

FIVE MINUTES WITH...

ACORD's Carolyn 'Cal' Durland, CPCU

How does ACORD help professional, independent insurance agents?

Independent agents established ACORD in 1970, and it continues to develop forms and data standards that are built into agency and carrier systems. An independent agent-led community of ACORD, the ACORD User Groups Information Exchange (AUGIE), brings together individuals from agencies, carriers, solution providers and associations, to collaborate on tasks that ensure a strong future for the independent agents, based on the successful implementation of ACORD data standards and forms in the tools and systems they use.



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What are some of ACORD's initiatives?

ACORD works closely with agency system providers, carriers and associations to improve agents' workflows. A few of AUGIE's top priorities include: communicating the workflows that are available to agents today; and improving the data that they have in their systems to service and cross-sell to their clients. For example, Commercial Lines Download has improved substantially, and more than 15,000 agencies use it to increase the amount of data they have in their systems to provide service to their commercial clients. Claims Download—a newer technology available to agents—provides them with claim data that can help them be proactive to help their clients. Activity Notifications eliminates a majority of the email that agents receive from a carrier; examples of this would be policy documentation (e.g., new business quoting, changes to the policy and cancellation confirmation), which is received and attached to the client's file.

What do you see as the evolution of the insurance industry?

I don't have a crystal ball, but I'm optimistic that the independent agents have a strong future. I see the value that professional, independent insurance agents bring to the industry through their role as advisers who assist their client on risk management and help them protect their assets. Providing services to their clients the way they want, in a timely and efficient manner, is also important. That means agents will need to make a decision: do they want to be the primary contact for their clients, or do they

want to share that role with the carriers that place the coverage? AUGIE encourages agents to be the primary contact for the client; that means that agents need to invest in their business, expand their website functionality, provide eSignature and payments at their agency level and be available on a 24/7 basis to respond to clients' needs.

How did you get to where you are today?

Like many people in our industry, I didn't plan to work in the insurance field. After college, I was hired as a commercial-lines underwriter. The company provided me with on-the-job training and by my second year, I knew I needed more educa-

tion, so I took the initiative and worked toward my CPCU designation. Then I had the opportunity to move from the carrier side to the broker side of the industry, where I became an account executive for large commercial accounts. In 1990, our family moved to New York, where my husband became a principal of his family agency and I started working for ACORD.

What do you most enjoy about your job?

I like variety and my job at ACORD provides me with the opportunity to work with many people: not only my co-workers at ACORD, but also industry associations, like PIA, independent agents, carriers and technology providers. I've seen the value that ACORD has brought to the industry through the forms it has developed and managed throughout the years and the ACORD data standards, which are built into agency, carrier and technology solutions. Collectively, the ACORD assets—implemented by our industry—result in streamlined, efficient workflows. As the director of industry relations for ACORD, I share my passion for this industry's success on social networks by speaking at industry events and through one-on-one meetings.

Anything else?

This is a great industry and there are dedicated people working to keep it strong and refreshed. If people want to learn more about why I believe this or how ACORD helps those people, they should follow me on LinkedIn (Cal Durland) or on Twitter (@CalFromACORD). ■