



Productive Agency Visits by Insurance Carrier Marketing Reps



A Guide to Improved
Communications on
Workflow & Technology



Introduction

Like underwriters and actuaries, the position of field-marketing representative has stood the test of time at insurance companies. These road warriors spend a considerable amount of “face time” with independent agency owners in towns and cities across the country. The mission: appoint (sometimes fire) agencies, improve retentions and increase the quantity and quality of business.

For the agency owner’s perspective, most visits go the same way: The field representative comes in on a monthly or quarterly basis; the field rep and the owner look over the numbers, discuss a key account or new opportunity, and perhaps go out to lunch.

As valuable as these relationship-building meetings have been for decades, there is an opportunity to create more value for both carrier and agency. This document summarizes issues and opportunities, and provides a checklist to encourage more successful meetings.



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Overview

Issues

When carrier marketing representatives make their periodic calls, they meet with agency principals and possibly marketing or service staff. The field reps discuss goals and the types of business they'd like to generate during the next quarter or year. AUGIE is not suggesting those discussions aren't valuable. But how that business ultimately gets placed by the agency's staff is critically important.

In AUGIE's Agency Technology Surveys in 2002 and 2006, respondents said they'll do business with companies that make it the easiest to place business. In the surveys, principals and CSRs pointed to a knowledge and communication gap on agency technology and interface issues:

- Agents say download and real-time interface are not being accomplished as fast as they would like to see.
- Carriers complain that they build new processes but the agents "don't come."
- Agents are frustrated when their automation system doesn't accomplish all that they hoped it would. Could it be – at least in part – that nobody is teaching them how to maximize the use of their technology?

Too often, carrier-marketing reps ask for growth from the agency but are not equipped to "get in the trenches" with the service employees who are placing the bulk of this business. Worse yet, they often don't have a working knowledge of the technology provided by their own employer, nor do they understand the various agency management systems that enable real-time communications. In fact, agents say the field reps often appear to be the last to know about new technology a carrier offers. One agent relayed this story: "A carrier's automation people came into our agency and got the staff all excited about Transformation Station because they weren't using it. Two weeks later our personal lines manager was talking with the marketing rep, and the rep said, 'I could care less if you never use Transformation Station.' There's your disconnect."

"Most field reps have a long laundry list of things they're responsible for and things they're being graded on – sales up, loss ratios down, perpetuation plan in place. Unless and until one of those objectives is real-time interface use, the field reps won't start asking about these technology things." — *Agent*



“It’s amazing how few agencies actually understand – or even care – that this real-time stuff is out there. The norm is that they don’t even have a clue they can do it in their management system. About 10% of the book are aware....90% doesn’t even know this stuff is going on. The field rep should address that issue with agents not using it.” — *Carrier executive*

Of course, communication is a two-way street. One insurance company CEO said he received an apparent form letter signed by an agency that criticized him for his apparent lack of technology to help agents write and service business. The agent said, “How do you expect us to do more business with you if you don’t have real-time interface – and no plans to do so?” The agency wasn’t aware that the carrier already had implemented this technology.



What are Real Time & Download?

Before proceeding, it is important to define Real Time and Download interface applications. Here is the definition for both:

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, endorsements or a request for information. This approach provides a single workflow for servicing or quoting.

Download is the movement of customer policy data from an insurer to its partnering agency or brokerage’s agency management system. This download directly to the agency management system normally occurs after a transaction is performed by an agent, such as adding a vehicle or changing a deductible; or by the insurer, such as the creation of an automatic renewal notice.

“If the CSRs don’t buy in to growing with a company, it likely won’t happen. Let’s say owners want to go with company A, for whatever reason. If CSRs are comfortable with Companies B and C and don’t understand the system of Company A, the growth is never going to get off the ground. That’s why the company A rep needs to get to those CSRs and say, ‘Here is our system, here’s how easy it is to operate.’” — *Agent*

Opportunities

For some companies, the value of field reps goes beyond reviewing sales quotas and going to lunch. AUGIE urges senior executives to evaluate the field position and align talent with responsibilities that will make a difference in the future.

It’s important to note that many new real-time technologies available in the independent agency system are not complex. The field reps should discuss how the agency’s technology system – regardless of which system it uses – can communicate with the carrier’s system and make uploading, downloading and real-time interface work. Agency owners also should insist that the field reps meet and work with customer service reps. If the marketing rep can’t explain the technology, he or she should bring someone with them who can work with the CSRs to help them make their job easier.

Although most marketing reps cannot understand the intricacies of different agency management systems, they should be able to articulate how to use their own company’s system. Or they might call back to the office for help if necessary. This is not about focusing too much on tech-speak, but about addressing end goals and how to get there.

Agency owners also should take a more assertive role in their relationships with marketing reps. Some agencies set aside a specific time for reps from each company to come in and address questions developed by agency staff on a range of issues. Questions are delivered in advance to offer a chance to research answers, if necessary. After the meetings, agency leadership reviews findings and sets priorities for agency-company relationships the next year. Agencies must develop expectations and gauge how carriers meet them.



To ensure brand messages are being disseminated clearly, each party should align communications with the respective firm's philosophy. Field-marketing officials should be in tune with their company's underwriting appetite and mix of business, as well as with their technology and workflow for agents. By the same token, agencies should form a philosophy for their business and their choice of carriers, then promote it throughout their firm. For instance, agency owners who decide their overriding goal is to conduct business in real time should communicate that to companies and vendors, ultimately rewarding them by fully implementing vendor- and carrier-technology offerings.

In the spirit of more productive communications and agent-carrier visits, AUGIE hopes the following lists and more information will be helpful.

"I know of another regional carrier that has field people who go out and work with agencies specifically on technology issues. And they're light years ahead of us on new business."
— *Carrier representative*

Checklist for Agency Principals

Understand Your Technology Opportunities

Check Your Agency Management System

Are you on the most current version of your agency management system?

- Check with your system administrator or system rep.
- Contact your local or national user group to learn about what you might be missing.
- Go to www.getrealtime.org to see what Real-Time functionality your agency management system offers.
- Review *The Independent Agent's Real Time Implementation Guide* at www.getrealtime.org.

Has Your Agency Implemented Download?

Here are some reports and recommendations from the Agents Council for Technology Download Work Group:

- “Widespread use of carrier downloads by agencies also enables the carriers to gain efficiencies by ‘turning off the paper’ to their agents and reducing the need for company staff to respond to agent calls for information. A ‘paper-free’ working environment is growing in popularity with agents as well as carriers with application in claims processing, quoting and new business processing, as well as in general customer support for inquiries.”
- “Download provides a significant savings to the agency in time and money and enables the agency to realize the workflow objective or relying on the agency management system as the primary source of the agency’s information and eventually eliminating paper processing in the agency. In a world where transactions are increasingly handled electronically, the agency objective of download has evolved.”
- Go to www.getrealtime.org to see what Download functionality your agency management system offers.

ACORD, ACT and AUGIE have worked to produce documentation to make commercial-lines download a priority. Successful implementation of commercial-lines download is essential to the ability of independent agencies and brokers to take full advantage of the efficiencies available in the paperless environment that both agencies and carrier seek.



- ACT Commercial Lines Download Work Group Review of Accomplishment & Next Steps; Recommended Agency Testing Process can be viewed at www.acordadvantage.org/augie/index.aspx.
- Commercial Lines Download Agency Start-Up Guide can be viewed at www.acordadvantage.org/augie/index.aspx.

Have Your Carriers Turned Off the Paper?

Many carriers are beginning to turn off much of the paper that traditionally has been sent to agents and to replace it with electronic information:

- If your carriers have turned off the paper—or are planning to—please read “Turning off the Paper to Agents: The Key Responsibility for Each of the Parties” at www.acordadvantage.org/augie/index.aspx.
- To learn about “paper and electronic information that relate to transactions involving specific customers,” please read “Turning off the Paper to Agents Phase Two Report: Recommended Agent and Carrier Workflows” available at www.acordadvantage.org/augie/index.aspx.
- To learn if your carriers have implemented Download, go to www.acttech.org.

If the paper has been turned off, have you reviewed the technology agreement with the applicable carriers?

- “The level of electronic interaction between agencies and carriers has increased dramatically in recent years, and this pace is likely to accelerate.” In this environment, ACT believes it is important that agent-carrier agreements accurately address the expectations and commitments of the parties on these technology issues.”
- To learn more about what you should look for in today’s technology agreements, please read “Guidelines for Effective Agent-Carrier Technology Agreements” at www.acordadvantage.org/augie/index.aspx.

Educating Staff

As the agency owner, you must take responsibility for getting your staff educated about new technology. Otherwise, you’re leaving it all to chance:

- Designate at least one person in the agency (perhaps you, the owner) to take the lead on sitting down and educating staff on particular technology opportunities.

- Ask questions about technology and empower your service staff get answers to questions and solutions to problems.
- To learn more about Real Time and Download go to www.getrealtime.org.

Check with Your Carriers

- Check your carriers at www.ACTtech.org to see what interface technology (such as real-time policy inquiry) they make available to agents.
- Ask your carriers to keep the list of new technology current.
- Ask them to use e-mail (rather than fax) for critical technology updates.

Preparing for a Visit

Be Proactive

- Agencies should establish what they want from carrier reps. Instead of waiting for the carrier field representative to call the agency, the principal should contact the rep and set the agenda from the agency's perspective. The goal is to help the agency rank each carrier and determine where it will be placing business in the future.
- Be sure the marketing rep is aware that your employees will be asking questions on automation and that the agency needs updates. If you believe the marketing rep isn't prepared to answer technology-related questions, ask him or her to bring someone along for the meeting who can—or know how to contact trainers on the phone immediately. (Some companies provide a field automation person to travel with the marketing rep as required.)
- Let employees know that a carrier marketing rep is going to visit and that they need to compile a list of issues to present to the rep.
- Since each CSR may have different issues, compile a unified list of them. (Note that technology-related challenges can touch all aspects of the agency. One agency owner has CSRs list their own issues with particular carriers in one or more of these sections: Accounting, Automation/Technology, Customer Service, Management, Marketing, and Personnel.)
- At least one week prior to the visit, e-mail your list of questions or issues to the carrier rep your staff wants covered. Ask the rep to come prepared to discussion each issue.



- ❑ Use IIABA's Best Practices *Joint Agency-Company Planning Tool* for ideas on topic discussion areas. Order online at http://bp.reaganconsulting.com/uploads/100007_navigation/100024.pdf. (see page 6).

Establish Ground Rules

The agency principal should set the ground rules with company marketing reps:

- ❑ Create a list of employees with whom the field rep and/or other carrier staff needs to meet (e.g., the head of personal lines).
- ❑ Cover the permissible context of the subject matter with each staffer. For example, it may not be appropriate to talk about commissions and financial goals. Make sure your staff is aware of this.
- ❑ Ask the marketing rep to bring a company 800 support number to call when presented with a question on the visit he or she can't answer.

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During the Visit

Educate

- ❑ Educate reps about technology enhancements, such as implementation of Real Time and/or Download, you are making in your agency.
- ❑ Ask the marketing rep for an idea of where your firm fits in with peer agencies of similar size representing that carrier. Ask, too, for best practices of workflows with that carrier. (In other words, if peer agencies are using a particular workflow or technology, you can as well.)

- ❑ Communicate clearly that the carrier may not be getting business because CSRs are finding it easier to work with other companies. To prepare for this, ask employees:
 - ❑ How long it takes them to process with the particular carrier.
 - ❑ If they process it through the agency system, on the carrier's Web site, or a combination of both.
 - ❑ If they like the way other carriers have them process business.
- ❑ Don't end the meeting without getting the name and phone number of a company automation specialist who can answer a question involving the interface process.

Follow Up

Ongoing Training

- ❑ If your firm needs more in-depth training on company interface applications, ask what other sorts of Web or face-to-face help may be available from your carriers.
- ❑ Ask your marketing rep to follow up with specific CSRs on issues presented to them that they are unable to answer on the spot.
- ❑ Ask your companies to permit CSRs to attend their agency automation councils along with agency principals, as they are often more familiar with the company applications and are more knowledgeable on what interface improvements are needed.

Industry Recognition

- ❑ If it doesn't do this already, ask your agency management system user group to recognize marketing reps who are giving attention to interface and technology.
- ❑ Invite reps to AUGIE, ACORD and your national and regional user group meetings.
- ❑ Add www.acordadvantage.org/augie/index.aspx to your favorites. This is home to many agency-improvement ideas.
- ❑ The *Download Stakeholders Commitments* document can be viewed at www.getrealtime.org.
- ❑ Ask your carriers to join the Real Time/Download Campaign and encourage them to go to www.getrealtime.org for more information about this all-industry awareness campaign.



Checklist for Carriers

AUGIE recommends faxing or e-mailing the following checklist to your carrier contacts prior to the next visit. The questions will help the carrier prepare for the meeting and create an agenda. Of course, you can tailor the list to fit your needs.

Date: _____

To: _____

From: _____

Re: _____

In the interest of continuing to provide you the high-quality business you seek in an efficient manner, please review the following items prior to our next meeting:

1. Objectives

- We would like agency visits by our carriers to cover typical business matters (e.g., premium volume) as well as technology and workflow-related issues, such as Real Time and Download interface applications.
- We will ask a specific question in all meetings with carriers: “How will you make it easier for us to give you more business?”
- We also will share with you our vision for leveraging technology in our firm.

2. Attendees

- We would like you to meet with those employees who need to understand how to write more business with your company. (They can’t use your technology if they don’t understand it.) They would like to show you our workflow with your company – using a sample piece of new and/or renewal business – walking through the steps from our agency management system to your company system.
- Please bring someone to the meeting who can answer technology-related questions – or be prepared to contact your trainers on the phone if questions arise.

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- Please bring someone to the meeting who can answer technology-related questions – or be prepared to contact your trainers on the phone if questions arise.



3. Prior to the Visit

- We need to review your agent-carrier technology capabilities at www.acttech.org. Please update your information, including Real Time and Download interface applications, prior to visiting.
- We also would like to find information about technology on your Web site. We recommend that you designate someone at the home-office level for Web-based updates. (This is very important if you're downloading and have cut off the paper.)
- Please bring a checklist on your recent automation enhancements (e.g., real-time inquiry, Transformation Station, TransactNow), as well as any that are on the horizon.

4. Resources You May Find Helpful

- IIABA's Best Practices "Joint Agency-Company Planning Tool" is available at na.iaaa.org/BP/2006_BPcatalog.pdf.
- Use findings from the AUGIE Technology Survey to determine strategies that align with agency needs. Visit www.acordadvantage.org/augie.
- The Independent Agent's Real Time Implementation Guide* is available at www.getrealtime.org.

Agency Questionnaire

Is your agency constantly answering various carrier requests for basic information? Is it taking too much time to track down the same information repeatedly?

This new ACORD form on the next page will aid the agent and carrier. The agent can use the same form for every carrier, therefore eliminating duplicate entry, and the carrier no longer has to devise its own form. The form also is available to ACORD Advantage agencies on www.acordadvantage.org/forms/forms.aspx.

“Although we had trained our CSRs a few times, they still needed help. The marketing rep (who is very tech savvy and a great advocate of real-time) conducted another training, and the carrier’s interface rep was available by WebEx. In addition to the training, the marketing rep asked the CSRs how they processed new business, quotes, etc. This proved most valuable, because he observed their workflows and reported back to us what was really happening. This was valuable information we would not have otherwise gained. In this way, in addition to training, we used the marketing rep to conduct an audit of our agency's system usage. We’ve made some changes based on his observations and have turned off some non-desirable workflows.”

— Agent



AGENCY QUESTIONNAIRE

DATE (MM/DD/YYYY)

AGENCY NAME AND ADDRESS	PRIMARY CONTACT:			FISCAL YEAR END:		
	PHONE (A/C, No, Ext):			NATIONAL PRODUCER #:		
	FAX (A/C, No):			CONTRACT #:		
	E-MAIL ADDRESS:			FEIN:		
	WEBSITE ADDRESS:			CITY POPULATION:		
	E&O CARRIER:			EXP DATE:		
LIMITS	EA CLAIM \$	EA OCC \$	AGGREGATE \$			
LEGAL ENTITY	INDIVIDUAL	PARTNERSHIP	CORPORATION	SUBCHAPTER "S" CORP	LLC	

COMPANY REQUESTING SURVEY**AGENCY PREMIUM / MIX OF BUSINESS SUMMARY**

SEND COMPLETED SURVEY TO:	TOTAL PREMIUM VOLUME	PERSONAL LINES PERCENTAGE	COMMERCIAL LINES PERCENTAGE	LIFE & HEALTH PERCENTAGE
	\$	%	%	%
	# OF AGENCY LOCATIONS	# OF AGENCY EMPLOYEES	STATES	

AGENCY PROFILE (PRINCIPALS, MANAGERS, CSRS, PRODUCERS) (Attach additional sheets if more space is required)

NAME / TITLE / E-MAIL ADDRESS	HIRE DATE	PROFESSIONAL DESIGNATIONS	LICENSE NUMBER(S)	STATE
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	
NAME:			P&C AGENT:	
TITLE:			P&C BROKER:	
E-MAIL ADDRESS:			LIFE & HEALTH:	

AGENCY / BRANCH OFFICES

AGENCY #:	BRANCH #:	PRIMARY CONTACT:	FISCAL YEAR END:
NAME AND ADDRESS		PHONE (A/C, No, Ext):	NATIONAL PRODUCER #:
		FAX (A/C, No):	CONTRACT #:
		E-MAIL ADDRESS:	FEIN:
		WEBSITE ADDRESS:	CITY POPULATION:
		E&O CARRIER:	EXP DATE:
	LIMITS	EA CLAIM \$	EA OCC \$
AGENCY #:	BRANCH #:	PRIMARY CONTACT:	FISCAL YEAR END:
NAME AND ADDRESS		PHONE (A/C, No, Ext):	NATIONAL PRODUCER #:
		FAX (A/C, No):	CONTRACT #:
		E-MAIL ADDRESS:	FEIN:
		WEBSITE ADDRESS:	CITY POPULATION:
		E&O CARRIER:	EXP DATE:
	LIMITS	EA CLAIM \$	EA OCC \$

AGENCY PREMIUM / MIX OF BUSINESS

COMPANY	COMMERCIAL LINES VOLUME	LOSS RATIO	INTERFACE (Check all that apply)			
			DOWN-LOAD	UP-LOAD	REAL TIME	WEB SITE
	\$	%				
	\$	%				
	\$	%				
COMPANY	PERSONAL LINES VOLUME		INTERFACE (Check all that apply)			
			DOWN-LOAD	UP-LOAD	REAL TIME	WEB SITE
	\$	%				
	\$	%				
	\$	%				
COMPANY	LIFE / HEALTH VOLUME		INTERFACE (Check all that apply)			
			DOWN-LOAD	UP-LOAD	REAL TIME	WEB SITE
	\$	%				
	\$	%				
	\$	%				

TECHNOLOGY INFORMATION

AGENCY AUTOMATION SYSTEM				USER GROUP(S)		YES	NO
VENDOR NAME	MODEL (Local, ASP)	# USER WORKSTATIONS	SERVER OPERATING SYSTEM	NAME:	ACTIVE MEMBER?		
				NAME:	ACTIVE MEMBER?		
SYSTEM NAME	VERSION	MINIMUM SYSTEM SPEED	BROWSER	DO YOU PAY TECHNICAL SUPPORT?			
			BROWSER VERSION	DESCRIBE OTHER SUPPORT			
DATE LAST PATCH INSTALLED:			DATE LAST VERSION UPGRADE WAS INSTALLED:				
AGENCY AUTOMATION SYSTEM				USER GROUP(S)		YES	NO
VENDOR NAME	MODEL (Local, ASP)	# USER WORKSTATIONS	SERVER OPERATING SYSTEM	NAME:	ACTIVE MEMBER?		
				NAME:	ACTIVE MEMBER?		
SYSTEM NAME	VERSION	MINIMUM SYSTEM SPEED	BROWSER	DO YOU PAY TECHNICAL SUPPORT?			
			BROWSER VERSION	DESCRIBE OTHER SUPPORT			
DATE LAST PATCH INSTALLED:			DATE LAST VERSION UPGRADE WAS INSTALLED:				
AGENCY STAFF THAT PARTICIPATES REGULARLY IN DAY-TO-DAY USE OF AGENCY AUTOMATION SYSTEM FOR SALES AND/OR SERVICE							
<input type="checkbox"/> CSRs <input type="checkbox"/> PRODUCERS <input type="checkbox"/> CLAIMS <input type="checkbox"/> ACCOUNTING <input type="checkbox"/> MANAGEMENT							
TYPE OF CONNECTION TO INTERNET							
<input type="checkbox"/> DSL <input type="checkbox"/> T1 <input type="checkbox"/> FRACTIONAL T1 <input type="checkbox"/> CABLE <input type="checkbox"/> DIAL-UP							
RATING VENDOR NAME				RATING SYSTEM NAME			
KEY AGENCY IT CONTACT(S)				E-MAIL ADDRESS(ES)			

GENERAL INFORMATION

1. DOES EVERY EMPLOYEE IN YOUR AGENCY HAVE A WORK STATION WITH ACCESS TO:	a) INTERNET	YES	NO
PLEASE EXPLAIN "NO" RESPONSES IN REMARKS.	b) E-MAIL		
	c) AGENCY AUTOMATION SYSTEM		
2. DOES YOUR AGENCY INPUT POLICY AND TRANSACTIONAL DETAIL FOR ONLY SPECIFIC TYPES OF BUSINESS?			
IF "YES", EXPLAIN IN REMARKS.			
3. DOES YOUR AGENCY PLAN ON CHANGING YOUR AGENCY AUTOMATION SYSTEM VENDOR WITHIN THE NEXT YEAR?			
IF "YES", EXPLAIN IN REMARKS.			

REMARKS (Attach additional sheets if more space is required)

ATTACHMENTS

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Cost-Savings Calculators & Workflow Timer

Want a quick way to find out how much your agency can save by leveraging download and real-time technology? The calculators on the next two pages help you identify the savings in both time and money that your agency could realize by implementing new workflows. (Note these are examples of savings. Download your own Excel tools, including the Timer below, at www.acordadvantage.org/augie/index.aspx.)

How much time does it take you to service your customer on the phone, via e-mail, on the carrier Web site, or through your agency management system? The AUGIE Workflow Timer helps you to identify the time it takes to conduct a variety of agency-to-carrier transactions and inquiries, particularly real-time versus manual processing. Use that Timer summary, along with the Real-Time Calculator, to estimate your agency's savings.

The screenshot shows the AUGIE Workflow Timer web application. At the top right is the AUGIE logo (ACORD - User Groups Information Exchange). The main heading is "AUGIE Workflow Timer". Below this is a "Data Collection" section with a note: "All information is required. Do your best to only submit times you believe are accurate for each workflow. The timer's value is in its ability to deliver data to your own agency that may be analyzed and used to make decisions in improving your workflow." The form includes several dropdown menus: "Carrier" (set to "-- Please Select --"), "Line of Business" (set to "Personal Lines"), "Transaction" (set to "-- Please Select --"), "Inquiry Type:" (set to "-- Please Select --"), and "Process" (set to "-- Please Select --"). There are also "Elapsed Time" input fields with a "(hh:mm:ss)" label. A "Record Entry" button is at the bottom. On the right side, there is a large stopwatch graphic showing "00:00:00" with "Start", "Stop", and "Pause" buttons. Below the stopwatch is a link "VIEW ALL RECORDED AT AGENCY" and the "Real Time" logo with the tagline "Make It Your Business. GETREALTIME.ORG". At the bottom, there is a copyright notice: "© 2005-2006 All Rights Reserved. AUGIE (ACORD-User Groups Information Exchange) is a consortium of agency management system user group leaders that was established in August 2000. Its goals are to gather information, share ideas and actively shape the future of the insurance industry and agency technology through collaboration with ACORD, agents, brokers, insurers, vendors and associations."



Download Cost-Savings Worksheet

Assumptions:

Download Cost	
Upgrade Hardware	\$0.00
Download Software	\$0.00
Download Software	\$0.00
Initial Load Costs	\$250.00
Policies In Force (F)	5,000
Avg Annual Salary per	\$85,000.00
Working Hours per	40.00
Avg Hourly Wage per	2,080.00
Avg Time to Enter F	\$40.87
1,000	
New Business per	200
Avg Time to Enter N	1
Renewals - per year	5,000
Avg Time to Enter R	0.5000
Endorsements per	2
Avg Time to Maintai	0.1000

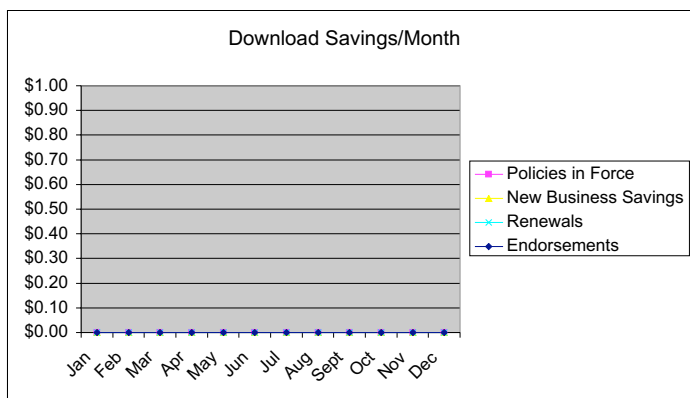
Step 1

Enter your own numbers here

One-Year Rollout plan	
Carriers added in Q1	5
Carriers added in Q2	0
Carriers added in Q3	1
Carriers added in Q4	0
Total Seats	1

Step 2

How fast can you implement download for additional carriers?



Step 3

After subtracting your download cost look how much \$ you will save in year one

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec		
Users	2	3	5	5	5	5	5	6	6	6	6	6	6	1,010,283.12
Policies in Force	\$17,027.24	\$56,757.48	\$85,136.22	\$85,136.22	\$85,136.22	\$85,136.22	\$90,811.97	\$96,487.71	\$102,163.46	\$102,163.46	\$102,163.46	\$102,163.46	\$102,163.46	40,411.32
New Business Savings	\$681	\$2,270	\$3,405	\$3,405	\$3,405	\$3,405	\$3,632	\$3,860	\$4,087	\$4,087	\$4,087	\$4,087	\$4,087	\$9,082
Renewals	\$8,514	\$28,379	\$42,568	\$42,568	\$42,568	\$42,568	\$45,406	\$48,244	\$51,082	\$51,082	\$51,082	\$51,082	\$51,082	505,141.56
Endorsements	\$3,405	\$11,351	\$17,027	\$17,027	\$17,027	\$17,027	\$18,162	\$19,298	\$20,433	\$20,433	\$20,433	\$20,433	\$20,433	20,432.69
Dollars Total	\$29,627	\$98,758	\$148,137	\$148,137	\$148,137	\$148,137	\$158,013	\$167,889	\$177,764	\$177,764	\$177,764	\$177,764	\$177,764	\$1,076,018.70
Hours Total	725	725	2391.67	2391.67	2391.67	2391.67	2530.56	2669.44	2808.33	2808.33	2808.33	2808.33	2808.33	27,450
Days Total	2.27	2.27	7.47	7.47	7.47	7.47	7.91	8.34	8.78	8.78	8.78	8.78	8.78	86

Dollar Savings - Year 2 +: \$2,133,173.08



Note this is an example of savings for an agency. See for yourself what you can save: Download this Excel tool at www.acordadvantage.org/augie/index.aspx.

Real-Time Cost-Savings Worksheet

Agency Staff Information

Full CSR Average cost/hr	\$35
Average Hours worked Per Week CSR	40.00
Average Number of Transactions per month per CSR/Processing Staff	200
Average Number of Inquiries per month per CSR/Processing Staff	200

Current Workflow Online

Transaction (minute)	
New Business	
Endorsements	
Renewal	20
Rewrite	
Cancellation	
Total Number of Transactions Types Tested	1
Ave Transactions (minute)	20
Inquiry (minute)	
Billing Inquiry	
Policy Inquiry	3
Claims Inquiry	
Loss Runs	
Web Login	
First Notice of Loss	
Other	
Total Number of Inquiry Types Tested	1
Average Inquiry (minutes)	3

Real-Time Workflow R-T Agency Management

Transaction (minute)	
New Business	
Endorsements	
Renewal	4
Rewrite	
Cancellation	
Total Number of Transactions Types Tested	1
Average Transactions Real-Time (minutes)	4
Inquiry (minute)	
Billing Inquiry	
Policy Inquiry	1
Claims Inquiry	
Loss Runs	
Web Login	
First Notice of Loss	
Other	
Total Number of Inquiry Types Tested	1
Average Inquiries Real-Time (minutes)	1

Average Real-Time Savings Per Month

Step 1 Enter your agency's numbers

Users/Seats	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Total
Users/Seats	0	1	1	1	1	1	1	1	1	1	1	1	12
Transactions	\$622	\$1,244	\$1,867	\$1,867	\$1,867	\$1,867	\$1,867	\$1,867	\$1,867	\$1,867	\$1,867	\$1,867	\$20,533.33
Inquiries	\$78	\$156	\$233	\$233	\$233	\$233	\$233	\$233	\$233	\$233	\$233	\$233	\$2,566.67
Dollars Total	\$700	\$1,400	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$2,100	\$23,100.00
Hours Total	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	720
Days Total	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	90
Dollar Savings - Year 2 +:													\$25,200.00
Hours Savings - Year 2 +:													720
Days Savings - Year 2 +:													90

Step 2 One-Year Users/Seats Rollout plan

1st Quarter Seats	1
2nd Quarter Seats	0
3rd Quarter Seats	0
4th Quarter Seats	0
Total Seats Rolled	1

Step 3 Look how much \$ you will save in year one

Savings	
Average CSR Cost per task	Total Tasks in Minutes per Month
Transactions \$9.33	3,200
Inquiries \$1.17	400
Total Minutes	3,600

Note this is an example of savings for an agency. See for yourself what you can save: Download this Excel tool at www.acordadvantage.org/augie/index.aspx.



Additional Resources

ACTtech

The Agents Council for Technology (ACT) has designed www.acttech.org as a place for independent agents and brokers to go to learn what real-time and download transactions their carriers have available for agencies using the various agency systems.

From the home screen, select the “Carrier Possibilities” and look for your carriers on the list. Review what they are capable of doing, the method used and its status. If a carrier is not on the list, send an e-mail to augie-co-unique@teams.acord.org. Please provide a contact name so we can work with the carrier to engage their representatives into an “ease of operations” philosophy.

Real Time/Download Campaign

The Real Time/Download Campaign brings together agents, carriers, technology providers, user groups, national and state agent associations, and industry associations—all dedicated to increasing agency and carrier usage of Real Time and Download interface applications. The campaign aims to increase usage of Real Time by encouraging agencies and brokerages already using the interface application available in their agency management systems to increase their number of Real Time transactions, and by encouraging agencies and brokerages that aren’t using the technology to implement it through their agency management system. Also, the campaign will encourage carriers to implement Real Time interface applications with their appointed agencies and also will encourage carriers that already using it on a limited basis to expand it to all transaction types with independent agencies and brokerages. Resources available at the Campaign Web site—www.getrealtime.org—are:

- The definition of Real Time as well as an insightful real-time implementation guide specifically for independent agencies and brokerages.
- Links to information from carriers, major automation vendors and user groups concerning their Real Time and Download functionality, automation vendors (or carriers) they work with, implementation and installation information, troubleshooting guides and contact information.
- Links to resources, including the AUGIE Workflow Timer, the AUGIE Cost Savings Calculator and the AUGIE Real-Time Time Study Report, and a link to www.ACTtech.org, a Web site that enables agents to run reports on the specific Real Time and Download capabilities their specific carriers offer through their automation vendor by line of business.
- A link to the AUGIE Commercial Download Policy Detail Agency Start-Up Guide.
- Information about Real-Time Stakeholder Commitments and links to documents that can help various stakeholder groups, as well as campaign materials, such as logos, ads, stories, speeches, presentations and more.

“I know as a young agency, new to our agency management system and some of the newer technology, we would welcome visits such as this. I have to think that the more a carrier puts themselves in front of the agents, especially to help them with technology, that this would be an advantage to everyone.”

— *Agent*

AUGIE Video

Watch a new video that discusses projects designed to improve carrier-agent communications at www.acordadvantage.org/augie/index.aspx.

Joint Planning Tool

To access IIABA’s *Best Practices Joint Agency-Company Planning Tool*, go to is available http://bp.reaganconsulting.com/uploads/100007_navigation/100024.pdf (see page 6). There is a fee for this resource.



About AUGIE

The ACORD-User Groups Information Exchange (AUGIE) is a collaboration of agency user groups and ACORD whose mission is to:

- Amplify the voice of automated agencies through their respective user groups;
- Hasten the implementation of ACORD Standards throughout the industry; and
- Collaborate on any other industry initiatives of mutual interest to the participants.

Participate in AUGIE

Joining AUGIE is easy! See instructions for accessing AUGIE Teams information at: www.acordadvantage.org/augie/AUGIE_Teams_Instructions.pdf. ACORD's online collaboration platform – teams.acord.org – provides AUGIE participants with a place to retrieve information and share ideas with others throughout the year. It offers a complete calendar of related events, access to meeting reports and other documentation, and the ability to easily collaborate with AUGIE participants.

AUGIE and ACORD Advantage

ACORD's coordinating role for AUGIE initiatives is supported and funded by ACORD Advantage members – more than 10,000 insurance agencies nationwide. For more information, go to www.acordadvantage.org.

“We are really pushing our marketing reps to learn our agency-interface technologies and capabilities and to communicate and educate during agency visits.”

— *Carrier executive*



www.acord.org