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REAL TIME with Lisa Parry-Becker and Cyndy Smith

Co-Chairs of the Real Time/Download Campaign

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In this edition of Insurance Unplugged, we're getting real with Lisa Parry-Becker and Cyndy Smith, discussing the industry campaign, Real Time – what it's all about, its origins, objectives, accomplishments, benefits and future. Lisa is vice president of

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William B. Parry & Son, LTD, an agency with nine employees based in Langhorne, PA. Lisa is responsible for sales and marketing, and handling Personal and Commercial accounts. Cyndy is vice president, director of technology at Haylor, Freyer & Coon, Inc., located in Syracuse, with approximately 225 employees in 10 locations across upstate New York.

As co-chairs of the Real Time Campaign, Lisa and Cyndy bring passion in promoting Real Time and in helping independent agencies to adopt and implement the tools in their operations. What makes Lisa's and Cyndy's message further resonate is that these two women represent different spectrums of the independent insurance agency in terms of location, size and focus. What's more, Lisa's agency uses Applied Systems and Cyndy uses a Vertafore/AMS agency management system in their office. This underscores that the benefits of Real Time apply to all agency sizes and operations and across all agency management platforms.

An Overview: Defining Real Time and the Campaign

The Real Time Campaign (www.getrealtime.org) defines real time as the "ability to click on a button from a client file in your agency management system or comparative rater for immediate access to carrier information on that client. The transaction may be a quote, billing inquiry, claim inquiry/loss runs, policy view, endorsements or a request for information. This approach provides a single workflow for servicing or quoting."

The Real Time Campaign was undertaken by "a group of agents and brokers, carriers, technology providers, user groups, and agent and industry associations who united to advocate implementation of Real Time and Download interface applications by independent agents and companies. Through this industry campaign, supporters educate agency system users and other industry stakeholders (such as carriers & vendors) about the benefits of using Real Time and Download."

Annie George (AG): Tell me how the Real Time Campaign began.

Cyndy Smith (CS): "Real Time has been available for awhile. My agency has been using the tools since 2003. Several carriers had made a substantial investment in the tools and technology vendors made them available on the management systems' desktops, but at that time there wasn't a significant buy-in by independent agents. As a whole, they weren't utilizing or implementing the tools."

Lisa Parry-Becker (LPB): "In 2006, ACT [Agents Council and Technology] through the Big "I" [Independent Insurance Agents & Brokers of America] was reviewing future strategic issues. One of these issues involved moving the workflow of the independent agent to Real Time, and making a concerted effort to get the message out."

CS: "The campaign came out of the need to get this message out, to let agents know how valuable these tools are and to try and do what we could from an industry level to get more participation. We needed the

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agencies to begin to use these tools in larger numbers to get more carriers and vendors involved. The more carriers involved, the more single workflow integration in the operation of an agency."

AG: Who is behind the campaign?

CS: "The campaign is made up of industry stakeholders: agency groups, carriers, vendors who contribute to the campaign financially annually. The industry feels so strongly that this is the key to the future of the independent agent that they were willing to invest the extra dollars to get this promotional campaign in place and to keep it going."

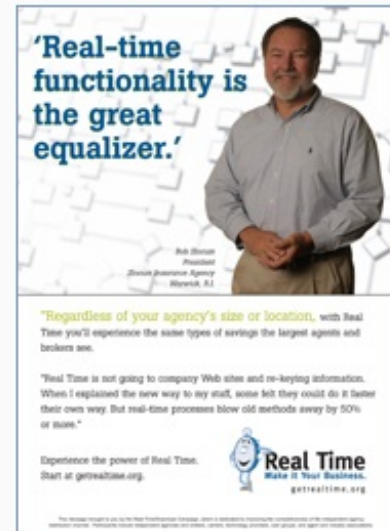
LPB: "The campaign is an all-out effort that includes a series of banner ads and individual ads. About half of the budget is allocated to advertising and promotion. Carriers, vendors, user groups are free to use these ads in their respective publications. If you're an agency, it's highly unlikely that you haven't heard about Real Time.

"Peter van Aartrijk and his company, [Aartrijk](#), create the press releases, articles for publications, and have designed the ads based on user group messaging input." [sample ads to the right]

CS: "As part of the campaign, we also do monthly webinars where we provide an overview of Real Time and its benefits. Lisa and I each do a demo of the tools on our respective agency management systems. We'll discuss how to get started, provide implementation tips, and discuss the issues you should expect to arise from your staff. We have touched well over close to 2,000 agencies so far. We began the webinars in January of this year, and some of our webinars have 400 agencies logging in."

LPB: "The webinars represent technology in action...we are in four different locations passing the desktop. Cyndy and I demonstrate real-time functionality from our systems: rating, inquiry, billing."

CS: "When we first began the campaign in 2007, a group of us took Real Time on the road. We went around to many states and performed live demos, all-industry sessions with carriers, vendors, agents. The sessions were about 3 to 3 1/2 hours long. In most of the states, we were able to get continuing education credits.



“We would walk into a room filled with 100 people and ask how many were using Real Time to manage their workflow. You’d get about 10 people raising their hands. Now you’ll see almost all the attendees raising their hands. This is a testament to the campaign and the work Peter has done to get the messaging out.”

The webinars have allowed Lisa and Cyndy to reach more people and get more and more agencies using the tools. In fact, the Real Time Campaign has been so successful since its roll-out in 2007 that a recent survey shows that 54% of agents who responded (out of 3,100) indicated they are using the tools for inquiry, policy changes, claims, direct bill. Forty-three percent are using the Real Time Personal Lines Rating Tool.

CS: “I can’t remember another initiative in the industry that has been so successful. This is a true representation of what the industry can do if we can all come together on an issue. We have had agents across every management system using the tools. Lisa uses Applied, I use Vertafore/AMS. More and more carriers are involved. We are really seeing the numbers start going straight up, what Lisa calls a hockey stick.”

AG: Let’s discuss the benefits of Real Time and what you have experienced in your own agency operations as a result of using the tools.

CS: “First you have immediate access to information. You don’t have to navigate in different carrier sites. So it’s faster. Your client calls and wants to know the status of a payment he/she has made. You call this up with Real Time on your agency management system and get the info immediately, without having to put the client on hold or get back to him/her. You can provide feedback within seconds and while accessing the information discuss other things, such as the kids...or bring up previous conversations, such as the Umbrella policy you discussed a few weeks back. Real Time is a relationship-building tool. It gives you the opportunity to be responsive and engage the client.”

LPB: “Real Time sets up an efficient, consistent workflow throughout the agency, facilitates employee training, for both new and existing staff. There is a standard in place. People don’t have to learn different systems. You work within your own agency management to obtain instant information, simplifying the entire process. Real Time cuts down on redundancy; you eliminate the need to input the same information in various systems, and you reduce errors.

“Real Time is so important to the continuation of the agency channel. Three years ago it was taking us over nearly 1½ hours to quote one line of new Personal Lines business. It was becoming so inefficient, it was actually painful. Now with the Personal Lines Real Time tool, it takes just minutes. This helped us streamline the entire process and be more responsive to clients and prospects. With carriers continuously increasing their volume requirements, I don’t know how we would have met those requirements without the Real Time tools.”

Lisa’s agency also assessed how Real Time was working when it came to billing inquiries: Prior to

implementing Real Time, getting the information on billing inquiries took about 5-8 minutes; now it takes under 20 seconds. “Start multiplying the seconds and the minutes and it really adds up,” says Lisa.

CS: “We can do a Personal Lines Auto quote with 10 comparative prices within 5 minutes. [The rater accesses over 12 carriers in NY State.] It used to take us hours...to go to the various websites, rekey data, try to figure out how the carriers want to receive the info and how the website worked. The same applies for the Commercial Lines Real Time comparative rater. It saves time, money, eliminates data entry.”

Additionally, Cyndy explains that agency servicing would suffer without Real Time, her customer service reps would not be able to respond to clients if not for the tools. “The agency handles over 4,000 inquiries per month using the Real Time Tool. If we didn’t have Real Time, the CSRs would need to know how to navigate over 30 carrier sites. With Real Time, we’re responsive, efficient.

“What’s more, we reallocated resources. Before we had a full-time person inputting all endorsements. We have eliminated this position,” says Cyndy.

LPB: “Agencies are seeing impressive sales with Real Time ...they can respond quickly. We hear from agents all the time about the profits and growth they are seeing when using Real Time.”

AG: I have to ask then, why wouldn’t an agency incorporate Real Time in its operations, workflow?

LPB: “It’s a Catch 22. Not all carriers are on Real Time. Some agencies don’t want to use the tools [available as part of their agency management system and included in the monthly support fees they pay] until all their carriers are on board. We respond by saying you need to use what is available, don’t wait. Once you see how Real Time can transform your agency, you will want more of it. You will show your carrier marketing reps what you are doing with those on Real Time, and ask them to get real as well. The agents will be saying to their carriers, ‘When are you getting on board?’”

In fact, when Real Time was first rolled out, there were about 10 carriers offering the tools. **Today there are 180 carriers on Real Time.**

CS: “Just as in any other technology that comes available, you need someone in the agency that is willing to put in the time, to get the tools set up, and get individuals in an organization trained.

'You should see our Real Time numbers.'

James AAB
Business Technology Analyst
EMV Insurance Companies

"The Real Time Campaign and mascot 'Eddie' have been key resources in our training of agents and staff. The focus has paid off. Our Real Time quotes alone have increased by six times since June 2007. And we're seeing more usage of claims download."

"Our agencies turn to us as a responsible business partner in providing them with Real Time functionality—which means they continue to profitably grow their business and better serve their customers."

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“Our most current initiative in the campaign is the 21-day challenge. This is designed to break old habits and create ones. The premise is based on the fact that it takes 21 days to build a new habit. So we created this whole plan for agencies to devote the effort in implementing the tool during 21 days. There are steps you need to go through for 21 days in order to build the new habit of using Real Time. It’s designed to overcome complacency, the challenge of resisting change.”

There is a [Real Time Implementation Guide](#) available on the [getrealttime.org](#) website. The guide provides information on what Real Time is, why use it, what functions and workflows are affected, and how to implement it.

Future plans include an initiative to bring Real Time to wholesalers and MGAs, as well as to focus more efforts on Commercial Lines download.

The goal of the Real Time Campaign is to get 80 to 85 percent of independent agencies using Real Time. With Lisa and Cyndy and their combined commitment and passion for Real Time along with that of the campaign’s stakeholders, this goal is within reach. To find out more about getting on board with Real Time, please visit [www.getrealttime.org](#).

About Lisa Parry-Becker

Lisa is vice president of William B. Parry & Son, LTD, an IIABA (Independent Insurance Agents & Brokers Association) Best Practices agency based in Langhorne, PA. Her agency was recognized by Rough Notes magazine as its September 2008 Marketing Agency of the Month.

She is a passionate advocate for agency automation improvements, including paperless environments and real-time and download workflows. She speaks about technology and workflow issues facing the independent insurance agency community at various venues nationwide. Currently, Lisa serves as co-chair of the industry-wide Real Time/Download Campaign and is vice chair of ASCnet. She was the 2006-2007 chair of the ASCnet Interface Committee. In addition, she participates on various carrier agency councils and carrier automation councils.

About Cyndy Smith

Cyndy is vice president, director of technology at Haylor, Freyer & Coon, Inc, located in Syracuse, NY. She has been working at the agency for over 25 years and has led the agency’s technology implementation initiatives throughout that time.

For the past 10 years Cyndy has been very involved with the AMS Users Group, serving on a number of committees including Education, Research & Development and Industry Relations. Currently she is serving on the AMS Users Group Board of Directors, and is also serving as the co-chair of the Real Time/Download Campaign.

