

Real Time/Download Campaign Stakeholder Commitments for Download



| | |
|---|---|
| Definition of Real Time | 1 |
| Download—An Essential Complement to Real Time | 1 |
| Stakeholder Commitments Target Audiences | |
| Independent Agents & Brokers | 1 |
| Carriers | 2 |
| Automation Vendors | 3 |
| User Groups | 4 |
| National & State Agent Associations | 5 |
| ACT & AUGIE | 5 |
| ACORD | 6 |
| Appendix A | 6 |

Definition of Real Time

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 run, policy view, endorsement or a request for information. This provides a single workflow for servicing or quoting.

Download – An Essential Complement to Real-Time

Encouraging agents, carriers and vendors to implement personal and commercial lines download—and the newest capability, claims download—are essential parts of the Real Time/Download Campaign. That's because download enables the return of updated data into the agency management system following a real-time transaction. Having this downloaded information in the management system is essential to performing many real-time transactions more effectively.

Independent Agents & Brokers

1. Implement download functionality for whatever transactions are offered by your carriers and vendor.
2. Take advantage of vendor, carrier, user group and association download training opportunities. (Tools: AUGIE's "Commercial Lines Policy Detail Download: Agency Start-Up Guide" available via www.getrealtime.org/active/resourcesdownload.asp, as well as vendor- and carrier-specific information.)
3. Test downloads as thoroughly as possible prior to implementing a new carrier or new line of business, so you understand the impact download will have on your agency management system database. (Tool: AUGIE's "Commercial Lines Policy Detail Download: Agency Start-Up Guide" available via www.getrealtime.org/active/resourcesdownload.asp, featuring recommended testing procedures that apply to personal and commercial lines download.)
4. When a carrier's download does not deliver data you anticipated, or if it overwrites areas you entered manually, report the problem to the carrier and your agency management system vendor. Work with the carrier and/or vendor to fix it. (For example, commercial auto may not download drivers and, instead, sending nothing, so the schedule is lost. Tell the carrier and vendor; don't assume commercial auto download does not work and simply turn it off.)
5. Use carrier marketing visits, advisory councils and every other opportunity to encourage your carriers to provide you the download transactions that are available.
6. If you believe you would benefit by receiving download for a particular line of business or transaction not currently available, let your agency management system user group know about it. (For example, commercial umbrella, flood, claims download, commission rate and dollar amount included in daily policy download.) The same holds true for your carriers—tell them what you want.
7. Keep current on your vendor system version to take advantage of new download capabilities, corrections to previous download issues and the most current ACORD forms.
8. Prior to updating or changing your agency management system, notify the carriers you receive downloads from to be sure they support the new version or system.
9. If parts of the download process cause you pain, report them to your user group so they can evaluate ways to improve this with your vendor. (For example, automated download reconciliation tool to check what is currently in your database against the download and provide a report of what has changed.)
10. If a carrier changes how the download is sent (for example, they require you to use a proprietary download program to pick up only their download files), let them know if this affects your workflow negatively. Most agencies prefer a standard way to receive download from all of their carriers.

Carriers

1. Provide your agents with quality download functionality and maintain the download program as updates to carrier and vendor systems occur. Continue to expand the transactions (for instance, claims download), lines of business and vendors through which you offer download, following ACORD implementation guides where available. (Note: Contact ACORD for access to these guides.)
2. Thoroughly test any new download product with a number of agencies prior to releasing it to the general agency population. (Tool: Testing guide at na.iaaa.org/ACTDownloads/CL_Rpt_5-22-05.doc.)
3. Re-certify your download with vendors to be sure it meets current standards, especially when making major changes or replacing the entire system. Notify agencies of changes they will see in download as a result of system updates.
4. Include industry-recommended items, such as remarks that indicate who requested a change or the fact that all coverages are included in the policy contract, in your download. (Tool: Recommendations at na.iaaa.org/ACTDownloads/ACTFinalDownloadReport.pdf.)
5. Do not remove download options once you have made them available. Doing so creates a hardship for agencies that have taken the time to implement.
6. Provide agents specific documentation spelling out what is and is not downloaded (such as standard coverages or driver lists) and whether this policy detail meets or exceeds ACORD minimum data recommendations (Contact ACORD for access to the commercial lines implementation guides for general liability, commercial auto, workers compensation, commercial property and BOP). Also provide agents a visual guide mapping each specific data element downloaded to the appropriate field of the ACORD standard application.
7. Work with vendors to provide mixed-case download. See Appendix A for a list of fields.
8. Provide agencies and vendors with a well trained, knowledgeable download help desk that responds quickly.
9. Inform your marketing reps/execs about the benefits agencies derive from download. During agency visits or at other times, have these individuals actively encourage agencies to adopt download. (Tool: Carrier checklist and discussion points at www.acord.org/augie/augie-productive-agency-visits-guide-2nd-edition-march-2008.pdf.)
10. Promote the Real Time/Download Campaign prominently to your agents through your Web site, e-mails, print and print and electronic newsletters, trade ads, agent meetings and other agent communications. Promote agency adoption of download at agent association and user group meetings. (Tools: Creative campaign materials, as well as download resources/tools, available at www.getrealtime.org.)
11. Provide agencies information on how real-time functionality works hand-in-hand with download. Show them workflows that use both functionalities, using all the capabilities you offer. (For example, the claims process uses real-time functionality for inquiry and FNOL reporting, download for updating the database and activities for quick notifications.)
12. Display download information prominently on your Web site. Include a “How to Get Started” guide, solutions to frequently encountered problems, your standards for downloading, directions to obtain prompt help from particular vendors or the carrier, download functionality offered by vendor and a link to additional industry information at getrealtime.org.
13. Actively participate with vendors, ACORD, user groups, associations and the industry to continue to expand download and its efficiency.

14. Do not use a proprietary method for sending download files. Instead use one that is available to multiple carriers. Before making any changes to the way download files are delivered, poll your agents to be sure they agree with the workflow change.
15. Provide your agents with regular reports on your new download lines of business. Continue to update ACTtech.org (www.acttech.org) and ACORD's OARS database (www.acord.org/oars/standard_imp_report.aspx?StandardID=8) with your download functionality.
16. Review the ACORD standards to be sure you are implementing all that is available. (For example, changing policy number and/or writing company. This standard allows the carrier to tag the old policy number to the new policy number so the policy will not go to suspense when the agent receives the download. This is a big time-saver for agents.)
17. Check the ACORD Standard Coverage Codes when adding coverage codes to your download records. This enables you to be sure you are not using existing standard codes for different coverages or creating a proprietary code for a coverage code that already exists.
18. Make the resend capability as simple and efficient as possible for the agent for individual policies or the daily batch. This can be done via third-party vendors that administer download and/or on your Web site. An ACORD standard for an XML resend message is being worked on at this time.
19. If you send renewal offers for certain lines, review the process to be sure something is being sent if the renewal is not paid and the policy lapses.
20. Read ACT's "Turning off the Paper" articles to be sure download is as efficient as possible before turning off paper. (Tool: Reference points at na.iaaa.org/act/downloads/paperlessjune2004.doc.)
21. Submit annual usage numbers to ACORD each year for the ACORD download awards.

Automation Vendors

1. Provide your agents with download functionality, tightly integrated into the agency management system.
2. Continue to expand the transactions, lines of business and carriers with whom you offer download. These may include claims download, automated download reconciliation tool, commission rate and dollar amount in daily download, flood, commercial umbrella.
3. Provide carriers with test platforms for all systems.
4. Provide agencies with certification documentation for each carrier, detailing as much information as possible about the specific carrier download, linking to carrier documentation where available.
5. Upon notification by carrier, be available to re-certify their download when the carrier makes major system changes or replaces their system. Remind carriers of all of the standards you support. Also, notify agents of any changes that will impact their download from the carrier.
6. Notify agents of any vendor system changes that affect how download updates their database.
7. Promptly correct download issues that impact multiple agencies, rather than waiting until several versions later.
8. Work with carriers to provide mixed-case download. See Appendix A for a list of fields.
9. Advise carriers to thoroughly test any new download product with a number of agencies prior to releasing to the general agency population to be sure the data is accurate. (Tool: Testing guide at na.iaaa.org/ACTDownloads/CL_Rpt_5-22-05.doc.)
10. Implement the most current ACORD forms as soon as they are released, so agents can benefit from the new form and because download into the form may correct outstanding issues.

11. Provide your agents regular reports on your new download lines of business by carrier. Keep ACTtech.org (www.acttech.org) and ACORD's OARS database (www.acord.org/oars/standard_imp_report.aspx?StandardID=8) updated with your download functionality and your ACORD AL3 standards implementations and certifications.
12. Provide agencies and carriers with quick trouble-shooting support from knowledgeable and well trained staff.
13. Provide agencies with training on how to effectively implement download.
14. On request and with a list of the carrier's agents, provide carriers with agency reports indicating which system the agency is on, as well as the version of the system, if possible.
15. Promote the Real Time/Download Campaign prominently to your agents via your Web site, e-mails, print and electronic newsletters, trade ads, agent meetings and other agent communications. Promote agency adoption of download at agent association and user group meetings. (Tools: Campaign creative materials and download resources/tools at www.getrealtime.org.)
16. Display download information prominently on your Web site. Include agency installation and start-up instructions, a "Getting Started Guide" for insurance carriers, solutions for frequently encountered problems, directions to obtain prompt help, carrier download implementation lists, along with links to user group and carrier download information and to additional industry information at www.getrealtime.org.
17. Actively participate with carriers, user groups, ACORD, associations and the industry to continue to expand the breadth of download and its efficiency, as well as the use of ACORD standards in these transactions.
18. Make the resend capability as simple and efficient as possible for the agent for individual policies or the daily batch. An ACORD standard for an XML resend message is being worked on at this time.
19. Submit annual usage numbers to ACORD each year for the ACORD download awards.

User Groups

1. Make download a priority on your advocacy agenda, targeting users, the vendor, carriers and the industry.
2. Promote the Real Time/Download Campaign prominently to members via your Web site, e-mails, print and electronic newsletters, trade ads, meetings and other agent communications. (Tools: Campaign creative materials at www.getrealtime.org.)
3. Provide download training at national, regional and local meetings. Encourage carriers and vendors to assist with training, as appropriate.
4. Display download information prominently on your Web site. Include information on the benefits of download implementation, installation and start-up instructions, solutions to frequently encountered problems, directions to obtain prompt help, carrier download implementation lists, links to your vendor's download information sites and reference to additional industry information available at www.getrealtime.org.
5. Refer agencies to user group bulletin boards for discussion with other agencies about download.
6. Publicize benefits and stories about agent successes with download. Include testimonials from agencies that are user group opinion leaders. Incorporate the value of download and agency ROI into these stories, where possible.
7. Work with your vendor, carriers, other user groups, AUGIE, ACT, ACORD, associations and the industry to continue to expand download, its efficiency and its role with Real Time.

National & State Agent Associations

1. Make download a priority on your advocacy agenda, targeting agents, carriers (both national and regional), vendors and the industry.
2. Promote the Real Time/Download Campaign prominently to your agents via your Web site, e-mails, print and electronic newsletters, trade ads, meetings and other communications. (Tools: Campaign creative materials at www.getrealtime.org.) Promote the getrealtime.org Web site for more information on download.
3. Provide convention sessions and partner with vendors, carriers and user groups to offer specific download training workshops, covering how download works with Real Time.
4. Publicize benefits and stories about agent successes with download. Include testimonials from agencies that are association opinion leaders. Incorporate the value of download and agency ROI in these stories, where possible.
5. Work with ACT, AUGIE, carriers, vendors, user groups, ACORD, other associations and the industry to continue to expand download, its efficiency and role with Real Time.

ACT & AUGIE

1. Make download a top priority on advocacy agendas to agents, carriers, vendors and the industry.
2. Promote industry participation in ACORD, the use of ACORD standards and certification of carrier and vendor ACORD standard implementations.
3. Provide a forum where the industry can discuss ongoing improvements in the effectiveness of download and how best to raise awareness and training of agents regarding download.
4. Provide overall management of the Real Time/Download Campaign, encouraging stakeholder commitments to the campaign as outlined in this document and measuring ongoing progress. Provide oversight to the getrealtime.org Web site to continue to enhance it and keep it up-to-date. Enhance the ACTtech.org Web site, containing carrier- and vendor-specific download information, to make it easier for agents to use and for carriers/vendors to maintain and provide similar input for the ACORD OARS database.
5. Promote the Real Time/Download Campaign prominently to agents, carriers, vendors and the industry on our Web sites, e-mails, print and electronic newsletters, trade ads, meetings and other communications. (Tools: Campaign creative materials at www.getrealtime.org.) Promote the getrealtime.org Web site as a place industry participants can get more information on download.
6. Fully support and recommend sessions put on by associations, user groups and other segments of the industry regarding download.
7. Publicize benefits and stories about agent successes with download. Include testimonials from agency opinion leaders. Incorporate the value of download and agency ROI in these stories, where possible.

ACORD

1. Enhance the ACORD electronic standards, implementation tools, form standards and support services to facilitate easier implementation and use of download by carriers, vendors and agencies.
2. Encourage carriers and vendors to implement the ACORD AL3 and/or XML standards for download and remind them of all of the AL3 and XML standards and implementation guides available, to obtain ACORD certifications of these implementations and to report this information in the OARS database.
3. Promote the Real Time/Download Campaign prominently to agents, carriers, vendors and the industry on Web sites, e-mails, print and electronic newsletters, trade ads, meetings and other communications. (Tool: Campaign creative materials at www.getrealtime.org.) Promote the getrealtime.org Web site as a source for more information on download.
4. Make the ACORD Media Center available to the campaign to produce download videos and other types of communications.
5. Publicize the download results collected for the annual ACORD download awards.

Appendix A

Mixed-Case Download Items

1. Name and Address: All items should be standard mixed case with the exception of:
 - P O Box. If there is a P O Box in the address it could be entered in different formats such as P O, P.O. or PO. All should be set so both the P and O are CAPS.
 - Names that include an apostrophe, such as O'Brien. The O and B should both be CAPS.
 - Addresses with letters and numbers combined. If an address has an apartment number such as 36A, the A should be CAPS.
2. Mortgagee and Loss Payee: This should follow the same format as Name and Address (above), with some additional items:
 - Standard Industry Clause. ISAOA or ATIMA should read in all CAPS.
3. Vehicles, Watercraft: These should be standard mixed case, with the exception of:
 - Models. If the model contains a letter abbreviation as part of the name, such as RX 300, the RX should be CAPS.
4. Schedules. All items should be standard mixed case, with the exception of:
 - Standard abbreviations. Examples: T.W.-Total Weight, YG-Yellow Gold, Y/G-Yellow Gold.
 - Serial Numbers. If they included letters and numbers, the letters need to be all CAPS.