



**Real Time**  
Make it Your Business.  
getrealtime.org

2013

2007

2009

2008

2011

2010

2012



**Real Time/Download Campaign  
2013 Agency & Brokerage  
Technology Survey  
Final Report**

Greetings:

Every 18 months or so, the Real Time/Download Campaign surveys agency and brokerage employees to gauge industry progress in implementing enhanced workflows and to get a better understanding of what barriers may exist to broader adoption.

Our most recent survey, completed this spring, brought insight from some 2,200 agency and brokerage professionals. The survey confirmed that the use of Real Time and Download continues to expand and that people who are using them reap a broad range of benefits.

We learned that the use of real-time rating tools has increased considerably since the 2011 survey. For example, the overwhelming majority of agency and brokerage professionals who use download also use a real-time rating tool, climbing to 90% of download users. This is well over the 68% who reported doing so in 2011.

More than two-thirds of users mentioned that Real Time saves many keystrokes, saves significant time for staff, or that the tools are easy to use. Improved information accuracy was mentioned as a benefit by four in 10 agency and brokerage professionals, and one-third mentioned having activities better documented as another. Between 20% and 30% said that using these tools makes password maintenance easier and/or that the streamlined workflows make training faster and easier.

In addition to improved accuracy and staff time savings, survey participants reported that real-time tools help them sell more. Four in 10 respondents said they have more time for sales and service thanks to using the tools. More than one-half cited “being able to quote more, faster” as a benefit. And one-third said “being able to remarket quotes for defensive purposes” was a benefit, as well.

We also gained insight into what users and non-users believe should be improved to help drive even broader adoption. Among the priorities agency and brokerage professionals cited as most important was “additional carriers with real-time capabilities.” This is a message we’ve been driving home since the campaign began; we’ve made considerable progress, but we need to see more.

All of the improvement/enhancement suggestions and priorities are addressed toward the end of this report. These will provide the framework for continued activity by the campaign, as well as its various stakeholders, and should be part of carrier planning initiatives going forward.

We trust that your organization will find the survey results useful. We hope they provide direction, whether you work for an agency or brokerage, a carrier, a vendor, or other industry organization.

If you have any questions about the survey or would like assistance in moving forward with Real Time and Download, please feel free to contact us!

Sincerely,



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## About the Survey

This survey and report are the third in a series of surveys of independent insurance agency and brokerage professionals conducted by the Real Time/Download Campaign, an industry initiative created to build awareness and increase implementation and adoption of enhanced agency workflows. Previous surveys were conducted early in 2010 and late in 2011, over approximately 18-month intervals.

### Methodology

The survey was conducted online in March and April of 2013. Respondents were recruited primarily through publicity efforts spearheaded by Aartrijk, the communication firm supporting the campaign, using various channels, including traditional and social media, and involvement of state insurance agency association technology liaisons, agency/broker management system users group leaders, and insurance carrier business and technology leaders. An invitation to take the survey was also sent to those who had taken the survey previously.

Respondents were offered the chance to win one of five \$50 gift cards as an incentive to participate in the study. To be eligible to win a card, participants were required to provide an email address, and 87% did so.

### About the Respondents

The 2013 survey had almost 2,200 respondents, including agency and brokerage professionals from all 50 states, Canada, Puerto Rico, and the District of Columbia. We can infer that respondents are a relatively tech-savvy group, given that many learned of the survey opportunity via social media, online industry publications, agency/broker management system user groups, and other technology contacts. Not surprisingly, 97% of respondents use an agency/broker management system, which is the same percentage seen in the 2011 survey. It is possible that less tech-savvy agencies (likely very small ones) may be less likely to participate in this survey.

Please note that the terms “agents” and “agency and brokerage professionals” are used interchangeably in this report and are not intended to designate different populations.

## Definitions

For the reader's reference, "Real Time" is the ability to click on a button from a client file in an agency/broker 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 run, policy view, endorsement, or a request for information. Real Time provides a single workflow for servicing or quoting. Real-time tools integrated with agency and brokerage systems may be called Transformation Station, the Blue Butterfly, TransactNOW, or something else. Our use of the words "real-time tools" refers to any of these utilities that provide real-time access to carrier information from within an agency/broker management system or comparative rater.

"Download functionality" (referred to as "download") brings policy-level detail from the carrier system directly to the user's agency/broker management system. This reduces re-keying, which saves time and money, and ensures that management system data matches carrier data, which minimizes E&O exposures.

"Real-time rating" is a comprehensive tool that provides access to multi-carrier, real-time rating functionality through either an agency/broker management system or comparative rater, rather than starting the transaction on one or more carrier websites and entering all of the data there.

"Real-time inquiry and service" is the ability to click on a button from a client file in an agency/broker management system to respond to a customer on a billing or claim inquiry, review a policy, process an endorsement, make a payment, etc.

## Key Findings

Download for personal lines is used almost universally, with 96% of respondents who use an agency brokerage management system reporting using it. Those who use it save almost an hour and a half per employee per day.

Download for commercial lines is used by more than three-fourths of agencies or brokerages who write commercial policies. Those who use it save almost an hour per employee per day.

Those who use download for all business lines save considerably more time than those who do not.

One of the main reasons given by those who do not use download is the concern that the download will overwrite and delete data already on the agent's system. This was the most cited reason for commercial download, selected by one-third of non-users, and the second most cited reason for personal download, selected by 20% of non-users.

Of all respondents, 86% use a real-time rating tool. More than eight in 10 respondents use personal lines real-time rating tools, and half of all respondents use them for commercial lines.

Key barriers to the use of any real-time tool in commercial lines are that too few carriers support them and that those who do have inconsistent work flows.

Real-time inquiry and service is used by three-fourths of respondents, which is up considerably from roughly one-half of those who reported using it in 2011. This represents a 50% growth in usage. Those who use it save, on average, 53 minutes per employee per day.

When asked why they don't use real-time inquiry and service, the most commonly cited reasons were, "I don't know," and, "We did not know we had it available." "Improved password management" and "rating requests timing out" were both cited by more than 40% of respondents as areas that need improvement, suggesting that these are significant frustrations for many users, even if they are not so problematic that they cause users to abandon the tools.

Of the five broad categories surveyed, three were used by nearly eight in 10 agents or more, and two were used less so. Also, the most frequently cited reasons for not using the tools varied considerably:

- a. Personal lines download is used by 95%.

Of very few respondents who do not use it, the top two reasons were, "It's not worth the extra expense," and, "It overwrites too much data."

- b. Personal lines real-time rating tools are used by 83%.

Of the approximately one in seven agents who do not use them, the top three reasons for not using are: "It's easier to go to the company website," "We tried it, but found it too slow/inaccurate," and, "It's not worth the extra expense."

- c. Commercial lines download is used by 78%.

Of the nearly one-quarter of agents who do not use it, the top three reasons cited were: "It overwrites too much data," "[It] lacks details, consistency, or quality," and, "There's too much inconsistency in workflows from carrier to carrier."

- d. Real-time inquiry and service is used by 75%.

Of the one in four agents who do not use it, the three most frequently cited reasons were: "I don't know why we don't," "Too few carriers offer/support the transactions we use," and, "We did not know this was available in our management system."

- e. Commercial lines real time rating tools are used by 50%.

Of the one-half of agents who do not use them, the top two reasons for not doing so were: "We don't have a real-time comparative rater for commercial lines," and, "Too few carriers offer commercial lines real-time rating tools."



## Download

Download functionality is the ability to download various types of customer information directly from the carriers' systems to an agency/broker management system. This eliminates the need to re-key the data and ensures that policy language and other information is consistent between both systems. The use of download also provides data integrity between "agency data" and "company data." Nearly all agents responding to the 2013 survey use download for at least some functions for either personal or commercial lines. While 90% of agents who use an agency/broker management system reported using download in 2011, 95% percent reported doing so in 2013.

As one might expect, several key differences exist between personal and commercial lines download usage, which themselves reflect the inherent differences between the two business lines. Commercial lines customers and the coverages they need are generally more heterogeneous and complex than the customers and coverages presenting themselves in personal lines, often making system integrations more difficult. In addition, commercial lines coverages, policy language and specifics are far less standardized in the marketplace than are those for personal lines. Furthermore, the use of commercial lines download is less mature than is personal lines download. While 96% of those who write personal lines use download, only 78% of those who write commercial lines use download for at least some functions. However, this means that nearly eight in 10 commercial lines agents do use download for something.

***Almost all personal lines agencies use download and 8 in 10 commercial lines agencies do, as well.***

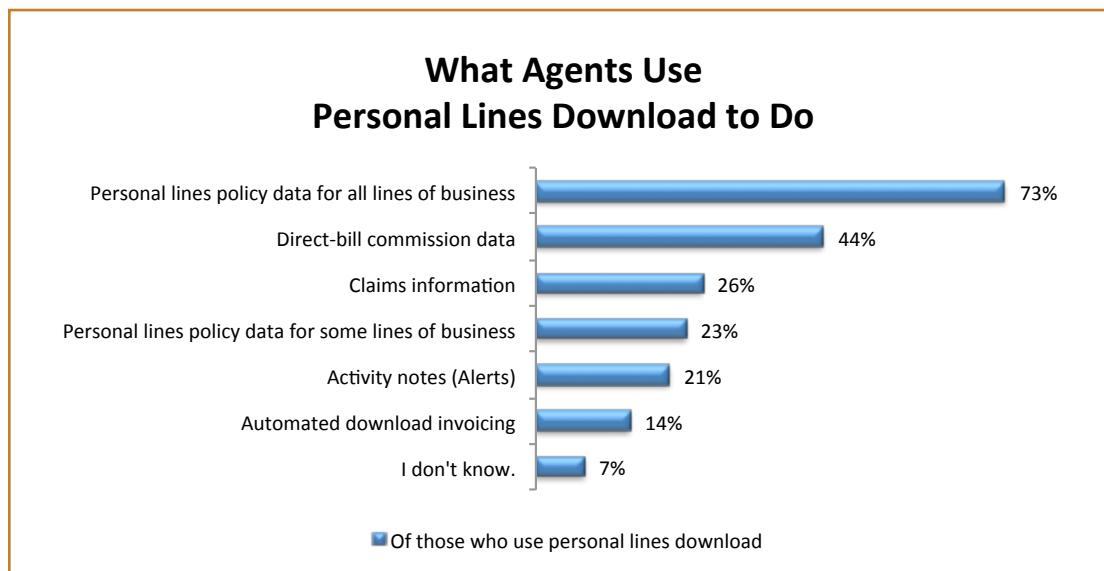
## Personal Lines Download

Not only is download functionality used by nearly all personal lines agents that use an agency/broker management system, those who do so estimate saving, on average, 81 minutes per personal lines employee per day.

Nearly three fourths of agents download personal lines policy data for all lines of business, while just under a quarter report doing so for only some business lines. In addition, 44% reported downloading direct-bill commission data, and between 20-30% of agents report downloading claims information and/or activity notes (alerts) from their carriers.

The time saved by users also depended upon the number of business lines for which they used it. Those who downloaded policy data for all personal lines saved almost 20% more time on average than those who did so only for some personal lines.

*Using Personal Lines Download Saves Almost an Hour and a-Half Per Employee, Per Day.*



## Commercial Lines Download

More than three-quarters (78%) of commercial lines agents who use a management system use download for one purpose or another.

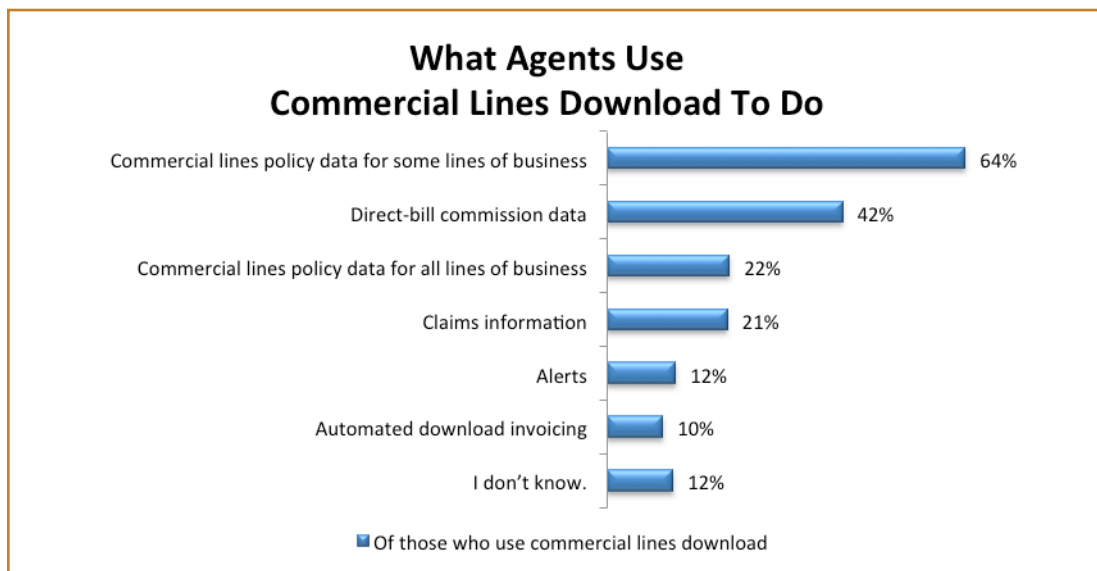
Nearly two-thirds of agents download commercial lines policy data for some business lines, and a full 22% reported doing so for all commercial business lines.

While almost all personal agents reported downloading policy data for some or all business lines, more than one in five commercial agents who use commercial download do not download any commercial lines policy data.

*Using Commercial Lines Download Saves Almost an Hour Per Employee, Per Day.*

Instead, they are using it to download some combination of direct-bill commissions information, claims data, or activity notes (alerts).

Overall, 44% of commercial lines agency/broker management system users download commission information for direct billed policies, and 21% download commercial claims data.

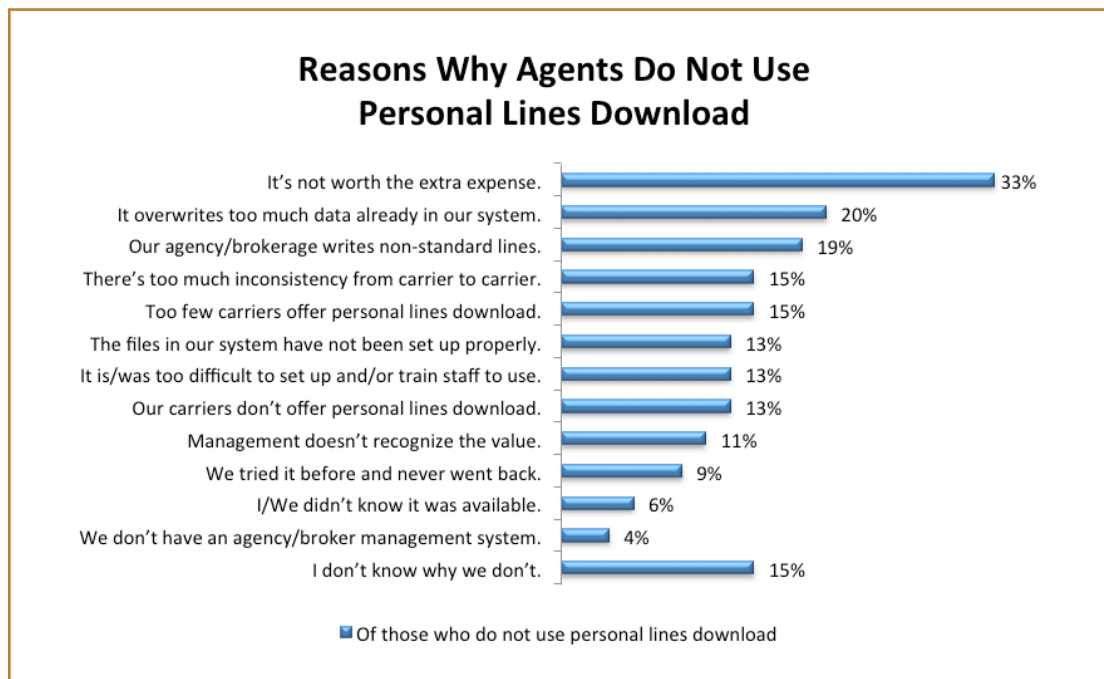


Those who use the functionality are saving, on average, 55 minutes per commercial lines employee per day, with a full 25% reporting that they save one hour a day or more per employee. Those who use it for all commercial lines save, on average, 35% more time than do those who use it only for some commercial business lines.

### Why Some Agents Do Not Use Personal Lines Download

When asked why they do not use download, agents cited reasons that fall into several categories: lack of availability, lack of consistency, and agent complications and difficulties. Lack of availability includes not having enough carriers supporting it at all, but also carriers that offer it only for some lines of business, but not others. Lack of consistent workflows relates primarily to how different carriers still require agents to perform different tasks and also how data is stored differently across carriers. Agent complications refer to staff resistance, training challenges, or not having set up the files in the agency system properly.

Within personal lines, one in six agents who do not use download said that too few carriers support personal lines download at all, and a similar number mentioned that there is too much inconsistency from carrier to carrier. This may be related to other commonly cited reasons, especially that it was too difficult to train staff to use



download functionality, and it may also be related to why the reason, “The files have not been set up properly in their agency/broker management system to use download,” was cited by 13% of non-users.

Furthermore, the data shows that one in five non-users reported that downloading data overwrites too much data already in their management systems. Interestingly, one-third of those who do not use personal lines download cited the lack of value relative to the extra expense. It would be interesting to know if these are smaller agencies that do not have the volume that would generate the aggregate time saved by not re-keying, but extensive firmographic data was beyond the scope of this study.

However, actual lack of availability at all, or the perception of it, also is a factor. Thirteen percent of non-users reported that their carriers do not offer personal lines download, and almost 20% of non-users said that a reason they don't use download for personal lines is that they write non-standard lines.

However, we must remember that these percentages are of the 4% of personal lines agents with agency/broker management systems that do not use download, so each factor they listed reflects a very small percentage of all personal lines agency and brokerage professionals responding to the survey.

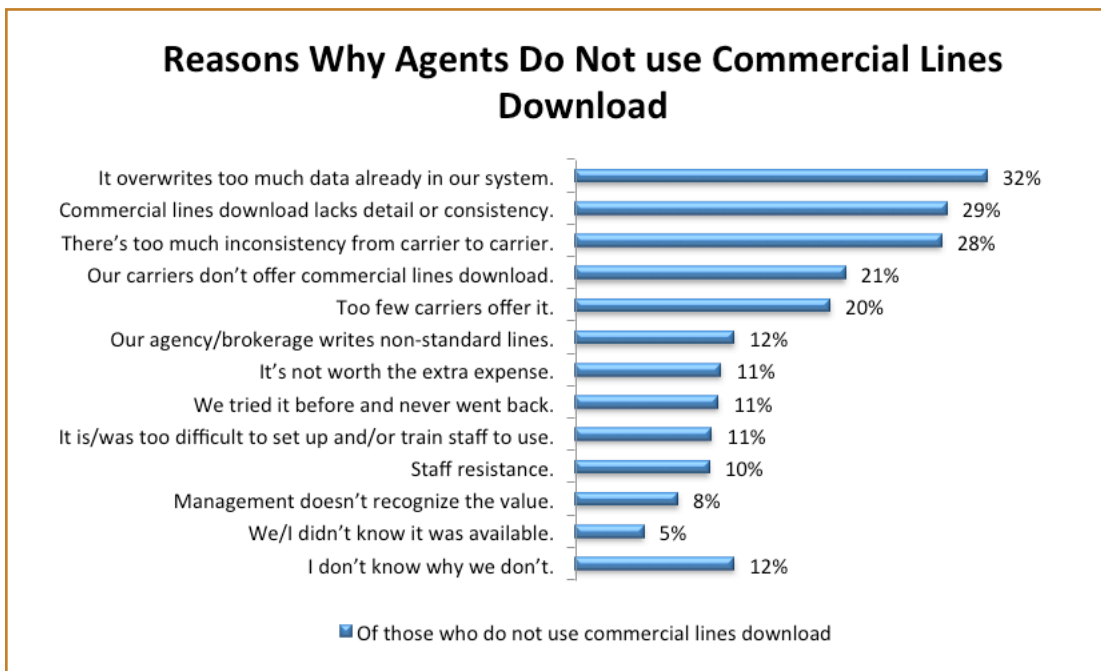
### **Why Some Agents Do Not Use Commercial Lines Download**

The 22% of commercial lines agency and brokerage professionals who use an agency/broker management system, but do not use download, also were asked why they do not use it. Nearly one-third said that download overwrites too much data already in their systems. About 30% of agents reported that commercial download lacks quality or detail, and the same number cited too much inconsistency between carriers as their reason for not using this tool.

These reasons may be underlying several other factors cited, especially that it was too difficult to use, that staff resisted its use, or that they used the system and then stopped. The lack of consistency and quality, and the fear of data loss also may be contributing factors to perceptions that commercial lines download is not worth the extra expense.

Besides the inconsistency and staff difficulty issues, a significant number cited the lack of availability, with approximately one in five reporting that their carriers do not offer it, and a similar number said that too few of their carriers offer it.

Given that those who do use commercial lines download save nearly an hour of time per commercial lines employee per day, there is clearly a need for the campaign to continue encouraging focus on four fronts: more carriers supporting download at all; increased consistency in how data is stored and downloaded across carriers; better communication and education to agency and brokerage professionals; and education for others in the industry, including carriers, so they can help agents and brokers find greater success with commercial lines download.



## Real Time Rating Tools

Real-time rating tools allow agency and brokerage professionals to pull rates from multiple carriers without having to go to each carrier's website. This can sometimes be done from within an agency/broker management system itself or via a third-party rating tool. Within commercial lines, real-time rating tools are initiated from within a management system by about 70% of agents, and within personal lines it is done so by nearly 40% of those using real-time rating tools.

Usage of real-time rating tools has jumped considerably since the 2011 campaign survey. Now the overwhelming majority of agency and brokerage professionals who use download also use a real-time rating tool, climbing to 90% of download users. This is well over the 68% who reported doing so in 2011.

Fully 86% of all survey respondents (those using download or not) use a real-time rating tool for either personal or commercial lines, although, as with all real-time tools, it is more common within personal lines than commercial. More than eight in 10 agents use it for personal lines rating, and nearly half of all respondents use it for commercial lines.

As with download functionality, agency and brokerage professionals reported that real-time rating tools save them considerable time every day. Agents using personal lines rating tools estimated saving more than one hour a day for each personal lines employee who used it, while those using it for commercial lines reported saving more than 30 minutes per commercial lines employee every day it is used.

### Personal Lines Real Time Rating Tools

As mentioned above, agency and brokerage professionals who use real-time rating tools for personal lines reported saving just over an hour per personal lines employee per day, which has remained fairly constant across all three campaign surveys.

All respondents were asked how they obtained real-time rating for personal lines, and survey respondents were given a wide variety of choices in order to help them more easily identify their tool or process, using the software name or term with which they are familiar. While 9% of agents said they initiate real-time rating via their agency management systems, another 22% mentioned using TransactNow or Transformation Station, both of which are launched from within the management system. This indicates that nearly 30% of survey participants use real-time rating through their systems. Note: Respondents could choose more than one answer; because some chose both their agency management system and either TransactNow or Transformation Station, the total is less than the sum of each individual response.

About 13% of respondents reported writing personal lines without using any real-time tool at all.



## Agency Use of Personal Lines Real-Time Rating Tools

Method Used if Any	Response Count	% of Total
Not applicable. Our agency/brokerage doesn't write personal lines.	77	3.6%
Through our agency/broker management system.	195	9.2%
None. Our agency writes personal lines without using a real-time tool.	283	13.4%
ACS2000 (from Agency Computer Systems)	58	2.7%
AccuAuto Rating	14	0.7%
AISUS	3	0.1%
AtlAtl (formerly Accu-Rater)	1	0.0%
CCiRater	1	0.0%
Compu-Quote (Canada, from Applied Systems)	17	0.8%
Evolution (from Capital Software)	6	0.3%
EZLynx	342	16.2%
FSC InStream (from Vertafore)	6	0.3%
FSC Rater (from Vertafore)	83	3.9%
IBQ Rater	29	1.4%
LexisNexis	55	2.6%
MULTICO	2	0.1%
MI Rater (from Vertafore, formerly from StoneRiver and FSC)	5	0.2%
PL Rating (from Vertafore, formerly/also known as SilverPlume, SetWrite or Rackley Rating)	519	24.6%
PowerQuote (from Quomation)	14	0.7%
QQWebRater (from QQ Solutions)	36	1.7%
QuickQuote (from QQ Solutions)	4	0.2%
Quotepro	0	0.0%
Rating Dynamics	4	0.2%
SEMCAT	96	4.5%
Skywire (formerly known as InsBridge)	0	0.0%
TransactNOW (From Vertafore)	279	13.2%
Transformation Station/Blue Butterfly (from IVANS, used with Applied Systems and select other technologies)	197	9.3%
WinRater (from Boston Software)	114	5.4%
I don't know what tool we use.	175	8.3%
Other (please specify)	65	3%

## Commercial Lines Real Time Rating Tools

All respondents were asked if they use real-time rating tools for commercial lines, and here we see that 48% of all respondents write commercial lines without using any real-time rating tool at all. Clearly this is an area of great potential for future Real Time/Download Campaign efforts.

As to whether they “go through their management system” to obtain these quotes, more than 10% said they do so directly, and 24% said they use either TransactNow or Transformation Station. While this represents roughly one-third of all respondents, it represents 70% of those who do use some type of real-time rating tool for commercial lines.

### Agency Use of Commercial Lines Real-Time Rating Tools

Method Used if Any	Response Count	% of Total
Not applicable. Our agency/brokerage doesn't write commercial lines.	58	2.9%
Through our agency/broker management system.	208	10.4%
NONE. We write commercial lines without using a real-time rating tool.	963	48.0%
AgentDirectExpress (from Quantum Integrated Systems)	7	0.3%
Appulate	20	1.0%
FSC HUB	1	0.0%
Insurance Noodle	12	0.6%
InsureZone (AgentSecure, BrokerSecure)	12	0.6%
QuoteExpress (from Combined Group)	8	0.4%
Rackley	18	0.9%
RealTimeExpress (from Quantum Integrated Systems)	18	0.9%
SeaPass	49	2.4%
TransactNOW (from Vertafore)	304	15.2%
Transformation Station/Blue Butterfly (from IVANS, used with Applied Systems)	173	8.6%
Turbo Storm	13	0.6%
I don't know.	299	14.9%
Other (please specify)	101	5.0%

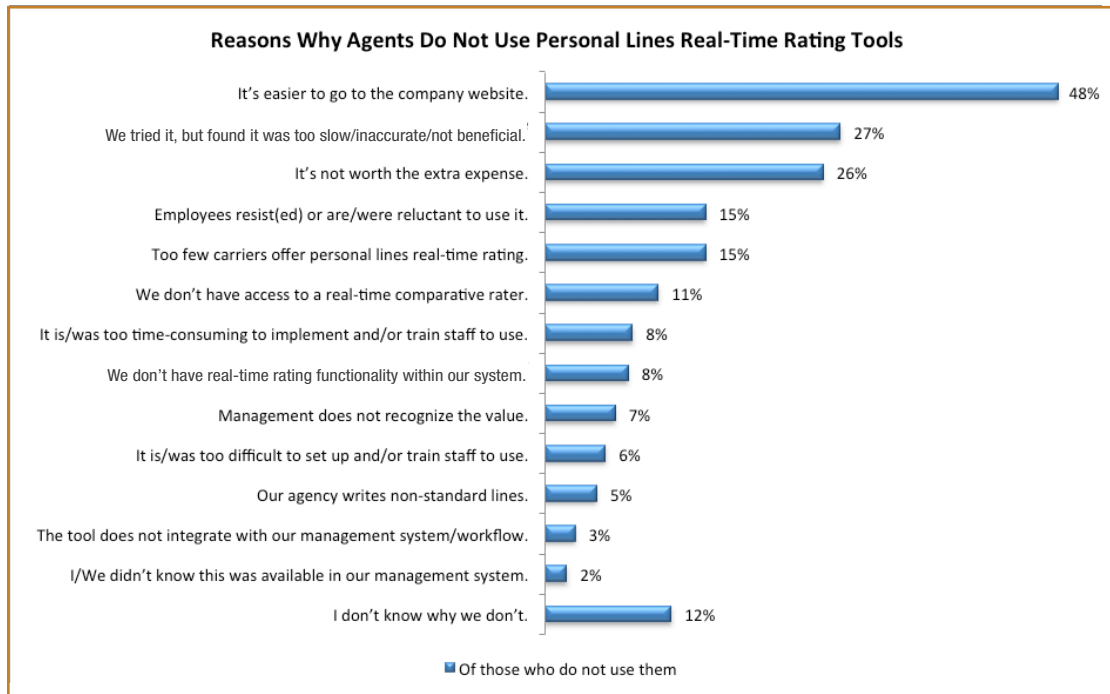
## Why Some Agents Do Not Use Real Time Rating Tools

The relatively small number of agency and brokerage professionals who do not use real-time rating tools in personal lines, and the significant number who do not for commercial quotes were asked why they do not use these tools, whether they be third-party “comparative raters” or tools within their agency/broker management systems.

On the personal lines side, this population represents about one in 10 agency and brokerage professionals, and among them it appears that ease-of-use issues are a greater driver than are availability issues. Nearly half of non-users, or about 5% of all respondents, said it is easier to go to the company website. Roughly one-quarter of non-users said they have tried Real Time, but found it was too difficult, and a similar number said it isn’t worth the extra expense. About 15% said their staff resists using the tools.

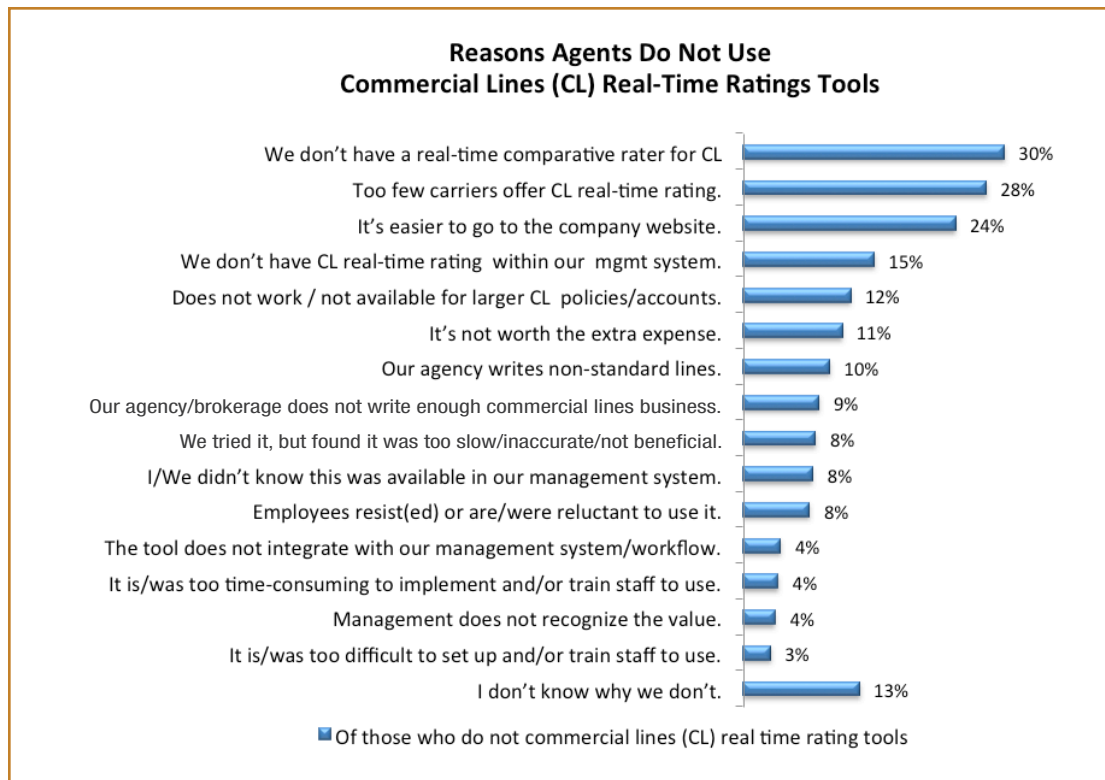
*The few agents who do not use personal real time rating tools don’t see it as so much easier than the alternatives.*

Collectively these ease-of-use issues were cited much more among non-users than were availability issues, such as, “Too few carriers offer it” (15%), “We don’t have access to it” (11%), or, “We don’t have real-time functionality within the management system” (8%).



The analysis suggests exactly the opposite drivers explaining why some agents do not use real-time rating tools for commercial lines. Four of the five reasons cited most frequently by those who do not use them relate to a lack of availability. Of the respondents, 28% mentioned too few carriers, and 15% mentioned, “We don’t have it [Real Time] in our management system.” Also, three in 10 non-users cited the fact that they do not have a real-time comparative rater for commercial lines. About 12% of users said that using Real Time does not work or is not available for larger commercial policies. Taken together, it appears that the primary driver is the perception that too few carriers and too few management systems offer Real Time for what agents are trying to do. Also, only 8% of respondents said that when they tried it, they found it to be too slow or inaccurate, and only 4% said it was too time-consuming to implement or to train staff on it. These both suggest that, when it is available, agency and brokerage professionals are generally pleased with it.

With that said, it is noteworthy that the number of agents who cited “too few carriers offering real-time rating” as the reason for not using Real Time is going down, dropping from 35% in 2011 to 28% in 2012, suggesting that progress is being made.



## Real Time Inquiry and Service

Real-time inquiry and service is the ability to view details about policies, billing, and claims from within the agency/broker management system, or the ability to update information within the management system and have that change be reflected automatically in the carriers' systems. This can include items ranging from changing customer details, such as mailing address, to processing endorsements or filing first notice of a loss.

Three-fourths of agents responding to the survey said they use some real-time inquiry and service functionality. This is up considerably from the 2011 survey, when only one-half of agency and brokerage professionals said this.

Those who use real-time inquiry and service from within their agency/broker management systems estimated that they save 53 minutes per employee per day.

While the overall percentage of agents who are using these tools has grown dramatically, the types of transactions they are performing are changing in two ways:

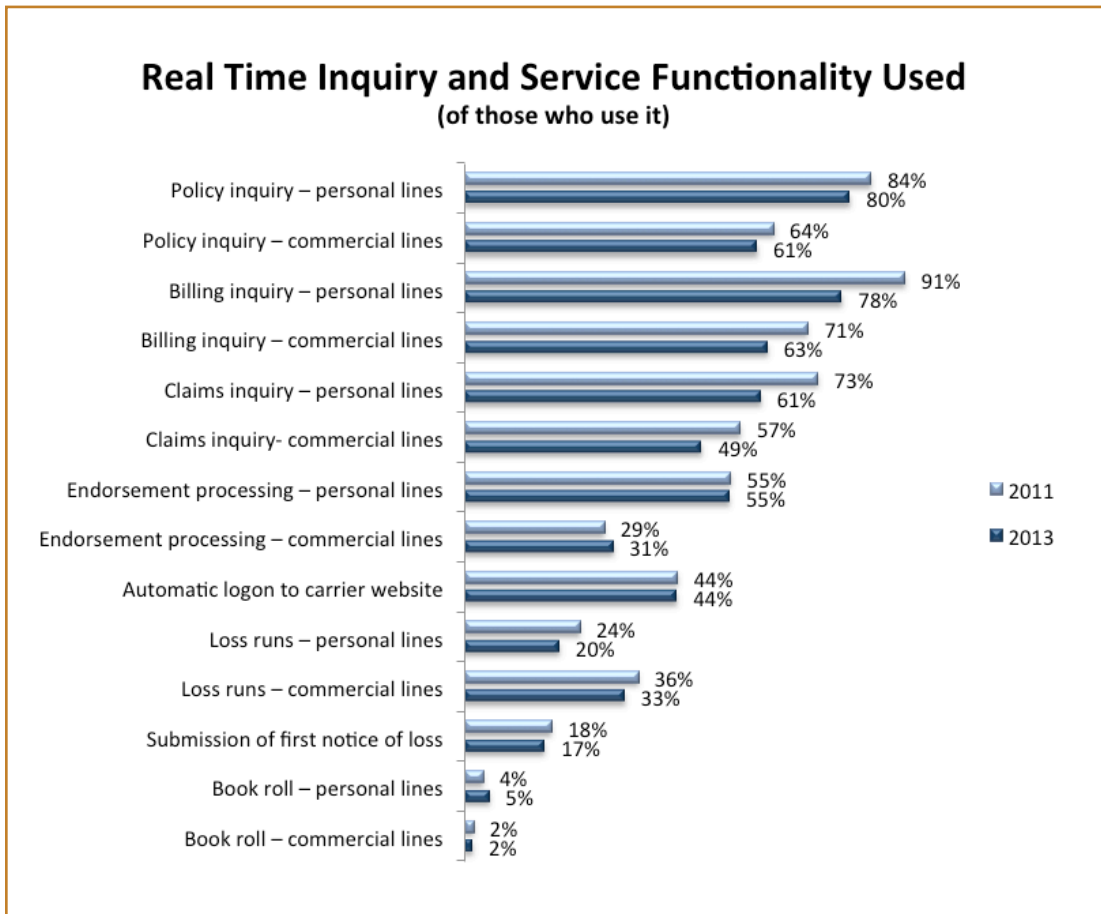
First, we notice that with personal lines and, to a lesser extent, commercial lines, a slightly lower percentage of users is doing billing/policy/claims inquiries now than in previous studies. Given the 50% increase in real-time service and inquiry usage since 2011, more agents are using each function — even if the percentage of users saying they do so has dropped for both commercial and personal lines.

Second, it appears that the variety of transactions that agency and brokerage professionals are doing via real-time service and inquiry is increasing. More agents are using the functionality within their management systems to process endorsements and to log on to their carrier websites.

*The few agents who do not use personal real time rating tools don't see it as so much easier than the alternatives.*

*Given the 50% increase in real-time service and inquiry usage since 2011, more agents are using each function even if the percent of users saying they do each has dropped.*

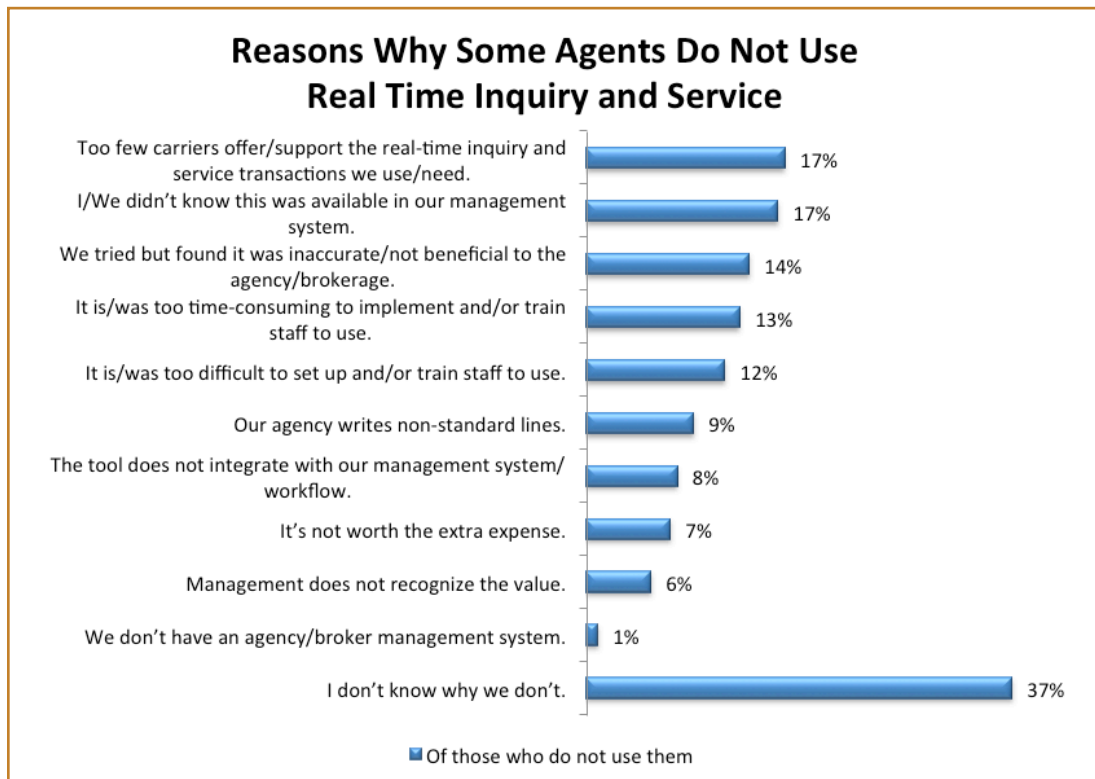
Because the percentage of survey participants who use these functions increased by nearly 50% (from half of agents to three-fourths of agents) in the last two years, the absolute number of agents using each of these functions has increased considerably, as well.



## Why They Don't Use Real Time Inquiry and Service

When asked why they do not use any real-time inquiry and service, respondents who are non-users mentioned the same reasons they cited for not using download or real-time rating, but with a striking difference.

No single answer stands considerably above the others, with one exception: The answer, "I don't know why," was chosen by more than one-third of respondents who do not use real-time inquiry and service. This may suggest an interesting opportunity for the industry to focus on going forward. This idea is further supported by the fact that the reason, "We didn't know this was available in our system," was the second most frequently selected answer. This was selected by 17% of non-users for real-time and inquiry, which is a much higher rate than was seen in reasons cited for not using download or real-time rating tools, where the numbers average in the mid-single digits.



Availability and difficulty also are factors, but do not appear to be drivers. Only 17% of non-users said they do not use real-time inquiry and service because too few carriers offer it, which is slightly lower than the average number who mentioned that reason for not using download and real-time rating tools.

## Benefits of Using Real Time Tools

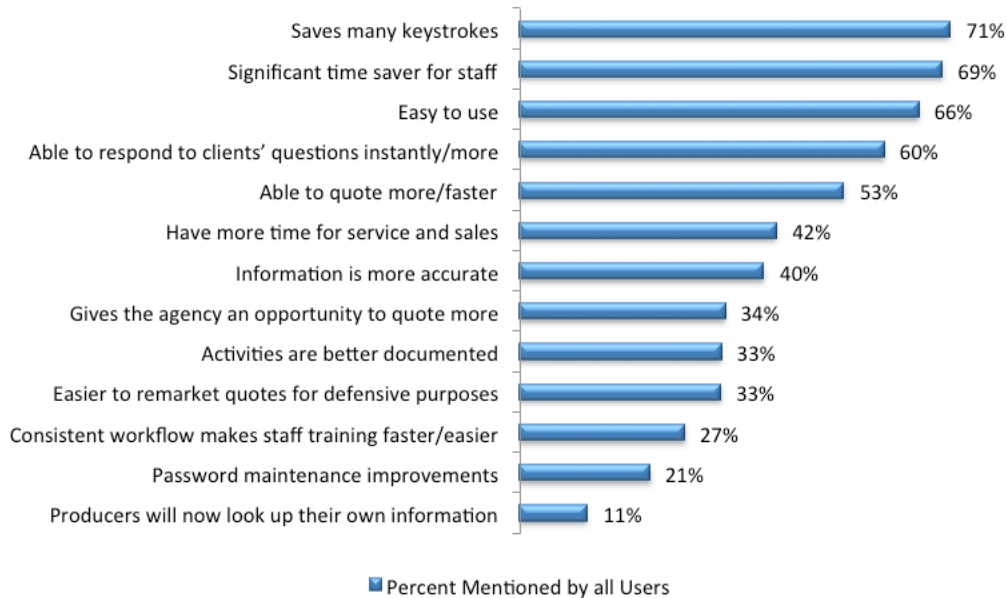
All survey participants were asked what benefits they had realized from using real-time tools. Clearly the most commonly cited benefit is the time and effort saved by staff using the tools. More than two-thirds mentioned that they save many key-strokes, save significant time for staff, or that the tools are easy to use. Improved information accuracy was mentioned by four in 10 agency and brokerage professionals, and one-third mentioned having activities better documented as a benefit. Furthermore, between 20% and 30% said that using these tools makes password maintenance easier and/or that the streamlined workflows make training faster and easier.

In addition to improved accuracy and saving staff time, survey participants reported that real-time tools help them sell more, in several different ways. Obviously, being able to quote more carriers, more quickly will help land new customers, and more than one-half of agency and brokerage professionals cited being able to quote more, faster as a benefit. Being able to quote more also boosts customer retention, since agencies can more easily find and give comparative pricing at renewal or when customers request endorsements that change the price of the policy. One-third of all agents cited “being able to remarket quotes for defensive purposes” as a benefit, as well.

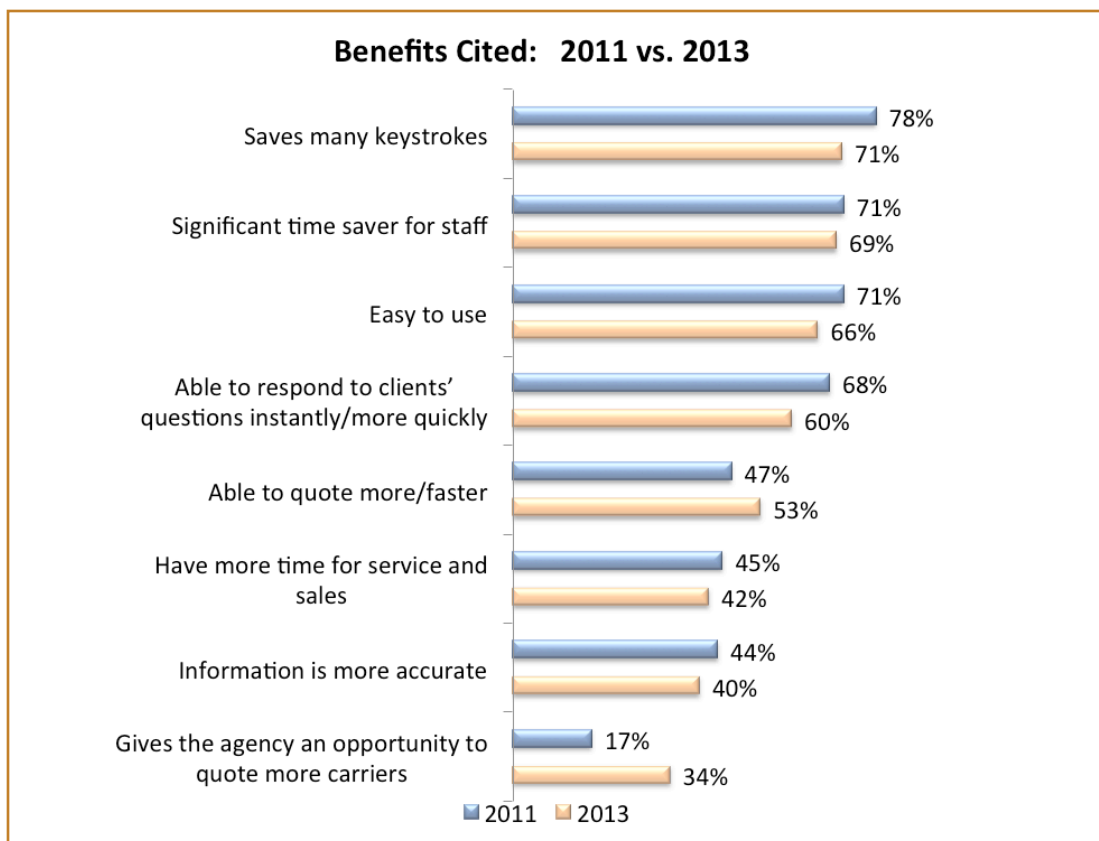
Further, because using these tools makes agency and brokerage professionals more efficient generally, four in 10 respondents said they have more time for sales and service thanks to using the tools.



## Benefits of Using Real Time Tools



When looking at benefits cited between 2011 and 2013, it appears at first glance that many specific benefits were selected by agency and brokerage professionals less frequently. However, further analysis reveals that this is not as alarming as a quick look may suggest.



The first consideration to be mindful of is the difference between statistical significance and business significance. Any change that is five percentage points or less from one year to the next may be of little business significance. Such differences are either just inside, or just outside, the margin of error. So while from a “statistical significance” perspective it is possible that 2% to 5% fewer people cite a benefit now than in 2011, from a “business significance” perspective, that difference is not very important and might be explained by several factors.

For example, the percentage of respondents selecting the benefit, “Info is more accurate,” dropped by four percentage points. This may be caused by margin of error, but maybe in reality a few fewer (perhaps two or three) agents out of a hundred selected it. In these cases, without other data more strongly supporting a theory, changes to strategy are not recommended.

However, there are several factors that did move by greater amounts that should be examined.

Selection of the benefit, “able to respond to customers’ questions instantly,” has dropped eight percentage points. As the frequency-of-use data in the last section indicated, a smaller percentage of agents are using this functionality for claims, policy, and billing inquiries now compared to 2011. One hypothesis is that as more consumers are able to access service details on their accounts online directly, they may be calling agency and brokerage professionals with questions less often, and so fewer agents would notice it as a benefit.

Also, the number of agents who mentioned saved key strokes as a benefit dropped seven percentage points between 2011 and 2013. However, this means that seven fewer out of every 100 respondents said Real Time saves keystrokes. It does not mean that it is in fact saving fewer key strokes. One possible explanation is that newer, younger CSRs and agents may not have had any experience doing things the “old way” and may not realize how much easier life is using Real Time because it is all they know. The concentration of newer employees in the workplace must have increased since 2011, given the realities of staff turnover. Also, because a greater number of producers/agents may be occasionally using real-time tools now than before, they also may not be as familiar with how things used to be.

***Agents now see Real Time tools as sales tools, Helping not only to quote more faster, but to free up more time for new and existing customers and prospects.***

The only other apparent explanation — that real-time tools are, in fact, saving fewer key strokes — seems unlikely, but cannot be ruled out completely using this data.

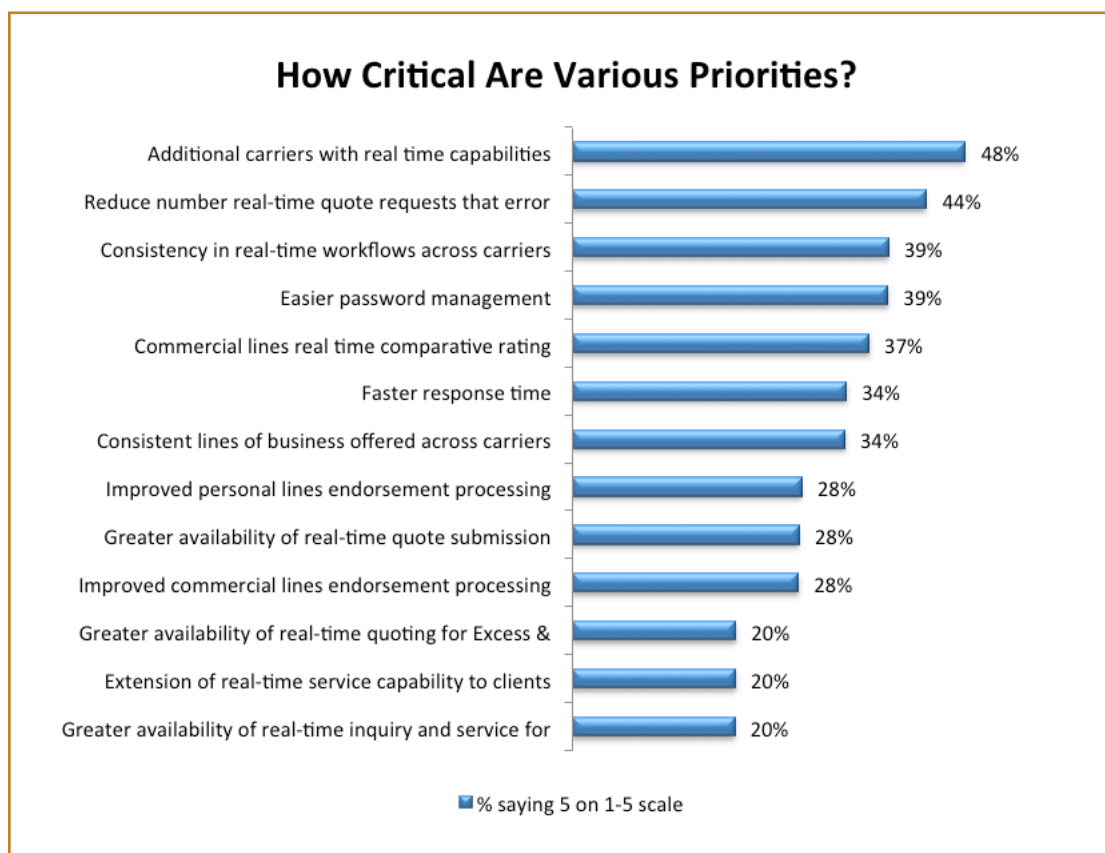
On the upside, the number of respondents who cited the benefit, “gives the agency an opportunity to quote more carriers,” doubled, jumping 17 percentage points to 34% of respondents. Now one-third of agency and brokerage professionals are saying this is a benefit. Real Time has evolved into a multifunctional tool as agencies have used it more and more. In addition to being an inquiry tool, it has become a sales, marketing and retention tool, as well.

Real Time now helps agents and brokers sell; it’s not just something that makes life easier or makes processing more efficient for users. This is further supported by a six-point increase in the response, “able to quote more, faster,” and while it is on the edge of the 5% threshold of business significance described above, the number of respondents who said they are “able to remarket quotes for defensive purposes” also is up, further supporting this interpretation.

## Priorities Moving Forward

All respondents were asked what they would suggest as priorities for the Real Time/Download Campaign moving forward. The responses are not surprising, given the other findings in this report. First, they were asked to rate how important or critical certain functionality improvements are or would be, and then they were asked to select only their top three possible priorities. The data solicited by the two questions was fairly consistent and builds a strong foundation for future planning.

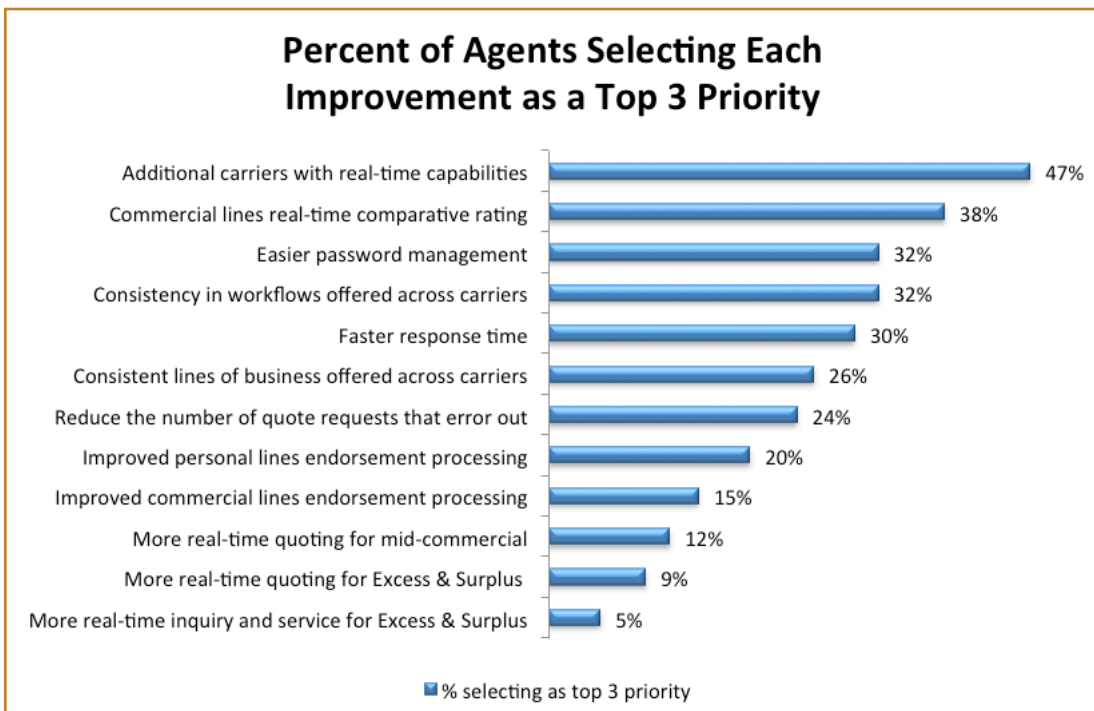
Clearly, greater availability of real-time tools among more carriers is a key priority, especially among commercial lines, which has great growth potential. Almost one-half of respondents said additional carriers with real-time capabilities was critical. Having more consistent lines of business offered across carriers is another availability issue cited by one-third of agents as critical. Four in 10 agents mentioned greater commercial lines real-time rating tool availability as critical, also.



Once the availability issues are addressed, usability and consistency issues become more important. The survey shows that four in 10 agency and brokerage professionals rated “more consistent workflows across carriers” as critical. Improving consistency would not only address the ease-of-use and related training issues that are cited as reasons for not using real-time tools, but it also would resolve the problem of the download function erasing and writing over important information that is already on the agent’s system, which is an especially significant issue for commercial carriers.

Two ease-of-use issues that surfaced more in the priority section than elsewhere in the survey involve improving password management and reducing the number of rating requests that error out. This suggests that, while these are not deal breakers driving agents to stop using the tools, they are clearly significant irritants.

When agency and brokerage professionals were next asked to select their top three priorities, most of the same issues rose to the top of the list. Requests for additional carriers with real-time capability and for more business lines available across carriers both made the top five, as did commercial lines real-time rating, consistent workflows across carriers, and password management improvements.



## Next Steps

After you've read this report, visit the Real Time/Download Campaign website at [GetRealTime.org](http://GetRealTime.org). Check out the available resources and see how they can help your organization move forward.

Also, check out the Facebook page of the campaign's mascot, Eddie. The page is at [Facebook.com/RealTimeEddie](https://www.facebook.com/RealTimeEddie). Like the page so you stay up to date on what Eddie and the campaign are up to.

Finally, if you'd like more information or want to get involved, drop the campaign an e-mail at [info@GetRealTime.org](mailto:info@GetRealTime.org).

For more information about Real Time/Download Campaign,  
visit [www.getrealttime.org](http://www.getrealttime.org), or email [info@GetRealTime.org](mailto:info@GetRealTime.org).



# Real Time

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