

ASCnet

Applied Systems Client Network

2004

Agency Best Practices

Interface



The power to make you more profitable.™



Best Practices Categories

- Introduction
- New Business Strategies
- Policy Renewal Strategies
- Servicing Strategies
- Company Initiated Transactions
- Accounting Strategies
- Future



Introduction

- Explanation of the technologies available to the Applied Systems customer
- Demonstrates workflows using all aspects of interface available
- Showing that effective workflows can increase efficiency and ultimately profitability



Workflow Categories

Workflow	Function	Real-Time Transformation Station	Upload	Download
New Business	Bridging	X		
	Commercial Submissions	X		
	Issuance	X	X	X
	Rating	X		
Renewals	Loss Run Reports	X		
	Rating	X		
	Renewal Manager	Coming Soon		
	Rollover	X	X	
Servicing	Billing Inquiry	X		
	Claim Inquiry	X		
	Endorsements	X	X	
	First Notice of Loss	X	X	
	Policy Inquiry	X		
Transactions Initiated by the Carrier	Endorsements			X
	Reissue			
	Reinstatements, etc.			
Accounting	Account Current		X	
	Automated Download Invoicing			X
	Direct Bill Commission			X

Life Cycle of a Policy

- New
- Renewal
- Endorsement
- Servicing
- Losses
- Cancellation



Getting Started

- Examine the situation
 - Are you a new user or have just been through an acquisition?
 - Initial load
 - Daily Download



Initial Load

- An initial load is a one time, mass download from each of your companies into your TAM databases
- The software is included in the WinTam product
- There is a \$500 charge per company
- An initial load ensures that the data loaded into a new or existing TAM system is current and accurate



New Business Strategies



- The workflow in any agency begins with the writing of business.
- How do you get from the first contact with a customer to quoting and policy issuance, and then servicing that policy?
- Each one of these steps involves agency-company interface.

Maintain Control



- Examine your current methods to get a policy issued
 - Personal Lines
 - Commercial Lines



Adapting

- As more transactions using the various types of interface are developed, you will need to continue re-evaluating workflows and adapt to change to ensure you receive the maximum benefit from this technology.
- Taking all the capabilities of TAM and integrating them into your agency workflows can initially be a challenge,
 - Successfully completed, this action makes daily tasks a seamless string of steps that involves no re-keying of data or jumping from TAM to a company proprietary system.

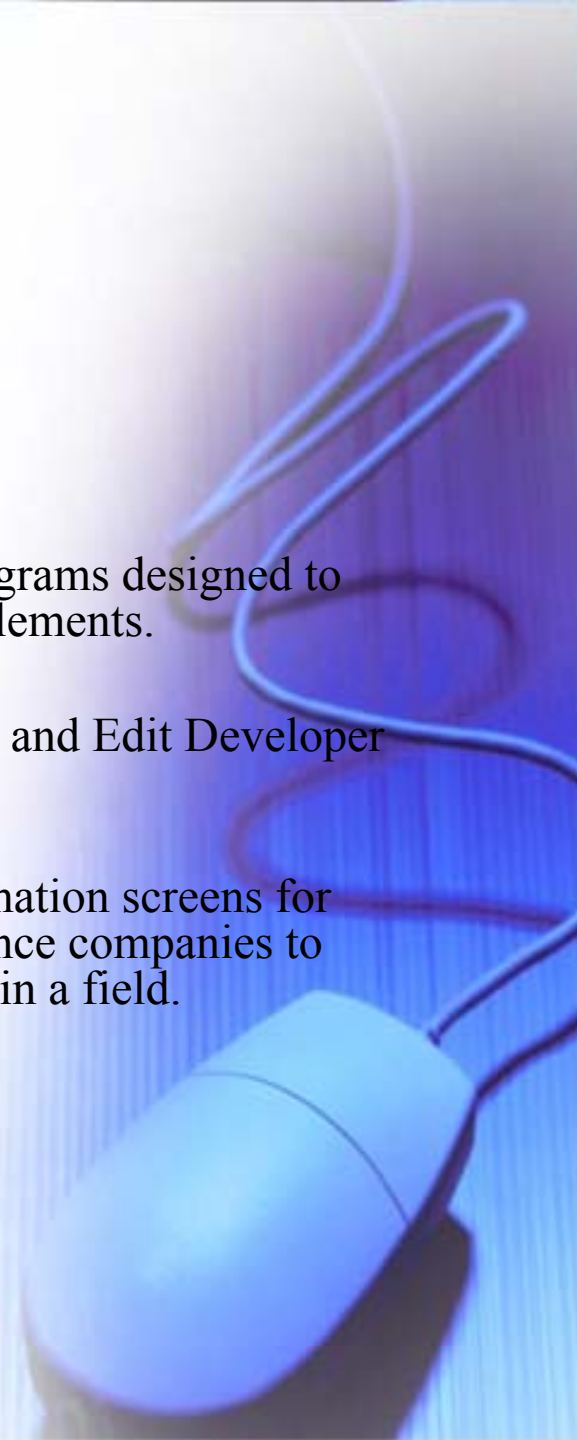
Workflows

- There is no wrong or right
- Consistency
- The goal is to have one way of handling each function



Data Editing

- Traditional Company Unique Screens and Edits
 - The TAM-FIM Company Utilities are a group of programs designed to enhance, cleanse and extend the base ACORD data elements.
 - These utilities are comprised of the Screen Generator and Edit Developer programs.
 - The Screen Generator is used to design unique information screens for agencies on TAM. The Edit Developer allows insurance companies to define particular edit criteria to apply to data entered in a field.



Data Editing

- WebEdits –
 - Web Edits is a service that enables insurance carriers to create company-unique screens and edits for:
 - TAM and Vision
 - Batch Upload and Transformation Station.



WebEdits

Customer: Cheryl Consulting Services

File Edit Options Window Help

Clients
 Policies
 Activity
 Memo
 Info
 Notes
 Claims
 Invoices
 Attach
 Sticky
 Wizard
 Real-Time
 Help

<< Previous << >> Next >> Add Delete Home Base

CUSTOMERS

Customers

Client No.	Name	Street	Conglom
DESIG-1	Design Right Printing	1892 Industrial Court	
DOUGL-1	Douglas & Douglas Incorporated	1521 Vollmer Road	
ENCOMP1	Neil Nelson	191 Westwood Drive	
ENCOMP2	Adam Pollock	4134 - 211th Street	
FCCI001	GWeb Development Team, Inc.	2601 Cattlemen Rd	
GALAX-1	Galaxy Travel	19830 Governors Highway	
GASTME1	Mel Gaston	1158 Vaughndale	COLEM-1
HART-03	Cheryl Consulting Services	1 Main Street	
HART001	Jim Kellner	111. Main	
HART002	Berlin Fair Agricultural	P.O. BOX 7284	
HART003	Connecticut Printing	1 Main Street	
HILLW11	William Hillman	4221 Natalie Lane	
ILGAT-1	Ilgato	400 Lincoln Highway	
JANSDE1	Denny Janssen	2145 Evergreen Drive	
JMKRAT1	Sara J Kratzik	3026 Greenway Trl	
KEMPAUT	Connecticut Q. RPW	12 Main	
KEMPHOM	Orhome Rtylms		

Enter Code

Cheryl Consulting Services

1 Main Street

Woodland Hills CA

91302

Res.

Bus.

FAX

Agency

The Agency Manager, Inc.

Branch

The Agency Manager, Inc.

CSR

Producer

Broker

Robert Day

New Business

- AL3 upload
- Bridging through Transformation Station
- Rating through Transformation Station
- Policy Issuance through Transformation Station
- Download



Real-Time New Business

- **Bridging through Transformation Station**
 - This feature allows agencies to avoid double entry of data from TAM to a carrier website. Using Transformation Station, the data from the ACORD application is pre-filled into the carrier website.
- **Rating through Transformation Station**
 - Rating via Transformation Station is a step beyond bridging. Rather than being connected to the carrier site to complete the transaction, any company-unique screens and edits are completed prior to the rate completing. The rating is then done behind the scenes and comes back without the user entering the carrier site.
- **Policy Issuance through Transformation Station**
 - A policy can be issued via Transformation Station, similar to rating. The rate is completed with the proper edits, then if the user wishes to issue the policy, he or she selects an issuance button.
 - When the issuance is done the policy information is populated into the Applied System in a real-time mode. Therefore making the need of a download the next day unnecessary.
 - For those carriers not offering real time issuance, after the policy is rated via either Transformation Station or a comparative rater, it can be uploaded to the carrier via AL3 Batch.

Download

- Once a policy is issued the information is sent to the agency via a Batch Transmission to the agent.
- Download updates all of the applications that are renewing at that time with the data that is contained in the carriers system.



Questions about download?

- Is download necessary if we have real time inquiry functions?
- Will Download go away eventually?
- If XML is so great why are we using an old A13 for download?
- Why is commercial download not being accepted and more widely used?

Policy Renewal Strategies

- **Download**
 - Downloads arrive via a batch transmission from the carriers.
 - Download updates all of the applications that are renewing at that time with the data that is contained in the carrier's system.
- **Loss Run Report Inquiries**
 - Via Transformation Station, loss runs can be obtained from carriers. These can be used to quote and issue for re-marketing and to market new limits/deductibles to clients.
- **Rating**
 - Via Transformation Station, a policy can be re-marketed with several carriers without having to re-key the data into several carrier web-sites.
- **Rollover**
 - The Policy Rollover product is licensed to companies to automate the process of identifying targeted rollover policies within a TAM agency and create a batch AL3 file for export.

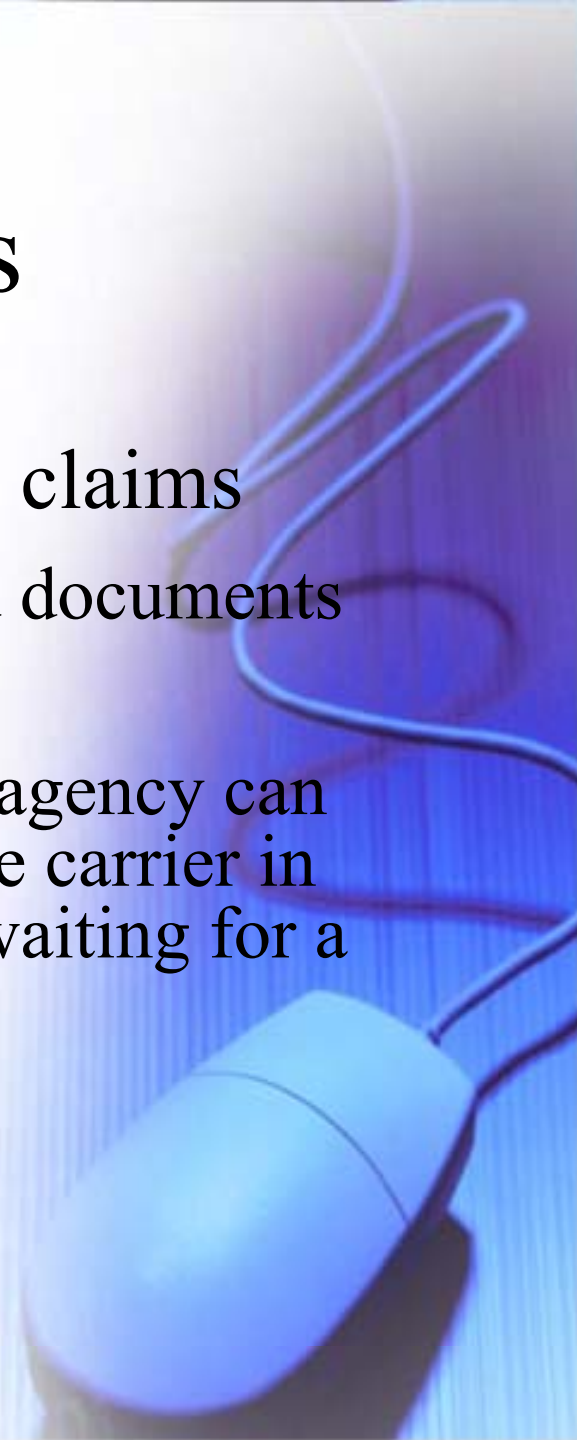
Customer Service

- **Billing Inquiry**

- Using Transformation Station, an agency can receive a response to a billing inquiry from the carrier in seconds, thus enabling the agent to provide prompter service to the insured.
- The Inquiry can then be saved and made a permanent part of the electronic file
- The action is automatically documented in the system

Servicing Claims

- Transformation Station to report claims
 - Attach police reports, pictures and documents
- Claims Inquiry
 - Using Transformation Station, an agency can check the status of a claim with the carrier in seconds, avoiding phone calls or waiting for a faxed status back from the carrier.



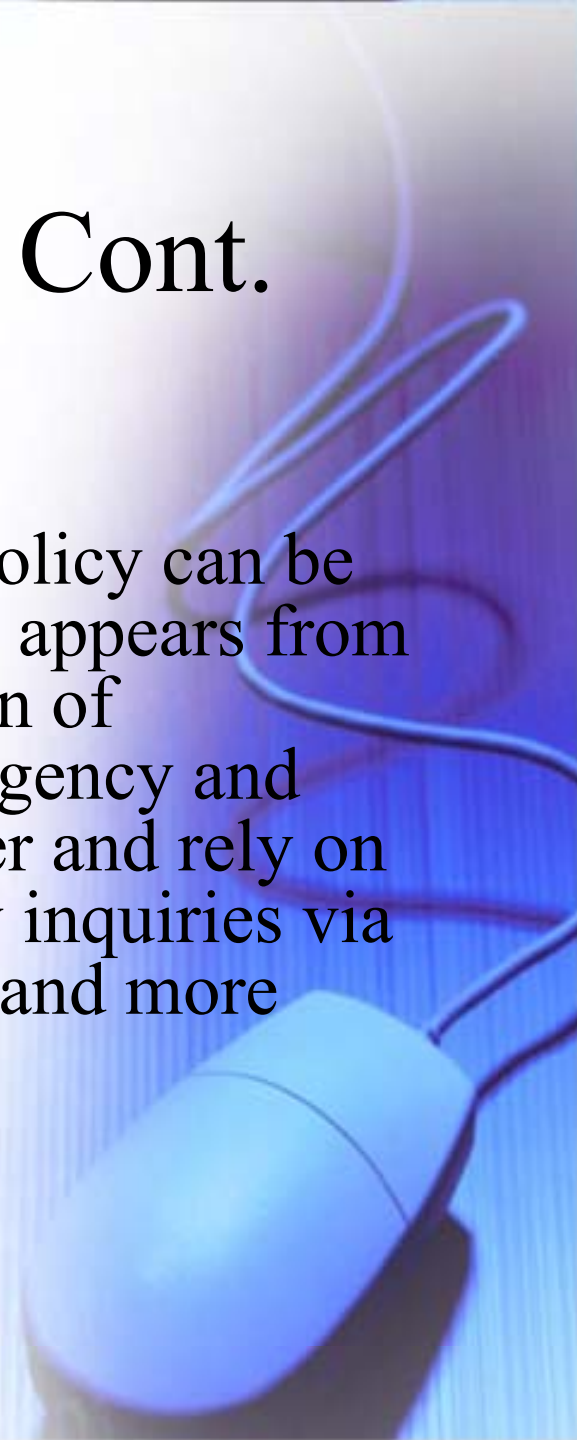
Servicing Strategies

- **Endorsements**

- Using Transformation Station, an endorsement can be bridged to the carrier site and the transaction can then be completed within that site. The carrier's download is sent to the agency the following day, completing the transaction.
- Using upload, an endorsement can be sent by completing an ACORD Change Request Form. The endorsement is uploaded via batch to the carrier overnight. The change feeds into the carrier's system exactly as it was imputed in the agency's, thus avoiding errors in processing.
- Motor Vehicle Departments are now requiring insurance companies to send them transmissions on insured and uninsured vehicles. A company's failure to send accurate transmissions can result in a fine to the company or revocation of the insured's license. For this reason, an effective agency procedure for managing endorsements is extremely important.

Servicing Strategies – Cont.

- Policy Inquiry
 - Using Transformation Station, a policy can be viewed by the agency exactly as it appears from the carrier site. With a combination of download and policy inquiry, an agency and carrier can stop the receipt of paper and rely on the data in TAM, as well as policy inquiries via Transformation Station, for faster and more efficient policy inquiry.



Accounting Strategies

- **Account Current Report Upload**
 - The ability for an agency to transmit an account current report to a company eliminates data entry errors, provides a timely method to notify the company of account current information, and allows faster reconciliation of items.
 -
- **Direct Bill Commission Statement Download**
 - Depending on an agency's set-up, this option creates either a production item or commission item on a customer file. This occurs monthly based on the commission statement normally mailed to the agency. Instead of entering the statement, this option completes the workflow.
- **Automated Download Invoicing**
 - This feature is for agencies that transact production items and prefer to transact them when a download is received. Currently, these agencies may be transacting from the Communication Log. Instead, ADI automatically processes most transactions. This option does not require any company participation to use, with the exception that a company needs to be currently providing the agency with a download.

Company Initiated Transactions

- Renewal, Rewrite, Reissue, Cancellations, etc.
 - These transactions come via a batch download. The information is downloaded from the carrier each evening and updated in TAM.



Alerts

- Carriers can send alerts to an agency in many forms.
- These can include, but are not limited to, underwriting memos, physician report requests, binding restrictions due to storms, new underwriting guidelines, and new product offerings. After receiving an alert from the carrier, an activity is entered into TAM to alert the agent/CSR, immediately updating the system.



Alerts - Demo

The Agency Manager [- [[X]]

File Options Tools Mail View Help

Unread Email/Phone Messages

User, Executive [v] [x] Email [x] Phone Messages [x] Detail

!	📄	Date	Time	Type	Description
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Mail Messages

Activities Filter Options

04/14/2004 [v] Up to Selected Date Selected Date Only Executive User [v] <ALL> [v] [🔍] Options

Follow Up ...	Follow Up ...	Activity Ty...	Description
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Help

Coming Soon!!!

- **Claims Download**

- Direct reports of first notice of loss can be downloaded so that the agency is notified of the loss promptly, allowing the agency to council the insured. In addition, this transaction prevents the claim notification originating from various other means such as e-mails, faxes or U.S. mail, and eliminates the need for the agency to re-key this information.
- Claim status download is currently in development, with transactions to include adjuster assignments, payments, subrogation, reserves and claim closures. Again, this will prevent notification coming through other means.



Conclusion

- Investing in technology and implementing what is available today is a win-win for carriers and agents.

