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## Upstate New York Agency Builds Real-Time Survival Habits

### Old habits die hard.

Ed Higgins knows that as fact because he saw it firsthand in his Clayton, N.Y.-based Thousand Islands Agency. As Higgins worked with his staff to implement real-time inquiry processing, he did what any good agency principal would do: He ran the numbers. But the numbers didn't add up.

Nearly everyone whose work was being tracked was logging dozens of transactions for each monthly reporting period. But one individual generally had only a handful—and a small handful at that.

Interestingly, the cause wasn't necessarily a matter of will. The employee was not resisting real-time processing. It was just habit. In speaking with that employee, Higgins learned she wasn't consciously trying to avoid the new process. In fact, she didn't even realize there was a problem—or, at least, a variance.

But real-time usage data helped. "We looked at her transactions," Higgins says, which showed everyone else with between 35 and 50 transactions each month and her at five or less. That's all it took. Now, when the reports come out the employee is at or near the top of transaction counts each and every time.

Higgins learned a lesson. "It points out the fact that in order for real time to be an effective workflow implementation, just like any other change, it takes good reporting and constant management monitoring," he says.

His management system—Ebix—is up to the task, he says. "Some agency management systems don't have good reporting capabilities," he notes. "Ours does."

But Higgins is quick to add a warning: "It's not about making numbers. Anybody who manages by the numbers alone is doing it wrong. You can create 35 transactions before the end of the day if that's what it's about."

It is advice he needs to heed as his agency continues to increase its real-time rating activity. Thousand Islands Agency implemented real-time rating when only one company was offering the functionality. "I made staff get comfortable using it because as additional companies come on it will become more and more valuable," he says.

That's happening now. The agency—and others in the state—encouraged a regional carrier to implement real-time functionality. Another company is poised to make its real-time rating available to the agency. So the "it-will-become-more-and-more-valuable" prediction is quickly turning into an "it-*has-become*-more-and-more-valuable" reality for Higgins and the half-dozen staffers who process new business.

Higgins advice to other agencies is quite simple: "If you're not already doing real-time, get started now," he says. "But recognize that you may not make the whole trip all at once." There's a lot of value in incremental progress, he adds. "The sooner you start the closer to the front of the pack you can be."

He encourages agencies to use the tools and resources available at [www.getrealtime.org](http://www.getrealtime.org) to jumpstart the process and to understand—and share with staff—what is available and how to begin.

"If you don't get started, you won't need to worry about how you'll be running your agency 10 years from now because you won't have one," Higgins says with a chuckle. "I'm a real believer in the entrepreneurial spirit and competitive nature of independent agents. If I—or the agency down the street—can do in 15 seconds something it takes you four or five minutes to do, guess who's going to win."

### Sage advice indeed!