Request to Participate in Carrier Downloads

Our agency would like to request that you participate in the download of your policies into Insurance Management Systems (IMS) such as HawkSoft. Downloads are a critical component in empowering our local agency to handle customers' requests in the way that customers expect to be served: in real time and with the latest, most accurate policy data. Please consider connecting with HawkSoft's VP of Carrier Relations to discuss how you can quickly get policy downloads set up.

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The importance of downloads

The ability to download data processed on the carrier or MGA management systems is vital for agency productivity and our ability to put the best foot forward for you—the carrier—with the insured. Our agency needs immediate access to the latest policy information of our insureds. Entering the data manually into our IMS is time-consuming, fraught with errors, and creates multiple sources of truth. Currently, agents have no other automatic way to get policy data into their IMS so they can meet the customers' demands of instant processing and service.

The benefit for you is that our agency has a more direct connection with your carrier agent portal through numerous agency tools, such as HawkLink (HL) from HawkSoft and Transformation Station (TS) from Applied Systems. Each of these tools provides the ability for agents and service personnel to access the carrier agent portal with the simple click of a button to run quotes, make inquiries and changes, pay bills, and process documentation. These tools need the most current data in the IMS to leverage on the carrier agent portal.

Agents prefer to do business with carriers that make it easy to service policyholders with them. This presents both the carrier and agent in a good light because we can provide exceptional service to policyholders, not only during the sales process but also in servicing policies.

Accepted file types

Three different files types are commonly used for downloads. HawkSoft supports all three.

1. **ACORD Automation Level 3 (AL3) format**
   Most if not all IMSs can translate this data into their systems.

2. **ACORD XML format**
   Some IMSs can translate this data; the files tend to be more complete and quicker to send.

Accepted file types (cont'd)

3. **JSON format**
   This requires an API integration between the carrier and IMS. See more details in the API section below.

Methods of data transfer to IMS

IVANS Download
The most common transfer method is through the IVANS network, which gives carriers the ability to send files to one place for all their agencies to consume. Using accounts and a mailbox system, all carriers for an agency are processed at one time when the agency retrieves those files through a secure and proprietary communication protocol. HawkSoft offers this policy downloads service to all agencies that subscribe to their IMS.

Direct Download
Many IMS platforms also allow for direct download. This is where the policy files are sent to or retrieved by the agency for each carrier. Each transmission is handled individually, so it is typically an extra step per carrier or MGA. However, HawkSoft processes these files along with the rest of the carriers our agency downloads with, eliminating additional work for the agency. All downloads are processed together using the HawkSoft management system.

API
Policy data can also be transferred via API calls between the carrier and the IMS used by the agency. This typically uses a format called JSON, which has emerged as a formatting standard used in API integrations between two parties. Few carriers or IMSs use this method today, but many are moving in this direction to create real-time data transfer transactions that are quick, secure, and rely on APIs that the carriers have control over. HawkSoft is open to working with carriers to help develop this API standard.

Get started with downloads
We hope you will consider enabling download technology, which benefits all parties: the carrier, the agency, and the insured. If you have any questions about getting started with downloads, please don't hesitate to reach out to Jerry Fox at HawkSoft.

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