



AUGIE
Associations & User Groups Information Exchange

Bringing the insurance industry together to encourage efficient workflows, and ensure independent agents thrive in the digital age.

The industry needs to be working together to ensure a strong independent agency channel



AUGIE Executive Council – Collaboration at its Best



Jim Armitage – Chair
Owner at Arroyo Insurance



Mike Skeele – Vice Chair
Owner at Skeele Insurance

AUGIE
Associations & User Groups



<https://augiegroup.org>

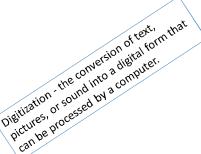
AUGIE's Guiding Principles



- Posted on <https://augiegroup.org/about-us/>
 - Introduction
 - AUGIE Mission
 - Why AUGIE is an asset to the industry
 - Core values
 - And much more

Introduction

- AUGIE – Associations and User Groups Information Exchange – is a non-incorporated group of nonprofit agent and broker organizations
- AUGIE focuses on digitization to advance the independent distribution channel
- Participation in AUGIE is voluntary



Digitization – the conversion of text, pictures, or sound into a digital form that can be processed by a computer.

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AUGIE Mission

AUGIE's mission is to bring together industry leaders and participants to create an overall focus on insurance industry efforts that assist independent agents and brokers in providing their clients with excellent service and the digital experience they expect.

AUGIE brings together agents/brokers, carriers, solution providers, agent user groups, agent associations and others to share ideas, anticipate market needs and influence change.

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Why AUGIE is an Asset to the Industry

- AUGIE unites agents and brokers, vendors, carriers, agent/broker user groups, agent/broker associations and other interested parties to work together
- AUGIE provides a non-partisan network for sharing information and provides networking opportunities
- AUGIE is driving the vision and providing the industry with collateral
- AUGIE provides a focus for the agent/broker user groups and associations for their members

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Core Values

AUGIE is comprised of individuals who collaborate and focus on the business reasons to utilize technology and other efficiencies to enhance industry workflows, and provide the insurance client with the service they expect. AUGIE strives

- Understand, serve, and anticipate market needs;
- Influence change, provide best practices; and
- Encourage maximum participation and collaboration

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AUGIE believes that Independent agents and brokers select the system that meets their needs

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AUGIE's ultimate goal is to ensure Independent Agents and Brokers are thriving in the digital age

Collateral provided to assist the agency/brokerage with

- **Efficiency**
 - Tools and services
 - Staff use of these tools and services
- **Providing information about the Service their client expects & demands**
 - In person, phone, text, client portal, apps
- **Resources to become a trusted advisor**
 - Education through industry resources, user groups and associations
- **Information on the value of Growing the agency/brokerage business**
 - More clients being serviced by existing staff

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What AUGIE Talks about

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Client Portals and Apps

How important is this to independent agents?

What is today's usage by agents?

How can AUGIE's efforts assist in implementation of these by agents?

Do agents feel they have the data, documents and messages to share with their clients?

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eDocs and/or Messages

Providing independent agents and brokers with the ability to provide their clients with documents and information.

- Industry collateral on what this is
- How to get started
- Steps needed to provide independent agents clients with the information that they need, by accessing the information on the agents client portal or app

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Claims Download

This was the initial focus of those attending the AUGIE meeting in October.

1. How is Claims download defined?
2. “Platinum Download” – carrier and system provider guidance
 - Line of business differences
 - Certification and “Claims download pairs” validation of the data
3. Best practices for agents and brokers with their client as the target beneficiary

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Commercial Download

Information that assists the agency/brokerage in servicing their clients.

- Data provided by the carrier, direct to the agency management system
- Opportunities to make it better and more valuable
 - “Platinum Download” – carrier and system provider guidance
 - Agent/Broker feedback on quality issues

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Why you should care about participating in AUGIE?

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Digital workflows assist in growing and supporting the Independent Agent Market Share

Personal lines

- Exclusive agency – 48.3%
- Independent agency – 35.5%
- Direct writers – 16.2%

Commercial Lines

- Independent agency – 83.0%
- Exclusive agency – 16.0%
- Direct writers – 1%

Source - IIABA Market Report – 2014-2015

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7.1 million Personal information records are lost each year

- Information passed through to an agency management system is more secure than emails
- Data breach is a pain point to the entire industry
- Today's agency management systems should be encouraged to provide two way communication.
 - Eliminate carrier requests for faxes
 - Remove the obstacle of encrypted email, that some carriers won't allow their staff to access
 - Provide today's underwriters with the package of information and vehicle to continue the discussion throughout the process
- Today's consumer experience needs to be the driver



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Agents and Brokers, if you

- Have a desire to help improve the automated solutions available to your agency,
- To help drive workflow consistency from carrier to carrier
- To Hear from other agents with similar needs and issues; share best practices

...join AUGIE and participate in your user group!

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Resource for Insurance Agents

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Carriers and Surety's, if you want

- Increased utilization of the automated solutions you've invested in,
- To strengthen the Independent Agent distribution channel – increased efficiency = more time to sell/service,
- To get direct feedback & requirements from a large population of agents in one forum instead of having to gather individually
- Direct communication with multiple solution providers specifying what their agency requires to operate more efficiently

...participate in AUGIE and the User Group events

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What AUGIE learned in 2018

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How people define download

1. Music downloaded into your system or phone?



2. Downloading an App?



3. Going up to a carrier's website and downloading a document manually from their site.



We are talking about Download from your carrier to your agency management system

- Policy Data, Direct Bill Commission, Claims Data, eDocs and/or Messages

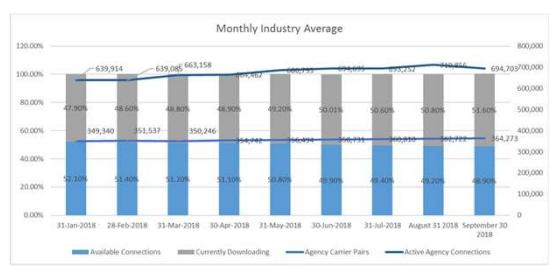


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That over 45% of available downloads aren't activated

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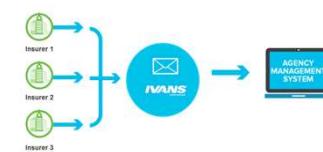
Agency awareness of how the agency system utilizes the agency's IVANS Y Account for download

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The "Y" is a unique identifier used by the carriers who download through IVANS

- Once the business is placed with the insurer/carrier, the carrier downloads, data or supporting information, into the agency management system.

- That data and information goes through the IVANS mailbox.



Agency awareness of a free service called IVANS Exchange



This is a complimentary online service that provides agents/brokers with a view of the download going through their mailbox

- A separate password is established to access, view the information.
- The Connections Report is
 - Actionable – The reports help to see transaction volume, identify which current and potential download connections are available to the agency/brokerage
 - Customizable – the agency may indicate desired download; update their Connections Report
 - Interactive – this service provides an online interactive connection with the IVANS connection team and carriers.

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Insured. Confident. Connected.

How the industry defines eDocs and/or Messages

A secure way to automatically receive a document or message from your carrier to your agency's management system

Once in the agency system, eDocs and/or Messages can trigger client servicing activities or be pushed to client portals

What eDocs Are



eDocs

File attachments related to the insured's policy, claim or billing. Types include:

- PDFs
- Word docs
- Excel docs
- Images

Example uses:

- Dec Pages
- Renewals
- Pending cancelling details
- Bond Docs

What Messages Are?



Messages

Text-based memos that keep an agency informed on the status of policies, claims and billing.

Example uses:

- Notice of payment received
- Adjuster notes
- Underwriting messages

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Gartner's User Research Council

Agents place business with the carriers, they want the data, documents/attachments and messages to be delivered to their system of choice.

AUGIE Advocates for Carrier Digital Adoption

Assisting in making the Sale

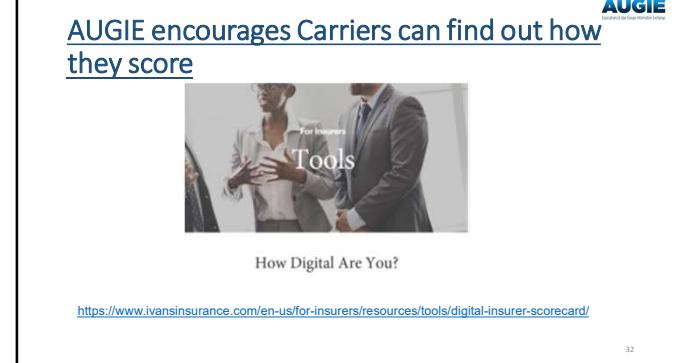
- Rating/Quoting
- Marketing

Servicing

- Download
 - Personal Lines
 - Commercial Lines
 - Business Transactions
 - eDocs and/or Messages
 - Claims Download
 - Direct Bill Commission
- eServicing
 - Inquiry

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AUGIE encourages Carriers can find out how they score

How Digital Are You?

<https://www.ivansinsurance.com/en-us/for-insurers/resources/tools/digital-insurer-scorecard/>

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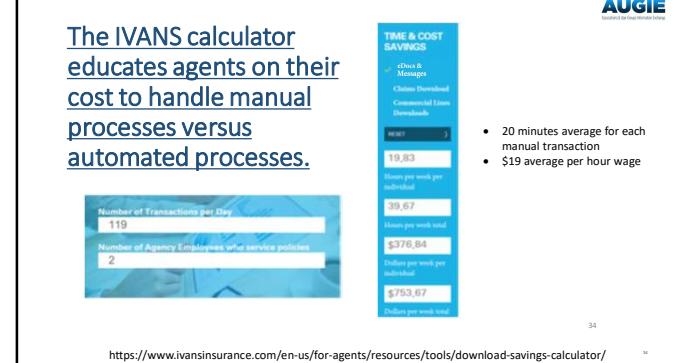
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Digital Technology Adoption

Agents need to be aware of their costs if they aren't doing download. Manual processes are an expense

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The IVANS calculator educates agents on their cost to handle manual processes versus automated processes.

TIME & COST SAVINGS

Process	Time per transaction	Cost per transaction
Download	19.83	\$376.84
Claims Download	39.67	\$753.67
Commercial Lines		
Direct Bill Commission		

- 20 minutes average for each manual transaction
- \$19 average per hour wage

<https://www.ivansinsurance.com/en-us/for-agents/resources/tools/download-savings-calculator/>

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To become active with AUGIE

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Everyone is welcome to participate in the monthly calls and/or meetings

2nd Tuesday of each month at 3:00 PM ET

- Request a meeting invitation!

Face to Face

- May 8, 2019 – Columbus, OH, Co-locating with SIS and PartnerXE
- October 13, 2019 – Las Vegas, NV, Co-locating with IVANS Connect and Applied Net

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Sign up or connect with AUGIE on the Social networks

Communication channels

- Constant Contact – email list
- AUGIE Website
- All industry webinars

Social Networks

- LinkedIn – AUGIE – Associations & User Group Information Exchange
- Twitter – AUGIE_DigitalA&B

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Understand that there is no fee to join AUGIE

No fee to join AUGIE

- All we ask is that you provide your time and input to help AUGIE and the industry accomplish its goals!

All of AUGIE's expenses are sponsored

- April Face to Face – Hawksoft and the Hawksoft User Group
- eDocs Day – NetVU
- October Face to Face – Applied Client Network
- AUGIE's Website – Agency Marketing Partner, powered by NuGrowth
- AUGIE's Director - IVANS

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To learn more

Visit - <https://augiegroup.org/>

Contact AUGIE

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