



Commercial Lines Policy Detail Download



Agency Start-Up Guide

February 2010



Introduction

Commercial lines policy detail download (CLDL) is having a significant positive impact on the efficiency and profitability of independent insurance agencies and brokerages—those of all sizes, in all states, and using various agency management systems. If your firm has not yet implemented commercial download, you should begin the process so you are in a position to take advantage of these same benefits.

While CLDL can be used to increase profits, it requires an agency time commitment to understand how the process actually works, what the benefits are, and what is needed for a successful implementation. This guide will assist you with the process.

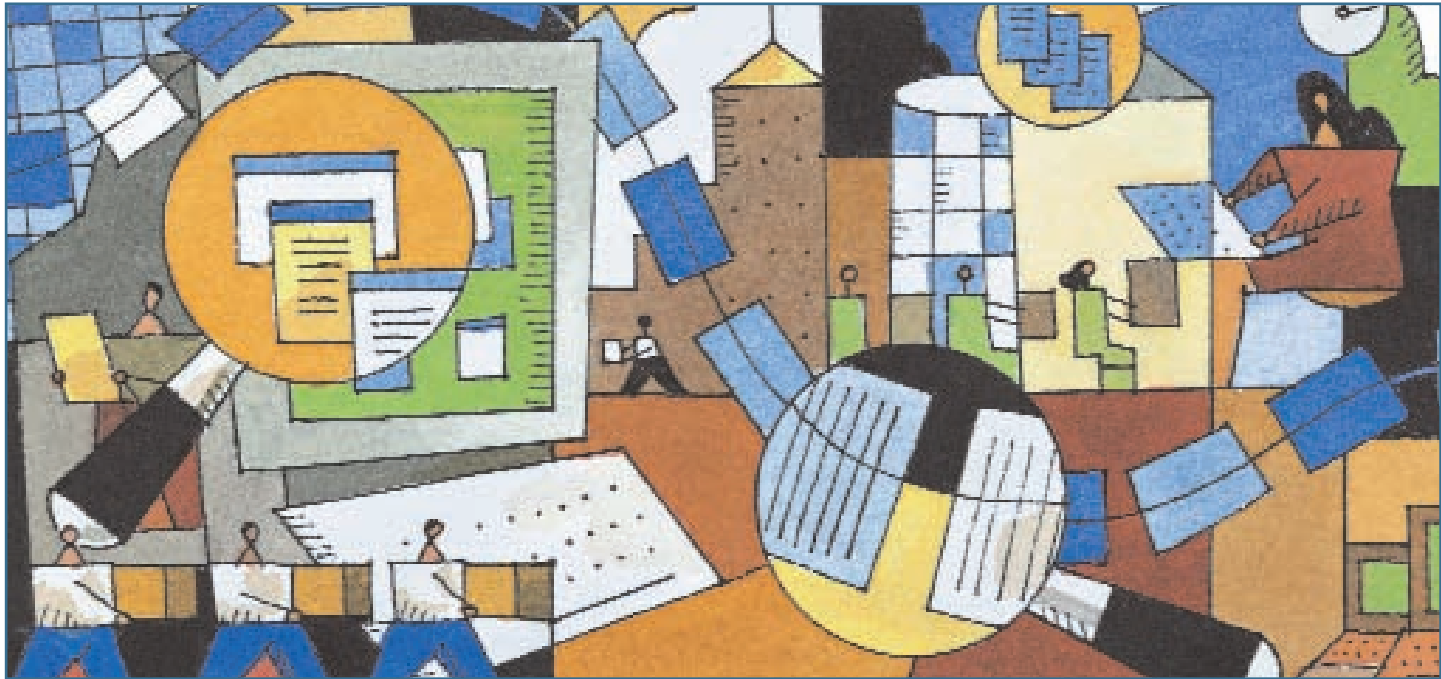
Here are some agencies that have successfully implemented CLDL:

One Texas agency with six branches and a seventh office for franchise business has been able to eliminate several processor positions and shift the staff to other positions by implementing commercial lines download and going paperless wherever possible. The agency currently is downloading 5,500 commercial policies from eight carriers. It also has implemented automatic invoicing for direct-bill

downloaded policies and has turned off the agency policy paper for all downloaded policies.

As a result of taking these steps, the agency has eliminated the backlog in its processing department, all of its information is current, the need for paper handling in the mailroom has been greatly reduced, and the agency has been able to reorganize its staff. Taking the same steps in personal lines, where the agency is downloading with 10 carriers, has enabled it to go from three personal lines processors to one. It estimates the accuracy of its download at 98%.





Another agent says: “We have been downloading for so long, I have long forgotten about all the horrors of loading manually. All I know is I don’t like to see apps in our system that haven’t been received and pristinely updated from the carriers. So, I see mitigation of agency E&O as the biggest benefit.” With CLDL, agency staff members know where to look for the information in the agency management system. “It reflects what the carrier is writing,” the agent adds, “and it is received practically in real time. All of that is done regardless of agency backlogs or bottlenecks. Because we are not creating our own problems, we are more efficient, and it is easier for us to identify and resolve vendor-specific processing and technology issues. Although we have our share of these, the benefits of the download far outweigh any vendor-specific issues. To me, that’s where every agent should be, rather than chasing our own tails, so we can more quickly kick up vendor performance and accountability a notch.”

“The first time I ran my commercial download, boy was I wowed,” says another agent. “Only the small business download came through, which was exactly what I wanted. Was it perfect? Not exactly: It makes some changes to some of our fields. At the same time, it corrected some of the major issues, such as incomplete data or data not being updated on a timely basis. Can we live with it? Most definitely.



“We now have started a totally new workflow in the small business unit. It saves time all around. Our new workflow: in the agency management system you can create an endorsement transaction, with description only. Then we use the real-time carrier link in our agency management system to access the carrier website directly and enter the endorsement detail information there. We then let the download populate the agency management system. One entry. It is working great. The staff is still getting comfortable with this new process. So far no complaints. Our goal is, within the next few months, they will not check the endorsements when the insured copies come in. Bonus for them, they can spend more time servicing more clients.”

Table of Contents

Scope	6
Why Should Agencies Implement CLDL?	6
Understanding the Download Certification Process	7
Beginning the Commercial Download Project	8
Download Set-Up and Testing Process	9
Define/Re-Define Agency Workflow to Take Advantage of Download Efficiencies	13
Audits	16
Staff Training and Communication	17
Conclusion	18
Appendix A: Commercial Download – Start-Up Checklist	20
Appendix B: Commercial Lines Download – Agency Testing Checklist	22
Appendix C: ACORD Implementation Data Elements Guide	24
Appendix D: AUGIE Workflow Tools – Download Cost Savings Calculator	33
Appendix E: SAMPLE Internal Agency Communication Document	34
Appendix F: SAMPLE Internal Communications Document	35
Appendix G: Securing Access to the ACORD Forms Instruction Guides	36
Appendix H: Reorganizing Your Staff	37
Appendix I: POWER of Change Seminar	38
Appendix J: Download Audit/Issue Checklist	39
Appendix K: CLDL PowerPoint	40



Scope

This guide will focus on commercial lines policy detail download (CLDL). For clarification purposes, CLDL allows the carrier to electronically download policy information, including policy coverages, locations, drivers, vehicles, premiums, etc., directly into the agency management system. This document does not provide detailed information on implementing direct-bill commission download, the automatic invoicing option, or personal lines policy detail download.

Why Should Agencies Implement CLDL?

Save time and money

Without CLDL, agencies need to spend a significant amount of time keying data into their agency management systems, so documents such as ACORD applications, certificates of insurance, and summaries of insurance can be generated for clients. Using download to maintain the database policy-detail information reduces the keystrokes required to perform this necessary function. By reducing keystrokes, agencies are saving staff time, which translates into saved dollars. (See Appendix D: AUGIE Workflow Tools)



Increase data accuracy and minimize E&O

Policy detail received from the carrier via download ensures that the agency policy-detail database matches what is in the carrier system and on the printed policy. Accepting a download daily ensures your agency is synchronized with the carrier mainframe systems, minimizing your E&O exposure when communicating with your customers.

Cut processing backlog

Information in the database is updated as carriers process the renewal or endorsement transactions. So the agency system is updated before the client copy is delivered. Agency staff only has to review the system information and invoice, if necessary, but doesn't have to spend time entering information.

Reduce time required to complete policy checking process

The issued policy matches the information in the agency management system database. Agency employees only need to check the issued policy to verify accuracy.

Focus on service and sales, not on data entry

Service and sales must be the primary focus of agencies. Just as many agencies have found in the personal lines area, when download is successfully implemented, staff can be focused on sales and service, rather than policy data entry. (See Appendix H: Reorganizing Your Staff)

Integrate with carrier websites and electronic documentation

Leveraging CLDL in conjunction with carrier websites or electronic document management systems to access documents can significantly reduce the amount of data entry required by the agency staff. But it doesn't eliminate the need for management system data. Agents still need data in their own systems to create output documents such as certificates, binders, auto ID cards, and proposals. CLDL provides this necessary data, which then can be supplemented with today's easy access to electronic copies of policies.

Discuss benefits with all commercial lines departments

All commercial lines departments can benefit by using download. Some agencies have found that small business commercial is a good place to start to become familiar with the process. Looking first at the more standard lines of business, such as workers compensation, mono-line general liability, umbrella, and business auto can make the adjustment required by CSRs easier, as well.

Understanding the Download Certification Process

To ensure that the agency benefits from CLDL, agency owners and staff must understand they have some work to do on their end. While the benefits are tangible, it's not simply a matter of "flipping a switch." This guide will help overcome any objections by describing the process.

Before agencies can begin download with any carrier, they must verify that the agency management system vendor has certified the carrier for download into the system. In most cases this certification is done by line of business.

Some agents misunderstand the specific processes and meaning of this vendor certification of carriers. Agencies often assume such certification of a carrier's CLDL means they can safely rely on the download to populate their database completely. This is not necessarily the case. Agencies still need to test the download information, even after certification.

In the current environment, what does carrier/vendor certification actually mean?

- The carrier can send data to the vendor in an ACORD Standard Electronic Format (AL3 or XML). This data can be received and read by the vendor, and then can be placed into the agency database in some standard location.

What is not included in certification?

- The certification does not verify that the data sent is complete, or will always appear in the agency database where the agent expects to see it or where the agent can reuse the information.
- Also, it does not include the steps an agency must take to test the CLDL process. Certification by the vendor does not eliminate the requirement for testing. Agencies should test so they know exactly what to expect. It is critical for them to test download records before moving forward with a full implementation.



Beginning the Commercial Download Project

There are many items to consider when an agency starts its CLDL project:

Plan the project

Adequate planning, as follows, will help bring the CLDL implementation to successful fruition.

- Discuss and define the benefits your agency expects to achieve by implementing CLDL.
- Obtain from your agency management system provider a list of carriers certified for download and the lines of business each is able to download.
- Select a pilot carrier with which to start the process, and then conduct initial testing. Choose a carrier you have a good relationship with and where you have a policy count large enough to impact the process.
- Note that carriers often can implement single/multiple lines of business or single/multiple transaction types. Also, carriers can turn on CLDL by agency producer code and/or agency sub-producer codes.
- Note that policies handled by a service center still should have policy detail in the agency database. CLDL is an efficient option to maintain this information.

Identify agency employees who should be involved in the project

- If possible, you should include both technical and front-office representatives.
- If your agency is already using personal lines download, include both personal and commercial lines staff members who are familiar with your management system. Personal lines staff can provide commercial lines counterparts with suggestions on how to best implement and what ultimate benefits to expect. Personal lines employees can provide instruction on how download actually works, because some back-office support functions will be the same for both personal and commercial lines. The details of how this will work need to be ironed out across the departments.
- Make sure people involved in the project have senior management support.

Recognize standard data-entry requirements for agency management systems

- Each field in the management system is designed for a specific purpose. Please note that download will not support the use of fields for other than their intended purpose. For example, if you are using the Gross Payroll field for the number of employees, the download will replace the number of employees with the Gross Payroll.
- Contact your vendor to find out where to enter agency specific information that won't be replaced or touched by the CLDL.
- Secure a copy of the ACORD Forms Instruction Guide to understand the correct use of the data field in your agency management system. (See Appendix G: Securing Access to the ACORD Forms Instruction Guides)

To learn more about the benefits of Commercial Lines Policy Detail Download:

- Participate in a webinar (see Appendix K: CLDL PowerPoint)
- View the information posted on www.getrealtime.org

Download Set-Up and Testing Process

Contact Agency Management System Vendor to Discuss the Following:

- Verify that the commercial-download option is “turned on” in the agency management system.
- Discuss any charges or fees involved in the process.
- Ask the vendor about recommended procedures and associated charges for initial download. Ask if it is possible to implement daily download without any initial download. Note that starting with daily download, if possible, allows the agency to adjust to the carrier download over a period of time and review for potential problem areas not discovered during the initial testing process.

Initial download – To start download with a carrier, some vendors/carriers might suggest an initial download. An initial download is a one-time file the carrier sends to the agency that includes a complete policy record for every policy that will be set up for download.

Daily download – Policy records are sent to the agency via download as transactions are being processed by the carrier.

- Obtain the agency management system vendor-specific commercial download set-up reference guide. Review and set up the agency system based on the information provided.
- Discuss any training available on the download process that the agency can take advantage of that is offered by the
 - agency management system vendor or
 - agency management system user group.
- Secure a copy of the carrier-specific download information that the agency management system vendor has available.
- If your multiple-location agency shares the same agency management system database, determine if anything special needs to be done to segregate download transactions.
- For each carrier-unique coverage, product and NAIC codes have to be entered into the agency management system so that all policy detail received with the download can be processed correctly. Determine if the agency management system has an automated process for importing any of these codes or if they will have to be entered manually.
- Determine if the carrier requires a DSP file. A “DSP” is a file generated by the agency management system that contains all client codes for policies that will be downloaded by the carrier to the agency. This file is sent to the carrier for importing into their system. Once the import is complete, download transactions sent to the agent will contain the client code. This is used for matching purposes; in many cases it is not necessary.



Direct-Bill Premium Commission Processing

While this document is not intended to provide detail on commission download, there is significant confusion with this issue.

Two types of direct-bill premium commission processing can be associated with the download: “direct-bill commission statement download” and “automatic invoicing”. The two options are quite different from each other. Agencies should discuss each with their vendor or other users of the same systems, to be sure they completely understand the difference between the two, and then decide which option, if either, is best to implement.

- Direct-Bill Commission Statement Download: This is where the company sends the agency via download a file that contains the same information as the direct-bill commission statement. This information automatically is taken into the agency management system accounting module, just as if the agency staff was entering the commission information manually. The commission check, which matches the commission statement, will be mailed or electronically deposited, depending on the agency agreement with the carrier.
- Automatic Invoicing: The agency management system has an option to run a program that automatically completes the direct-bill invoicing process using premium information entered into the policy-detail database by the policy-detail download process.

Begin a Carrier Discussion

Information to Have Ready to Provide Your Carrier

- Confirmation that your agency wants to start with either the initial download or daily download, as discussed on page nine of this document.
- The name of the agency management system you are using and the version.
- Your IVANS “Y account” and machine address. (NOTE: If you are already using personal lines download, you do have a “Y account” and you can use the same one for CLDL. If your agency doesn’t have an IVANS account, then the carrier will obtain it. This same “Y account” number and machine address are then used with all additional carriers.)
- Your agency producer codes for the carrier. It’s important to determine all the producer codes to be turned on and those to be left off. Your agency should have a process for tracking/managing all the agency producer/sub-producer codes.

Contact Carrier “Help Desk” to Discuss the Following

- The potential transactions available for download (you should already have the list you obtained from your agency management systems website).
- The appropriate contact person(s) at the company for commercial lines download assistance. There may be different contacts for the set-up process and for ongoing issues once download begins. (Follow the procedure established by your vendor, but don’t lose contact with the company.)

- How your agency could secure the:
 - applicable NAIC codes. Your agency will need to enter them all into your agency management system;
 - known carrier-unique download issues with your particular agency management system; and
 - the updated carrier-unique coverage code list for all lines of business your agency will begin downloading.
- How your agency would request a policy synchronization. This transaction is a download record for a single policy that is a complete copy of the policy data as it exists on the carrier system at the time the record is created. A policy synchronization may be necessary from time to time when a download becomes corrupt or for some other reason can not be processed.
- The carrier's procedure for if or when they will turn off paper copies of policies. With successful CLDL, you no longer need to spend the time handling the paper.
 - Ask the carrier if you can request the paper be turned off or if they require it to be turned off?
 - If optional, establish a time frame when paper will be turned off. If required, how many days will your agency continue to receive paper?
- Other reference information available from the carrier regarding CLDL. Some may be on the carrier website.
- How the carriers send download. It may be through a vendor or other means.
- If the carriers use the ACORD AL3 Commercial Data Quality and Download Implementation Guide 236 - 1.3, published in the AL3 ACORD Standards. This guide, which was developed by agents, carriers and vendors, will assist carriers with implementing or updating the CLDL program. If the carrier needs assistance finding the guide, contact memberservices@acord.org.
- The possibility of segregating policies to be downloaded by using agency sub-producer codes. It's possible for new codes to be added. For example, if your agency only wants to receive download on policies handled by the carrier service center, this can be done by assigning sub-producer codes for this business.
- Which policies your agency wants to use to test the download. (See "Testing" on the next page for additional information.)
- A process to continue to communicate agency management upgrades to your carrier. (For the sample "Commercial Download – Start-Up Checklist," see Appendix A.)



Download Options

IVANS download

IVANS download utilizes IVANS® Transfer Manager™ or Transfer Manager.NET, which are communication software packages that support both the Internet and private networks and are incorporated into the available agency management systems.

Carriers using IVANS download send their nightly download files to an IVANS mailbox specific to the receiving agency, where the files are then stored until the agency retrieves them. When an agency runs their download, either manually or as part of their overnight processing, Transfer Manager connects to the agency's mailbox and retrieves, at one time, all download files from all of the carriers using IVANS download.

Non-IVANS download

Policy downloads performed outside of the IVANS download process generally involve the agency connecting to a carrier website or a third-party application (which must be installed on the agency's system) to receive their download files. In these cases, each carrier's download file may be retrieved separately, depending on the company direct download software used.

Fees for download

There may be fees associated with the download process, but these fees are generally paid by the carrier. However, some carriers may choose to pass these expenses on to the agency. The agency should discuss this with the carrier prior to download implementation.

Testing

Several steps should be taken to ensure quality of your new commercial lines download.

1. Before testing begins, it's important to:
 - a. Secure three to five policies for each line of business to be downloaded by using various transaction types (e.g., new business, changes, and renewals). Policies should vary in coverage and premium size.
 - b. Secure printed copies of both the policy and application from your management system. This should be done prior to download, as reference. Once the policy is downloaded, print a copy of an application with the downloaded policy information. Compare the documents to each other and note what you were expecting to see versus what you actually received. Also, note any missing information.
 - c. Set up a test environment. Prior to allowing any test data into your system, we recommend that you set up a test environment—and not update any live clients. The best place to do this would be in a test server that your agency already is using. If a test server is not available (which is the case for most agents), you should do the following:

- i. Set up a test client for the purpose of attaching all test downloads.
 - ii. Verify with the carrier the policy numbers it will be sending.
 - iii. Change the policy number on the live data to a different number. This will cause the download of the policy to go to suspense.
2. Once the agency management system has been set up, you should begin testing. See
 - a. Appendix B of this document for a sample testing checklist. Once you complete your testing process, send a copy of the form to both your carrier and vendor.
 - b. Appendix C, which contains a list of the standard data sets for property, general liability, business auto, workers compensation and BOP. The carriers should use these when building their commercial-download program. If you find during your testing process that you are not receiving all of this information, you should note the missing data on your testing checklist.
3. Let the CSR who handles the policies that are being tested know what you are doing and ask him or her to leave the policy number as is with the changes.
4. When the test policies are received, process them to the test client.
5. Review the test-client policies to respond to the questions in the evaluation section below.
6. When all testing is complete, change the policy numbers on the test client, but retain the data in case you need to refer back to it. Change the policy number on the live clients back to the correct format.
7. Verify that your incoming download premiums meet the agency requirements for how the information will be used. For example, if using an automatic invoice program, make sure the premium information populates the agency management system as required.
8. Review the test results and contact your vendor to report any problems. Your vendor should advise the agent if the problem can be fixed.

Evaluation

Once testing is complete, it's important to review the process and work product, making any necessary adjustments before proceeding.

1. Consider if your agency can live with the changes download makes to the database. (Realize that in some cases you may submit a policy as a package and it will come back into your database via download as a BOP. In other cases, when you submit as a BOP, it may come back as a package.)
2. If the agency is satisfied with the expectations about download, then it should advise the carrier that it wants to proceed with the download.

Define/Re-Define Agency Workflow to Take Advantage of Download Efficiencies

Because each agency has its own defined workflows in place prior to implementing download, based on items such as agency structure and automation systems, it would be difficult to write generic workflow recommendations to implement with download. What follows are some points to consider as you integrate download into your existing workflows, so that can you take maximum advantage of the efficiencies download can bring to your agency.



- Consider incorporating any changes into existing procedures, thus steering away from rewriting procedures. Despite what you may think, you don't need a separate set of procedures. It's important to maintain consistency.
- Use "Real Time" (to learn more, visit www.getrealtime.org) to:
 - link to the carrier system when the carrier requires new business or endorsements to be entered directly into their systems and use download to populate the management system database. Real time is the ability to click on a button from a client file in your agency management system or comparative rater for immediate access to carrier information on that client. The transaction may be a quote, billing inquiry, claim inquiry/loss run, policy view, endorsement or request for information. This approach provides a single workflow for servicing or quoting.
 - provide agency staff easy access to carrier systems.
- Measurement of your progress is important. Review the daily download reports available in the agency management system. These reports should show the client, policy number, company, line of business, CSR, transaction type, etc. They are helpful when CSRs review transactions processed on their accounts, and they also help in researching issues with the download. For example, some agency management system daily reports provide information on increases in premiums. Use information to proactively secure quotes from other carriers and/or to be prepared for customer calls about such increases. Remember, while employees no longer see the paper, they need access to the reports.

Need to make a change to your workflow? Consider using the POWER of Change Seminar. See Appendix I: POWER of Change Seminar

New Business

- The key is to reduce double entry where possible, so start in your agency management system, prospect system, or comparative rater. Enter the information once and use your system of choice to connect to the carriers. This may include:
 - generating ACORD applications;
 - transmitting messages from your agency management system to the carrier's system;
 - real-time "bridging" of data to the carrier website from your system. (Bridging is the process of electronically moving data from the agency management system or comparative rater directly into the carrier system.); and/or
 - using your system to log you into a carrier's website.
- Understand the amount of data you need in your management system at the quote process.
 - Customer name and address is considered minimum, but in some cases may also include basic shell information or "policy effective date."
 - If the carrier bridges with the agency management system through real time, then basic ACORD application information would be entered into the agency management system and then passed electronically to the carrier.

- Wait for the download to populate the rest of the agency's database.
- You may need additional information in the agency management system for binders, certificates, ID cards, etc., depending on the line of business.
- Recognize that when download is applied, policy numbers may change and diary items may be opened or closed depending on the system you are working with.

Endorsements

- Don't forget to use your system to start the endorsement process. This will ensure that an activity is logged. Once you have been logged in to the carrier website, the data may be pre-filled by your agency system or you can process the change directly on the carrier website. Let the download do the work of updating the policy detail database.
- Audit your activity files to ensure they have been handled by the download and determine whether or not the endorsement has been processed correctly. Even if your agency staff makes the change on the carrier's site, there needs to be validation that the entries were correct. There also needs to be validation that the endorsement has been processed and not missed.
- Know how each endorsement process works with each carrier. If your customer has called, faxed or e-mailed their information in, don't key it twice. Instead, let the download handle it where possible.

Re-Marketing

- This can be the most difficult transaction to handle with download, as you will need to determine how to proceed with the download record if it is received from your current carrier during the marketing process.
- Once the agency determines which carrier the policy will be placed with, you will need to decide what to do with the download record from the current carrier if the policy is placed with a different carrier on renewal. Make sure you are aware of the impact of your decisions on your accounting department processes.

Some options for handling a downloaded record during the marketing process include:

- Change the current policy number so that the renewal-download transaction from your current carrier will not automatically match.
- Hold the renewal-download record until your agency determines where the policy is to be placed. If it is placed with the same carrier, then process the download record as normal.
- If the renewal is not placed with the same carrier, the download record can be deleted. As an alternative, your agency could set up a policy record with the prior carrier and policy number in the agency management system to accept the download-renewal transaction. Because you will cancel this policy with the carrier, they will send a cancellation transaction via download. This would allow the download-cancellation transaction to be processed as well.



Renewal

- Let the download handle it. You will receive the download through normal processing and then you should perform an “audit”. (Review Appendix J: Download Audit/Issue Checklist)
- Your agency can use a list of download transactions (generated by the agency management system) to do policy checking and invoicing as necessary. If no download list is available from the agency management system, then use expiration reports or any other internal agency documentation available.

Cancellations/Reinstatements

- Final cancellation transactions should be entered into the agency management system upon receipt, however the information is received. Download in some cases will follow manual entry, but it is important to get this information into the system as soon as possible for customer service purposes.
- Use the list of download transactions to notify the CSRs of any final cancellations, if no paper or other notification is received.

Audits

- Download of audit transactions will ensure that the agency database reflects the most accurate rating information.
- The agency needs to carefully consider how download of audit transactions will be managed before “turning on” the audit transaction, as there are strict guidelines outlining the time frame for disputing audits or returning them as uncollectible.
- Carefully monitor the daily download transaction logs for audit transactions.
- Also, because most audit transactions are received for a prior policy term, make sure that your agency management system is able to process download transactions on inactive policies.

Audit Transaction - This identifies the type of audit performed. Examples include: Revised Interim, Final, Revised Final, Interim. (Definition from ACORD Insurance Business Glossary. For more information, see Appendix J: Download Audit/Issue Checklist.)

Staff Training and Communication

Staff training is a benefit to the agency!

Preparing the staff for the implementation of download, as well as the continuing communication on issues that may arise, are significant factors in the success of the download project. Following are some recommendations you might consider to help with this part of the project.

- Provide staff with access to information regarding the carriers, lines of business, and transaction types that are being downloaded. This information should be easily accessible by the staff at all times. (See Appendix E and Appendix F for sample communication.)
- Stress to staff the importance of reporting problems with download records. They should know who to contact when they have a problem.
- Provide staff with details of how the database will be impacted by each of the carrier download files. Make this information readily available.
- Save copies of the download transaction list so that staff can access it at a future date if necessary.
- Conduct weekly mini-meetings (15 minutes) with key staff to go over both current and outstanding issues. Key staff should then relay vital information to the rest of the staff.

Vendor/Carrier Support Requirements

- The agency must maintain the carrier-unique coverage code updates in its agency management system.
- The agency also must keep its carrier download support unit updated on any new or changed carrier-assigned agency codes. Download will be turned on or off based on these codes.
- The agency needs to let carriers know when the agency upgrades its agency management system, or switches agency management system/software.
 - Contact the carrier before you do an upgrade. You may find out that a key carrier isn't ready to do a download to the upgraded version.
 - Carriers also need to know about agency mergers or any server-sharing situations that may be put into place.
- After testing is complete, and daily download begins, issues that can't be worked out by your agency need to be reported to the agency management system vendor. It is the agent's responsibility to promptly notify the vendor of issues and to ensure that current information will be provided to the vendor/carrier attempting to resolve it.
- The vendor will then let the agent know if it is an "agency" issue, a "vendor" issue or a "carrier" issue. The urgency of the issue will determine how quickly it is resolved. (Vendors are generally in a better position than carriers to pinpoint the problems.) Agency management system user groups can be a resource for assistance with system-specific issues.
- Agencies should maintain a copy of the AL3 download file they receive from the carrier for at least 30 days, in case an issue is discovered and the AL3 file is needed to resolve it.



Conclusion, -

The implementation of CLDL is a business decision that will ultimately increase your agency's efficiency, allow you to service your customers in a timely manner and reduce expenses...which ultimately increases profit. Just as with the vast majority of technology tools available today, the implementation of CLDL will be a continuing process. Additional carriers, lines of business and policy-detail information will become available, allowing agencies to add to their number of download transactions. Updated versions of this document will be released as necessary to keep the information current. Visit www.getrealttime.org for Download Resources/Tools; Vendor Download Links; and Carrier Download Links (each is a clickable section of the site). Visit www.acord.org/communities/augie/Pages/AUGIEResources.aspx for other supporting information and resources.

If you have any suggestions or information regarding CLDL that may be beneficial to other agencies, please e-mail cdurland@acord.org.

Appendices

Appendix A: Commercial Download – Start-Up Checklist 20

Appendix B: Commercial Lines Download – Agency Testing Checklist 22

Appendix C: ACORD Implementation Data Elements Guide 24

Appendix D: AUGIE Workflow Tools – Download Cost Savings Calculator 33

Appendix E: SAMPLE Internal Agency Communication Document 34

Appendix F: SAMPLE Internal Communications Document 35

Appendix G: Securing Access to the ACORD Forms Instruction Guides 36

Appendix H: Reorganizing Your Staff 37

Appendix I: POWER of Change Seminar 38

Appendix J: Download Audit/Issue Checklist 39

Appendix K: CLDL PowerPoint 40



Appendix A

Commercial Download – Start Up Checklist

Insurance carrier: _____

Contact name/incident #: _____

Phone number: _____

Available lines of business – Is it all or nothing? Yes No

Available	Setup	Available	Setup
<input type="checkbox"/> Business Auto	<input type="checkbox"/>	<input type="checkbox"/> BOP	<input type="checkbox"/>
<input type="checkbox"/> Workers Comp	<input type="checkbox"/>	<input type="checkbox"/> Flood	<input type="checkbox"/>
<input type="checkbox"/> Umbrella	<input type="checkbox"/>	<input type="checkbox"/> Property	<input type="checkbox"/>
<input type="checkbox"/> Package	<input type="checkbox"/>	<input type="checkbox"/> CGL	<input type="checkbox"/>
<input type="checkbox"/> Agricultural	<input type="checkbox"/>	<input type="checkbox"/> Inland Marine	<input type="checkbox"/>
<input type="checkbox"/> Crime	<input type="checkbox"/>		<input type="checkbox"/>

Preliminary questions to ask carrier:

1. How will the download be sent?

Vendor _____ Carrier website Email Other _____

2. Is an initial download available? Yes No Cost to agency _____

3. Who should the initial download be sent to?

Agency Agency management system vendor

4. Is policy synchronization available? (resending a download) Yes No

If Yes, who sends synchronization?

Agency via carrier website Carrier Agency via IVANS website

5. What transactions are downloaded?

New Business Renewal Rewrite Policy Change
 Cancellation Reinstatement Non-Renewal Re-issue
 Audit

6. Does carrier send net premium change (required for automatic invoicing)? Yes No

7. Can carrier turn off paper? Yes No Selectively? Yes No

(Continued on next page)

Appendix A *(Continued)*

Commercial Download – Start Up Checklist

Information to supply to carrier:

- Producer codes to be “turned on” for download:

- Download start date: _____

- Agency’s IVANS information (if established):

IVANS account number: _____

Batch user ID: _____

Machine address: _____

- Advise carrier if you would like an initial download sent (recommended for carrier and agency synchronization)

Information to obtain from carrier:

- Obtain list of carrier-unique coverage codes
- Obtain carrier’s NAIC code(s) and origination address
- Obtain policy number format used on download? _____
- Does the vendor require a DSP file? Yes No

Agency Management System Set-up:

See user guide provided by your own agency management system vendor or users group.



Appendix B

Commercial Lines Download – Agency Testing Checklist

Agency Name: _____ Agency Code: _____
 Contact Name: _____ Contact Phone: _____
 Contact E-mail Address: _____
 Agency Management System Vendor: _____ System: _____ Version: _____

Please plan to test 3 – 5 policies for each line of business using various transaction types (such as new business, changes, and renewals). Policies should vary in coverages & premium size. Complete this form for each policy tested and list the transaction type tested.

Policy Number: _____ Transaction Type: New Renew
 Endorsement _____
 Line of Business Tested: _____ States Tested: _____

Before you start testing, for each policy you test, we suggest you have a printed copy of the policy and a printed copy of the application from your management system, prior to download, as reference. Once the policy is downloaded, print a copy of an application with the downloaded policy information. Review the documents and answer the questions below.

Prior to allowing any test data into your system, it is recommended that you set up a test environment and not update any live clients. If your agency has a test server that it already is using, this would be the best place to test. If a test server is not available (which is the case for most agents), you should do the following:

- Set up a Test Client for the purpose of attaching all test downloads.
- Verify with the carrier the policy numbers it will be sending.
- Change the policy number on the live data to a different number (add a dash, etc. This will cause the download of the policy to go to suspense.)
- Notify the CSR who handles the policies that are being tested what you are doing and ask him/her to leave the policy number as is with the changes. Possibly add a note to the file as to what is taking place and a follow up date.
- When the test policies are received, attach them to the test client.
- Review the test client policies to respond to the questions below.
- When all testing is complete, change the policy numbers on the test client but retain the data in case you need to refer back to it. Change the policy number on the live clients back to the correct format.

(Continued on next page)

Appendix B *(Continued)*

Commercial Lines Download – Agency Testing Checklist

Please Answer the Following Questions:

Did the policy download process automatically or was manual processing required?
This could be caused for reasons such as Agency Client Code, policy #'s,
NAIC Code or Effective Dates not matching. Yes No

If manual, explain: _____

Is named insured and address listed correctly? Yes No

If No, please explain: _____

If property is covered, are all locations listed and listed correctly? Yes No

If No, please explain: _____

If vehicles are covered, are all vehicles listed and listed correctly? Yes No

If No, please explain: _____

If drivers are covered, are all drivers listed and listed correctly? Yes No

If No, please explain: _____

If there are additional interests, are they all listed and listed correctly? Yes No

If No, please explain: _____

Are all coverages listed and listed where anticipated? Yes No

If No, please explain: _____

Are all state specific coverages reflected correctly? Yes No

If No, please explain: _____

Is the rating information you need listed and where anticipated? Yes No

If No, please explain: _____

If items are scheduled, are they all listed and listed correctly? Yes No

If No, please explain: _____

Are all forms listed? Yes No

If No, please explain: _____

Have the premiums been received as anticipated? Yes No

If No, please explain: _____

(Continued on next page)

Appendix C

ACORD Implementation Guide Data Elements

Business Auto

(ACORD Form 125 & 127)

ACORD Form Number /Caption

125 - Applicant (First Named Insured)

125 - Mailing Address (incl. zip+4)

125 - Other Named Insureds

125 - NAIC Code

125 - Policy Number

125 - Policies or Programs Req.

125 - Code

125 - Sub Code

127 - Effective Date

127 - Expiration Date

Total policy Amount

Full Transaction Amount

125 - Direct Bill

125 - Agency Bill

Coverages/Limits

137 - Coverages

137 - Covered Auto Symbols

Driver Information

127 - Driver #

127 - Name (include address, if required)

127 - Date of Birth

127 - Drivers License Number

127 - State Lic

Vehicles

127 - Veh #

127 - Veh #

127 - Year

127 - Make

127 - Model

127 - VIN

127 - Terr

127 - Cost New

127 - City State Zip where garaged

127 - Radius

127 - GVW/GCW

Appendix C *(Continued)*

ACORD Implementation Guide Data Elements

Vehicles (cont.)

127 - Class

127 - SIC

127 - Total Prem \$

127 - Seat CP

127 - Farthest Term

127 - Coverage Checkboxes

127 - Deductibles

Additional Interest /

Certificate Recipient

127 - Interest

127 - Name and Address

127 - Reference #

Endorsements

137 - Endorsements

BOP

(ACORD Form 160)

ACORD Form Number /Caption

Header Section

NAIC Code

Policy Number

Program Code

Code

Sub Code

Effective Date

Expiration Date

Total policy Amount

Full Transaction Amount

Direct Bill

Agency Bill

Policy Type

Applicant Information

Applicant (First Named Insured)

Mailing Address (incl. zip+4)

Add'l Named Insureds

Legal Entity



Appendix C *(Continued)*

ACORD Implementation Guide Data Elements

Nature of business

Description of Operations

Policy Level Coverages - Liability

Coverage

Limit

Deductible

Premium

Policy Level Coverages – Additional Coverages (Property Coverages)

Coverage

Total Amount

Deductible

Premium

Policy Level Forms

Policy Level Forms

Additional Interest

Interest

Name and Address

Reference #

Premises

Premises #

Building #

Building Description

Building Address (Sub Location Address should be supported as well)

Premises Level Property

Subject of Insurance

Blanket #, if applicable

Limit

Coins%

Valuation

Inflation %

Deductible

Tax Code

Blanket Information

Blanket #

Blanket Description

Blanket Limit

Appendix C *(Continued)*

ACORD Implementation Guide Data Elements

Premises Level Liability Coverages

Coverage

Limit

Deductible

Premium

Classification (if applicable)

Class Code (if applicable)

Premium Basis (if applicable)

Exposure (if applicable)

Additional Coverages – Premises Coverage Only

Coverage

Total Amount

Deductible

Premium

Glass

Glass Value

Glass Deductible

Premium

Inland Marine Schedules

Description of Item

Serial (ID) #

Year

Make

Model

Limit of Liab

Deductible

Premium

Additional Interest Info

Appendix C *(Continued)*

ACORD Implementation Guide Data Elements

General Liability

(ACORD Form 125 & 126)

ACORD Form # / Caption

125 - NAIC Code

125 - Policy Number

125 - Policies or Programs Req.

125 - Code

125 - Sub Code

126 - Effective Date

126 - Expiration Date

Total Policy Amount

Full Transaction Amount

126 - Direct Bill

126 - Agency Bill

Applicant Information

125 - Applicant (First Named Insured)

125 - Other Named Insureds

125 - Mailing Address (incl. zip+4)

125 - Legal Entity

Premises Information

125 - Loc #

125 - Bld #

125 - Street, City, County, State, Zip+4

125 - Street, City, County, State, Zip+4 (continued)

Nature of Business / Description of Operations

125 - Nature of Business

125 - Description of Operations

Coverages

126 - Claims Made

126 - Occurrence

126 - Owner's & Contractor's Protective

126 - Property Damage

126 - Bodily Injury

126 - Per Claim

126 - Per Occurrence

Appendix C *(Continued)*

ACORD Implementation Guide Data Elements

Limits

126 - Coverage Code

126 - Coverage Description

126 - Limit 1

126 - Limit 2

126 - Premiums

Other Coverages, Restrictions and/or Endorsement

126 - Form Number

126 - Form Name

126 - Form Edition Date

Schedule of Hazards

126 - Location #

126 - Classification

126 - Class Code

126 - Premium Basis

126 - Exposure

Claims Made

126 - Retroactive Date

Additional Interest

126 - Interest

126 - Name and Address

126 - Name and Address

126 - Reference #

Property

(ACORD Form 125 & 140)

ACORD Form # / Caption

Header Section

125 - NAIC Code

125 - Policy Number

125 - Policies or Programs Req.

140 - Code

140 - Sub Code

140 - Effective Date

140 - Expiration Date

Total policy Amount

Full Transaction Amount

140 - Direct Bill

140 - Agency Bill

Appendix C

(Continued)

ACORD Implementation Guide Data Elements

Applicant Info

125 - Applicant (First Named Insured)

125 - Mailing Address (incl. zip+4)

125 - Additional Named Insureds

Premises Information

140 - Premises # (Location #)

125 - Street, City, County, State, Zip+4

125 - Street, City, County, State, Zip+4

(continued)

140 - Building #

140 - Building Description

140 - Subject of Insurance

Blanket #, if applicable

140 - Amount

140 - Coins %

140 - Valuation

140 - Cause of Loss

140 - Inflation Guard %

140 - Deductible

Blanket Information

Blanket #

Blanket Description

Blanket Limit

Policy Forms

Policy Forms

Additional Interest

140 -Interest

140 -Name and Address

140 - Reference #

Work Comp

(ACORD Form 130)

ACORD Form Caption

Applicant Name

Mailing Address

Policy Number

Company

Type of policy

Appendix C

(Continued)

ACORD Implementation Guide Data Elements

Code

Sub Code

Years in Business

Individual

Partnership

Corporation

Subchapter "S" Corp

LLC

Other

Federal Employee ID Number

Direct Bill

Agency Bill

Locations

#

Street, City, County, State, Zip

Policy Information

Proposed Effective Date

Proposed Expiration Date

Part 1 – Workers Compensation (states)

Part 2 - Employers Liability-Each Accident

Part 2 – Employers Liability-Disease-Policy Limit

Part 2 – Employers Liability-Disease-Each Employee

Part 3 – Other States Ins

Rating Information

State

Loc

Class Code

Estimated Annual Remuneration

Rate

Estimated Annual Premium

State Premium Information

All Rating Factors

All Factored Premiums

Policy Premium Information

Total Est Annual Premium

Full Transaction Amount

Minimum Premium

Specify Additional

Coverages/Endorsements



Appendix C

(Continued)

ACORD Implementation Guide Data Elements

Individuals Included/Excluded

State _____

Loc # _____

Name _____

Title/Relationship _____

Ownership % _____

Inc/Exc _____

Nature of Business /Description of Operations

Nature of Business / Description
of Operations _____

Contact Information

Inspection - Phone: _____

Inspection - Name: _____

Inspection - E-mail: _____

Acctng Record - Phone: _____

Acctng Record - Name: _____

Acctng Record - E-mail: _____

Claims Info - Phone: _____

Claims Info - Name: _____

Claims Info - E-mail: _____

Appendix D

AUGIE Workflow Tools - Download Cost Savings Calculator

Do you know how much time it takes you to service your customers on the phone? Through email? On the carrier website? Or through your system?

The AUGIE Workflow Tools can show you. AUGIE has made these tools available to help you in identifying the benefits you could realize by implementing Real Time and/or Download instead of performing manual processes.

Welcome to the AUGIE Workflow Tools



AUGIE has made these tools available to assist you with identifying and measuring the benefits you could realize by implementing Real Time and/or Download. These tools are customized to measure the time it takes to conduct a variety of agency-to-carrier transactions and inquiries, especially real-time versus manual and measure their impact on your agency. Your information will be kept completely confidential and will be aggregated with other users in summary format, to help carriers and vendors enhance their services. Thank you for using this tool. [Click here for instructions.](#)

new user

**Click here to
get started.**

already a user

User Name

Password

[I forgot my password.](#)

Go to <http://augie.artizan.com/Realtime/Index.htm> to see for yourself!

Appendix E

SAMPLE Internal Agency Communication Document

Carrier Interface Profile

Carrier Name: ABC Insurance Company
 Support Number: 800-555-9999

Lines of Business Available for Download & Status

Line of Business	Start Date	Line of Business	Start Date
Business Auto	5/27/04 Serv Ctr 4/7/05 All Prod Codes	•BOP	2/3/2004
Workers Comp	5/27/04 Serv Ctr 8/17/04 All Prod Codes	•Flood	
Umbrella Package	5/27/04 Serv Ctr 5/27/04 Serv Ctr	•General Liability •Property	5/27/04 Serv Ctr 5/27/04 Serv Ctr

General Information

Policy Number Format: 10 Digits
 Download via: IVANS
 Automatic Invoicing: Enabled (see invoicing note below)
 Download Insurer Code: ABC
 Raw Data Filename: 00002222.000
 Producer Code: Standard: 00000 / Service Center: 00000
 Policy Synchronizations: Call Carrier

Internet Access to Carrier Site

- , New Business On-line Entry – Required for all lines
- , Endorsements On-line Entry – Auto only which is optional

Processing Rules

- , Carrier paper turned off.

Exceptions / Known Problems with the Download

- , 6/7/04 – Audit transaction type "PAB" is currently being processed for certification by Interface Dept. All audits must be manually invoiced until then.
- , 11/11/04 – According to ABC (ticket #290099), they do not currently send Exec Officer info in the WC download. They have an enhancement planned to include this sometime in the middle of next year (2005).

Appendix F

SAMPLE Internal Communications Document

Commercial Lines Carrier Interface Chart

Carrier	LOB	Download	Download Start Date	Automatic Invoicing	Paper On/Off	On-Line Entry		Real-Time Functions Activity	
						New Business	Endorsements		
Insurance Co #1	BOP	Yes	2/03/04	Yes	Off	Required	-	Billing Inquiry	Yes
	Package	Serv Ctr	5/27/04	Yes	Off	Required	-	Claims Inquiry	Yes
	Auto	All Prd Cds	4/07/05	Yes	Off	Required	Optional	Policy View	Yes
	Property	Serv Ctr	5/27/04	Yes	Off			Endorsements	Yes
	Gen Liab	Serv Ctr	5/27/04	Yes	Off			Quote Requests	-
	Work Comp	All Prd Cds	8/17/04	Yes	Off	Required	-		
	Umbrella	Serv Ctr	5/27/04	Yes	Off	Required	-		
Insurance Co #2	BOP	Yes	5/3/04	Yes	Off	Required	Optional	Billing Inquiry	Yes
	Package					-	-	Claims Inquiry	Yes
	Auto	Yes	4/07/05	Yes	Off	Required	Optional	Policy View	Yes
	Property					-	-	Endorsements	-
	Gen Liab					-	-	Quote Requests	-
	Work Comp	Yes	3/07/05	Yes	Off	Required	Optional		
	Umbrella					Required	-		

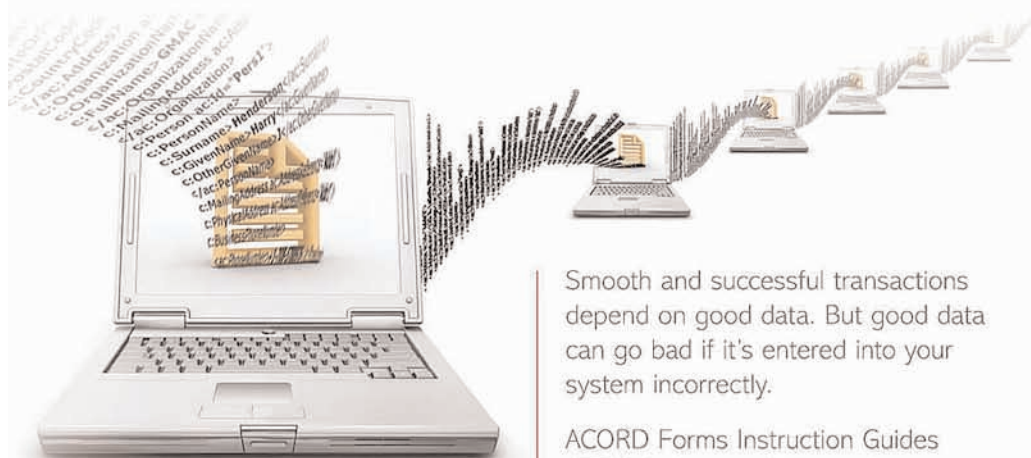
Appendix G

Securing Access to the ACORD Forms Instruction Guides



Work Efficiently

Good Data + Correct Data Entry = Savings



ACORD Forms Instruction Guides are available FREE on the ACORD website.

Smooth and successful transactions depend on good data. But good data can go bad if it's entered into your system incorrectly.

ACORD Forms Instruction Guides (FIGs) help you eliminate data entry errors. Every ACORD form comes with its own FIG that tells you what specific information to enter in each form field.

Visit www.acord.org to learn more, and contact ACORD Member Services at **800-444-3341, option 2**, to get started with ACORD today!



Real Time
Make it Your Business.

getrealtime.org

Appendix H

Reorganizing Your Staff

Real Time Makes Real \$\$\$\$\$

Because of efficiencies created by using Real Time and Download, agency and brokerage professionals find they have more time on their hands. This allows principals to start shifting the focus of “processing” staff and to create more of a consultative sales culture throughout the organization.

The *Real Time Makes Real \$\$\$\$\$* guide is designed to provide step-by-step tools to help accomplish this shift. It presents a logical progression for firms that have found success with Real Time and offers a way to get each person in an agency or brokerage involved in marketing, sales and growth.

For those who have not yet made a commitment to Real Time, the guide provides even more reasons to get serious about embracing this initiative.



The body of the guide is available in PDF format by clicking [here](#). Throughout the guide, reference documents are identified. These are not part of the PDF guide but rather are available through the links found at www.getrealtime.org/growth.

An easy way to use the guide—and access the links—is to download the PDF to your own computer, then read it online. When you come to a list of resources (or any URL, for that matter), simply hover your mouse over the link and click.

www.getrealtime.org/growth

Appendix I

Power of Change® Seminar

The POWER of Change®

Performance Oriented Workflows Ensure Results

The POWER of Change® is a five-step process that helps organizations implement change – from their customer’s perspective.

The POWER of Change® works to eliminate the anxiety many independent agencies face when trying to adopt new technology-based workflows and change existing workflows and habits. The POWER of Change® seminars teach agency principals and staffers how new workflows and technologies available today can help their businesses become more efficient and profitable.



What are the five steps?

- Step 1: Focus on the Customer
- Step 2: Find the Costs
- Step 3: Get the Costs Out
- Step 4: Streamline the Workflow
- Step 5: Ensure Results

Where can I learn more?

Review the Frequently Asked Questions (PDF).

Who could help me run a session for my agency, brokerage or company?

A list of trained facilitators is available (email powerofchange@acord.org) to help you find an expert who can come to your office and train you and/or your staff on The POWER of Change®.

How can I become a trained facilitator?

If you want to become a facilitator for The POWER of Change®, please email powerofchange@acord.org.

Feedback

Have you just attended a The POWER of Change® seminar? Let us know what you think. Email powerofchange@acord.org.

Appendix J

Download Audit/Issue Checklist

Under Development



Appendix K

CLDL PowerPoint

Coming Soon!

To be posted at <http://getrealtime.org/active/campaignmaterials.asp>

