



Part 1: ACORD's Atlantic City technology briefing

June 26, 2009

Part 1 of 3 ...

Regional insurers, wholesalers get VIP treatment at ACORD's Atlantic City technology briefing

by Ellen D. Kiehl, Ph.D., Senior Research Analyst
PIACT, PIANH, PIANJ, PIANY

"Why not enter information one time—after that, the data flows seamlessly from submission through claims?"

That's the vision laid out for regional carriers, wholesalers and their agency partners at the recent Regional Carrier Session sponsored by ACORD, AUGIE and the Real Time Campaign. The session was held in conjunction with the PIANJ/PIANY Joint Annual Conference.

About 100 people, including representatives of 29 insurance companies, took part in the all-day program June 9, 2009, in Atlantic City, N.J. Here's some of what they heard.

Executive Summary

- Carriers and wholesalers seeking technology solutions have more resources and support than ever before. They don't have to go it alone.
- ACORD's efforts will integrate insurance data and systems across the entire industry, all across the globe.
- Carriers can find the information they need through ACORD, if they want to improve their agent interface and/or internal system integration.
- Agents' use of Real Time transactions and rating has reached the "tipping point" where there is no going back.
- Companies that aren't on the "spreadsheet" risk being overlooked.
- ACORD offers people many opportunities to get involved in their own personal interest areas, through its project-oriented Work Groups.

ACORD vision statement: Enter the data one time!—John Kellington

Chosen delegates from carriers, wholesalers, retail agencies, vendors and trade associations gathered around tables at the posh Trump Taj Mahal resort in Atlantic City, introducing themselves to their table mates. The packed agenda, coupled with the obvious quality of the people in the room, promised something for everyone. By the time a late-afternoon reception got underway, that promise had delivered in spades.

Kicking off the session was ACORD's Senior Vice President John Kellington, who laid out ACORD's breathtakingly simple vision statement:

Enter the data one time!

:: National

:: Connecticut

:: New Hampshire

:: New Jersey

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- N.J. poll: More confess to texting while driving
- N.J. boat owners are urged to register emergency locators
- Gov. signs bill to penalize contractors who undercount employees
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- CNA shares growth plans with PIANJ

ACORD's current emphasis on technology standards just continues its historical mission: improved workflows and less cost for all parties involved. From a business standpoint, producers can spend more time selling, less time processing. From an industry standpoint, ACORD provides a tremendous resource through its knowledge base and networking opportunities.

Kellington described some of ACORD's latest activities in pursuit of its core vision:

eForms. Since January, ACORD has made available these fillable **eForms**, starting with its 200 or so most-used forms. An upgrade from standard forms, their increased functionality includes integrated "help" (just float your mouse over the field), and the ability to transfer selected data into the form, and out again for other uses. The eForms will be easier for vendors to incorporate and update, and will display better on multiple systems.

According to ACORD CEO Greg Maciag, "For agents that have complained about all the different proprietary front end screens on insurer portals, eForms may prove to be what the doctor ordered."

ACE Designation. Carriers and wholesalers may wonder about the credentials, experience and knowledge of those who hold themselves out as technology consultants. In the insurance world, knowledge of ACORD standards is an absolute must, in order to deliver practical technology solutions that will work with trading partners now and in the future.

ACORD recently rolled out a designation program called **ACE** (ACORD Certified Expert), with a continuing-education component, to ensure that designation holders receive consistent training, pass required exams, and stay up to date on the latest ACORD standards and versions.

ACORD Framework. ACORD's technology framework **project** is creating an open architecture for the insurance industry. According to Kellington, insurance systems are among the most complicated in the whole IT industry, due to the enormous amount of information that collected. The goal of the framework effort is to expand its standards development process, creating consistent standards regardless of standard type (i.e., form, xml), geography (it's an international effort) or line of business such as life or property/casualty.

Testing. Any company can work with ACORD to pre-test any major update of its system before it "goes live" with agents. ACORD will test and provide feedback to ensure that implementation is successful from the get-go.

Kellington, formerly chief technology officer at Ohio Casualty, closed by inviting the audience to get involved with ACORD: "There are a lot of opportunities" to work on ACORD projects tailored to individuals' interests and organizational needs, he said.

To spreadsheet or not to spreadsheet: Is it even a question?—Brady Polansky

Next up was Brady Polansky, CEO of **AMS Users Group** and an AUGIE leader. Like Kellington, Polansky's professional background includes a key role at a respected regional carrier—Agency Operations Director at Westfield Insurance.

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Polansky opened with a fairly blunt observation: "It used to be, companies had a fear of being 'spreadsheeted,'" he said. "Now, they fear *not* being on that spreadsheet."

Companies are competing more by differentiating themselves in terms of product and service, not by a proprietary way of doing business, Polansky continued. Many companies have done a lot to make their technology transparent. As agents get used to the result, other companies' technology, by contrast, may seem "hard," "expensive," or "difficult to understand."

Companies need to adopt the best technology now, not wait in a fruitless standoff with their agents. "If independent agents can hold and grow their market share—and they can—there's plenty of business for everyone," he added. Polansky provided the analogy of developing ATMs that work just fine, anywhere in the world—the result of many, many banks working together.

"We're there now!" Polansky proclaimed. "Beyond the point of critical mass. Record numbers of Real Time transactions are being processed each month. Companies are making it easy for agents to do business."

Real Time: It's what agents want—Ron Binning

Agent Ron Binning, who co-chairs the Regional Carrier Task Force, said he does business strictly with regional companies serving his Wisconsin market. "I find I'm not growing with the ones that are not doing Real Time," he told the session. Binning's agency, [Binning & Dickens Insurance Services Ltd.](#), is located in Whitewater, Wis.

Reminding the audience how easily people can research fares and book airline trips, he said independent agent need the same functionality. "Workflow is everything," he said. "Agents are looking for Real Time."

Companies need fewer people to handle transactions when agents do the input, he continued. He suggested that participants check out the Real Time Campaign [Web site](#), especially resources like "[Real Time Makes Real \\$\\$\\$](#)". This piece explains how efficiencies in Real Time workflow leave more time to produce business and provide the high-level customer services that cement retention. For example, Binning reported, he instituted a renewal cross-selling approach in his agency, with rewards for success.

"Training is key" to achieving greater Real Time use in an agency, he added.

Asked by a company participant to explain the difference between Real Time and using proprietary Web sites, Binning said Real Time uses ACORD standards to let proprietary sites and agents' systems communicate with each other. So, using Real Time, the agent originates the transaction in the agency management system, the transaction is completed within the company's system, and the data returns to the agency system via download, which synchronizes the agency data with the company's.

"That's Round Trip," added ACORD Board Member and PIANJ Vice President Keith Savino, CPIA. "Round Trip is the basic Real Time concept: The transaction starts and ends in the agency management system. If the agent has to go to a proprietary Web site to enter the data or initiate the transaction, it's not Real Time."

To see the PowerPoint presentation click [here](#).

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Part 2: ACORD's Atlantic City technology briefing-Carrier panel

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Part 2 of 3 ...

Will companies see a return-on-investment?—Carrier panel:

- Joe Feo, Selective
- Barbara Flanigan, CNA
- Dee Dee Forte, Peerless
- Jim Rogers, The Hartford

Next, a panel of people who have overseen agent-company technology initiatives at their companies talked about their experiences and reassured others that they don't have to tackle everything at once. Each panelist described a different path that his or her company is following.

"Agents no longer are asking, 'What is Real Time?'" noted Barbara Flanigan, vice president of CNA Business Insurance. "They're asking, 'How do I maximize Real Time?'" So, every transaction a company can make available will be appreciated.

Selective's Joe Feo, assistant vice president, agency integration, told company participants: "It costs money to do this. You'll need buy-in from top management." At his company, he said Selective's top agents created acceptance by making their business-oriented case. Thus began a process that started with download, then commercial lines rating, personal lines rating and recently a book transfer system.

Peerless began with personal-lines download in 2002, followed by commercial-lines download in 2005, recounted Dee Dee Forte, CPCU, PMP, agency interface manager. Real Time transactions began in 2006. "Transactions doubled in 2007, tripled in 2008, and have really taken off this year," Forte said.

Jim Rogers, director of agency interface and technology at The Hartford, reported that his company is seeing double-digit growth in agents' Real Time transactions. "It's growing 20 percent month-to-month since the start of 2009," he said. "For small commercial, it's more on the order of 100 percent."

Asked to provide some "how to" information, panelists discussed use of ACORD standards, both for communicating with trading partners and also for internal communication among company systems. "When working with vendors, look for people familiar with ACORD standards," Rogers advised. He explained that vendors can provide solutions such as "bridging," an intermediate stop for agent data, for example in the quoting process.

"We also use ACORD standards internally to re-leverage our investment," Rogers said. "For example, an ACORD message is initiated by claims, so they

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can see the policy coverage."

In response to a wholesaler's question, ACORD said a number of specialty-lines forms recently were released. "We're seeing more interest from CNA Specialty Lines," added Flanigan, whose company's technology efforts began with standard lines.

Asked about the cost/benefit analysis, Forte said Peerless has cut down incoming calls, for example billing and claims-related inquiries. "There's a less tangible benefit as well," she added. "Real Time reinforces our agents' perceptions about our ease-of-doing-business."

According to Feo, some 40 percent of Selective's commercial-lines business originates in Real Time—and that's 65 percent for personal lines. "We see the benefit on the sales side," he said.

Flanigan agreed that Real Time reduces incoming calls, and reduces the cost of investing in upgrades for proprietary Web sites, because they are used less and less. "It's also strategic," she continued. "We knew we would not see high agency adoption right off the bat. But, we wanted to be an industry leader."

According to Rogers, "In the commercial area, we're seeing average written premiums that are 40 percent higher for Real Time submissions than new business that comes through the Web site.

"For commercial fleets, in particular, with their large data requirements, the benefit is tremendous. Think about a 92-vehicle fleet with 54 drivers—that's an enormous amount of information. Agents pick carriers using Real Time to transfer up this volume of data. Real Time submission also means quicker turnaround and reduced processing time at the carrier level."

This prompted another carrier participant to agree that agents are expecting a quick rate, even for larger commercial risks. CNA's Flanigan noted that, even for lower middle-market risks, her company can take in the data and get it to the underwriter quicker, using Real Time.

"There's another intangible," observed Donna Barr, a broker. "The customer wants things done right away; it's *their* expectation. With Real Time, we click a button and get an answer. That's a retention tool for the agent and the company.

"Our largest risks," Barr continued, "are very expensive to re-market. But it has to be done, because others are out there wanting to quote. So, we'll want to re-market with companies that make it easy. Agents no longer will be willing to do all that entry into a proprietary Web site. We'll look to companies who say, 'Use Real Time to move the data so we can take a look at it.'"

"Remarketing actually is a good retention tool," added Lisa Parry-Becker, a Pennsylvania agent. "We can pro-actively rate with other companies and let clients know if they are receiving good value right where they are. So, spread-sheeting isn't just for new business." Parry-Becker, a fifth-generation family member at **William B. Parry & Son, Ltd.**, in Langhorne, Penn., is featured in the current series of Real Time Webinars, provided free to agents by the Real Time Campaign.

Asked about returns on doing download, Forte replied: "When your data matches, it reduces errors." The panelists said improving the quality of

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download, especially in commercial lines, is a priority of AUGIE in 2009. AUGIE provides an [agency guide](#) for successfully implementing commercial download, for example stressing the correct and consistent use of data fields in forms submitted to the carrier.

"Good download helps with upload and the accuracy of Real Time inquiries goes up when policy numbers match," Rogers said. "There are a lot more options with vendors today than when The Hartford started doing download. You can get to market faster than we did then."

Real Time: It's ALWAYS faster—agency management system panel:

Nellie Massoni, [Vertafore Inc.](#)
Doug Johnston, [Applied Systems](#)

Vertafore. "You don't need Real Time for Download, or vice versa," explained [Vertafore's](#) Nellie Massoni, integration product specialist. "But, Round Trip is the ideal." She suggested that carriers can get started by just downloading commission statements. "It's the easiest way to start download and it helps agents immensely," she said.

To implement download, Massoni explained that vendors can start with a company's records, convert them to ACORD standard data and work with the company prior to the ACORD certification process to ensure the job is done right.

"We actually built a data certification procedure in-house for our own use," Massoni said. "Now we offer it to clients."

She explained that the service lets companies catch any errors prior to the ACORD certification process: "Running data through Vertafore's tool before actually using it for download will diagnose big problems, small problems, and everything in-between, so they can be fixed before you 'go live.'" Vertafore is working with a number of clients on improving their commercial lines download, she added.

Moving from download to Real Time, Massoni said [TransactNOW](#) supports service transactions for agents. "TransactNOW is free as part of their Vertafore system," Massoni explained. "If they haven't yet activated it, they can call our support team." She said the company offers weekly Webinars for clients, who can register for programs [here](#).

Using TransactNOW allows secure transmission of data to the agent desktop. It enables password synchronization, permitting agency management to integrate passwords and user IDs into the system, rather than making this security information visible to the desktop user.

"But speed is the main advantage of TransactNOW," she continued. "No matter how fast the user is performing transactions at a carrier Web site, the average transaction done there will take eight steps. Compare that to just three steps using Real Time. Real Time is ALWAYS faster."

Applied Systems. Next, [Applied Systems'](#) Doug Johnston, vice president of partner relations, demonstrated Real Time functionality for his company's products. He identified several drivers of improved efficiency at the agency level, including Real Time billing inquiry, policy download and Real Time quotes through the agency management system. "Transformation Station

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incorporates Real Time comparative rating at no extra charge," he explained.

In 2008, he said Applied Systems served more than 100,000 agent/company pairs for download and 87,000 pairs for Real Time, both representing a 20 percent increase over 2007.

In terms of benefits to carriers, Johnston said Real Time/Download allows companies and agents to "turn off the paper," frees companies from so much involvement with agent inquiries and requests, and increases the accuracy of submissions, change requests and claims reports. "Real Time is a lot more than just rating and quoting premiums," he noted.

ACORD Certified Expert—A new designation program—Cal Durland

ACORD's new designation program, called **ACE** (ACORD Certified Expert), was explained further by AUGIE Facilitator Cal Durland, as participants enjoyed a robust buffet luncheon. She said the benefits include consistency of training, which will produce consistent implementation and a common frame of reference among vendors, company business and IT staff and their various partners.

Not everyone in the technology business understands the unique history, issues and solutions that apply to the insurance world—that's why the ACE program was started.

The designation is created for everyone working with data and ACORD standards, including: Business analysts, information architects, system designers and architects and database managers. It consists of three "core" modules and two "technical" models to achieve the designation, plus CE. The first conferment ceremony will be held in May 2010.

"People with the ACE designation should be ready to hit the ground running, whether they are being hired by companies or under contract. In-house, it should improve communications between the business side and the IT side, as it is designed for both, and it will increase understanding of using standards throughout the enterprise," Durland said.

E-Forms Enable Round-Trip—Keith Savino

ACORD's new e-Forms could quietly revolutionize the way data flows among business partners, explained Keith Savino, CPIA, partner and COO at **Warwick Resource Group LLC**, an old-line agency serving the New Jersey-New York area. Savino laid out the usefulness of eForms in understandable terms.

"A round trip of electronic data is the ideal, as we have seen," Savino said. "AUGIE has found that more than 90 percent of agents' 'pain points' somehow involve duplicate entry. Proprietary company forms are a huge contributor to this problem. But the original driver of agency involvement is fear of E&O claims, because mistakes multiply every time data has to be re-entered."

ACORD form data fields each have a common name that is part of a structured naming convention. Instructions for the use of each field are built in—just "float" the cursor over the field and instructions appear to guide the user. Standardization and consistency in the use of each field allows business partners to have confidence in using another feature of eForms: Unlike a "static" pdf, even the fillable kind, the eForm data can be selected and moved from the forms to other applications for analysis and other re-uses.

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"The real story behind the new eForms is the capability for insurers and vendors to map all the information to an XML message" according to ACORD's Greg Maciag." Agents can use a standard eForm, and their markets can pull the data from the form into their systems. ACORD is working on a migration plan from the old static forms to the new eForms."

Savino said that companies should work with ACORD on its current project of developing eForms, instead of persisting in using proprietary forms and supplements. "If the field you want isn't in the current ACORD form, there's a process to get it included. The process is called an ACORD 'maintenance request,'" Savino explained. "There are many opportunities to get involved in ACORD work groups that are developing specialty forms currently," he added.

The advantage of using ACORD forms in general is that each data field is standardized, so the user and the recipient have a common understanding of what belongs in the field—and, just as importantly, what does *not*! With eForms, data entered by the agent and transmitted to the company is available for download ("Round Trip"). This way, agent records won't get over-written, resulting in lost data due to inconsistencies between the two business partners.

Wholesalers could find eForms an answer to their eternal struggle to obtain complete, timely and accurate submissions from the retail side, Savino continued. ACORD eForms can also be transmitted to the client for review, updates and signature.

"Further, ACORD is revising forms to be more user-friendly in the field, to fit with the flow of conversation you have with your client," Savino explained. He promoted the ACORD work group **process**, starting with identifying what information is needed on the form, from the business and IT sides; then developing procedures and tools to aid in implementation and agent training. "Get involved with ACORD work groups—it's a great experience," he concluded.

To see the PowerPoint presentation click [here](#).

To read part three, click [here](#).

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Part 3: ACORD's Atlantic City technology briefing-CR vendors

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Solutions to delivering multiple company quotes in Real Time—vendor panel

- Dave Acker, [Vertafore Inc.](#)
- Ken Clark, [IVANS Inc.](#)
- Gerry Keeley, [EZLynx](#) by Webcetera
- Michael Loguercio, Jr., [StoneRiver](#)
- Rex Fledderjohn, [NxTech Inc.](#)
- Sundar Vallinayagam, [Jarus Technologies](#)
- Drew Tripp, [AgencyPort](#)

Vertafore. "We use your product on every new business auto and home quote," a client recently wrote to Dave Acker, senior sales executive at [Vertafore](#). "Being able to quote an auto or home with several companies within 10-15 minutes over the phone gives the independent agency the tools they need to compete with [names two direct-sales companies]."

Acker shared this testimonial with participants to explain the rapid growth in agents' use of the products that sometimes are called "comparative raters." (For example, in PIA's 2008 Technology Survey, 69 percent of agents said they are "much more likely" to rate and quote companies that enable comparative rating, while an additional 18 percent are "somewhat more likely" to do so.)

Vertafore is experiencing record growth in sales, Acker said, with sales up 350 percent in 2008 over 2007, and continued growth in the first half of 2009 at "above record" pace. He showed participants the various carriers that Vertafore is working with.

Acker talked about his product's "solutions at quote" feature, which brings in third-party information to increase accuracy and reduce data entry. After previewing "what's next" in his company's offerings, Acker closed by saying, "Independent agencies are sales organizations. We must provide tools to price products, in order to compete."

IVANS. Next, the many services offered by [IVANS Inc.](#) were outlined by Ken Clark, the firm's industry solution executive. "We provide a full turn-key solution for policy download and Real Time solutions across the industry," Clark told the group.

He said in May alone, more than 20,000 agents received downloads through IVANS' managed network, and IVANS has worked with more than 100 carriers to develop Real Time solutions.

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data from varied sources. "We work with all the parties, so the carrier has one access point." Winner of awards from ACORD in each of the past four years, NxTech employs its extensive knowledge of ACORD standards to take a customized approach to each project, Fledderjohn said.

Jarus Technologies. According to Sundar Vallinayagam, the focus at **Jarus Technologies** is helping agent/carrier pairs achieve "straight-through processing," eliminating processing delays. Jarus will map ACORD codes to internal carrier codes. Jarus supports both commercial- and personal-lines solutions, he said.

AgencyPort. Solutions designed by **AgencyPort** "sit between the company back-end and vendor systems," explained the firm's director of client delivery, Drew Tripp. AgencyPort uses ACORD standards for all transactions. "We may not be seen by the user," Tripp said, "but we provide a single solution for carriers to connect with all the agency management systems out there."

AgencyPort also can provide third-party data calls such as MVRs, Tripp added. It provides features to correct errors in submissions and conform them to the company's actual offerings (e.g., limits, deductibles). The firm allows carriers to achieve Real Time rating direct or through vendors.

Tripp's colleague Mason Powers attended and subsequently blogged about the conference [here](#) and [here](#).

Time is money (or, why agents need CL Download)—Bob Slocum

Rounding out the program was a discussion by Rhode Island Agent Bob Slocum, of the **Slocum Insurance Agency** in Warwick. A leader at AUGIE/ACT /ACORD, Slocum said agents need to use commercial-lines download as consistently as they presently use it for personal lines.

"Time is money," he explained. "We need to make download work for commercial lines." He explained that AUGIE is working on just this project.

"A major problem is that CSRs put data where it doesn't belong," Slocum acknowledged. "When this happens, there's a high probability it will be overwritten by the carrier download. Agency staff need to understand how to use their management system as per the vendor's development design."

New Jersey agent Liz Tluchowski agreed. She said the principle "less is best" is helpful to remember when inputting or downloading commercial-lines data. Pennsylvania agent Lisa Parry Becker and Utah agent Donna Barr, both active in AUGIE, said they have been lobbying through their user group for a minimum data set.

"Go back and try again," Slocum urged agents who have turned off commercial download due to problems. "It's worth the effort to get it working properly.

"Companies can get it right through the proper use of ACORD forms," agreed Binning. "Agents are populating form fields incorrectly and need to be trained." A discussion ensued about how companies can test download before turning it on for real.

"Never just 'turn it on,'" advised CNA's Flanigan. "Test first."

Polansky said AMSUG provides a monthly Webinar telling agents how to get

- PIANJ elects officers for 2009-10
- PIANJ elects Vowteras president
- Bill targets N.J. driver inattention
- Palisades, Narragansett Bay offer coastal home insurance in N.J.
- Quincy Mutual to cease writing in N.J.; FMI to provide replacement coverage
- New Jersey considers creating catastrophic storm fund
- Small firms find they must comply with family-leave law
- Proposed budget cuts offer N.J. businesses a silver lining
- Labor commissioner unveils regs to implement 2008 reforms
- Fun Run celebrates silver anniversary of NJYIP-SONJ relationship
- N.J. treasurer announces steps to plug \$2B in budget deficit
- Today starts 14-day "Click it or Ticket" program across the state
- DOBI issues producer licensing regulation re-adoption
- Joint Annual Conference gives insurance professionals opportunity to win big
- Bill would require sprinklers in new homes by 2012
- The Hartford briefs PIANJ on launch of re-tooled Spectrum product
- N.J. cat fund legislation would fund first responders
- State approves auto rate boost for Allstate N.J.
- Group pursues driver's license reform
- Fewer traffic tickets being issued in N.J.
- DOBI amends Buyer's Guide
- Middlesex County residents get a look at new FEMA maps
- DOT okays red light cameras in Linden, N.J.
- N.J. cops issue 120K cell phone tickets
- Narragansett Bay Insurance to write HO insurance in N.J.
- A.M. Best comments on Farmers-AIG deal
- Lawmakers consider

started, then a follow-up after a month to see how it went. "Start with just one line of business or maybe one product code," he suggested.

Barr recounted how **ASCnet** asked Applied Systems users to report any problems with Commercial Lines Download and received about 50 different replies. "All were able to be fixed," she said. Barr is working actively through AUGIE on commercial lines-download resources like the **Agency Start-up Guide** and a planned Webinar.

"Overwriting [of agency data] has been a problem for us," reported Massachusetts agent Steve Aronson, of the **Aronson Agency** in Needham. "Now, it's being fixed."

Next step—Self-service quotes—Cal Durland

Cal Durland, AUGIE Facilitator, who organized the day's presentations, closed the session by saying that agents really need the ability to provide clients and prospects with Web access to quotes. She recounted how her teenaged son, eager to get a motorcycle, was researching the cost of insurance. Over the weekend, he came up with several quotes online from direct sellers, unknown to her and her husband Stu, owner of the **Seeley & Durland Insurance**, an agency in Warwick, N.Y.

"When Stu came into the office on Monday, his staff told him our son had been on our site and wanted a quote," she related. "Meanwhile, he'd shown us his quotes-in-hand and said, 'can you beat this?'"

Bottom line, this enterprising kid had been able to get prices from the usual on-line sources, but not from his father's agency. "Where do you think they'll buy?" Cal asked, referring to the online generation.

To see the PowerPoint presentation click [here](#).

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