

# **ACT Meeting - May 5, 2014**

*Orlando, Florida*

## **Overview**

Meeting held in conjunction with the ACORD LOMA Forum.

Overall ACT Meeting attendance; approximately 112. Of these, 10 were first-time attendees.

Meeting facilitation: Ron Berg, ACT Executive Director, and Jim Armitage, ACT Committee Chair.

ACT Committee: Scott Rogers, Vance Stine, Lisa Parry Becker, Steve Aronson, and Spencer

Houldin (IIABA Executive Committee Liaison to ACT).

## **Order for ACT Meeting:**

- ACT Work Group Updates for:
  - Policy Delivery,
  - ACT Communications,
  - Customer Experience,
  - Technology Agreements.
- ID Federation Update and Discussion
- Panel: Real Time Transaction Strategy
- Breakouts:
  - ACT Communications
  - Increasing Agent/Young Agent involvement in ACT & Industry
  - Driving Technology Utilization & Adoption
- Reports from Breakouts
- Meeting Takeaways

-----  
**Work Group updates** - refer to PowerPoint files hosted on the ACT website at:

[ACT Events website - Work Group Updates](#)

-----  
**ID FEDERATION** - Teresa Addy (EMC Insurance) and Jim Rogers (The Hartford)

ID Federation is the organization, the non-profit entity.

'SignOn Once' is the actual tool or solution to minimize passwords.

The Trust Framework, version 1.0, was announced 05/05/14.

The mission of ID Federation is to provide common legal and technical standards to remove the need for multiple IDs and passwords while increasing security and ease of doing business.

The 'SignOn Once' logo can be used once a carrier or vendor is certified.

A background video can be found on YouTube at:

<https://www.youtube.com/watch?v=r-53YLZ-NfQ>

The first two types of use cases to be implemented are:

1. Agent through vendor to carrier.
2. From consumers to the agency portals and agency portals to carriers.

Savings: BB&T determined that the average log-in takes 37 seconds. BB&T estimated that if they could get 10% of their carriers and agents to have one user ID and password, they could eliminate 1.5 million transactions. This translates into hours saved per day. In just the month of March, BB&T did 1.75 million transactions through ID Federation.

From the carrier side, it improves security and reduces support desk calls. When a person leaves an agency, they no longer have access to the Federating carrier.

Agencies still need an identity for each person in the agency to each carrier system, using a unique work email address as one identifying component.

Benefits to solution providers include allowing agents to have faster, more secure transactions. Real Time transactions fail because of password problems.

If you're an identity provider (carrier, vendor), you need to be certified. Agents will simply enact using the tool one they have a certified ID.

Next steps: Agents need to ask their carries and vendors to join and implement ID Federation.

More information: <http://idfederation.org/>

### **STRATEGY ON REAL TIME TRANSACTIONS PANEL – Casey Herring (Schultheis Insurance Agency) AND David Victor (QQ Solutions) - MODERATED BY Ron Berg**

Discussed primary pain points from agency side around real time implementations, issues with agency personnel, etc.:

**CASEY HEARRING:** An older demographic in our agency - We have new agents that are a little more gung ho for Real Time. They came from agencies that did use it and they asked why we don't. They are championing it.

A '**Best Practice**' is those carriers who are reaching out to us to show us how to use it. Some have come in and led us, step by step. They saw where our errors were and worked with us to fix

those. Initially, we thought these were carrier errors. What we learned is it was more in the order we sent them and not placing things in the right field in the ACORD forms.

**Issue:** When something fails in an agency, people think it's broken, and they leave it. Agencies need to get their buy-in up front.

There's a shared responsibility with the carrier and the vendor to train agency staff on how to use it.

Asked audience how many carriers have a formal process in place to train marketing reps – One carrier shared that they launched a training program this year to offer webinars on various topics, many related to Real Time. Also developing training materials and instructional materials.

**Issue:** Most field reps that we see know nothing about automation and they aren't prepared to talk about it. We know that marketing reps have a great amount on their shoulders.

**Best Practice:** AUGIE is addressing this with the *Productive Agency Visits Guide* with AUGIE. They've heard from some of the solution providers that agencies with technology are more profitable, but we don't have that data.

The Productive Agency Visits document is available on the AUGIE website at:

[https://www.acord.org/Community/PC/augie/Documents/2012\\_AUGIE\\_ProductiveAgencyVisits.pdf](https://www.acord.org/Community/PC/augie/Documents/2012_AUGIE_ProductiveAgencyVisits.pdf)

#### **DAVID VICTOR:**

**Obstacle:** There is the misconception out there that Download does not work, especially commercial lines download. Agencies may have tried it five years ago and it overwrote data. QQ Solutions is now working to educate users on Download and also on the fields, to make sure they are not putting data in the wrong field.. QQ does one-on-one training and webinars for agencies.

**Best Practice:** Talking to agency principals about the two "W's" – Watch and Wallet.

**Watch:** All users in CSR say they don't have enough time to get work done. If we could save you an hour or two a day, what would you do with that time? I would be more productive.

**Wallet:** For the principal, using Download helps agencies reduce expenses, build revenue, and fatten their wallet. When we get them to use it, they come back and say, "We can't believe we survived with it." QQ Solutions' customer success managers get calls from agencies who have implemented and they say, "Okay, I'm doing that; what else can I download?"

Additional vendor **Best Practice:** IVANS offers a grid that shows availability and usage of download for an agency, based on the agency's own data. Request a custom grid by emailing: [connections@IVANSInsurance.org](mailto:connections@IVANSInsurance.org).

**Best Practice:** Younger or newer agents are championing Real Time and technology adoption in agency. Some agents who have the mentality that they know the carrier website front and back.

They claim that they are faster than what real time can offer. Champions can show them Real Time really faster. They can show the benefits of Real Time. It makes our download much cleaner.

**Hurdle:** People were burned by commercial download some time ago.

**Best Practice:** Having carriers come in to talk with us and show us and watch what we're doing has really helped.

**Best Practice:** If we get an agency that is not using download, they will test personal lines first, and to confirm that it works. Then they will do one single commercial line. Sometimes they don't test the system going out.

**DAVID VICTOR:** One of the things we saw is there are a lot of legacy systems out there. We'd like to receive an AL3 file from a carrier that follows the guidelines. Some of the problem is in interpretation. Some of it is in putting data into fields where it didn't belong. This lengthens the process.

Sometimes they will make changes and if we go back to them, they will tell us that say it's accepted. We have to work around it. At one time, ACORD was looking into this. If we could go forward and say all new certifications need to follow the guidelines to a T, that would help all vendors certify.

**ACORD Response:** For any new messages that come out, there are specifications. AL3 has built Excel hierarchies to make it more consistent.

**DAVID VICTOR:**

**Hurdle:** Those who don't use Real Time think they're successful doing things the old way, but they don't realize the amount of time they put into it. They say that they know which carrier they will write a particular piece of business with. So they go right to the carrier site.

**Best Practice:** That's why we try to educate and get buy-in and fight resistance up front.

**CASEY HEARRING:**

**Recommendation:** When we went with EPIC, we turned everything on—all download, personal and commercial. We only backed down on a couple of carriers. We didn't like how they were downloading. The agency is forcing accountability with their staff to use Real Time and Download.

So far, it has been accepted pretty well. They realize it is saving them time and money. We have a different approach. We have download scheduled where it is done multiple times a day. For some carriers, it comes in almost in real time, like within an hour.

We also do claims download, activity notes download, everything we can get. It's been an eye opener for the agency employees. Some will actually steer business to carriers where they offer download. Our reports show that it's working. You can schedule it to run multiple times a day.

**DAVID VICTOR:**

**Recommendation:** One of the things we have to look at is independent agents are under attack by direct writers. You can compete with direct writers by being in the cloud. You can compete. If you aren't using Real Time, you're not competing. Be proactive. If you want to exist five years from now, you need to use the same processes and have the same efficiencies as the direct writers.

**BREAKOUT SESSIONS**

At this point, ACT broker out in three concurrent sessions to obtain attendee input on:

- ACT Communications
- Involving more agents & Young Agents in ACT and the insurance industry
- Driving Technology Utilization & Adoption

***Notes from these three sessions are posted on the ACT website at:***

[ACT May 5, 2014 Meeting - Breakout Notes on Events web page](#)

**DEBRIEFS FROM BREAKOUT SESSIONS**

**DRIVING TECHNOLOGY BREAKOUT DEBRIEF – JIM ARMITAGE**

- Agency owners don't force their staff to implement these things. We need to reach people who are not here and who don't come to these meetings. We tend to preach to the choir. How do we reach out?
- Lack of action slows the process. Carriers listen to their agents. We need to recruit agents to spread the word.
- We need talking points to help get our initiatives out.
- We need to target the proper people within the agency. We say marketing reps should be pushing. Well, they're talking to the agency owners and the sales staff. They're not talking to the folks on the front line, those who may see the real value of these initiatives. We may need to target them a little better. We came up with some great ideas on how to identify some of these folks.
- We need to create talking points and PowerPoint presentations for particular audiences. We could do a YouTube video like what ID Federation did. We need to make them digestible.
- We talked about how we measure our success? We should start at the 20 percent that embrace technology. Our big success would be going after those folks.

**ENGAGING MORE AND MORE DIVERSE AGENTS BREAKOUT DEBRIEF – RON BERG**

- Discussed reaching out beyond the normal ACT attendees—putting talking points together, similar to what we discussed.
- Discussed younger agencies and the need for more diversity. We actually had some of those represented in our group.
- We talked about getting past the five percent—the people in this room who are passionate about what we’re doing, and reaching the other 95% of agents (will be addressed also by the ACT Communications WG).
- We discussed available programs and resources from the Big “I” (Project InVEST, Young Agents Committee and the new Diversity Task Force) and how we might be able to leverage them.
- A lot of what we talked about was getting young agents and others involved through state association meetings, and getting ACT a more visible presence at those meetings—perhaps doing presentations or sponsoring them.
- We are working to involve more of the groups that would expand our diversity. We need to engage them. Also discussed the obstacles those young agents to have the time, bandwidth, and money to get to ACT.
- Discussed creating a “Justify Your Trip” sheet and speaking points.
- In order to pull in more people, to generate more activity and build more integration, we need to be able to promote some of the technology enhancements and might want to tie them to a CIC program and show an ROI.
- Rick Morgan talked about the possibility of something we haven’t fully embraced: We’re ACT; we should do at least one segment that is streamed, so people can attend without having to do the whole travel thing. That would not only show the value of future ACT engagement, but it also would build a library for future and ongoing communication.
- We talked about different types of people. We need to get the message to the various segments that are interested. Some people need detailed information for strategic purposes. Some need it for information.
- Also, we need to talk to the different types of agencies. We may not want to bundle all of our communication by job titles, but also by types of agencies out there. We need to look at how their need for information and their engagement might differ based on their size (large, small, etc.)
- We discussed working with carrier and vendor partners. Have them bring a younger staff person along. Also, carriers and vendors could sponsor agency scholarships.
- **OVERALL:** Many of these ideas will go into our ACT communication strategy, as well as our ACT strategy for membership and reaching more agents.

## **ACT COMMUNICATIONS BREAKOUT DEBRIEF – Peter van Aartrijk**

- Had differences of opinion on whether ACT should broaden the communication to/through carriers.
- There was agreement that we have a real opportunity to talk more with companies and with the agents of those companies. Using publications and working with field reps were two areas we discussed.
- On agency side, ACT needs to be creating content that is shorter and that is more absorbable.
- We came up with some funny ideas about video, built around TV shows. We talked about doing an “Extreme Agency Makeover.” We could throw a dart at the map to choose one -Any agency will do. We also talked about doing a take-off on “Wife Swap.” It could be “Tech Swap,” where a great tech person is dropped into a backwards agency, and vice versa.
- A strategy is being created to revise the ACT website. Input was that this is very important for ease of viewing, finding needed articles, etc.
- Discussed tools that we can use to communicate better – Blog, podcast, newsletter.
- We talked about social media. LinkedIn would be best platform for us to leverage, because it is B2B. Maybe also Twitter to drive traffic to LinkedIn, then ACT website.
- We even talked about ACT itself, the logo and the brand. It was conceived in 1999—15 years ago. Is it time to rebrand? To refresh the logo? The ACT Communications WG will look at this.
- **OVERALL:** The ACT Communication WG will take all these discussions and suggestion, and review to implement into the overall strategy.

## **TAKEAWAYS - ATTENDEE HIGHLIGHTS:**

- ID Federation, and SignOn Once (from several respondents)
- The good ideas on Real Time implementations from the Real Time panel. Then, the breakout sessions, as usual, were very productive. We got a lot of really great ideas.
- The idea of consumer expectations and really looking at the range of mobile applications in the future.
- Looking around the meeting room; we used to have a sea of laptops on the tables. Now there are more tablets and smart phones than there are laptops. Consensus is that consumers are really demanding the ways of doing business that the independent insurance industry will have to adopt, and quickly.
- The previous stamen reflects what is so exciting about the Customer Experience Work Group, and what agents and brokers can do with the consumers. We are looking forward to the more high-level recommendations around this.
- Communication is huge, as well as bringing new people into the industry.

**Next ACT Meeting:** Will take place **Monday, October 27** from **1:00pm-5:00 pm**, in Ft. Lauderdale, FL – being held in conjunction with the ACORD Implementation Forum (AIF).