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## Get it? Got it? Good!

Independent agent Stu Durland gets it. Actually, he got it quite a while ago.

As an active volunteer with ASCnet, his agency management system user group; a leader in the revival of AUGIE (ACORD-User Groups Information Exchange); and a technophile of sorts in his agency, Durland gets the value of automation and—in particular—the use of real-time interface.

Durland, vice president and co-owner of Seely & Durland, Inc. ([www.seely-durland.com](http://www.seely-durland.com)) in Warwick, N.Y., for years has advocated the full use by agencies of their management systems. As one who practices what he preaches, he has seen the benefits of using up-to-date versions of agency management systems and implementing newly introduced capabilities.

One technology the agency adopted early on—several years ago, in fact—was real-time policy and bill inquiry. These transactions are a major portion of the workload for a typical service staffer. Durland didn't wait to see how it worked for other agencies. He took the lead, deployed the functionality and accomplished a mind shift within his agency.

As Durland recalls, moving to real-time inquiry didn't require a hard sell. "Once our people saw how much easier it was to handle inquiries in real time, they bought in quickly," he says.

Today, the agency's staff performs a couple of hundred real-time transactions monthly thanks in part to diligent management monitoring and attention. "At our weekly meetings we cover a lot of different things, a lot of different reports," he explains. "One report from the agency management system shows agency real-time activities."

If the metrics are low, Durland asks why. "Staff members know I'll hound them to use real time, even if the technology is not exactly where it could be with a particular company."

Interestingly, Seely & Durland is not now experiencing growth in its real-time activities. The tally of 1,100-plus real time transactions the five full-time and one part-time processing professionals logged in the first half of 2007 largely mirrors the results from the same period in 2006. That's not because employees are not using real time. Quite the opposite: They are using real time for most of the transactions they can.

What's limiting them from more usage? It's the lack of available capabilities from their carriers. This led Durland to redouble his efforts to get the companies his agency represents to boost functionality. That means lobbying local, regional and national carrier execs to offer more transaction types across additional lines of business. And, it means moving carriers to the latest technology—using ACORD XML standards to drive communication between his agency management system and their mainframe systems.

Part of Durland's work is to get more carriers to offer real-time rating. "By far, we use the inquiry functionality much more than we do the rating," he explains. Staffers try to use the rating and are able to get quotes from a couple of carriers. However, it's not habit—something Durland believes will happen as more companies implement real time.

Still, he's taking every opportunity to drive home the benefits of real-time rating, where it's available. "It's often quicker, even if we can only quote one company, than to re-key the data," he says. "That's where I want to move them versus having to go to individual carrier Web sites."

Also, he's working with the ASCnet interface committee ([www.ascnet.org](http://www.ascnet.org)) to identify barriers to real-time implementation and find ways to help agents and brokers overcome these.

As more independent agents tap real-time capabilities—ones that exist within their management systems and usually cost nothing or little to implement\*—more carriers will offer more functionality.

And, Durland gets the fact that, over time, this will help his agency's real-time numbers grow.

*\*Check with your automation system vendor for specifics on pricing. Some vendors do not charge an additional fee for real-time functionality if the agency is currently paying download fees. In addition, others do not charge additional fees if the agency is paying the regular support fees.*