



# Putting the 'Flow' Back into Workflow

The unique complexities of commercial insurance can make daily workflows incredibly challenging, highlighting the importance of broker management system (BMS) and insurance company integrations.



**Pat Durepos**  
President,  
Kcal Technology

Insurance workflows should be easier. People working within the day-to-day operations of a brokerage or an insurer would not dispute this statement. The unique complexities of commercial insurance can make daily workflows incredibly challenging. This is why broker management system (BMS) and insurance company integrations are so important to help us all compete more effectively in our day-to-day activities.

Brokers, insurers and broker management system vendors all share one common goal: to increase the ease of doing business together, thus gaining efficiencies, reducing costs and providing faster and more meaningful service to our clients.

We all approach the same insurance transaction from different perspectives. Our actions often overlap in execution, but they are always unique to our respective business. Brokers interact directly with the client. Insurers underwrite the risk and provide the necessary capacity to cover the insured. BMS vendors provide the tools to manage the brokerage's daily tasks — quotation, submission, accounting or carrier integrations — effectively. All of us are interested in

handling the transaction easily, but each of us must ensure our specific needs and requirements are met.

These overlapping areas of handling the transactions have consumed a lot of time and resources over the years. The ongoing quest for single entry, single sign-on connectivity between brokers and insurers — and potentially a single system — remains the ultimate pursuit within our industry. What has stood in the way of this goal? The need for each of us to gather and store data related to the client; proprietary systems; high transaction counts; and the complexity of commercial lines insurance.

Have we made inroads to meeting our ultimate aim? Absolutely. We have seen the development of industry standards and the creation of hard-working industry groups to find common ground and understand each others' requirements — all with the goal of working more efficiently together and meeting our unique needs. Is there one simple solution available to all of us? No. But clearly we must continue to work on ways to improve the ease of exploring business opportunities together.



**Peter Silk**  
Senior Vice President,  
Business Processes,  
Lombard Canada.

## WORKING TOGETHER

With this goal in mind, Lombard Canada and Keal Technology sought to address this challenge together.

From Lombard's perspective, it was important to work with a partner who understands the complexities of commercial insurance for policies of all sizes and coverages. We needed to partner with a vendor that shared our vision about how we can reduce double entry for the broker in high-transaction areas such as renewals and ultimately endorsements.

It was important for us to work through the various roles our respective platforms would play, and then develop true commercial lines download capabilities within the broker's work environment. Along the way, we conducted broker focus groups to ensure we were meeting the needs of our mutual clients.

Lombard and Keal have long supported the concept of integration between their respective systems. The challenge has always been how best to achieve this while at the same time ensuring data integrity and providing efficiencies to the broker, company and client. Using Lombard's Lincq system, brokers can now download Lombard's Business Choice renewal data directly into Keal's commercial management system (CMS), comXP, along with a complete PDF of the policy. This allows any producer or owner in the office to see real time data on the client, along with the complete PDF of the policy, without needing to leave their desk or sign onto another system.

## COMMERCIAL INSURER-BROKER INTEGRATION

Insurer and BMS/CMS integration brings the following things to the broker:

- more efficient, streamlined workflows greatly reduce the manual data entry often required to manage clients;
- quicker and easier access to information, including the declaration pages;
- improved time management;
- enhanced customer service through access to real time information on mobile devices;
- paperless processing to minimize E&O exposures;

- increased data integrity. Data errors are reduced, since the download matches what's on the carrier's portal; and

- training consistency. When transactions are initiated or completed directly in the CMS, the learning curve isn't as steep for brokerage staff and internal workflow procedures are easier to enforce.

"Before using the comXP and Business Choice integration, our Client Manager's workflows were manual and time consuming, says Keal and Lombard client Wendy DaSilva, CEO of Cornerstone Insurance Brokers Inc. "The integration allows us to download the dec [declaration] page directly into comXP, which has given our commercial team more time to sell and service clients."



## MAKING TRANSACTIONS SEAMLESS

If we believe that ultimately the complete transaction route should start in the broker/commercial management system where the business resides, move into the insurance company system to be underwritten and quoted, and returned back directly into the CMS for real time inquiry by the producer, the real question is to how best to achieve this? What roles do everyone's systems play in this transaction?

For example, Lombard's Lincq system performs edits and checks for all sorts of regulatory and non-regulatory reasons. Rather than duplicate all of those in comXP, we needed to recognize the flow we wanted the business to take, while at the same time ensuring the broker entered the data only once. Keal is working with various carriers and has already developed each phase of this round trip transaction.

Software development is sophisticated. As much as we'd like to do it all at one time, it's just not feasible. Selecting the high-transaction areas such as renewals, which include the complexities of multiple locations and different coverages, has an immediate benefit for the broker.

## LEVERAGING MOBILE TECHNOLOGY

Data download is only part of the solution. To increase the ease of doing business for our mutual clients, we wanted to leverage the power of mobile devices — including Apple and Android mobile digital devices like iPad, iPod touch and iPhone. We know the emerging power of these devices is due to the mobility, accessibility and flexibility they offer a producer. Imagine visiting a client armed with nothing more than an iPad and being able to have a complete renewal discussion purely from a mobile tablet. No more scribbled notes and having to dig out data once back at the office.

A Keal client recently started offering new hires the choice of working in a traditional, office-bound, paper-rich brokerage or a new mobile, paperless office using tablets. The different work styles appeal to different generations. Such a choice is an important factor in employment incentive and retention, especially for younger producers.

Another critical variable in this equation is broker adoption of new integrations. Brokers are trying to adapt to technological change, but it's proving to be a challenge. Keal recently asked presidents, chief information officers (CIOs) and chief technology officers (CTOs) to express in percentage terms how many new technological developments brokers adopted. The average answer was a mere 20%. One CTO stated that due to the lack of broker adoption, they were re-evaluating any future development.

Insurance workflows should be easier. We believe we're making significant inroads towards this goal by working together, listening to the needs of each party and delivering efficiencies that benefit brokers immediately. ☰