reports internally that show us, year over year, what real time functionality agencies use," Rarey explains. "As we tracked agencies during the initial stages of the challenge, we saw they were using every part of real time, from inquiry to new business to endorsements. Several agencies started using real time functionality they never used before."

Agencies found success. Grange Insurance's top-producing agency in Ohio was one winner. The agency had not been using real time at all in the agency. During the Challenge, they got started—and never looked back. Another winner, an agency in a southern state, did the same thing. "They didn't use real time in 2009, and now they are," Rarey says. The same story played out in Michigan.

"I asked the agency manager in Michigan, 'How did you do it,'" Rarey recalls. The answer was simple. "The managers just said to the staff, 'This is how we're going to work from now on,' and they went around to each person to make sure they were using it," she adds. Grange provided reports to managers that showed who in the agency was logging on and using the functionality. The carrier was able to do that because in 2009 it revamped its system access process and now supports Agency Account Management, a login to the carrier agent portal, which is controlled by the agency owner and supports a unique sign-on for each person in the agency.

"Having this detail has been helpful to agency owners and managers," Rarey says. "Before, they didn't always know who was doing exactly what." "If we can show the office manager or principal who is using real time with us, that will go a long way in helping agency managers actually manage real time utilization. We need to do a better job of reporting this level of detail to our agency partners. The information must be valuable enough to cause them to take action if necessary. We're careful not to create another report that doesn't provide wisdom about how they conduct their business," she notes.

"Having a log-in procedure that lets you identify who is using real time, some hand-holding by interface and Agency Relations staff, and a program of constant, multi-pronged communication, is making a difference. It's helping agents serve customers more quickly, and it's supporting what we believe to be our strength—Ease of Doing Business."