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Since our 1997 inception, ACT has extended our strong legacy of focus on driving consistent, accelerated technology to improve independent agency workflows. The resulting is a better environment for all - agents & brokers, carriers, vendors, user groups, and associations.

Forward movement is never the result of one person or group - We succeed as an industry because of the passionate participations from all of our members. More than ever, we are responding to intense pressure from not just direct writers, but InsureTechs, emerging tech startups, and other disruptive forces that emerge almost daily. New technologies drive opportunities, but also are a call for our distribution to anticipate and implement far more rapidly than we have ever previously experienced.

Please accept our heartfelt thanks for your commitment to ACT. It's our sincere hope that you continue to be an active participant in ACT in 2020, and beyond!

2019 Accomplishments & 2020 Goals
- The **Strategic Future Issues (SFI)** Work Group continues to drive our industry as the leading forward-thinking group, ensuring we are aware of the 'hard' trends, and determining the 'must do' issues. In 2019, the work group created an [Internet of Things ('IoT') Deep Dive,](#) which created insights into the direction and impacts of IoT on our distribution channel for each channel partner, with specific action for Personal Lines, Commercial Lines, and Life & Health. For 2020, we are creating a similar 'Deep Dive' for Artificial Intelligence ('AI').
  The group also created & updated over 15 '[Risk Advisories](#)'; short, focused advisories on each topic, defining the trend, importance, implications, economic impacts, recommended actions, and resources for more information. These 'Risk Advisories' are intended to drive strategic discussions among all industry leaders, resulting in accelerated distribution channel movement forward.

- The **Customer Experience (CX)** Work Group continued innovation of its only-of-its-kind online [Customer Experience Journey](#) 'roadmap' for independent agents and their carriers in order to deliver an outstanding digital customer experience. The CX work group is now working on creation of an online self-assessment for agents to identify their top opportunities to increase ease of doing business for consumer and customers. The work group will continue development of this through mid-2020.
  The group is also creating a 'How-To' guide for agent to understand and implement Chatbot interfaces on their website – This will be completed by spring 2020.

- The **Security Issues** Work Group has created a number of critical security tools for agents, in 2019 including the ACT '[Agency Cyber Guide 2.0](#)' - This addresses all security regulations from entities like Gramm-Leach-Bliley, NY DFS, and the NAIC. The Guide provides descriptions and resources for all regulations, including a downloadable template to create an [Agency Cybersecurity Policy.](#) The group is now updating the Cyber Guide to version **3.0**, increasing ease of use and driving more critical engagement with a dedicated real-world IA breach page.
  The Security Issues work group is also finalizing an ADA/Accessibility Information web page, helping our distribution channel understand and take action on Accessibility regulations to ensure we are not target for the massive amount of litigation currently trending upwards.

- The **ACT Communications** Work Group has continued to improve the content of our bi-monthly 'ACT News' eNewsletter, which is a response to members' call for a concise, targeted insurance news vehicle. ACT News contains several short articles with links to full stories, videos on ACT focus areas, as well as a calendar of events with live links. Subscription requests continue to increase. The work group also has subgroups focusing on the ACT website, member best practices, getting the most from ACT, as well as brand and communications strategy.

- In 2019, ACT created the **API** Work Group to increase education and insights on opportunities for the use of Application Programming Interfaces between the major stakeholders – Carriers, Vendors, and Agent. After working to document the different expectations between the stakeholders, the group is now working on creation of a 'API Partner Security Discussion Guide' to help all stakeholders understand the security areas needing focus when holding partnership discussions.

- ACT's **Small Commercial Real Time Rating** Work Group continued to address rating for Small Commercial Lines. In past years, the group issued a 'Carrier Bridging Best Practices Recommendations document' for Small Commercial Lines. In late 2019, the group facilitated a free pilot for agents to take advantage to try one of two comparative rating platforms for small commercial lines. Agent input is being used to create an 'ROI'-style document which will help raise awareness of the resource for agents, and also assist insurance companies make the case to participate on more commercial lines-based rating platforms. This document will be completed in early 2020.

- In 2020, ACT will assemble a '**Data-Driven Agency**' work group to create education and awareness around the increase of business intelligence, analytics, and artificial intelligence resources emerging in our distribution channel. This group will create clear insights on the vendor- and carrier-enabled tools, as well as drive toward consensus on the most effective data-driven workflow implementations for our distribution channel. This work group is expected to begin by April 2020.

- ACT continues our primary focus on agents & brokers by active support and participation with User Groups and Associations such as the Applied Client Network, EZLynx AgentLynx, HawkSoft User Group, NetVU, the Nexsure User Group, Partner XE, and others. ACT also actively participates with our Carrier partners, by attending their agent council and leadership planning meetings, providing industry perspective on strategic roadmap development.

- ACT continues proactive support of industry initiatives, such as ID Federation and AUGIE.

- ACT also continued and expanded our "ACT News" eNewsletter, published every other month, ACT News provides 4-5 brief articles with links to additional info, timely videos, interviews with industry leaders, and a calendar of events. Distribution for this newsletter is now over 4,400.

- ACT tactically increased our integration with IIABA programs such as Young Agents, Diversity, and InVEST, as well as TrustedChoice.com.

- ACT continues to host two (2) in-person ACT Meetings per year, increasing attendance, working to make each meeting interactive, including featuring technology futurist keynote speakers. These meeting continue to increase in attendance, and ACT is executing on plans to significantly increase agent attendance. Upcoming ACT Meetings scheduled are:
    April 22, 2020 – Rosen Centre Resort, Orlando FL; co-locating with the HawkSoft User Group
    Sep 10-11, 2020 – Kansas City Marriott; co-locating with the Big I Fall Leadership Conference
    Spring 2021 - Denver, CO; co-locating with the NetVU Accelerate National Conference
    Fall 2021 – City TBD; co-locating with the Applied Net National Conference