

Upcoming Events:

- Monthly Meetings for RA Interfaces and GA Interfaces Groups (see Join the TEAM! Page 4)
- [ACORD Implementation Forum—RA-ES Face to Face Meeting—Ft Lauderdale FL—Nov 2009](#)
- [AAMGA Automation & Technology Conference—RA-ES Face to Face Meeting — Orlando FL—Mar 2010](#)

In this issue:

ACORD and AAMGA Join Each Other's Organizations	1
Retail Agents—E&S Market- Joint Industry Initiative	1
Retail Agent (RA) Interfaces	2
General Agent (GA) Interfaces	3
General Agent (GA) Websites	3
Enabling Business Through a Process Strategy	4
We Need You! Join the TEAM !	4

ACORD and AAMGA Join Each Other's Organizations

Reciprocal Membership Further Solidifies Joint Efforts for E&S Lines

ACORD (www.acord.org) and the American Association of Managing General Agents (AAMGA - www.aamga.org) announced that they have joined each other's organizations. This more formal relationship will enhance their shared message of improving Excess & Surplus lines data flow through standards.

Today, many E&S carriers use their own unique systems and have created online applications for the agents to re-key the information. This information already exists in many agency management systems so the implementation of ACORD standards would improve the speed, efficiency, and accuracy of data by eliminating rekeying.

ACORD has developed several XML messages as well as numerous forms to support E&S business which the AAMGA is advocating. Forms include:

- + 125 - Commercial Insurance Application Applicant Information Section
- + 140 - Property Section
- + 126 - Commercial General Liability Section
- + 130 - Workers Compensation Application
- + 160 - Business Owners Application Draft Supplement for E&S

The following drafts are currently going through the ACORD process prior to publication for use by the E&S market. ACORD's Excess & Surplus Lines working group is seeking industry participation: http://www.acord.org/Standards/workinggroups_pcs.aspx.

- + 105 - Draft Apartment Building Supplement
- + 106 - Draft Vacant Building Supplement

Retail Agents—E&S Market—Joint Industry Initiative

The [Independent Agents & Brokers of America's Agents Council for Technology \(ACT\)](#), the [American Association of Managing General Agents \(AAMGA\)](#) and the [National Association of Professional Surplus Lines Offices \(NAPSLO\)](#) formed a joint initiative to improve the efficiencies for Retail Agents (RAs) interacting with managing General Agents (GAs) and wholesale brokers in the Excess & Surplus (E&S) market and to promote the electronic exchange of data between the partners.

The objectives of the initiative include improvements in the E&S marketplace in the following areas:

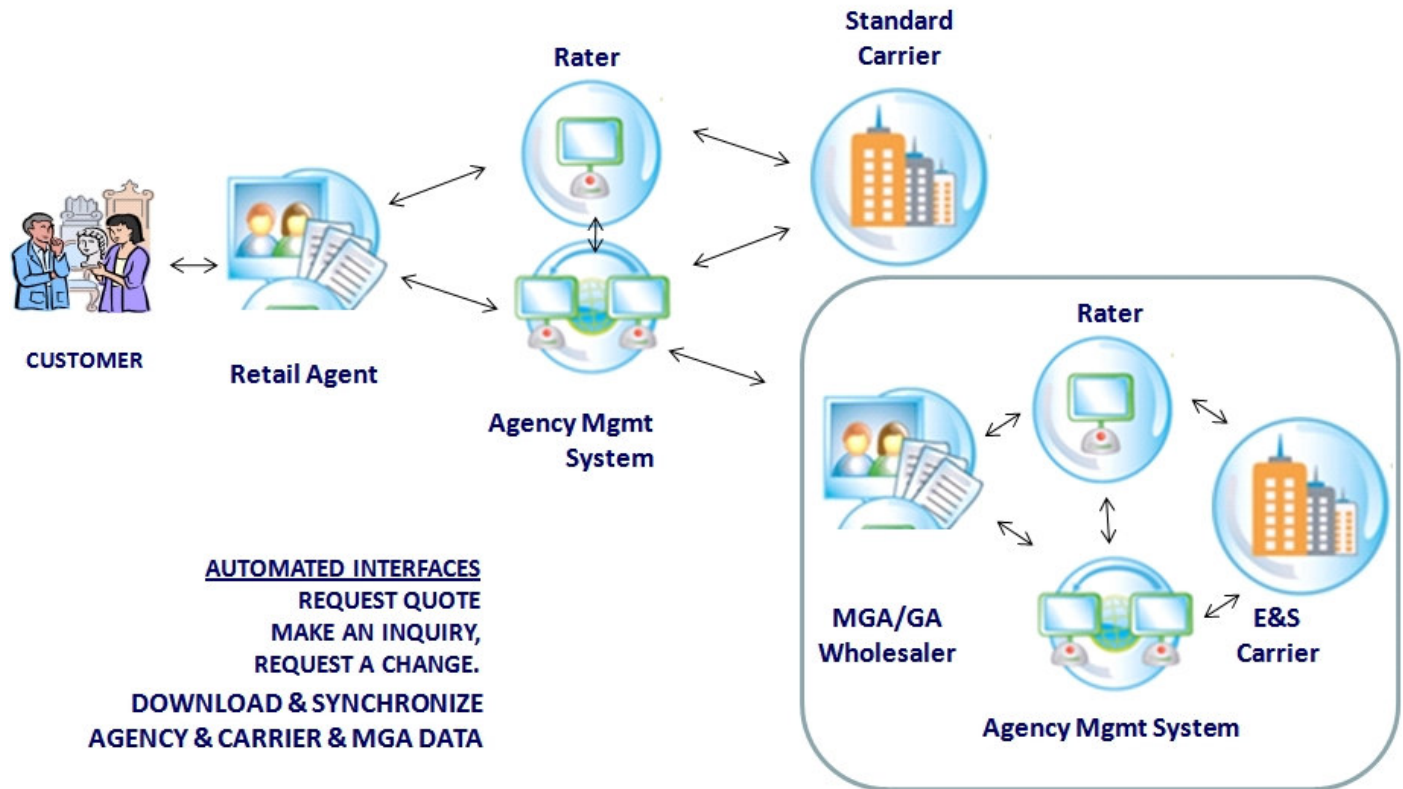
- **Retail Agent (RA) Interfaces:** Focus on E&S Carrier supplemental applications to streamline non-standard data requirements and move the industry to utilize ACORD standards and applications as much as possible.
- **General Agent (GA) Interfaces:** Concentration on data transmission streams to/from RA systems to/from GA systems with emphasis on automating the flow of data.
- **General Agent (GA) Websites:** Develop a roadmap of recommendations for GA website capabilities – Generation 1 is a website with basic marketing information. Generation 2 adds login and inquiry capability. Generation 3 provides for straight-through-processing from the GA website to its backend systems. Generation 4 expands the GA website for integration with RA management systems.

Retail Agents—E&S Market—Joint Industry Initiative (cont.)

RAs have vastly improved the electronic interfaces between their agency offices and standard carriers through the adoption of Real Time integration (www.getrealtime.org). This technology is available to be applied to the GA and E&S marketplace.

Real Time is “the ability to click on a button from a client/account file in an agency management system or comparative rater for immediate access to GA or carrier information on that client/account. The transaction may be a quote, billing inquiry, claim inquiry/loss runs, policy view, endorsements or a request for information. This approach provides a single workflow for servicing and quoting.” RAs have recognized significant time savings, which have resulted in improved client service and more sales for the agents and carriers, and will lead to increased sales for GAs and E&S carriers.

VISION FOR THE INDEPENDENT AGENCY DISTRIBUTION SYSTEM



Retail Agent (RA) Interface Group

Subgroup Chairs Mike Ardis (NAPSLO) & Sharon Emek (CBS Insurance-Retail Agent) are energized with the progress underway to reduce or eliminate company-specific applications and supplemental applications. Says Emek, “All of the unique applications place an additional burden on RAs and GAs. Much of the data already resides in the agency systems, but the specialty formats require manual completion and re-keying into various systems to complete transactions.” “The real problem is that the data requested on the multiple formats is not always unique. If, as an industry, we would agree to ask the questions consistently, and agree to use ACORD standards, there would be no need for multiple formats, and the workflows for the RA and GA would be improved, allowing more time to make sales,” Ardis said.

BENEFIT

OF

DEVELOPING

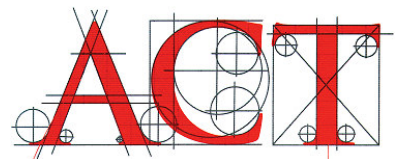
STANDARDS

Carrier 1 - Any work performed underground or above 15 feet?
 Carrier 2 - Any work performed below 12 feet underground?
 Carrier 3 - Any work performed above 25 feet?
 Carrier 4 - Any work performed below 10 feet?



STANDARD

What is the highest level above ground at which work is performed?
 What is the lowest level underground at which work is performed?



General Agent (GA) Interface

Mike Roy, (CRC/Southern Cross-General Agent) Subgroup Chair, said that the Subgroup has held several Webinars in which vendors demonstrated their technologies to automate the transfer of data from Retail Agent (RA) systems into GA management systems and that the subgroup welcomed demonstrations by additional interested vendors.

Building on these Webinars and discussions at the last AAMGA Technology Conference, several vendors volunteered to develop working Proof of Concepts for the importing of data from RA systems into GA systems, and that these would be unveiled at the Scottsdale Insurance Company's Vendor Forum technology conference in June 2009. Following that meeting, the Subgroup will hold Webinars to demonstrate these Proof of Concepts. In addition, the Subgroup welcomes the submission of additional Proofs of Concept by any other interested parties.

The subgroup is also developing an Implementation Guide to provide GAs, E&S carriers, and vendors with a roadmap and documentation for implementing the ACORD XML standards. Greg Ricker (Strickland Ins-General Agent) stated that the subgroup will soon be completing the first step of this guide to help the E&S community get started with ACORD XML, where to go for help, and what to do if the standard is not meeting your needs. This Guide will be posted on the subgroup's Team Site (see page 4). Over time, Implementation Guides will be developed or expanded as additional solutions are implemented. Subgroup members noted that they were already using about 80% of the ACORD standards in their systems, and that it was not that hard to go the other 20% to completely implement the ACORD XML standards.

What is Real Time?

It's all about Making the Sale!



- Agents – close the deal
- MGAs/Carriers – write the business
- Customers – realize the value they receive for the money they pay

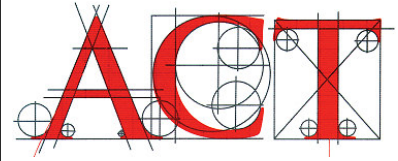
General Agent (GA) Websites

Subgroup Chair-Eldon Hunsicker (Noel Insurance-Retail Agent) led the effort to publish guidelines for General Agent Websites. The [Roadmap to Effective General Agent Websites](#) is now available for the industry, and is available through the Team collaboration site (see page 4).

According to Hunsicker, this paper is a recommended development roadmap for GA website capabilities. The roadmap is a general concept, and due to the uniqueness of insurance industry partners – particularly those in the Broker / GA / E&S Carrier marketplace – there may be capability limitations at different phases for Retail Agents (RAs), General Agents (GAs), and/or carriers that must be addressed individually. However, the roadmap establishes a directional guide to assist GAs in website development and the pertinent functionality that will prepare them for future integration with RAs and their respective backend systems, raters, and carriers.

With the proven Real Time technology in the RA world, the next logical step is to take the concept to the Brokerage / GA / E&S Carrier marketplace to improve our industry's electronic data exchange. Each of the described Generations in this document will move everyone closer to the desired level of automated interfaces.

As RAs and GAs evolve from exchanging images, which must be re-entered into various systems, to exchanging electronic data, a robust GA website is one of the important critical-path items that will facilitate Real Time interfaces. Together we will achieve the win-win scenario, improving workflows and increasing profitability, to position GAs and the E&S marketplace on the same page as RAs and standard carriers when it comes to automated processing.



Upcoming Events:

- Monthly Meetings for RA Interfaces and GA Interfaces Groups (see Join the TEAM! Page 4)
- [ACORD Implementation Forum—RA-ES Face to Face Meeting—Ft Lauderdale FL—Nov 2009](#)
- [AAMGA Automation & Technology Conference—RA-ES Face to Face Meeting — Orlando FL—Mar 2010](#)

Retail Agent—E&S Market Team Chairs:

John Deibler-Scottsdale Insurance (deiblej@scottsdaleins.com)
Angelyn Treutel-ACT-Retail Agent (angelyn@treutel.com)

For more information on Real Time: www.getrealttime.org

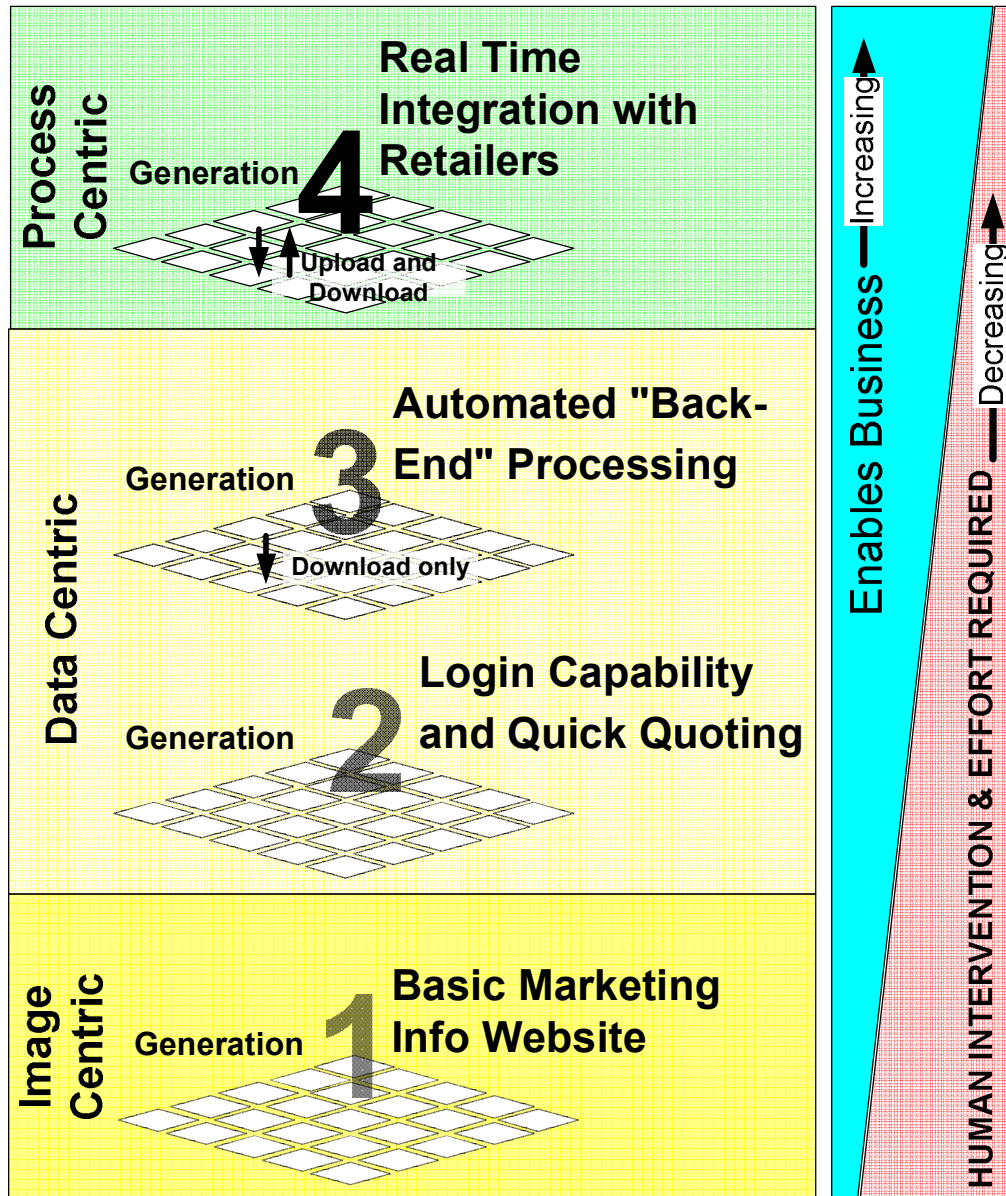
For more information on ACORD: www.acord.org

For more information on AAMGA: www.aamga.org

For more information on ACT: www.independentagent.com/act

For more information on NAPSLO: www.napslo.org

ENABLING BUSINESS THROUGH A PROCESS STRATEGY



4-27-2009 v1.7

We Need You!! Join the TEAM !!

TEAM COLLABORATION SITE: The AAMGA/ACT/NAPSLO Joint Initiative, aka the Retail Agent / E&S Market Team (RA-ES), and participants communicate with each other using a network called teams.acord.org. To join, click on [REGISTER](#) to establish a username and password.

Once you have a user name and password:

+ Send an email to workinggroups@acord.org and ask to be added to the Team: Independent –Retail Agents/E&S Group which allows us to share documents and emails.

+ Also request to be added to one or more of the subgroup(s):

- Retail Agent Interface to General Agents
- General Agent Interface to Carrier Systems
- General Agent Website Functionality

+ If you forget your password, go to

<http://myacord.acord.org/ACORDSSO/forgotpassword.aspx>

+ If you still have a problem, please contact workinggroups@acord.org.

