



AGENT & BROKER TALKING POINTS ON REAL TIME

Agents and brokers: You can influence the decisions of your national and regional companies to adopt Real Time workflows. Use these talking points at every opportunity—e.g., during marketing meetings, advisory councils, carrier panels, one-on-one discussions, etc.—to state your case. And remember, you can make the best case when 100 percent of your employees are using Real Time at every opportunity!

1. Real Time is a major timesaver for my agency, on average cutting half the time it takes me to process the same transactions on carrier Web sites.
2. With Real Time, I can work in a consistent way with multiple carriers from my agency management system or a comparative rater. Any required logons, passwords and site navigation is handled automatically by my management system and I can usually reuse the customer data in my agency management system without re-entering it.
3. Real Time also allows me to address some of the pressing problems my agency faces:
 - It can take me more than an hour to quote a personal lines risk with a reasonable number of carriers when I have to quote each one on a carrier Web site and enter the same customer data multiple times.
 - My customers increasingly expect immediate answers to their questions and without Real Time I often cannot deliver this type of service.
 - I want my employees to spend more time on new sales, rounding existing accounts and reaching out pro-actively to my customers. Real Time will give my employees back the time necessary to enable them to focus on these more important revenue-generating activities.
 - After performing a transaction on a carrier Web site my employees sometimes forget to record the transaction in the agency management system, an oversight that can create an E&O problem. Real Time transactions typically prompt these activities automatically.
 - It is difficult for me to keep my employees trained on several different carrier Web site workflows. Real Time allows me to train them on a single workflow.
4. Real Time will be my agency's mainstream workflow going forward and we would like your company to be part of it. I ask your company to invest in Real Time inquiries (such as billing, claims and policy view), rating and endorsements for both personal and commercial lines. I also encourage your company to use the ACORD XML standards in your Real Time implementations.
5. What are your company's plans to implement Real Time?

Agents and brokers: Thank you for making your voice heard on this critical issue! For more information about Real Time rating and servicing and how to implement these workflows, go to www.getrealtime.org.