

Whether it's tech-related or not, what do you feel is the main pain point that needs to be addressed in streamlining & automating Commercial Lines processing?

**\*CARRIER  
FOCUS  
AREAS**

Our challenge is with managing surplus lines business. Typically that's not downloadable and is just work intensive.

It would be great if carriers would commit to using standard coverage codes. Ex: carrier A sends code 'A123' to mean "fences", but carrier B sends it to mean "outbuildings".

The product provided by each carrier on the comp rater is the most important driver of whom they place their business.

It would be great if carriers would commit to using standard coverage codes. Ex: carrier A sends code 'A123' to mean "fences", but carrier B sends it to mean "outbuildings".

perspective, we need the comp raters to have a clear way for each carrier to include their value proposition or coverage comparison in the comp rater platform. the price returned by each carrier isn't necessarily apples to

A major effort with moving to a new system is converting data and how is the data supported in the new system but not in the old system handled.

We started discussing new policywriting systems at carriers that support much more data.

business. Although price is the primary response you see in a comp rater, that isn't the only factor used in placing their business. From a carrier perspective, we need the comp raters to have a clear way for each carrier to include their value

**\*MARKETING**

Marketing process - "quoting" "communication going back and forth in a more automated way". Recall 'Reverse Alerts' from years ago.

The entire marketing process, better communication between carrier & agency with an electronic capturing of that through the AMS.

**\*RATING,  
SUBMISSIONS**

Although price is the primary response you see in a comp rater, that isn't the only factor used in placing their business.

The submission process far too long.

- The application and supplemental form process- Need better communication between carrier & agency with an electronic capturing of that through the AMS.

our agents in the room wanted to know if commercial lines rating will work similar to how the personal lines raters work today

**\*RENEWALS**

We really don't struggle with quoting CL, for us it's the RENEWAL workflow.

Too much manual entry, componenets, even just for renewals.

**\*AMS  
VENDOR,  
DL**

Need to maintain those details in AMS. Esp. larger accts.

Need to improve Download efficiencies - losing data.

Standardize for download in applications then DL accurately.