



AUGIE
Leaders Council

AUGIE 2005: An Annual Report



The year 2005 was a banner year for AUGIE, the ACORD-User Groups Information Exchange. A reinvigorated group of leaders from top agency management system user groups came together regularly with ACORD, other agents, software providers and carriers to drive progress in independent agent and broker technology. The group worked on several tactical and strategic initiatives. All of these were designed to boost agency profitability, return on investment, customer service, and growth – and all with a long-term view.

AGENCY TECH SURVEY

Before looking at the work done in 2005, how about a word from our future?



The AUGIE Agency Technology Survey – which was first conducted in 2002 and helped drive commercial lines download improvements and real-time functionality – was updated for a January 2006 relaunch. By redoing the survey, AUGIE leaders will identify what technology agents and brokers need to do their jobs more profitably and efficiently. AUGIE needs as many agency staff as possible – from CSRs to principals to producers – to participate.

“By collecting and disseminating broad data on agency and broker technology issues, we can bring continued improvement and drive out costs and inefficiencies in the independent agency system,” says Lisa Leach Goth, vice president of The Charles P. Leach Agency and head of the AUGIE Agency Technology Survey working group. “This survey was done several years ago, and offered tremendous insight into what technology agencies were and weren't using. And it showed what developments they believed would be useful.” AUGIE expects the updated survey to offer similarly valuable data.



Participating
User Groups



Results from the survey will be released in conjunction with the ACORD LOMA Insurance Systems Forum in May 2006, so carriers can use the information to drive future development and resource decisions. “This is a tremendous opportunity for agency staff to let carriers and vendors know what they need to do business more efficiently,” Goth says. The survey is available at <http://www.augiesurvey.org>. Take the survey, promote the survey within your associations and user groups, and encourage every agency professional you know to do so, as well.

GENERAL 2005 ACCOMPLISHMENTS

The amount of work accomplished by volunteers and partners is impressive. AUGIE raised and discussed many issues, but more important, AUGIE acted on them.

Boosting involvement

Key to the rekindling of the AUGIE fire is the hard work and dedication of agency management system user group leaders and other who formed an AUGIE Leaders Council in late 2004. Since its rebirth, several user group leaders have taken the helm of the AUGIE Leaders Council. They include Robby Dunn, president of Applied Systems Client Network (ASCnet); Jerry Fox, president, AMS Users Group (AMSUG); Lisa Leach Goth, executive committee member, National InStar Users Group (NIUG); Virginia Vaughan, president, Affiliated Network of ebix Users (ANeU); and now Ron Binning, president, National Association of SIS Partner Agencies (NASPA). Each has brought value to the Leaders Council as they served his or her term of rotational chair.

Also during the year, more people spent more time doing more work with AUGIE than ever before. AUGIE volunteers met in conjunction with the ACORD Standards Forum in Ft. Lauderdale in February, the ACORD LOMA Insurance Systems Forum in Orlando in May, and IIABA's convention in New York in September. Leaders met via conference call at least monthly, and in New Jersey in November.

User group leaders also brought in agents, vendors, carriers and other professionals to move items forward on a number of fronts. Since its rebirth in late 2004, AUGIE has formed nine working groups and tapped more than 75 volunteers to work on specific projects designed to advance agency technology. In addition, AUGIE strengthened its ties with the Agents Council for Technology

(http://www.iaaa.org/eprise/main/CB_Website/Affiliated/NationalAssociation/IIAA/16_AgentsCouncilForTechnology/NAV_ACTAgentsCouncilForTechnology?ContentPreference=NA&ActiveState=0&ContentLevel1=ACT&ActiveTab=NA), and collaborated on several projects, bringing AUGIE's powerful user group presence to the strong agent technology initiatives ACT has had underway for several years.

More user group staffers also have gotten involved, in particular to communicate AUGIE initiatives throughout user group ranks. These alliances have helped get the word out on key projects and helped generate more ground support for the work AUGIE is doing. At the same time, AUGIE laid the groundwork to involve in more state and national agents associations and their leadership in ongoing technology and workflow improvements.

Increasing outreach

In 2005, AUGIE was present at a number of key industry trade events. AUGIE was featured in educational sessions at AMSUG, ASCnet and IIABA annual meetings, and was part of the ACORD exhibit at these and other events, both large and small. At the ACORD LOMA Insurance Systems Forum, held in May 2005 in Orlando, AUGIE drove development of some sessions that dealt primarily with agency technology issues. These included:

- *Collaboration to Enable Improvements*, a look at how ACT and AUGIE work together and separately to address technology and workflow issues for independent agents and brokers;
- *Commercial Download*, a panel discussion based on combined efforts of ACT, AUGIE and ACORD to move toward better deployment and broader implementation of commercial lines download;

- *Getting on the Same Page in a Changing Marketplace*, a look at technology advances and how they have helped agencies and their workflows; and
- *Conform to Forms*, a look at how forms are being used – or not used – in the industry, and what can be done to broaden usage.

At the start of each of these sessions, AUGIE volunteers provided a quick update on AUGIE activities.

Printed outreach was stepped up, as well. In 2005, AUGIE distributed three newsletters to participants and three to user groups for use in their own publications. Newsletters went out in May, before the May AUGIE meeting in Orlando; in July, between the May meeting and the September meeting in New York; and in October, following that September meeting.

At the September meeting, which held in conjunction with the IIABA annual convention in New York, AUGIE brought in an industry technology professional to share the value his firm puts on the work agents are doing to drive workflow and technology improvements. Ohio Casualty's Roger Barbe shared how his firm used the 2002 AUGIE Agency Automation Survey as it planned and implemented technology strategy and tactics.

Barbe discussed key points his firm uses when assessing technology options. They are:

- If all else is equal – or even close – answering the question, “Will this make it easier for agents to do business with us?” will help govern decisions; and
- If management is willing to advocate for technology developments, funds will follow and much can be accomplished.

Among the key outreach accomplishments achieved in 2005 was a renewed and strengthened partnership with ACORD and its standards development work. Steve Aronson, AUGIE Leaders Council member and president of Aronson Insurance Agency, was named AUGIE Liaison to the ACORD P&C Standards Committee. He has been actively involved in committee conference calls, as well as the November Standards meeting in New Jersey. Through this, he's been able to monitor committee activities that hold particular interest to agents, and advocate agent viewpoints as part of the standards-making process.

At the public standards meeting, for instance, Steve made numerous suggestions about maintenance requests and their effect on an agent's workflows. At a closed working group meeting, he was the only agent present, and, he says, was openly welcomed as the voice of the agent community. Steve says the role enabled him to bring the agent's point of view to the ACORD Standards process.

Dog-Gone Logo

Among the most visible changes – at least in this newsletter – is the new AUGIE logo. We loved the doggie footprint logo that served us for five years (or 35 dog years), but it proved to be difficult to use in many situations. So we moved to modernize. User groups, associations and others that wish to use the logo to identify a link to the AUGIE website (<http://teams.acord.org/apps/org/workgroup/augie/documents.php>) or the AUGIE Survey can simply e-mail a request to Tracey Hess at thess@acord.org.

TECHNOLOGY & WORKFLOW IMPROVEMENT

Working Groups

Agency questionnaires: An AUGIE working group is looking at how to reduce the time and effort agency principals must spend filling out questionnaires for the various carriers they represent. The volunteers have tapped ACORD's resources and electronic standards expertise to create a generic fillable form to answer most questions carriers ask agencies each year on production, technology and other general information. The form – which will be at www.acordadvantage.org with other ACORD Fillable Forms, and in your agency management systems – is being designed so that much of the info can be extracted right from management systems, and then customized. Look for the form, and tell carriers you want them to accept it instead of their own.

Commercial download: Agency leaders have found that commercial download can significantly improve agency operations, speed processing, eliminate wasted and redundant work efforts, and bolster the firm's bottom line. AUGIE is collaborating with ACT to build on efforts by ACT's Commercial Download Work Group. The AUGIE group is focusing on business case and education facets. The group has worked through a detailed certification process, complete with real-world agency testing. And based on their experiences and knowledge, the group created an easy-to-understand agency guide, complete with a checklist for starting and perfecting agency use of download, which will be available for use in February. The AUGIE working group also plans to recognize carriers, vendors and agencies that successfully implement commercial lines download, presenting awards at the ACORD LOMA Insurance Systems Forum. Share successes with your peers by e-mailing info on them to Cal Durland at cdurland@acord.org.

Commission amount download: As carriers move toward electronic communication with agents and brokers, and at the same time turn off paper transmissions, it's more important for agencies to receive transaction commission amounts in the downloads. An AUGIE group has worked to drive uniformity and implementation among carriers. The business case for Commission Rate & Dollar Amount has been completed. The location of these documents will be detailed in the February AUGIE Newsletter and meeting minutes.

Mixed-case position: The problem agencies face in returning information to all-upper case makes it difficult to market and communicate without extensive re-keying and editing. An AUGIE Mixed-Case Download Work Group set as its goal having data converted from upper-case text to mixed-case when being downloaded to an agency management system. AUGIE is working with ACORD to provide implementation guidelines for the software providers to handle the translation.

ACORD's AL3 Standards are being reviewed for elements, and groups of text data have been identified for priority conversion. Rules-based implementation guides will be developed and published, so vendors and carriers can begin implementation. This work is designed to help agencies to increase revenues.

Real-time: This task group has been created to help AUGIE and users reach the ultimate goal of real-time functionality. Early on, AUGIE participants stated their unwavering support of real-time interface initiatives under way throughout the industry. The group refined a definition of real-time, first put out by the Agents Council for Technology (ACT), and has mapped out strategies to help bring the issue to the forefront.

Volunteers developed a return-on-investment calculator, which quickly and plainly shows how real-time can help agency principals boost financial returns and CSRs gain more time.

Specialty lines: A group of AUGIE volunteers has been meeting weekly with ACORD to address professional liability form development. The group has created and posted for review draft forms that address directors and officers liability coverages. The group is working on other professional liability lines, and is seeking volunteers that work in specialty lines and for managing general agencies. If you are interested in this effort, please contact Brian Marable at bmarable@acord.org.

Agency-carrier interaction: A key issue that grew out of findings in the benchmark 2002 AUGIE Survey was agents' desire for carrier marketing reps to better understand automation – both on the company side and within the agency. AUGIE volunteers are putting together guidelines designed to help agents establish expectations for carrier reps and rep meetings, maximize interaction, understand responses, and make decisions based on what they learn. These volunteers recognize the importance of communicating agent and broker concerns to senior marketing executives at carriers, and they are working to identify the best way or ways to do that. If you or someone in your organization might have ideas that can help, please send them to Cal Durland at cdurland@acord.org.

Sounding Board

AUGIE leaders decided in May to help drive automation improvements by offering to serve as a sounding board for carriers who wanted feedback on their technology plans or ideas. The thought was to offer something independent of carrier-agency tech panels or advisory boards, and more diverse than individual agency management system user groups. Carriers at the AUGIE meeting seemed to embrace the idea. One representative said her firm often has ideas to vet out to agents, but doesn't always know the best way to go about it. Another said the concept was good, particularly as a compliment to other efforts within her firm. Volunteers are needed from a cross-section of agencies and user groups. And participation is not limited to agencies that have been involved with AUGIE or ACT. Contact Cal Durland at cdurland@acord.org for more information or to offer assistance.

Working with ACORD

AUGIE volunteers have worked on a variety of projects with ACORD and to address forms-related issues. These include:

- **Agri-business:** A working group meets weekly to standardize and develop forms that will help agents write and service agribusiness. A release date has been set for 2006.
- **Flood:** Form standardization was addressed preliminarily, but broader work effort has been slated for future cycles.
- **Professional liability:** AUGIE and ACORD have been meeting regularly and have posted draft forms that address Directors & Officers Liability coverages. The group is working on other professional liability lines, and is seeking volunteers familiar with specialty lines and those that work within managing general agencies.
- **Mixed-case download:** ACORD and the AUGIE working group have reviewed AL3 standards to determine, by category, where mixed-case download would be applicable. The group is providing input to ACORD to move the task forward.
- **ACORD forms evolution:** AUGIE is working with ACORD to develop a multi-year plan to help agents have current forms in their systems. The workflow target is to start with the form and ultimately import data back into the agency system. E-labeling data is set to be completed by April 2006. One issue being addressed: the need for an indicator that a recipient doesn't have viewer, which would initiate a setup/download process.

- **Company specific edits:** ACORD has collected a list of “unique” edits carriers require. Companies were contacted, and of six responses received, four carriers expressed interest in working on the project. The group is e-mailing carriers to get input.
- **Aviation:** New forms and data standards have been approved and will be released this spring.

LOOKING TO THE FUTURE

AUGIE Leadership

When agency management system user groups gathered in late 2004 to strengthen their role in AUGIE, they knew governance and agent involvement would be key. From their early discussions came three initial outcomes:

1. An AUGIE reference document (<http://teams.acord.org/apps/org/workgroup/augie/documents.php>), which outlines roles and responsibilities for a reinvigorated group;
2. A commitment to share leadership among various participants, and
3. A long-range plan to help AUGIE better meet the needs of automated agents and brokers.

The AUGIE Leaders Council was formed, with participating user groups taking turns providing direction for AUGIE, in the form of rotational chairs. Since then, leaders from five different user groups have served at the helm. AUGIE is working to involve more user groups and more representatives from those that already have agreed to participate.

The Leaders Council welcomes inquiries from other user groups and from members of user groups that already are part of AUGIE who would like to serve. Communicate your interest to Cal Durland at cdurland@acord.org.

Survey and Results

AUGIE will capture much attention – and generate much work for volunteers – as a result of the update and relaunch of its Agency Technology Survey. Hundreds of hours went into development of the new survey, and more work will go into analyzing results once the survey period ends.

An overriding AUGIE goal for the first couple of months of 2006 is getting agents and their staff to take the survey. Communication tools have been provided to agent associations, user groups, vendors, carriers and other partner groups. Survey activity will be closely monitored, and interim communication activities are planned.

Once results are in and analyzed, AUGIE Communication Working Group will partner with ACORD to develop presentations for the May AUGIE meeting and the ACORD LOMA Insurance Systems Forum. Timing is such that carriers and vendors will be able to use data to drive future development and resource decisions.

AUGIE also plans to develop a packaged presentation that user group chapters, state and local agent associations, carrier offices and others can use for smaller and more local gatherings. As always, volunteers are needed. Carrier, agency, vendor and association staff members are welcome in any of these endeavors.

Instant Messages from Carriers

The time to close the barn door is not after the horses are out. At the November AUGIE Leaders Council meeting, participants agreed to use the same approach to instant messages or notifications from carriers. The group decided the technology – sometimes referred to as alerts or notifications – is something AUGIE should address early on, since the technology's implementation in the agency community is in its infancy. The topic will be part of the discussion at the AUGIE meeting at the Westin Galleria in Dallas, on February 3. Standardized implementation of the technology could lead to successful widespread adoption.

Increased Communication

A variety of expanded communication initiatives are slated for 2006. Many focus on conveying to user group members how they agents can benefit from AUGIE accomplishments and the enhancements carriers and vendors have delivered. Other initiatives will share with partners the unified message AUGIE delivers on behalf of the industry's top user groups.

Specific communication vehicles under development include an AUGIE video, broader use of online meetings, more AUGIE sessions at state and local user group and association meetings, and broader communication of agency success stories.

By the way, if your agency has found cost savings, revenue growth or other bottom-line benefits from using real-time technology or commercial download, tell AUGIE about it. Jot down the experience or success – in as much or as little detail as you wish – and e-mail it to Cal Durland (cdurland@acord.org). Someone will get in touch with you to find out more.

If you'd like to help AUGIE and user groups communicate other successes, let Cal know that, as well.

Expanded participation

The AUGIE Leaders Council is seeking ways to encourage more regional and specialty carriers to get involved with AUGIE. As part of that initiative, state and regional agent association technology advocates have been invited to an upcoming AUGIE session. Agents and brokers are always welcome at AUGIE meetings. And agencies should share with carriers – big and small – the value of AUGIE, and encourage them to take part.

AUGIE also will approach carriers to determine whether there is interest in sponsoring agencies that may, for instance, be part of the carrier technology advisory panel to take part in AUGIE activities. Such involvement not only broadens AUGIE's reach, but it enhances communication and strengthens relationships with carriers who care about agency automation.

Interested in participating in AUGIE? There is no fee; simply follow the instructions at http://www.acordadvantage.org/augie/AUGIE_Teams_Instructions.pdf

Rewarding Carrier Implementations

AUGIE knows the true value in its work rests not in the amount of paper it generates or meeting time it consumes, but in the successful and beneficial implementations by carriers and vendors of the improvement AUGIE advocates. That's why we're looking to put together an award (or perhaps multiple awards) that recognize what partners do to help make it easier for agents to do business.

The initial award will probably recognize commercial lines download success. For more information, go to <http://www.acord.org/News/NewsDetail.aspx?Type=1&aid=1567>

February Meeting

AUGIE will meet in Dallas in February. Agents, carriers, vendors, association leaders and others are welcome. The meeting will take place on Friday, Feb. 3, 2006 at the Westin Galleria. The ACT (Agents Council for Technology) meeting will be held the next day, at the same location. For information, contact Cal Durland at cdurland@acord.org.

AUGIE Agenda
Westin Galleria
Dallas, TX
Friday, February 3, 2006

Invitation only (Agents, Agent Association Staff, User Group Leaders, User Group Association Staff, ACORD, and ACORD Board Representatives)

- 8:00 - 9:00 Breakfast
- 9:00 – 9:15 Welcome and Introduction – Ron Binning, Rotational Chair
- 9:15 – 9:40 Alerts!™ – Donna Abramson and Cyndy Smith
- 9:40 – 9:45 Marketing Rep Task Group – Mike Bergstein
- 9:45 – 10:00 Break
- 10:00 – 10:15 Carriers – Nationals and Regionals - implementing Solutions based on Standards, – Ron Binning
- 10:15 – 12:00 Carrier Specific Edits – Brian Bartosh

12:00 - 12:30 Lunch - All Attendees

AUGIE Meeting - Agents/Brokers, Carriers, Vendors, Associations, User Groups, ACORD, ACORD Board Representatives

- 12:30 - 2:30
 - AUGIE Survey – Lisa Goth
 - Commercial Lines Download – Cyndy Smith
 - Carrier Specific Edits – Brian Bartosh
 - Marketing Rep Task Group – Mike Bergstein
- 2:30 – 2:45 Break
- 2:45 – 4:15
 - Alerts!™ – Donna Abramson and Cyndy Smith
 - Priority Document Discussion – Steve Aronson
 - Real Time Update – Bridging, Study, Tools – Keith Savino
- 4:15 – 4:45
 - AUGIE Logistics – Cal (Use of teams, need for password, Monthly AUGIE Overviews to engage new participants)
 - Wrap-up – Ron Binning

###