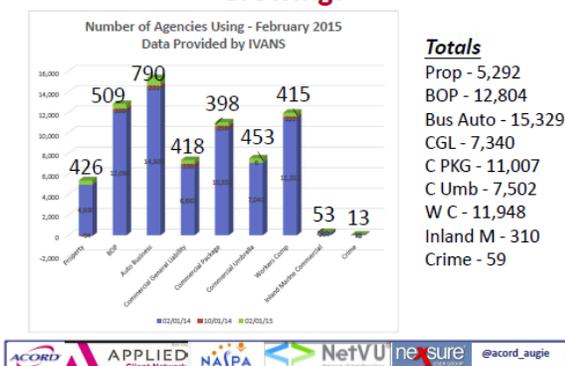


This month's AUGIE Ambassador Corner comes to us courtesy of Carl Schlotman, Risk Advisor at CAI Insurance Agency, Inc., of Cincinnati, Ohio.

How much data is too much when it comes to servicing your Commercial Lines Clients?

Commercial lines download is happening and it's working. Over fifteen thousand agencies are using it on a daily basis. Our agency wasn't one of them, but we are now!

Commercial Lines Download Usage is Growing!



We were the typical agency sitting on the sidelines and missing the boat, saying “this downloaded data does not look and feel the same as the data that our team had input by hand.” Thus, our agency continued to spend useless time every day typing data from the insurance policies into our management system. Why did we do this? We needed the information in our agency management system to respond to our clients’ questions when they contacted us.

About a year and a half ago, after many years of hearing other agents speak about the benefits they receive from Commercial Lines Download, our agency started our project. It soon became a process and within a year a new workflow implemented in our business. Our experience

has been that it's a pretty easy and a really effective journey.

Download immediately improved our data from a quality perspective. It gave us more data than we were keeping previously. Gone was the decision to spend extra hours adding rates and premium to the agency system. We now had data right at our fingertips, downloaded from the carrier’s policy system to ours.

It took us a little while to understand that download puts the information not necessarily where we want it to go in our agency system, but where it *should* go. The reality of what we learned was that there were only a few things being added to the system in places where we felt they shouldn't have been added. On the whole we were using the system as it was designed to be used, and 95 percent of the information was ending up where it was supposed to be.

We discovered that the other 5 percent were the oddities; for example, veterinary professional and employment practices liability. These coverages weren't originally built into the core system functionality. The industry is starting to work towards broadening the functionality (more to come on that in a future article).

From a client’s perspective, getting better data in our agency systems is critical. Our customers want to get to their data. As their agent we are able to aggregate everything. In many cases their policies are with Carrier A, Carrier B, and Carrier C. As the agent, we want them to have a full representation of their data, available to them when they want it. We want them to be able to do certificates and auto ID cards through our agency portal. That data in the portal needs to be very solid. The improved data that we get from the commercial lines download from our carriers allows us to provide much better customer service.

We all need to strive for 24/7 availability of our agency's services for our clients. It all starts with good data in our agency management system. So no matter how good you think your manually entered data is, the data you can be getting from the commercial lines download is substantially better! Get off the sidelines and join the thousands of agencies receiving commercial lines download today.

For more information, contact your agency management system provider, user group or memberservices@acord.org. Or if you want to get involved, join the AUGIE Commercial lines Download Task Group Community on <https://www.acord.org/Community/PC/Pages/default.aspx>