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## Peerless Pushing Real Time—in Every Agency, Every Year

The only way to leverage agency-carrier technology and resolve issues, says Dee Dee Forte, agency interface manager for Peerless Insurance™, is to interact with every agency.

Peerless Insurance, based in Keene, NH, writes personal and commercial lines in the New England states as well as New Jersey, New York and Pennsylvania via some 1,000 independent agency locations.

“We are a generalist—we want our agencies to approach us with any kind of account they’re looking at,” Forte says. “Our underwriters are easy to do business with—we’ll look at pretty much any small to mid-sized account.”

Although a regional carrier, Peerless certainly isn’t a small player: Operating as one of eight regional companies within Liberty Mutual Agency Markets, Peerless ended 2006 with \$990 million in direct written premium within its Northeast footprint.

### Campaign Supporter

Peerless supports the industrywide Real Time/Download Campaign ([www.getrealtime.org](http://www.getrealtime.org))—and like the campaign’s mission, Forte seeks to double the number of real-time transactions in 2007. “It’s actually written into our performance objectives,” she says. “We expect we’ll more than double our real time quoting.”

The Peerless real-time offerings include:

- Personal lines on four comparative raters.
- Transformation Station for personal lines; commercial lines (enhanced with Web edits); alerts; claims, billing and loss-run inquiries; and, for Applied users, first notice of loss.
- TransactNow for claims, billing and loss-run inquiry.

“Currently, 15 percent of all personal lines inquiries originate in real-time applications,” Forte says. (Several states are more than 20 percent, and Vermont is 40 percent.) “We think we’ll double in 2007,” she says. “We’ve seen record sales weeks.”

“We’re trying to be on every real-time platform there is because if we’re not there, we probably won’t get a shot at the quote,” Forte says. “There is definitely a correlation between real-time usage and sales.”

The Peerless slogan is “The Company of Choice®,” which has a double meaning for agents,” Forte says. “We hope they choose us and we want to give them lots of choices.”

### Getting in the Trenches

While Forte’s group is technical, it works on the business side supporting the field staff in an effort to visit every appointed agency. Each year, Forte and three agency interface specialists complete more than 500 agency visits.

“Our company really believes in the field rep. model to get out to each agency,” says Forte, “and that is a real advantage of regional carriers.”

As territory managers and personal lines specialists visit agencies, they complete call reports for follow up. Even though field employees are well-versed in technology, sometimes agencies will have issues that Forte’s staff needs to solve over the phone, on a Webcast, or in person.

“Until you get out there, you really don’t know what the issues are,” she says. “We definitely touch every agent every year,” between her staff and the field employees. For example, one agency didn’t understand how bridging can work in real time, she says. “They thought it was a pain the neck to put in all the information again, when in fact they could be bridging that data from their agency management system to their comparative rater.”



Sometimes the field reps will invite a number of agencies to come into one location for a meeting and demos. That works well for clusters. In the beginning of every year, Peerless hosts sales meetings, with a business fair and presentations to get the message out.

Forte's group can handle a classroom setting or one on one with CSRs. For example, in any given agency some CSRs will use certain real-time applications, while others don't. "So we'll sit with them," Forte says. "Or sometimes we have training sessions in our seven local regional underwriting offices and invite agents in."

### **Advisory Council**

Forte also credits the Peerless Agency Advisory Council on Technology, or PAACT, for generating valuable feedback on how the carrier can improve real-time offerings. Formed a few years ago, PAACT is different than the carrier's CSR and principal councils. PAACT represents a cross-section of principals, CSRs, personal lines, commercial lines, and agency management systems. It is comprised of 12 agents, but will soon grow to 20 to accommodate more discussion. "They enjoy getting together—it's a great way to network," Forte says. "They're not competitors because they're from different states and territories."

Prior to PAACT meetings, Peerless issues a bulletin to all agents to have them contact their local members to provide feedback, questions, or suggestions. "It's been fantastic," she says. "A lot of enhancements we've made over the years have been made directly because of feedback from agents."

### **Resources**

The Peerless experience demonstrates that when a carrier educates agents about technology, usage increases. Peerless also is a supporter of industry organizations. For more ideas to educate independent agents, visit the Agent's Council for Technology (or ACT, available via [www.independentagent.com/act](http://www.independentagent.com/act); ACORD-User Groups Information Exchange (AUGIE, at <http://www.acordadvantage.org/augie/index.aspx>); and the Get Real Time campaign ([www.getrealtime.org](http://www.getrealtime.org)).

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