

TECHNOLOGY

AMS Services executives (from left): Kim Smith, CPCU, ARM, Producer Plus Development Manager; and Bill Bunker, Senior Vice President of Products and Marketing.



NEW TOOLS FOR SALES & RETENTION

AMS Services' PS4 Plus product gets a new name, a new platform, and numerous enhancements



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—Bill Bunker

By Len Strazewski

Meet the client. Understand the client. Fix the client's insurance and risk management problems. That's a commercial lines agent's usual battle plan.

Producers at The Leavitt Group have a new weapon in their ongoing competition for new and renewal business.

The Leavitt Group, founded in 1952 and headquartered in Cedar City, Utah, is one of the largest insurance brokerages in the United States with affiliate agencies in 115 locations generating about \$1.2 billion in annual premiums and about \$150 million in consolidated revenues.

In May 2007, one of the mega-agency's California branches began using AMS Producer Plus, a new generation of the venerable PS4 Plus commercial lines management information system from AMS Services in Bothell, Washington.

The updated commercial lines system, released earlier this year, is installed in the firm's headquarters office and is available as an option to affiliates around the country, says Noreen Templin, an employee in the company's

wholesale operations and a former information technology project manager and agency operations consultant.

Information is critical in commercial lines sales, she notes, and AMS Producer Plus provides her firm's producers with industry-specific risk information, tools for generating submissions and proposals, and service resources.

Understanding a commercial client's risk management needs is one of the most important beginning steps in the commercial lines sales process, she explains. The new system—which includes a vast database of risk management information, forms and questionnaires—helps Leavitt Group producers characterize and understand the nature of the risks their clients face and assists the agents in capturing significant information about those risks.

After the producers enter the client information in the agency management system and complete submissions to insurers, producers use the new software to generate proposals that can be tracked with AMS Producer Plus or the agency management system.

Producers can later use the system to issue binders, certificates and auto ID cards as needed.

“AMS Producer Plus tracks the sales process which integrates into everything that a producer does,” she explains.

AMS Services, a division of Vertafore, Inc., provides insurance industry technology solutions for agency management, rating, benefits, performance management and carrier connectivity. The company's products have more than 150,000 users in 15,000 agencies and 600 insurance company partners.

More than 2,000 agencies presently use the new AMS Producer Plus system, according to Bill Bunker, AMS Services senior vice president of products and marketing. “AMS Producer Plus allows them to increase their commercial account retention rates and attract new clients quickly and easily.

“The solution helps a producer through the entire commercial sales process from lead generation to the final sale by making them proficient in whatever type of coverage they are quoting,” he explains.

This newest edition, released in March 2007, is built on the Microsoft SQL server architecture and the latest .NET 2.0 framework, which, according to developers, has greatly improved the system's data storage capability and network security.

Kim Smith, product development manager, says the program architecture provides a more intuitive user interface consistent with contemporary versions of Microsoft Windows software as well as improved security functions for agencies that network the system for use by a broader range of agency staff.

The applications are easier than ever to use, he says, and are more consistent with other types of software, making user training easier.

“If your producers are familiar with other types of Windows software, such as Microsoft Word, they will be immediately familiar with the AMS Producer Plus look and feel,” he adds.

The new “look” features three interface designs that should be familiar to most users. All specific functions appear in software windowpanes similar to those used in other Windows software. Along the left side of each pane are navigation lists of “task groups” that identify functions available for specific producer activities. The task groups include a “clients” section for managing a database of information about each

commercial client and its risks; “utilities” for tracking submissions, developing custom proposals, accessing work sheets or the software's vast coverage library; and a “briefcase” for importing and exporting files to and from mobile laptop workstations and agency home networks.

When a user needs to make selections or enter or save information, the software launches the dialog boxes or “wizards” that automate functions, similar to those used in Microsoft Office database software.

Agencies that want to make the software available to a broader range of users within their operations can use the enhanced security functions to isolate specific clients or categories of information that should be available only to certain users at specific stages of the proposal, submission or ongoing customer service process, Smith adds.

These security restrictions prevent client information from being changed or manipulated incorrectly, eliminating a potential errors and omissions exposure.

The new version can also be loaded onto laptop computers and used on site at client conferences and then linked to an updated networked version of the software, Smith notes. The system is not Internet-based and does not link directly to an agency's central database remotely; however, producers can use the Windows-based Briefcase function to import and export mobile files identified with the .brf extension. These files contain a client's contact, submission and policy information.

An exported .brf file can be sent to a recipient's e-mail address or saved to a local or shared data drive, and an imported file can be sent to any AMS Producer Plus installation, including mobile workstations not attached to the agency network.

“The mobile workstation mechanism allows the producer to take a presentation to the client electronically. This includes on-site completion of the prepared risk survey questionnaire, a review of the coverage checklist, completion of a custom-made safety program,” says Leavitt Group's Templin.

In previous versions of the software, risk information and coverage resources were key strengths of the product, she adds. The entire previous version resources are included and have been expanded

and can be used in the office or carried into a client meeting, she notes.

The comprehensive package of commercial sales, risk management and client support tools now includes detailed information and risk management resources for more than 650 industries. Among the resources are:

- **Industry profiles.** Each overview contains detailed information on specific industrial categories with key underwriting and coverage considerations and SIC/NAICS codes.

- **General liability and workers compensation classifications.** Worksheets detail the ISO and NCCI codes and profile underwriting needs for these coverages.

- **Risk exposure questionnaires.** Provide detailed risk analysis questions for risks that extend beyond ACORD applications.

- **Coverage checklist.** Identifies critical coverages that are often overlooked by agents and their clients and helps document completion of the coverage review by both the agent and client. The checklist includes an expanded coverage definition library with 1,200 listings and agents' notes highlighting alternative coverages or common problems for each coverage definition.

- **Safety programs.** Provide industry-specific safety designs for key risk categories. The templates can be customized by clients to meet their specific needs and help them comply with OSHA workplace regulations.

The new version also includes more features to help producers execute their submissions, Smith says. The software features a more flexible forms editor consistent with Microsoft Word that allows users to edit more than 950 custom and ACORD forms and risk questionnaires, and it accommodates text or digital photographic attachments. The proposal editor includes more than 100 templates that can be mixed and matched for sales presentations. Explanations from the library of 1,200 coverage definitions can be inserted into any proposal.

While most of the system tools are designed for use by producers, they can serve the needs of many levels of agency staff and all of the sales functions, Leavitt Group's Templin notes.

“Repeated, consistent use of AMS Producer Plus helps an individual become familiar with the entire sales process,” she says. “The coverage library contains insurance lingo frequently used in the industry as well as the explanatory definition of the same term. This tool helps a producer with the insured in terms and language that each is familiar with.

“Along with sound procedures, this program assists the producer in gathering the information needed to secure quotes from carriers and, in turn, provide a robust proposal back to the insured.”

Templin adds that the system is valuable for new producers still learning about the complexities of commercial lines as well as experienced producers taking on the challenge of new clients in new industries.

“New producers have the opportunity to learn about each risk they are pursuing coverage for. Experienced producers can learn about various risks they, perhaps, have never approached,” she says.

AMS Producer Plus can be purchased for an individual user or it can be networked for producers, agency marketers and customer service

representatives. It can be configured to integrate with all of AMS Services’ agency management systems, including AMS 360, AMS Sagitta, AMS AFW and AMS Prime.

AMS Services charges \$2,195 for the initial software installation and \$100 per user. The company also recommends user training at a cost of \$500 per user, especially for producers who are not familiar with database software or agency management systems.

Bunker says he anticipates rapid market growth for AMS Producer Plus and the company’s newest agency management system AMS 360 as the insurance distribution chain matures in its need for technology-fueled efficiency.

Bunker says both products fit into the company’s vision of an evolving technological environment for the insurance distribution chain of agencies and their insurance companies that requires more sophisticated workflow and data management tools.

“We are seeing many of the carriers and their larger agencies stepping into an age of legacy replacements, working toward replacing an aging system of computers and software that no longer

function at the high level of efficiency their business requires,” he explains. “Much of the industry is now ready for the next generation of technology.”

At the same time, many small agencies or independent producers may be taking their first steps into insurance distribution automations, he adds. For individuals in these categories, AMS Producer Plus as a stand-alone purchase may be a good beginning. ■

The author

Len Strazewski is a Chicago-based freelance writer specializing in marketing, management and technology topics. In addition to contributing to Rough Notes, he has written on insurance for Business Insurance, the Chicago Tribune and Human Resource Executive, among other publications.

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