

PRODUCTIVE INSURER AND AGENCY RELATIONSHIPS

**A GUIDE FOR INSURANCE CARRIERS AND AGENTS TO SUPPORT THEIR
SHARED GOAL OF PROVIDING A GREAT CLIENT EXPERIENCE.**

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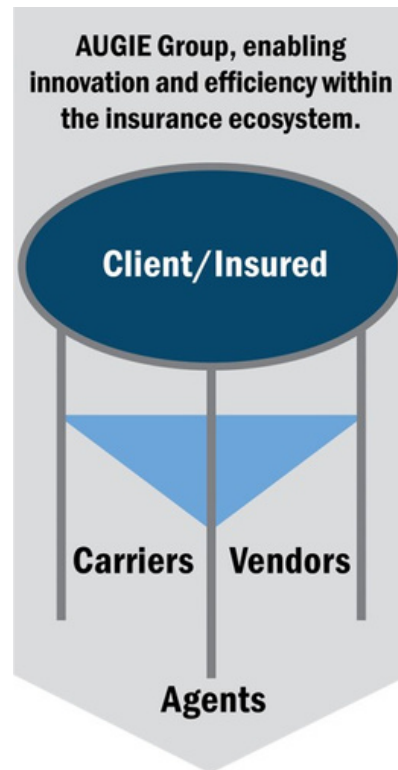
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About AUGIE

AUGIE Group is led by independent agents and provides a forum to discuss issues and opportunities that impact the independent agency distribution channel. The list of topics to discuss is determined by the agents. The discussions happen with all impacted by the topic, agents, insurance carriers and solution providers in securing and/or providing solutions.

The goal of the discussions is to overcome the issues through improved workflow and/or technology.

- AUGIE believes that the only way to enact meaningful change to the independent agent distribution channel is for agents, carriers, and vendors to come together to solve key challenges.
- AUGIE's mission is to bring together industry leaders; to create a focus on insurance industry efforts that assist independent agents and brokers in providing their clients with excellent service and the digital experience they expect.
- AUGIE strives to be a valued community for the insurance industry that brings members together to share ideas, anticipate market needs and influence change.
- AUGIE is the only forum where agents, brokers, carriers, MGA/Wholesalers, solution providers, association representatives and others can come together beyond their associations, user groups and other affiliations to discuss industry issues and opportunities.
- There are no fees to participate in AUGIE Group. And anyone, who has touch points in the independent agent and broker distribution channel, is invited to be a member.



How AUGIE makes a difference

AUGIE throughout the years has helped the industry to stay strong. This has been done through

- long term relationships
- open discussion
- advocacy for the implementation of solutions currently available to independent agencies today

The value of the independent agency distribution channel's relationships

The focus of this guide is to provide agencies with information on how to build successful relationships with their insurance carriers, as well as vice versa, insurance carriers with their agencies.

The independent agency distribution channel has proven throughout the years that it is not going away, and it has become the best salesforce for its insurance carrier partners.

In the past, Insurers (insurance carriers, MGA's, and/or intermediaries) who worked primarily with "captive" agencies, now work with independent agencies. This change has been successful because the independent agencies provide their clients with choice and represent many insurers. The insurers who were previously represented by "captive agents" were missing opportunities to quote.

This independent agency distribution channel has proven to be a profitable model for the insurers and agencies who work together to protect their clients' risks.

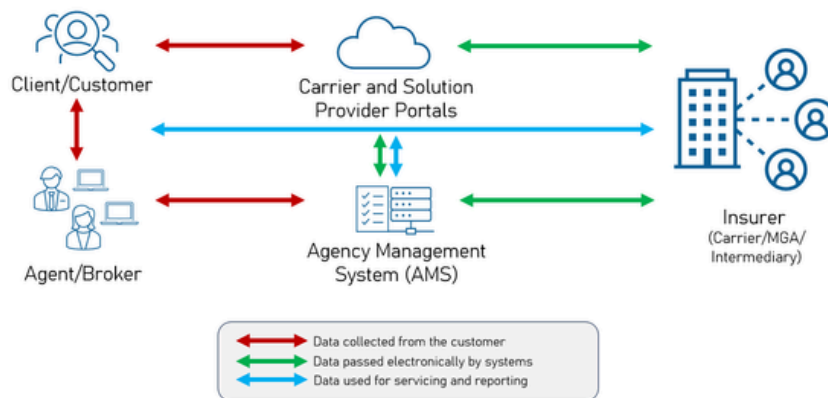
This guide also takes into consideration the environmental changes that have happened since 2020 and the 2024 disasters. How staff works has become a hybrid of the past based on

- where people work - meetings could now be in-person, an online interaction, and/or a combination of both.
- where data is stored, in the cloud versus on premise.

Agents relationship throughout the lifecycle of the policy - appointment to servicing



Data Lifecycle: Appointment to Servicing



Agents' relationships with clients

An industry question that AUGIE has heard throughout the years is “who has the best relationship with the client?” The answer we are providing in this guide is the independent agents. This is because people look to independent agents for

- advice, education on what they need to insure
- assistance in finding the best insurer, or insurers to protect their risks
- consistency in their insurance relationship. The insurers may change throughout the years because of their appetite, underwriting guidelines, or capacity.

Agents' relationships with insurers

The relationships between insurers and agents begin before the first account is ever sold. In most situations, whether relationships even develop will be heavily based on the insurers' appetite and coverages the insurers can write.

The success of the continued relationships may be heavily based on the degree of efficiencies they gain via partnering with insurers that do business the way agents desire.

As insurers' reps are prospecting for new agency appointments, it is critical that they know not only the current technology capabilities of the agencies but their own companies' current and future technology plans as well.[1]

Sales create winning relationships

The agents and insurers have win-win relationships when sales are made. The agents have provided a service to their clients and the insurers have succeeded in securing the business.

Independent agents provide their clients with the ability to choose the insurer(s) and the coverage that best protects their risk. The value of giving clients choices and advice on their options continues to be a reason the independent agency distribution channel continues to thrive.

AUGIE encourages agencies to develop strong sales and consultative cultures. This approach encourages relationship building, cross selling to improve the number of policies written per customer and may increase the retention ratio across all the agents' clients.

Contracts solidify relationships

The partnerships between agencies and insurers begins with relationships that are codified through contracts.

These contractual arrangements and corresponding agency codes assigned to the agencies by their insurers is a current topic of discussion for AUGIE. There is an opportunity to bring more efficiency to the process.

Independent agents have vocalized their pain points on this topic and AUGIE has drafted a best practice guide that focuses on Contracts and Codes[2].

[1] To learn about a carrier's connectivity capability, email Connections@ivans.com for assistance.

[2] <https://www.augiegroupp.org/our-focus/> - request a copy of the Producer Contracts and Agency Codes by completing the “join the discussion form”

Role of insurers' staffs

Once relationships are contracted, insurers' marketing, field, underwriting and servicing roles staffs ensure their success. They appoint people at the agencies, underwrite accounts, work towards improving policy retention, and increase the quantity and quality of their business and service.

Enhance relationships with technology

The relationships between agencies and insurers are enhanced with technology. It frees up agency staff time, provides information on demand and supports the ease of doing business with the insurers.



What should be discussed when the insurer and agency staff meet?

At AUGIE, we have heard from agency principals that “The carrier staff review the contractual agreements during meetings. This is where they go over the agency’s numbers, address a key account and/or discuss new opportunities.”

AUGIE would like the insurer to know that their technology that they provide to the agents should also be discussed.

“We have invested resources in our company’s underwriting appetite and technology. We need assistance with communicating to our independent agents to assist them in awareness and utilization.

– Insurer executive

“Clients expect their agents to provide them with service when and how they want it. They have selected their independent agent because they advise them on risk management and protection through insurance. Insurers must provide us with tools to use that will support our ability to service our clients!

– Agent

Setting up the meeting

Agree upon a date, time

Since 2020, agencies operate in a hybrid manner. It is important to agree upon the date and time for the meeting, as well as know who will be face-to-face and/or attending the meeting virtually.

Communicate the agenda before the meeting

Developing an agenda before the meeting is a major step and can assist to initiate conversations specific to improving the business. This will provide acknowledgement that both the insurer and agency have points they would like to discuss.

Potential agenda topics include:

- Appetite for risk or niche business, connectivity, and digital experience
- Review of typical business matters (e.g., premium volume, policy count, new products, rates, commission, contingency), what the company will do to help you write more business.
- Discussion on changes to coverages written by the insurer
- Providing an overview on how the company will make it easier for the agency to collaborate with them based on real-time connectivity – Rating, Bridging of Data, Submission process, Servicing through download: Personal, Commercial Policy, Agribusiness[3], Claims, eDocs and/or Messages download, direct bill commission statement download
- Review of the agency’s current workflow with the company, as well as a comparison of how the agency collaborates with a competing carrier or two.
- Discuss the process improvements and assistance the insurer provides to support the agent’s digital relationship with their client. For example: the insurer providing the client’s full policy image to the agency through eDocs and Messages download, allowing the agency to systematically post it to their client portal, for their client to access 24 x 7.

Determine who will be at the meeting

Include the agency staff that will benefit from the meeting with the insurer at the agency, based on the agenda.

Provide information on agency’s culture and technology

The independent agency distribution channel is stronger than ever. This is because it has evolved through the establishment of large agency groups, mergers and acquisitions, and the creation of new agencies.

The education provided to the insurer representative should include everything about the agency’s structure, culture, goals, where their staff is located, and how technology is utilized.

[3] AUGIE has an advocacy initiative for a true “Agri-business download”, [To learn about a carrier’s connectivity capability, email Connections@ivans.com for assistance.](mailto:Connections@ivans.com) - request a copy by completing the “join the discussion form”

Request information about the insurer

Independent agents have choice. The insurer should provide efficiency in the way they share their:

- Appetite – do they automate it through an industry solution, post it on their website, and/or distribute PDF's?
- Connectivity – discuss what they provide as connectivity through the agency management system to bring efficiency to your agency. For example: Appetite, Rating, Bridging of Data, Policy and Claims data download, Direct Bill Commission Statement eDocs and/or Messages download.[4]
- AI - Learn from the representative how the insurer uses AI and predictive analytics.[5]

Confirm the appointment in writing, and if online, provide link.

Contact all who will participate in the meeting. Include the agenda, meeting details (if it is virtual, in person, location, time etc.) and any additional information attendees might need for the meeting.

Template for Appointment Confirmation

Date:

To:

From:

Subject: Preparation for the meeting with the agency on (date and time)

The following is the agenda we agreed upon for the meeting.

Agenda:

(Enter information on the agreed upon agenda topics that have been suggested previously in this document.)

(If pre-reads and links are provided, mention them, and provide details)

(If virtual staff are attending, provide conference call link)

(end the email with a customized paragraph and your contact information)

[4] If the insurer works with Ivans, Ivans Exchange provides information about the insurer's connectivity. If you do not currently have access to your agency's information, email connections@ivans.com

[5] Due to the prevalence of insurers using technology such as predictive analytics and more recently AI, this has changed the dynamics of the marketing reps and the ability for the agency to know the type of business to target. The agency's use of the technology available to them, example, appetite or rating tools will assist the agency in finding the right market for their client. This will be a tremendous time saver for the agency staff and should be extremely productive and beneficial for the carriers.

Preparing for the meeting with your insurer

Use agency's data

There are services available to provide reports that assist agencies with understanding their strengths and opportunities. Use this data to support the agenda with the insurer.

Run reports on current and prospective clients with insurer

1. Has the insurer met your expectations?
2. What would improve the relationship?
3. Do you know how many times the agency has tried to quote business with the insurer?
4. What is the close rate?

Identify the producer contract(s) with the carrier

Due to acquisitions, agencies have one or more insurer producer contracts.

Identify the resource or run a report showing the lines of business written by the insurer

Identify where the insurer posts their appetite guidance or run a report showing the lines of business that you place with the insurer. This will assist you in discussing the details of why the relationship may be successful or not. In addition, it will assist in identifying potential areas where workflows are succeeding or need improvements.

Run a report showing what is currently downloaded

Agency Management Systems

Insurers or MGAs may download directly to your agency management system, or through the Ivans network.

Use your agency management system to identify all the insurers that you can place, write policies with to secure a list to identify download opportunities.

Ivans

Ivans Download provides a network that automates the synchronization of information in the insurers' systems with the agencies' systems. This includes policy and claims data, plus supporting business transactions. Reports may be run on the agent's download and the producer contracts and agency codes that are downloaded through the Ivans network. Ivans Exchange is a complimentary service provided by Ivans for agents' use in managing their download.

Advocate for insurer connectivity

Share your agency workflow(s)

Your agency can be an industry advocate. You can encourage the insurer representative to take your message back to the insurer's management and educate them on connectivity, online appetite, rating, submission and download and how it strengthens the relationship.

If the insurer is not providing you with Connectivity, show them how much of your agency's time they are wasting

Agents determine the most efficient workflow and utilization of their time. One way for agents to show the insurer times savings is to use the free Ivans Timer. This timer is specific to Commercial Lines, eDocs and/or Messages and Claims Download - <https://www.ivansinsurance.com/en-us/for-agents/resources/tools/download-savings-calculator/>

Is your agency paper-free?

A paper-free working environment has become more popular through the years.

- In 2020 when agency staff were not physically at the agency, having information at their fingertips proved value. It validated that more information may be shared by all employees regardless of where they are located as they respond to customer needs for claims processing, quoting and new business processing, as well as in general customer support for inquiries. In addition, the cost of the paper and storage space is reduced.
- In 2024, when hurricanes devastated property, virtual storage of data and documentation provided resources to assist clients.

To be a successful paper-free agency, successful implementation of personal lines, commercial lines, direct bill commission, claims and eDocs & Messages download is essential.

Although being paper-free is a goal, knowledge about what is allowed in the client's state is also important.

Follow up with insurer after the meeting

During a meeting, information is shared. It is important to end the meeting with action items, request additional education or training where needed, and check back to verify agreed upon tasks have been completed.



Insurer Road Map and Fact Sheet

AUGIE has heard that it would be beneficial for the agency and insurer's relationship if an "Insurer Fact Sheet" is provided to the agency. The Fact Sheet provides details on the insurer's automation and connectivity. This document could serve two purposes:

1. Provide a Road Map for insurers who are planning and implementing connectivity
2. A Fact Sheet that provides agents and agency management systems with information on the automation connectivity that the insurer provides

A generic example of an Insurer Road Map can be found in Addendum A.

A generic example of an Insurer Fact Sheet can be found in Addendum B.

Insurer Score Card

Agents have asked that the industry provide them with a more consistent automation experience. The insurers also have expressed an interest in knowing how they could assist with this.

AUGIE is investigating options for providing an informational score card to insurers. The score will be based on the criteria established by the collective voice of the independent agencies.

Please see Addendum C for an example of an Insurer Score Card

Definitions and additional resources

Below are topics that you might want to investigate and understand.

Industry Terms:

Claims Download

Similar to Policy Download, it provides updates such as First Notice of Loss, adjuster assignments and contact information, payments, and claim status. This

- saves keystrokes and dollars by keeping the agency management system synchronized with the insurer system.
 - allows agencies to service their clients quicker and easier, which has proven valuable during a disaster
- eDocs and Messages may compliment the claims download by providing supporting documentation.

Connectivity

This is a term that broadly covers any automated connection between the insurer and the agent.

Direct Bill Commission Statement Download

This is the process of sending the monthly agency commission statement to the agency management system, so that it can be processed, and each policy billed the appropriate premium and commission without manual entry on the part of the agency. This process saves keystrokes, which translates into saved dollars while maintaining the data and accuracy needed to manage the agency.

Ivans Exchange, a complimentary service, provides you with the ability to view the report, assisting agencies in processing their direct bill commission.

Download – Policy, Claims, eDocs and/or Messages and Direct Bill Commission Statement

This is the synchronization of information in the insurers system with the agency's system. It allows the agency staff to use automation to maintain data or handle documentation without having to enter it manually, reducing keystrokes required to perform the necessary service functions.

- Policy detail received from the insurer via download ensures that the agency policy-detail database matches what is in the insurer system and on the printed policy. Accepting download ensures that the agency is synchronized with the insurer mainframe systems, minimizing their E&O exposure when communicating with their customers.
- Utilizing download reduces keystrokes, saving staff time to do other tasks, which translates into a better return for investment in your staffs time.

Edocs and Messages

This is an automated electronic message from the insurer that may or may not include an attachment. In today's virtual, hybrid environment, information is stored in a system and may be accessed by credentialed staff as needed. There are also options in the agency management system to initiate activities and processes within an agent's management system. eDocs and Messages compliments policy, claims and direct bill commission download.

eDocs and Messages download makes information readily available to the agency without them having to go search for it on the insurer website or wait to receive it in the mail. The agency management system or document handling software can assign any customer specific information to the client file and CSR or Producer automatically without having to be manually routed when it is received.

To secure a detailed report on which insurers download eDocs, contact connections@lvans.com

Endorsement processing

This is currently a link to the specific page or website where the change will be made. The workflow is enhanced by real-time access to the insurer, the transfer of data from the agency management system and then direct work by the user on the site.

This workflow is complimented by "instant download" or "frequent" download by the carrier, allowing the agency to have a "once and done" workflow.

Instant or continuous download

As download has evolved through the years, carriers have heard from their agents that they want to complete their workflows quickly to avoid follow-ups. Insurers are now sending download to the agents' mailboxes throughout the day, or instantly once the transaction is completed.

Once and done workflows, or immediate work completion

Agents are realizing the time savings and efficiency of "once and done" workflows. This is the combination of the agency using real-time and instant or continuous download to complete a task. The work is completed immediately, allowing the independent agency distribution channel to compete with the captive agents. There is no elapsed time or waiting for a response or something to happen.

AUGIE is advocating that

- agency systems educate their agents on Real-Time
- more insurers provide Real-Time, instant, or continuous download
- agencies take advantage of and advocate for "Once and Done or immediate work completion workflows"

For more information on Download, see Addendum C

Rating or aggregation of rating information

This is accomplished through a comprehensive tool that provides you access to multi-carrier, real-time rating functionality. This is either through an agency management system or comparative rater or both, which reduces the time agency staff would utilize entering data on various carrier websites.

Real-time

“Real-time” is the ability to sign into an insurers website or agency portal, through the agency’s system of choice. This enables streamlined

- Endorsement processing
- Inquiry
- Rating and Quoting

Real-time inquiry or electronic servicing

This is the ability to click on a button from a client file in your agency management system to log into an insurer website or solution. This could help you to respond to your customer on a billing, or policy inquiry. It may also eliminate the need for MFA (Multi-Factor Authorization) to access insurer portals.



Industry Resources

There are industry resources that will assist with your agency’s education.

1. Your agency management system’s support
2. Your agency management system’s user group
3. AUGIE - <https://www.augiegroupp.org/>
4. ACT - <https://www.independentagent.com/act>
5. Your independent agent association(s)

Addendum A - Insurer Road Map

The independent agents would like you to bring efficiency to their processes through connectivity through an agency's system of choice for the following:

Appetite guide

through _____(enter services supported)

Rating/Quoting

through _____(enter services supported)

Real-time

Bridging. Inquiry

Download

Commercial Lines of Business and Supported Transactions

- | | | |
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| <input type="checkbox"/> Agricultural | <input type="checkbox"/> E&O | <input type="checkbox"/> Inland Marine |
| <input type="checkbox"/> Business Auto | <input type="checkbox"/> E&S | <input type="checkbox"/> Package |
| <input type="checkbox"/> BOP | <input type="checkbox"/> Earthquake - CL | <input type="checkbox"/> Property |
| <input type="checkbox"/> Crime | <input type="checkbox"/> Flood - CL | <input type="checkbox"/> Umbrella |
| <input type="checkbox"/> Cyber | <input type="checkbox"/> General Liability | <input type="checkbox"/> Workers Comp |
| <input type="checkbox"/> D&O | | |

Personal Lines of Business and Supported Transactions

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| <input type="checkbox"/> Earthquake - PL | <input type="checkbox"/> Personal Automobile | <input type="checkbox"/> Personal Lines Umbrella |
| <input type="checkbox"/> Flood - PL | <input type="checkbox"/> Personal Lines Inland | <input type="checkbox"/> Watercraft |
| <input type="checkbox"/> Homeowners | Marine | |

Supporting Business Transactions

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|---|--|---|
| <input type="checkbox"/> Edocs and Messages | <input type="checkbox"/> Claims Download | <input type="checkbox"/> Direct Bill Commission Statement |
| <input type="checkbox"/> Commercial | <input type="checkbox"/> Commercial | <input type="checkbox"/> Commercial |
| <input type="checkbox"/> Personal | <input type="checkbox"/> Personal | <input type="checkbox"/> Personal |
| <input type="checkbox"/> Surety | | <input type="checkbox"/> Surety |
| <input type="checkbox"/> Benefits | | <input type="checkbox"/> Benefits |

Addendum B - Insurer Fact Sheet

The insurer should be able to provide you with details on their technology. This would include

Insurance carrier: _____

Contact name/incident #: _____

Phone number: _____

NAICS Company and Codes

States

Policy Number Format

Policy Number Format:_____

Formats vary by insurer and if not set up correctly in the agency system will cause a download to go into suspense. It is important that the agent knows their insurer's policy number format.

The following examples have been shared with AUGIE include the following:

- only numbers, no letters
- numbers and letters, each line individually, no spaces
- 10 or 11 characters only, no division or term indicators
- 11 characters – 3 letters showing line, 8 numbers of the account, no spaces
- numbers only Wright Flood 42 then a space, then 10 numerals, no term indicators
- 11 Characters, starting with 61 followed by a combination of letters and numbers
- 8 numerals followed by 2 letters indicating Line of Business

Company Unique Codes

Addendum B - Insurer Fact Sheet

Insurer connectivity

The insurer provides connectivity through an agency's system of choice for the following:

- Appetite guide through _____(enter services supported)
- Rating/Quoting – through _____(enter services supported)
- Real-time
 - Bridging.
 - Inquiry
- Download – provided details below:

Commercial Lines of Business and Supported Transactions

Agricultural

- New Business Renewal Rewrite Policy Change Cancellation
- Reinstatement Non-Renewal Re-issue Audit

Business Auto

- New Business Renewal Rewrite Policy Change Cancellation
- Reinstatement Non-Renewal Re-issue Audit

BOP

- New Business Renewal Rewrite Policy Change Cancellation
- Reinstatement Non-Renewal Re-issue Audit

Crime

- New Business Renewal Rewrite Policy Change Cancellation
- Reinstatement Non-Renewal Re-issue Audit

Cyber

- New Business Renewal Rewrite Policy Change Cancellation
- Reinstatement Non-Renewal Re-issue Audit

Addendum B - Insurer Fact Sheet

D&O

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| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Non-Renewal | <input type="checkbox"/> Re-issue | <input type="checkbox"/> Audit | |

E&O

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E&S

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Earthquake - CL

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Flood - CL

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General Liability

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Inland Marine

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Package

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Property

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Addendum B - Insurer Fact Sheet

Umbrella

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Workers Comp

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Personal Lines of Business and Supported Transactions

Personal Automobile

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Dwelling Fire

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| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Non-Renewal | <input type="checkbox"/> Re-issue | <input type="checkbox"/> Audit | |

Earthquake - PL

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Flood - PL

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| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Non-Renewal | <input type="checkbox"/> Re-issue | <input type="checkbox"/> Audit | |

Homeowners

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| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Non-Renewal | <input type="checkbox"/> Re-issue | <input type="checkbox"/> Audit | |

Personal Lines Inland Marine

- | | | | | |
|--|--------------------------------------|-----------------------------------|--|---------------------------------------|
| <input type="checkbox"/> New Business | <input type="checkbox"/> Renewal | <input type="checkbox"/> Rewrite | <input type="checkbox"/> Policy Change | <input type="checkbox"/> Cancellation |
| <input type="checkbox"/> Reinstatement | <input type="checkbox"/> Non-Renewal | <input type="checkbox"/> Re-issue | <input type="checkbox"/> Audit | |

Addendum B - Insurer Fact Sheet

Mobile Home

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Personal Lines Package

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Personal Lines Umbrella

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Watercraft

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Supporting Business Transactions

Edocs and Messages

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Claims Download

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Direct Bill Commission Statement

- New Business Renewal Rewrite Policy Change Cancellation
 Reinstatement Non-Renewal Re-issue Audit

Addendum B - Insurer Fact Sheet

About the Insurer:

We allow the agency to select the lines of business they want to download.

- Yes, Commercial
- Yes, Personal
- Yes, Supporting business transactions
- No, it is all or nothing

We Send Download

- directly from our Insurer policy administration system to the agency management system
- through Ivans network

Supporting Download Activities

Initial download is available Yes No

The Agency will pay for the insurer's download Yes No

Is policy resend available? (resending a download that has not processed in the agency's system)

Yes via carrier Yes, through Ivans Exchange No

Does carrier send net premium change (required for automatic invoicing)?

Yes No

Does insurer turn off paper?

Yes No, based on State regulations No, we will continue to send the paper

Connectivity Through the Following Agency Management Systems:

(list currently sold systems)

Addendum B - Insurer Fact Sheet

Information Needed by the Insurer to Turn on Download

Agency Name:

Agency Contract, Producer Code(s):

Contact Name:

Contact/Agency Email:

Agency Phone:

Vendor Name:

Product:

IVANS Y Account:

Mailbox (AgencyUserID):

IBM/Destination/Origination address:

Advise insurer if you would like an initial download

To learn about a contact at the insurer to activate download, contact connections@ivans.com

Addendum C – Insurer Score Card

The agents and insurers have discussed an industry insurer score card. The goal would be to provide the insurer with information on how they are doing, and/or how they could improve.

AUGIE is advocating for a resource to provide an Insurer Score Card.

Below is a list of the categories that would be in scope for scoring. If you would like to be involved in this initiative, <https://www.augiegroupp.org/contact-us/>

- **Contracts and codes**
- **Provisioning and credentialling**
- **Appetite guidance**
- **Submission process**
- **Underwriting and rating**
- **Binding process**

Servicing

- **Through the insurer's website or agency portal**
- **By providing download based on the "Insurer Fact Sheet" and implementation guidance**

How would you rank your insurer(s)?

- The insurer understands and acts on the needs of agency personnel.
- The insurer is responsive in underwriting.
- The insurer enables the agent to quote and issue policies without rework.
- The insurer is flexible in underwriting.
- The insurer provides timely, accurate policy services.
- The insurer provides effective, user-friendly technology.
- The insurer manages claims promptly.
- The insurer manages claims fairly.
- The insurer provides marketing support.
- The insurer provides insurance expertise and support.

Addendum D – Download

How does download work

Download is the synchronization of the insurer’s data with the agent’s management system.

Download can go directly from the insurer to the agency management system, or it can go through the Ivans network.

The Ivans network

Ivans provides a network that brings efficiency to the download process. The agency has a unique identifier, Ivans Y account. That Ivans Y account is used by the insurers to deliver download to the agency’s Ivans mailbox.



The agent’s agency management system may be set up to pick up the download instantly, periodically, once a day or when the agency initiates it.

Ivans Exchange

Ivans provides the agency and insurers downloading through the Ivans network with additional services through a service called “Ivans Exchange.”

This service has a dashboard of information about download, plus additional information to assist with knowing more about the insurer or agency’s download.

Ivans Exchange is a complimentary service. The download going through the Ivans network primarily paid for by the Insurer[6]

To learn more about Ivans Exchange, and/or your agency’s Ivans Y account, email connections@ivans.com



[6] There is one insurer who requires that agents pay for the download.

Addendum E – A Best Practices Agency

Reagan Consulting provides the agency with financial and benchmarking tools that help an agency understand and consistently exceed clients' expectations. - <http://www.reaganconsulting.com/research/best-practices/>