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Agency Enjoys Widespread Adoption of Real Time

More than 5,100 and growing...fast. That's the monthly number of real-time transactions processed by the staff at Haylor, Freyer & Coon, an Assurex Global Partner based in Syracuse, N.Y.

Cyndy Smith, the agency's vice president of information technology, says the transaction tally came from AMS the agency management system vendor in September 2006. The agency doesn't have statistics beyond September for a couple of reasons. "We were getting such an overwhelming response in use of the tool that I turned off the tracking," she says.

Also, tracking required CSRs to click a couple of extra times to get through the activity log when the mechanism was activated. "We feel it's exciting that their usage is so good that we don't have to track it any more," Smith adds.

The 5,100 number is just part of the count—those transactions started from within a client record. It doesn't include real-time transactions done by using an AMS Sagitta management system feature called Quick Links. Quick Links lets users access a carrier directly by clicking a link within the system.

Easy Sell

Smith says real-time functionality came rather naturally to staff at Haylor, Freyer & Coon, which operates 12 offices in New York, Virginia and Colorado. "It was an easy sell for us," she says. "Our users caught on immediately." But Smith sells herself and her team short in this explanation.

Part of the success came from a decision Smith and agency leadership made to remove a persistent barrier to adoption—ID and password management. "We have a lot of companies," Smith explains. "We were getting to the point where CSRs were having a difficult time managing all of the IDs and passwords for carriers. Using a tool within TransactNow, we took administration of these away from the user and now manage all of the real-time access IDs and passwords in our IT area."

Now all the user needs is the password that's required to get into his or her system each morning. Everything else runs in the background because of the work the IT department did—and continues to do—using a central administration tool that's part of the system.

Old and New Habits

Another key reason for the agency's broad adoption of real time is that IT staff spends less time trying to break old habits and more time developing good ones. "Every new hire comes through the IT department for training before they go to their desk," Smith explains. Part of the process is teaching new employees how to access carrier Web sites using the real-time tool.

"The new employees catch on very quickly, because it's very easy for them to use," Smith notes. "They didn't have any bad habits—going directly to carrier Web sites and struggling with all of the IDs and passwords. It was just easy for them."

But agencies don't hire new employees every day. And even then the number of new employees is dwarfed by the number of more seasoned ones. That doesn't really matter. Sometimes all it takes is one.

"The new employees actually turned the older, more experienced CSRs on to it," says Smith. Once in the department, the new employee would often have a more senior CSR as a mentor helping with a task. They'd watch the new rep navigate to the right spot on the carrier Web site in no time flat. "They'd ask, 'How do you get out to that Web site so fast?'" Smith recalls. "Honest to God, that's exactly what happened."

Supervisor Buy-In

Word spread. “Then the supervisors would call me and tell me I need to get this new thing implemented on everyone’s desk,” Smith says. Then, with all the tact she could muster, she’d remind the supervisor that the tool was, indeed, implemented—and some time ago. But the unit had decided not to use it.

“We started from day one with the tool when AMS first released it,” she recalls. “We put it on everyone’s desktop and then went through all of the struggles of new releases and new versions.” But that was then.

Now, Smith says, the CSRs love it. Supervisors do, as well. At one point, a supervisor let her passion for real time show in an e-mail she sent her staff, telling them they’re foolish if they don’t use the tools. “All of a sudden, she saw the light,” Smith says.

Throughout the process, Smith and her IT team trained, and retrained and retrained. Each time, they won over new converts. And as individuals adopted the tools, others in their departments—the individuals who may have been prone to eye rolls when management described the benefits—came on board.

Success Found

Now, Smith estimates, real time is used 75 percent of the time it could be in the agency. She’s not terribly upset with that number. She recognizes there may be situations where there’s a faster way to process something. For instance, if a rep is on a carrier Web site already, it may be easier to pop open another screen and handle a task that way.

The percentages will increase, Smith believes, as individual reps become even more comfortable with the tools. Beyond that, she expects to see more significant gains as additional carriers implement new real-time functionality. “First of all, the number of carriers offering it is increasing,” Smith explains. “So are the lines of business and the types of transactions.”

Advice for the Taking

Smith has words of advice for other agencies. “Train your new employees,” she says. “It makes it so much easier for them to not have to learn all of the different ways to navigate multiple carrier Web sites. And your other employees will catch on.”

Another recommendation she offers is to explore centralized ID and password management. “Give it serious consideration,” she says. “Small agencies and very large agencies may have an issue with it. But it’s definitely worth exploring.”

Finally, she says, don’t give up. “Recognize the value of real time and stick with it,” she says.
