

BAD DATA, BIG IMPACT:

A QUICK GUIDE FOR INDEPENDENT AGENCIES



Quick Data Clean-Up Checklist

- Merge duplicate client records
- Remove placeholder fields (e.g., 00000 ZIPs)
- Standardize phone, ZIP, and name formatting
- Audit key fields (email, effective dates, producer ID)
- Assign data clean-up leads per department

Critical Data Elements Review

- Client profile completeness
- All policy fields filled correctly
- Claims are attached and categorized
- Producer and license details are up-to-date
- Documents labeled and attached to right records
- Comms preferences marked
- Renewal and activity logs accurate

Section 1: Top 5 Red Flags of Bad Data



Duplicate
Records



Incomplete or
Misused Fields



Outdated or
Incorrect Info



Inconsistent
Formatting



Workflow or
System Issues



Examples

Dummy ZIP codes like 00000, mismatched client names, missing policy numbers, notes in wrong files.

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Section 2: Why It Matters – The Real Costs of Bad Data

Bad data isn't just annoying—it's expensive, risky, and undermines trust across your agency.

Here's the hard truth:

Operational Inefficiencies



A typical employee can waste 7 hours/week on low-value tasks caused by poor data quality **MIT Sloan Management Review**.



That adds up to 10+ hours/month per person, or 60+ hours lost across just 5 team members.

**Example: A CSR spends 20 minutes locating misfiled documents due to inconsistent naming—delaying a quote and frustrating the client.*

Lost Revenue



Bad data drains revenue opportunities.

**Example: A renewal is missed because outdated contact info, resulting in a policy lapse and lost account.*

Compliance & E&O Risk



Faulty data can directly lead to audit failures, and legal exposure

**Example: An agent's outdated license in the system leads to a policy sold out of compliance—triggering potential E&O issues.*

Client Churn & Service Failures



Customers may leave a provider after just one or two poor experiences

**Example: A client receives two conflicting billing notices—one with their name misspelled—and decides to switch agents.*

Widespread Departmental Impact



Sales: Missed leads/cross-sells from bad contact data



Accounting: Commission mismatches and billing errors



CSR: Delays, rework, and frustrated customers



Marketing: Campaigns fail due to outdated lists



Compliance: Licensing oversights, audit penalties misspelled—and decides to switch agents.

Bottom Line



Clean data isn't just nice to have—it's your *foundation for operational efficiency, revenue growth, compliance, and client retention.*

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Section 3: Critical Data Checklist



Client Information
(Name, contact,
status)



Policy Details
(Carrier, limits,
rating factors)



Claims History
(Dates, amounts,
types)



CSR & Producer
Info (License,
NPN, split)



Carrier &
Appointment Data



Marketing
Preferences



Document
Management



Renewal
Tracking



Agency Conventions
(Naming standards,
folders)

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Check Your Data

Your data impacts every quote, renewal, and relationship. Use this role-based guide to take action today.

For CSRs: Keep It Clean, Keep It Moving



Verify contact info and policy numbers are complete and correct



Clean up incomplete or misused fields (e.g., blank effective dates)



Attach notes and documents to the correct records



Flag duplicates or outdated entries



Use standard formats (phone, ZIP, caps)

**Clean 5 client records a day—small steps = big results!*

For Producers: Accurate Data = Commission + Compliance

Bad data means missed renewals and commission headaches. Here's how to protect your book:



Check your client records and producer assignments



Keep licensing and appointment info updated



Review and track renewals in your pipeline



Avoid placeholders—real data only



Align with your CSRs to fix data pain points

**Spot-check your top 10 accounts for data gaps this week.*

For Principals: Build a Culture of Clean Data

Data quality isn't just a tech problem; it's a leadership priority.



Assign department "data champions"



Standardize workflows across teams



Audit key fields quarterly (client, policy, license)



Monitor E&O exposure due to missing docs or expired licenses



Promote accountability and continuous improvement

Section 4: Quick Wins You Can Do Today

ASSIGN

a "Data Champion"
per department

MERGE

duplicate records
and audit key fields

STANDARDIZE

formats (ZIPs,
phone, capitalization)

ATTACH

documents to the
correct client files

REVIEW

workflows for
consistency across teams

Thank You to the ACT Data Workgroup!
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