



# Real Time Makes Real \$\$\$\$\$



*A Guide to Increased Sales and Profits  
Following Real Time Implementation*

*First Edition  
(June 2008)*



# About the Guide

Real Time Makes Real \$\$\$\$\$. Because of efficiencies created by using Real Time and Download, agency and brokerage professionals find they have more time on their hands. This allows principals to start shifting the focus of “processing” staff and to create more of a consultative sales culture throughout the organization.

This Real Time Makes Real \$\$\$\$\$ guide is designed to provide step-by-step tools to help accomplish this shift. It presents a logical progression for firms that have found success with Real Time and offers a way to get each person in an agency or brokerage involved in marketing, sales and growth. For those who have not yet made a commitment to Real Time, this guide provides even more reasons to get serious about embracing this initiative.

The guide encourages agencies to start with a vision and then incorporate a variety of elements to create or re-create a sales culture within their organization. It also provides support for agents who like to—and who used to—sell but got caught up in “other stuff.”

Key guide elements support proactive account development, cross-selling, up-selling, account rounding and updating client information, as well as agency delivery on client expectations. Ideas and detailed resources—ranging from letters and scripts to client service agreements and suggestions on Web site functionality and search capabilities—are provided within the guide.

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## Table of Contents

What Is ‘Real Time’? .....	4
Why Embrace Real Time? .....	5
Adjust Your Vision .....	6
What Gets Measured Gets Done! .....	8
Got Real Time? .....	9
Getting Started with Real Time .....	10
Investing in Real Growth .....	11

<sup>1</sup> AUGIE (the ACORD-User Groups Information Exchange) is a forum for ACORD, agents, brokers, insurers, solution providers, and associations to gather information, share ideas and actively shape the future of the insurance industry. It allows collaboration on common concerns that affect the day-to-day and long-term operations of agents and provides agents with a voice in the ACORD standards process with the goal of improving agency efficiency and productivity. For more information: <http://www.acord.org/augie/augie.aspx>



Agency owners and managers are encouraged to use these resources to train and refocus internal support personnel who have more time available to devote to account development after implementing Real Time.

The tools, techniques and resources within the guide have been gathered to help agencies “get real” about boosting revenue after implementing real-time workflow enhancements. They represent a basic blueprint that can be altered and reproduced by agencies wishing to optimize the use of Real Time.

AUGIE thanks the following organizations and individuals who contributed to this guide:

- Agents Council for Technology (ACT) – [www.iiaba.org/act](http://www.iiaba.org/act)
- American Insurance Marketing & Sales (AIMS) Society – [www.aimssociety.com](http://www.aimssociety.com)
- Stu Durland, Seely & Durland, Inc. – [www.seely-durland.com](http://www.seely-durland.com)
- Ron Binning, Binning & Dickens Insurance Services, Ltd. – [www.binningdickens.com](http://www.binningdickens.com)

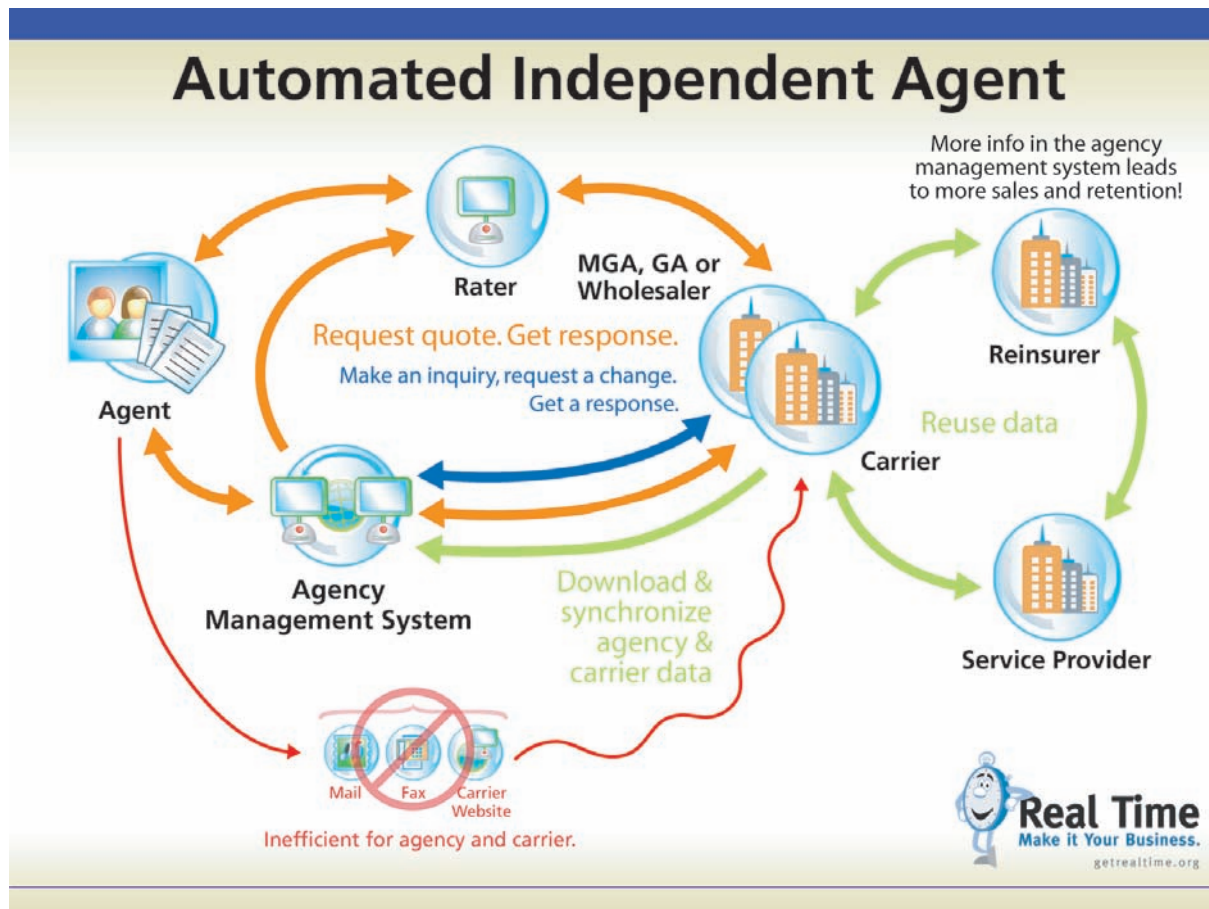


# What Is 'Real Time'?

Real Time is 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, endorsement or request for information. This provides a single workflow for servicing and/or rating and issuing a policy.

The visual below displays the desired result of today's automated agency to realize efficiencies created through the ability to enter data once—in the agency system of their choice—and subsequently reuse these data within multiple applications. Data entered into the “agency system” can be used for multiple automated applications: rating, policy submission, policy processing and more.

Real-time functionality already exists within many agency management systems. More and more insurance carriers are making new real-time transaction and download capabilities available to agencies. (For up-to-date information on vendor and insurance carrier real-time and download capabilities, visit [www.getrealtime.org](http://www.getrealtime.org).)



# Why Embrace Real Time?

Using Real Time in an agency can dramatically reduce the amount of time required to complete basic customer service transactions. This time-savings offers agency customer service professionals an opportunity to proactively interact with clients. Such consistent, proactive, caring contact translates into increased retention, which leads to increased profits for the firm.

In his book *The Loyalty Effect*, Frederick F. Reichheld elaborates on the fact that a 5% improvement in customer retention rates will yield between a 25% and 100% increase in profits across a wide range of industries. The insurance industry is no exception.

The flip side of loyalty is disloyalty. When looking at why customers leave, a Small Business Administration (SBA) study of all types of small businesses says it's the client's perception that staff members don't care. Nearly 70% of those polled indicate that this perception of a non-caring employee led customers to leave and buy from other businesses. This was, by far, the top cited reason, followed by product dissatisfaction, chosen by 14% of those polled. Price ranked third (9%), followed by recommendations of friends (5%), moving away (3%) and death (1%).

Of course, common sense and courtesy tells you to pay attention to customers. But the SBA study reinforces the importance and spells out the consequences for not doing so—customers leaving your fold and taking their business to the agency or brokerage across town.

There's still another reason agencies should turn the time saved by implementing Real Time into proactive account development: Studies consistently prove that recruiting new customers is much more expensive than retaining an old one. In the insurance industry, it is five times more expensive to write a piece of new business than it is to renew an account. An 85% retention ratio means you're turning over your entire book of business in less than seven years. With this in mind, to grow an agency 8%, you'll need to write new business at a minimum of 23% over the prior year.

By conscientiously devoting real-time time-savings to account development, your agency can far surpass these averages!



## Adjust Your Vision

Agency automation is changing the way we all work. Skills needed to capitalize on the opportunities created by technology differ greatly from paper-based processing skills. All of this means that the agency service professional of tomorrow will not look like the one of today. Concepts like remote workers with flex hours, 24/7/365 customer self-service, online marketing and sales potential, and search engine positioning all become part of an agency's strategy for growth. Specific tools and resources to help your agency adjust its vision are offered at a special Exhibits resource area at [www.getrealtime.org/growth](http://www.getrealtime.org/growth).

Client expectations are changing, too. They want immediate response from the agency and “self-service” capabilities via the Web. This calls for insurance agency service roles to change. Customer service professionals will find themselves increasingly involved in needs analysis and consultative selling roles. Is your agency ready to adopt this new vision?

In a recent interview with young agents, the following observations were shared regarding customer expectations:

*Customers are more knowledgeable than ever and want convenient options to deal with their agent—when and how they see fit. One agent cited his cell phone company, which provides him an e-mail when his bill is due, with a link to pay the bill right there in the manner he chooses.*

*The young agents believe most of their customers also have done insurance research on the Internet and perhaps have gotten quotes there, particularly in personal lines. One agent cited comScore's 2007 research, which found that more than 50% of recent purchasers of automobile insurance from agents also got a quote online.*

*The agents believe their customers perceive personal lines and small commercial lines to be commodity products. One agent estimated 20% of his customers are with him for service and 80% for price. Another pointed out that most of his customers could replace him as agent and stay with the same carrier in his town because his carriers are so widely represented there. Still another said that even though his agency provides his construction clients value-added services, such as loss control, human resources and Department of Transportation consulting, his price must continue to be in the ballpark to keep the business.*

*The agents concluded that even in this highly competitive, commoditized environment, the keys remain building relationships with customers, providing distinctive value added services and giving responsive service.*

*Another change these agents noted is that their customers want to have the option to pay by credit card so that they can get airline miles or reward points. Several of their carriers offer this option, but this remains a challenge on agency-billed business.*

*The agents see the primary customer interest in their Web sites to be for information about their agency and for information and services relating to their policies, such as getting billing information, making payments, printing auto id cards, and generating certificates of insurance.*

*Some of the agencies are generating online sales for certain specialty lines such as travel insurance and horse mortality insurance. So far, auto insurance and certain specialty coverages seem to be the only areas where online sales have taken off, but the agencies worry about “the model that has not been created yet” making a big impact on other lines of their business.*

(Source: “Independent Agencies Making a Paradigm Shift – A Conversation with Young Agents,”  
by Jeff Yates, ACT executive director)

Buying into the concept of real-time technology can go a long way in positioning an agency for long-term growth. Carriers are seeking increased revenue from their agency plant and are looking to Real Time to help make this happen. Management system vendors and other providers, such as rating vendors, also acknowledge that adopting real-time functionality will enhance an agency’s success. Agencies should work together with all of these parties to build their specific vision and strategy.

### **Resources:**

- *Independent Agencies Making a Paradigm Shift – A Conversation with Young Agents* (ACT)
- *Designing an Effective Independent Agent Web Site* (ACT)
- *Positioning Your Agency Successfully on Internet Search Engines* (ACT)
- *Reaching out to Clients 24/7* (ACT)
- *Planning for Profitability Webinar*, AIMS Society ([www.aimsociety.com](http://www.aimsociety.com))

For a complete, up-to-date set of resources, visit [www.getrealttime.org/growth](http://www.getrealttime.org/growth).



# What Gets Measured Gets Done!

Many agency owners and managers have found behavioral assessments to be helpful as they work through transition and change. One such tool is the AIMS Society's *Managing for Success* system. This program analyzes a person's behavioral tendencies and then generates a clear, concise report, which relates their natural behavior to job performance. Using this information, agency leaders can develop a personalized approach to manage, motivate and communicate with each employee in a way that yields maximum benefits to the organization. To take part, the job applicant or current employee goes to a Web site and, with a code provided by the agency, answers 24 questions. The assessment can be done via any Internet connection, and the results are available within just a few hours.

Agency owners and managers who are refocusing their staff are adopting more results-based compensation plans and reward structures. Successful implementation of Real Time involves change. To achieve a successful transition, agency owners and managers must outline new expectations in advance, have goals and incentives in place, and track and regularly communicate results.

Some agency principals take a less complex approach. For instance, one principal who was seeking smaller process changes simply offered a free lunch to the customer service representative who processed the most real-time transactions during the week.

Whatever the incentive, it's important to find ways to reward desired behavior until it becomes habit. Employees will begin to see that their contributions add to the value of the agency, which translates into increased compensation based on results. Later in the guide, in "Investing Real Time on Real Growth for Your Agency," are a number of ideas and resources for sales-based goals your agency can consider.

## Resources:

- *Managing for Success* behavioral profile reports – contact AIMS Society at [info@aimssociety.com](mailto:info@aimssociety.com) or 877-674-CPIA for a sample report and additional information
- Sample Compensation / Incentive Plan Presentation
- Compensation / Incentive Case Studies

For a complete, up-to-date set of resources, visit [www.getrealtime.org/growth](http://www.getrealtime.org/growth).

# Got Real Time?

The implementation of Real Time is an important tool in the agency management toolbox.

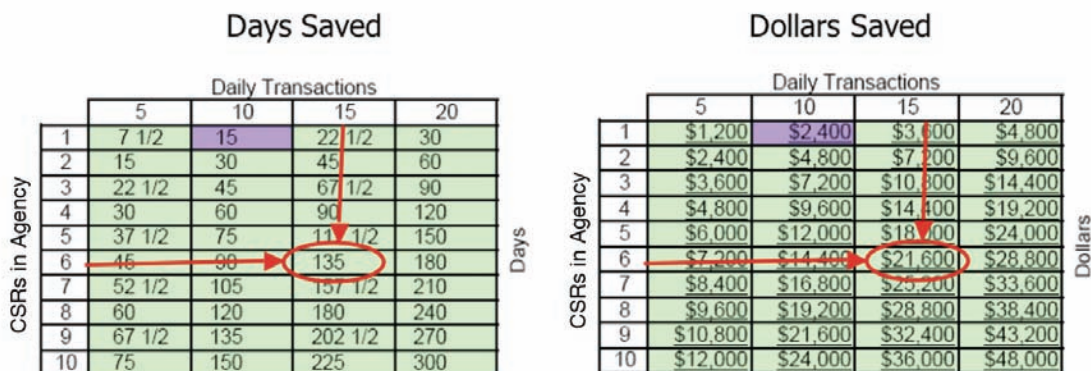
“Real Time and Download are changing the way we do business today. Time is a commodity we don’t have enough of...What could you do if [this change] saved you days each year?”

– Excerpt from *The POWER of Change® Seminar*

Agencies that have conducted real-time time studies have found that using real-time functionality to do a routine transaction, rather than going to a carrier Web site, saves approximately three minutes per transaction. These minutes add up. For instance, using Real Time saves each CSR 15 days a year in transaction processing time! For a CSR who is paid \$20 an hour, this equals \$2,400 worth of time each year.

Here’s a look at some more numbers based on a study done by the Applied Systems Client Network (ASCnet), users of Applied Systems agency management technology.

## Where Does Your Agency Fall on the Charts?



Data based on ASCnet research.



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# Getting Started with Real Time

*Which came first, the chicken or the egg?* This age-old question applies to the real-time implementation debate. Do I create a sales culture within my agency and then implement Real Time and Download, or should it be the other way around?

The answer is clearly yes. You should do one or the other, or perhaps both in tandem. What you really need to do is pick a philosophy and get started! That's easy for us to say, right? The following resources can help you quickly determine where you are. With that knowledge, it's easier to choose a direction that best fits your own organization.

- **Transition to an Agency Sales Organization—Culture and Process First; Then Technology** – This article outlines a four-step process for growth and profitability, which includes: (1) Infuse the agency with a culture of marketing and sales; (2) Develop and implement workflows for marketing, selling and processing business; (3) Apply proper technology to manage workflows; and (4) Hire outstanding talent to leverage that technology. Access this article at [www.iiaba.org/act](http://www.iiaba.org/act) under Hot Topics—Sales and Marketing Technology.
- **Bolstering Agency Sales & Marketing with Technology** – This article is Part 2 of the previous report and outlines how agents and brokers are using technology to enhance marketing, sales and sales management activities. Key to a successful sales strategy is a three-pronged approach: (1) Infuse the agency with a culture and related processes that empower the entire staff to further the agency's overall sales effort; (2) Formulate the major strategies the agency would like to pursue to improve the firm's sales, marketing and sales management capabilities; and (3) Determine the kinds of technologies the agency would like to use to implement these strategies. Access this article at [www.iiaba.org/act](http://www.iiaba.org/act) under Hot Topics—Sales and Marketing Technology.
- One of the largest challenges in agencies today is implementing and sustaining change. If your agency has determined a direction but is having difficulty staying on course, we encourage you to consider using **The POWER of Change® program**. This workshop helps agencies create performance oriented workflows that ensure results. This is a proven, five-step process that centers on customer expectations and how to re-evaluate agency processes to meet and exceed those expectations. For detailed information, visit [www.acord.org/resources/power\\_change.aspx](http://www.acord.org/resources/power_change.aspx).
- Now that you understand the benefits and want to implement Real Time or expand its use in your agency, there is an entire Web site devoted to helping you! Visit [www.getrealttime.org](http://www.getrealttime.org) and download the **FREE Download Implementation Guide**. The Web site lists real-time functionality available by carrier and by vendor. Be sure you're using all that is available to you. Most download functionality is already in your management system, so it's free. Implementation is the key.

# Investing in Real Growth

Once an agency starts to experience time-savings resulting from successful implementation of Real Time and Download, it's important to invest the savings wisely. This can be accomplished in a number of ways and can lead to increased agency revenue and profitability. Earlier, we stated that productivity leads to profitability. Following are actual tools and tactics used by actual agencies to capitalize on the time-savings achieved by using real-time capabilities.

## Proactive Account Development

In the turbulent world of insurance, where commissions are shrinking, claims frequency is on the rise, coverage lapses are more common, insurance scoring can affect coverage availability and claims severity continues to worsen, it is essential to retain current customers and to maximize their lifetime value through effective cross-selling and up-selling.

Despite its importance, many insurance agencies struggle to perform these effectively. Customer data that would help identify good candidates for cross-sell and up-sell are often scattered throughout the organization, making it impossible to get a clear view of customer preferences and behavior. Effective cross-selling, for instance, depends on detailed information about the person being insured—demographics, lifestyle, life stage and especially claims records—information that few agencies can routinely bring together fast enough to take advantage of the opportunity it provides.

A big step toward developing an effective client retention process is to be sure you know all there is to know about your customers. The most effective way to gather, maintain and communicate customer information to all agency staff members is to make a commitment to completely and thoroughly utilize the “client profile” screen in your agency management system. Most systems allow for the capture of an incredible amount of client detail. All of this information is valuable to various members of the agency during the account development and client retention process.

Real-time time-savings lets agents commit to reviewing each and every client profile screen during customer service interactions to be certain that complete and accurate information is in the file. During any client interaction, any agency representative can simply ask, “While I’ve got you on the phone, please allow me to ensure that we have all of your current information on file.”

Verify and update as needed. Include e-mail addresses; Web sites; phone, cell and fax numbers; and details on other family members for personal accounts and key employee contact information for business accounts. Develop and practice a conversational manner for these information gathering discussions. Showing interest in your clients leads to positive customer experience.

### Resources:

- *The Right Way to Find New Insurance Prospects & Sales on the Internet (ACT)*
- *Show Me the Money...in My Files! (ACT)*



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- *Insurance Client Prospecting, 2006 Style (ACT)*
- Webinars from the AIMS Society ([www.aimsociety.com](http://www.aimsociety.com)) entitled *Productive Prospecting and Earning Referrals*

For a complete, up-to-date set of resources, visit [www.getrealtime.org/growth](http://www.getrealtime.org/growth).

## Understand and Deliver On Client Expectations

Many agencies are finding tremendous increases in retention rates by working with customers to define their expectations as part of the sales process. As part of a proactive approach to client retention, these agencies use a Customer Service Agreement and create a personalized Client Contact Strategy to document these expectations. The Agreement, developed in conjunction with the client, spells out the timeline for follow-up contact, review dates, introduction of agency service team members, etc.

### Resources:

- Customer Service Agreement
- Webinar from the AIMS Society – [www.aimsociety.com](http://www.aimsociety.com) – entitled *Understanding Client Behavior*

For a complete, up-to-date set of resources, visit [www.getrealtime.org/growth](http://www.getrealtime.org/growth).

## Know What Your Customers Want

The best—and some say only—way to really know what your customers want from your agency is to ask them! Sometimes, as agency owners and managers, we focus on things that we think are important but that really don't matter to our clients. A regular survey of your clients, or at least key accounts, may help your agency improve its strategic planning and customer responsiveness.

Some keys to sending a survey to clients include always sending it as a request for help signed by the agency owner or the person who is recognized as the boss. If expecting a reply by mail, include a pre-addressed, stamped envelope addressed to this “boss” and mark it Personal & Confidential. Keep the questions positive or neutral, to seek factual input.

It is good to send along a little something in appreciation—a refrigerator magnet, a coloring book for the kids, a radon detection kit or a pocket atlas. Some cutting-edge giveaways that agents are using today include digital photo key chains and memory sticks/jump drives, pre-loaded with agency contact information and pertinent information. Let your—or your CSRs'—creativity go wild. But remember, everyone likes to get something!

## Resources:

- Sample Survey
- *We Care What You Think Client Survey*, a self-mailer available for purchase through Mines Press ([www.minespress.com](http://www.minespress.com))
- If your agency has established good e-mail communications with clients, you may want to consider an online survey, which can be created at any of a number of Web sites, including:
  - [www.surveymonkey.com](http://www.surveymonkey.com)
  - [www.zoomerang.com](http://www.zoomerang.com)
  - [www.keysurvey.com](http://www.keysurvey.com)

For a complete, up-to-date set of resources, visit [www.getrealttime.org/growth](http://www.getrealttime.org/growth).

## Know What Your Companies Have to Offer

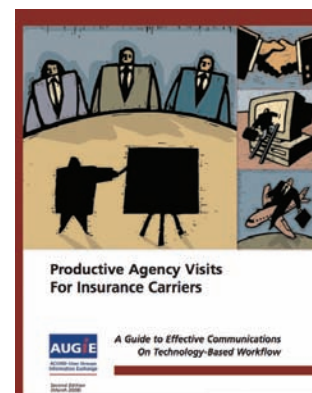
Insurance carriers are routinely updating and changing the information available to agents. Taking time to proactively check for new programs, enhancement endorsements, marketing collateral, Web services, etc. can substantially improve the competitive position of your agency. It's very humiliating to lose an account to another agent who places it with a carrier you have in your own arsenal because you didn't know the carrier wrote the class of business.

Staff time saved by implementing Real Time can allow your agency to minimize this threat. Invest the time in staying current on carrier products and programs. Regularly ask your carriers the following questions to determine their current focus and product appetite:

1. Do you have any special or association programs? What have been the results for each one?
2. What types of accounts did you write the most of last month?
3. In which classes of business do you consider yourself extremely competitive?
4. Whom do you consider your "competition" in these classes? Other classes?
5. What special support or lead programs do you have that we can use to produce business for you?

Divide and conquer by assigning each staff member a carrier to monitor, for example. Depending on your agency's focus, you may wish to assign monitoring responsibilities by product line or niche. Routinely meet to discuss findings and how these changes or enhancements might be sales opportunities. This routine meeting adds a level of accountability.

Make optimal use of *AUGIE's Productive Agency Visits for Insurance Carriers*. Use this guide to help steer conversations and interactions toward areas your agency cares about most. Encourage





carrier reps to sit with staff members to explain the tools available. Use these opportunities to help marketing reps understand more about how your agency works.

**Resources:**

- *Productive Agency Visits for Insurance Carriers*, a FREE guide, complete with pre-visit checklists, available at [www.acord.org/augie/augie\\_resources.aspx](http://www.acord.org/augie/augie_resources.aspx).

For a complete, up-to-date set of resources, visit [www.getrealtime.org/growth](http://www.getrealtime.org/growth).

## Conduct Regular Account Reviews

Insurance agents typically do an adequate job of proactively reviewing large commercial accounts. The competitive nature of that market segment requires it. However, personal lines and small commercial business accounts often fall below the radar. Statistics show that these areas are often the root cause of E&O claims. In fact, according to recent Utica Mutual Insurance Company statistics, 41% of E&O claims involve “failure to obtain or place proper coverage.” Oftentimes, this failure is caused by not properly uncovering clients’ exposures.

The time-savings realized when Real Time is implemented in an agency provides staff an opportunity to proactively review these often-overlooked accounts. Proactive account review leads to identification of additional exposures or gaps. This improves errors and omissions loss prevention and can result in increased account revenue and policies per account.

**Resources:**

Samples of the following can be found at [www.getrealtime.org/growth](http://www.getrealtime.org/growth).

- **Family Risk Questionnaires** can be used as a mailed or telephone interview tool. One of our AUGIE Work Group agencies sends a cover letter with Renewal Review Questionnaire to all of its personal lines accounts 45 to 60 days before renewal every other year. Each returned questionnaire is followed up on with a phone call and additional coverage recommendations. This agency generally gets about 40% of these questionnaires returned. Using this procedure offers an added level of E&O protection and provides opportunities for account rounding and cross-selling. A future goal is to have this functionality more widely available online via a Web link from an e-mail.

**Average retention rates based on number of policies per client:**

1 Policy per Client – 27% after 5 years

2-3 Policies per Client – 55% after 5 years

4 + Policies per Client – 92% after 5 years

- **Commercial and Personal Lines Risk Management Checklists** should be used regularly to review accounts and identify potential coverage gaps. Samples included in this guide show four columns that assist in creating a comprehensive review of a client's account. "No Exp" means there is No Exposure identified for the coverage line. "We Write" indicates your agency already has coverage in place for this exposure. "Other Ins" means that you know coverage is in place elsewhere. This may indicate a sales opportunity. "Rec" indicates an area where you are making recommendations to this client.

#### **Retention: The Financial Implications**

- For every point of retention improvement there is a 5-10% increase in profit.
- In effect, an 85% retention ratio means you're turning over your entire book of business in less than 7 years.
- To grow an agency 8%, you must write new business at a minimum of 23% over the prior year.

- **Customizable, Risk-Specific Risk Analysis Checklists and Questionnaires** are available as part of the Rough Notes Company's *Agency Online*. This program is also part of the AIMS Society's Agency Membership. For a preview, visit [www.aimsociety.com](http://www.aimsociety.com). A similar tool is part of the AMS Producer Plus (formerly PS4) program, accessible via [www.amsservices.com](http://www.amsservices.com). Questionnaires and checklists make terrific templates for completing a thorough initial risk assessment or account review.

Additional tools are available from RIMS, the Risk & Insurance Management Society ([www.rims.org](http://www.rims.org)). Carriers often can provide line-of-business-specific questionnaires as well.

## **Invest Time in Training**

Ultimately, time-savings experienced by adopting real-time solutions and implementing download capability allows owners and managers time to train and re-train staff members. Change is a constant, which means that to stay ahead you must adopt a philosophy of continuous improvement. Staff should be encouraged to constantly be on the lookout for process improvements, new business opportunities, and sales skill development. By minimizing "processing" needs, attention can be devoted to more rewarding endeavors.

### **Resources:**

- AIMS Society ([www.aimsociety.com](http://www.aimsociety.com)) offers several one-day training sessions geared toward account development and client retention. Sessions are great for producers as well as internal support staff and insurance company marketing and underwriting personnel.
- "Real Time: A Feature of Distinction" by Laura Nettles

For a complete, up-to-date set of resources, visit [www.getrealtime.org/growth](http://www.getrealtime.org/growth).



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## In the End, Get Client Centered

“Client Centered” agencies share the following characteristics:

- Develop trained and knowledgeable service consultants
  - *Participate regularly in training on products, technology and soft skills*
- Distribute written client service commitments
  - *Discuss and review service expectations and introduce the “service team” upon initial policy delivery and update these commitments at each renewal*
- Encourage client feedback / seek and evaluate client complaints
  - *Regularly survey clients to ask “How are we doing?” Hold customer feedback luncheons*
- Create a learning relationship with customers
  - *Initiate regular communication with clients via newsletters, e-news, seminars, open houses and interim visits*
- Organize around their customers
  - *Make 24/7/365 service available via telephone and Web*
- Treat clients the way they want to be treated
  - *Determine the best methods for contact and communication and use them!*

Use the time-savings afforded by the implementation of Real Time to seek out and implement these concepts. Continuous process improvement is an important concept to embrace. Real Time raises the bar. To capitalize on its functionality, agency workflows will need to evolve.

**Get Real Time! Your clients will appreciate it and so will your agency's bottom line!**

Several additional resources exist to help drive growth and profits after adoption of Real Time.

- Your **agency management system user group** most likely has local, regional and national meeting opportunities, as well as online training available. Get connected to other users who face the same challenges you do. Find your user group by going to [www.getrealttime.org](http://www.getrealttime.org) and clicking on User Group/Association links.
- **Insurance companies** offer a range of consultative and training services. Talk to your company marketing reps about coverage training opportunities they make available.
- Your **state agent associations** typically offer a variety of insurance education opportunities, along with annual conferences that highlight timely industry-specific topics. Participate in these events. Visit [www.iiaba.net](http://www.iiaba.net) or [www.pianet.com](http://www.pianet.com) to find your local state affiliate(s).
- **AUGIE**, the ACORD-User Groups Information Exchange, is an organization devoted to developing useable tools to help agencies understand and better utilize technology. Many resources are available at no charge at [www.acord.org/augie](http://www.acord.org/augie).
- **ACT**, the Agents Council for Technology, publishes monthly articles on timely technology and workflow topics. The group also works with AUGIE and others to promote the improved usage, functionality and communication of workflow and automation. Again, much of the information available here is free. [www.iiaba.net/act](http://www.iiaba.net/act).
- **AIMS** (American Insurance Marketing & Sales) Society confers the Certified Professional Insurance Agent (CPIA) designation, which is a series of one-day, hands-on, how-to workshops that integrate risk analysis with the development of marketing and sales skills for staff members. [www.aimsociety.com](http://www.aimsociety.com) or 877-674-CPIA.
- **The Anderson Agency Report (TAAR)** is a monthly newsletter that highlights technology and workflow topics pertinent to today's automated agency. [www.taareport.com](http://www.taareport.com).
- **The National Alliance for Insurance Education & Research** puts on a variety of educational seminars and offers a range of print materials on a variety of topics. [www.scic.com](http://www.scic.com).



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