

# What Your Agencies Want From Your Business

**eDocs and Messages allows insurers to generate a variety of messages and documents, which can be sent directly to agency management systems using the existing download services, providing a secure and managed alternative to email, mail and faxes.**

This report was compiled based on agent feedback from IVANS Advisory Board and the Associations & User Groups Information Exchange (AUGIE) and will help you prioritize the implementation of eDocs and Messages download.

## **Tips for getting started:**

- When rolling out download services to agents, insurers should communicate the transactions that they are supporting, the cadence and format in which they will send the information, and ideally, communicate the rollout of future, additional download services.
- Notably, insurers should first adopt policy-related eDocs and Message download as this service is the highest priority request by agents. Best practices recommend that insurers roll out eDocs and Message download across all lines of business – including Commercial Lines, Personal Lines, and Surety – to support their agents.
- Additionally, consider a formal file name structure and hierarchy that your agents and insureds will easily understand to quickly identify the document type.

The time is now to expand agency servicing options and automate communications for better agent relationships and improved customer service.

Messages & Documents Agencies Want	Prefer to Receive Attachment	Prefer to Receive Message	Priority Level	Would Share on a Client Portal	Notes/Considerations
<b>Policy Documents or Messages</b>					
Dec Page	X		High	X	Examples include: New policies, endorsements, changes, renewals, and non-renewals. Agencies prefer to receive the insured copy
Premium Audit	X		High	X	Often receive a policy download with the audit. Nice to receive copy at same time.
Non-renewals	X		High	X	
Revised Renewal	X		High	X	Distinguish between revised vs standard renewal to show changes since the last version.
Final Cancellation Confirmations	X		High	X	
Pending Audit Notice		X	Med	X	
MGA Binders, Proofs, Auto ID Cards, Certificates	X		Med	X	
Agency documents	X		Low		Examples include: New, endorsements, changes, renewals, rate Sheet, commission sheet, supplementals - docs formerly part of agency documents - possibly via links.
<b>Billing Documents or Messages</b>					
Cancellation Warning/Pending	X	X	High	X	Send message and attachment with all of the details.
Billing Reinstatements/Rescission	X	X	High	X	Send message and attachment with all of the details. Must use the "Reinstatement" cycle business purpose code.
Notice of Payment Received		X	Low	X	Agencies want the option to opt out.
<b>Marketing Documents or Messages</b>					
Quotes	X		High		Highlight upsell opportunities or allow the agency to compare different coverages.
Declinations		X	Low		

Messages & Documents Agencies Want	Prefer to Receive Attachment	Prefer to Receive Message	Priority Level	Would Share on a Client Portal	Notes/Considerations
<b>Claims Documents or Messages</b>					
Adjuster notes		X	High		
Notice of payments	X		High	X	Send copies of the check.
Loss Notice	X		Med	X	
Accident Report, Repair Receipt, Claim Photos	X		Med	X	
Estimate of repairs	X		Low	X	Send copy of the Adjuster estimate.
<b>Company Documents or Messages</b>					
Direct Bill Commission Statements	X		Med		
Commission Agreement Sheets	X		Med		
List of Active Users - for Audit	X		Med		
Moratorium		X	Med		
<b>Underwriting Documents or Messages</b>					
Underwriting info or Messages		X	Med		
Internal Change information		X	Low		
Submission Status		X	High		



IVANS Insurance Solutions  
5405 Cypress Center Drive  
Suite 150  
Tampa, FL 33609

[ivansinsurance.com](http://ivansinsurance.com)

© Copyright 2018 Applied Systems, Inc.