

A technology-focused program within the Big 'I', ACT was created in 1997 to drive consistent, accelerated technology to improve independent agency workflows. The resulting impact on our distribution channel is a better environment for all - agents & brokers, carriers, vendors, user groups, and associations.

We succeed as an industry program because of the passionate participation from all our members. 2020 required rapid and intelligent forward action more than ever. Along with the pandemic, we are responding to intense pressure from not just direct writers, emerging tech startups, cybercrime, and other disruptive forces that emerge almost daily. New technologies drive great opportunities for us as a collective, but we clearly need to anticipate and implement far more rapidly than ever.

Please accept our sincere thanks for your support of ACT - We hope that you continue to be an active participant and supporter in 2021 and beyond!

2020 Accomplishments & 2021 Goals

- The **Security Issues** Work Group has consistently focused on creating crucial security tools for agents, including our Agency Cyber Guide. In 2020, the group undertook a significant task in updating this resource to be a more intuitive online resource, with real-world IA breach examples, and more robust resources to address regulations. The result is our ACT '[Agency Cyber Guide 3.0](#)' - This addresses all security regulations from entities like Gramm-Leach-Bliley, NY DFS, and the NAIC. For 2021, the group plans to address industry cyber advocacy using the Agency Cyber Guide 3.0, specifically by gathering carriers, agents, and Big 'I' state associations partners to address the complexity surrounding third-party provider regulations. The group will also create a Remote Work Security Pocket Guide. The group will also collaborate to update the Agency-Carrier Technology Agreements to include the emerging third-party provider regulations and other evolving tech aspects.
- In August, ACT members also created a robust [ADA/Accessibility](#) resources web page, helping our distribution channel understand and take action on Accessibility regulations to ensure we are not a target for the continued escalation amount of litigation currently being sought by nefarious legal reps.
- In response to the need to quickly pivot due to the pandemic, ACT released an all-new '[Remote Work Best Practices](#)' guide in March 2020 to help all stakeholders – agents, carriers, and tech providers – set their businesses for success in a remote and hybrid work world. As an additional companion resource, ACT created a downloadable '[Remote Work Policy and Agreement](#)' – this agreement template clearly lays out expectation on work arrangements and timing, productivity, security, training and other key areas.
- The **Customer Experience (CX)** Work Group continued updates of the one-of-a-kind online [Customer Experience Journey](#) 'roadmap' for independent agents and their carriers in order to deliver an outstanding digital customer experience. In November 2020, the group released the '[Agents Resource Guide To Chatbots](#)' to provide education and actionable insights for agents to understand and implement Chatbot interfaces on their websites. 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 consumers and customers. The work group will continue the development of this through early 2021.

- In June 2020, ACT assembled the '**Data-Driven Industry**' work group, led by one rep each from a carrier, an agency, and a state association. The focus is to create education and awareness around the increase of business intelligence, analytics, and artificial intelligence resources emerging in our distribution channel. While the end resource is being determined at this time, the intent is to 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. A session on this was held at the Oct 2020 ACT Virtual Conference, and can be viewed [HERE](#).
- The **API Work Group** continued to focus on discussion around the emerging use of APIs within our distribution channel and started a focus toward increasing education and insights on opportunities for the use of Application Programming Interfaces between the major stakeholders – Carriers, Vendors, and Agent. In 2020, the group began working on creation of a 'API Partner Security Discussion Guide' to help all stakeholders understand the security areas needing focus when holding partnership discussions. The expected release is early 2021.
- The **Disaster Planning** Work Group updated the ACT '[Agency Disaster Plan](#)' in July, providing agents with a comprehensive resource on all contingency planning areas for uninterrupted business sales and servicing during disasters, and now pandemics.
- The **Future Issues** Work Group began work on an Artificial Intelligence 'Deep Dive' in 2020. Due to the needed focus on pandemic-related resources listed above, the group has not yet completed this resource. Our target is to renew focus on this and complete mid-2021.
- In 2021, the **Agent-Carrier Technology** Work Group will reassemble to review and revise our most recent recommendations for [balanced agency contract language](#) regarding technology aspects such as third-party vendor regulations and other emerging cyber and security concerns.
- **ACT Meetings:** We quickly pivoted within weeks of going into pandemic lockdown by creating one of the industry's first virtual conferences in April, 2020 – This featured four keynote sessions on Practicing Successful Failure, Cybersecurity during the Pandemic, Using Technology for Successful Local Marketing, and a focus on Key ACT Resources during the pandemic. This virtual meeting had +500 registrants.
We also held a very successful 4-day Virtual Summit Oct 19-22, partnering with Big 'I' Young Agents, Diversity, and Education programs. 15 sessions were offered (recordings [HERE](#)), registration over 1,200. Though we are unsure of whether in-person meetings will be held in 2021, the upcoming schedule is:
May 2021 – Denver, CO; co-locating with NetVU Accelerate national conference
Sep 2021 – Las Vegas, NV; co-locating with the Applied Net user group national conference
- 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, and providing an industry perspective on strategic roadmap development. We also continue to proactively support additional industry initiatives, such as [ID Federation](#) and [AUGIE](#).
- ACT also expanded and refreshed the look and feel of our "[ACT News](#)" eNewsletter. Now 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 continued to increase our integration with key Big 'I' programs such as [Young Agents](#), [Diversity](#), and [InVEST](#), as well as [TrustedChoice.com](#).