AN AGENT'S GUIDE FOR

EVALUATING SOLUTION PARTNERS

CREATED IN COLLABORATION BY

HAWKSOFT USER GROUP &

HAWKSOFT

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This guide is a work in progress. If you have feedback on the content contained within, please reach out to us!

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OUR GOAL

The HawkSoft User Group, together with HawkSoft, is developing this document for two main reasons:

1. To help independent agents and insurance professionals in evaluating their technology, software, and service providers.
2. To drive a better understanding of the various partners connected to and collaborating with HawkSoft.

WHY IS THIS IMPORTANT?

You do not exist to help a salesperson or company reach a revenue quota. Your business is not an unlimited resource for tech companies to harvest. By being a better informed and prepared consumer in the technology space, you will be able to distinguish which opportunities are mutually beneficial and which are looking to take more from you than they provide. This guide will help you ask more of your solution partners – from HawkSoft to all the additional components of your agency.

LET'S PREVENT DISAPPOINTMENT: AN AGENT'S PERSPECTIVE

When an agency wants to go beyond the functions included with HawkSoft, that is when we consider a new partner. We invest time and money to do this, but we can't expect that only time and money will solve our need. It requires some upfront effort to ensure that the result matches to the initial need we had. In order to prevent disappointment in this process, there are steps we can take to prepare for a partner – like putting our data in order and taking time to know how our data works inside HawkSoft. There are also questions we can ask to verify how well a vendor is going to meet our specific and unique needs.

As the ultimate controller of our data, we can work to clean our databases (a campaign HUG has championed over the years and can help guide you on). “Garbage in, garbage out” as the saying goes. We’re insurance professionals and are experts on the intricacies of an insurance policy. We can read a Dec page or look at HawkSoft, and know a lot about a client or their policy because of our knowledge. Vendors may or may not have that same level of insurance comprehension. They just get fields and data out of our systems. If that data isn’t properly stored or connected properly, you’ll start off in a bad spot with any integrated solution partner.

You’ll see in this guide that HawkSoft provides a consistent level of data access to all approved third-party vendors that fall into the category of API Partner. That doesn’t mean that all third-parties utilize this access in the same way. It is in your best interest to ask clear questions that probe at the specifics of what you want to accomplish. That means knowing what you want to accomplish, and also coming prepared with a set of questions to ask each potential vendor you’re evaluating.

This is work we’re used to! Spending time upfront to find the best option, so that we have the right “policy” in place that will serve us well. The effort will go a long way to prevent disappointment.

1.

WHERE TO START: KEY QUESTIONS FOR YOURSELF AND FOR POTENTIAL PARTNERS

HAVE A PLAN

It is very helpful for an agency to define a clear plan in writing. This preparation can help produce the best experience for your agency in both exploring options and finally deploying the right one.

Ask yourself, candidly, "**What do I want to accomplish?**" or "**Where is my agency struggling to excel?**" Hold onto that as a guiding point. (And if the answer is, "We're doing pretty good right now" – that may be a sign you don't need to bring on excess technology or services).

Brainstorm internally with your staff or colleagues on how you imagine to best resolve the pain point(s) illuminated by the questions above. Some starter questions:

- **What are "must have" aspects of a solution?**
- **What are "nice to have" aspects of a solution?**
- **What hasn't worked in the past, that you want to keep front of mind this time?**

Set a budget upfront, both for time and for money. Ask yourself:

- **How much time are you able or willing to spend on the search?**
- **How much time can you afford to put into onboarding and implementing a solution?**
- **How much money can your agency afford to spend on a solution? What upfront cost limits do you have, and what monthly or annual fees are reasonable to your business' operations?**

TAKE NOTES

To re-emphasize the point above, **write everything down during this process**. Keep records of what you and your colleagues' impressions/questions/concerns are whenever you interact with a potential solution partner.

Get all offers, answers, and commitments from potential solution partners in writing. Insist — if they're not willing to put it in writing, it could easily disappear or be modified unexpectedly.

PREPARE

While going through the process of vetting, evaluating, and negotiating with solution partners — also spend time ensuring your agency is prepared to bring on a new component or system into your workflows.

Start by designating a lead person for the effort. Someone who can:

- **Own getting the agency ready.**
- **Make decisions and guide the process.**
- **Keep the agency and potential solution partners accountable to timelines and commitments.**

Work to clean up any aspects of your agency's database that may be involved or incorporated into the new solution partner. Two examples: If you're bringing on a marketing automation platform, make sure every Personal Profile in HawkSoft has an email address associated with it. If you're working with a business analytics tool, take the time to make sure Premiums are stored in the right field and that they're accurate.

When evaluating an integrated solution partner, ask them:

- **What data fields in HawkSoft matter to your integration?**
- **Where have you had issues or hiccups with other HawkSoft agencies' data in the past?**

CHECKLIST FOR DATA CLEANLINESS

HawkSoft and the HawkSoft User Group believe strongly in the important of clean data within your agency and management system. To see the full Data Cleanup Guide, click on this link. Here's a summary of important questions to answer for your agency:

- **Do we have regular processes and procedures in place for ongoing database cleanup?**
- **Is a Producer assigned to every Client File in HawkSoft?**
- **Is a CSR assigned to every Client File in HawkSoft**
- **Is the Client Status accurate?**
- **Does our staff always connect contact information (email, phone number) to a Personal Profile?**
- **Is the Main Contact for a policy placed first (at the top) of the contacts listed in a Client File?**
- **Do we regularly audit our database for common errors (such as Active Policies on "Prospect" Clients)?**

MAKE PEACE WITH A POTENTIAL TO CHANGE YOUR AGENCY PROCESSES

“This is how it was always done” is likely the root cause of the pain points you’re looking to solve. It is best to go into evaluating and adopted a new solution partner with a mentality that accepts that certain existing practices will need to change to best implement a new solution.

When an agency performs all tasks in-house (or within HawkSoft), the only thing that matters is the staff knowing those workflows. When you open the doors to a solution partner, the system or service may work a certain way that requires a shift in internal agency processes. Explore these workflows upfront with the solution partner to discover what may need to change and to ensure the end result is achievable.

Write out the steps of your current workflows and share them with the solution partner. Ask them:

- **How will your system or service interact with this workflow?**
- **Do you foresee any issues with what we’re doing today?**
- **And if so, how would you recommend we change our workflows?**

START SLOW

You don’t have to use 100% of a new solution partner’s system or services on Day One. Look for the low hanging fruit that speak to the initial pain points you are solving for.

Work with the solution partner to define a strategy that works you towards 100% utilization (*of the features that matter to you* — some systems will have bells and whistles that just aren't needed for your agency). **Write this plan out and set dates/deadlines.**

AUDIT

Throughout your use or involvement with a solution partner, be conscious of how the rollout and utilization is going. You are likely paying for this and have a right to expect the results envisions in the sales/onboarding process. This is why you wrote everything down! Return to your notes and hold both yourself and the solution partner to the initial plan and goals.

Check-in with staff, colleagues, and your insureds (when applicable) to get their feedback. Ask:

- How are you finding the new solution partner?
- What is working well?
- What isn't working well?
- How have your workflows improved?
    - To go a step further — quantify these answers! How many minutes are you saving per task? How many steps or clicks are you eliminating?

Convey this information to the solution partner, too!

2.

MORE QUESTIONS YOU MIGHT NOT HAVE THOUGHT TO ASK

HawkSoft is a complex and comprehensive system. Being an insurance professional is complex and requires comprehensive knowledge in a specialized field. A lot of this becomes secondhand to us. We don't think about where we're storing a piece of data, our fingers just glide across the keyboard and do it. We don't need to look up every aspect of a policy — we know defaults and requirements by heart thanks to annual CE refreshers. But now we have to talk about our workflows and processes with a solution partner that doesn't have our same mental muscle memory. The following questions are samples to help illustrate what you should be aware of that might not immediately come to mind.

AGENCY HABITS

Over the years, your agency has likely developed particular ways you like to work. Investigate these habits:

- **Who do we normally communicate with? Named Insured? 1st Main Contact?**
- **Who sends emails to clients in our agency? Do we list them as Client Producer or Client CSR, or do we reply on the Policy-level marked in the Agent 1/2/3 fields?**
- **How do we split up our book of business, and how is that represented in HawkSoft?**

- **Do we make conscious use of Client Status?**
  - ***A note from HawkSoft: We actively advise that API Partners do not use Client Status for automation workflows, as it is not an automatic or "intelligent" field. That is, a user must manually set it and it doesn't factor in whether or not a client has an active policy or not.***
- **Do we write data into our system in ALL CAPS? Proper Case? Some chaOtiC MIX of the tWo?**
  - **Can the solution partner solve for this in their platform (fixing case on import)? Or do we need to make the Changs in HawkSoft?**
- **Do we use the Preferred name field? Does the solution partner incorporate this information if we do?**

QUESTIONS FOR MARKETING AUTOMATION / CRMS

Marketing Automation and/or CRM platforms are among the most popular integrated solution partners used by HawkSoft agencies. Here are some unique questions to explore with them:

- **Are we, as an agency, good about tracking Date of Birth? Will this become a data field the solution partner users?**
- **Do we insure a lot of families? Does the solution partner know that this is important to us, and can they handle families in their system?**
- **How much policy detail is important to how we communicate with our clients? Can we expect to be able to use the policy information in marketing messages sent by the solution partner?**

- **How does the solution partner handle missing or blank data? If I missed adding a first name, am I going to be sending a “Dear FIRSTNAME Smith” email?**

CUSTOMIZATION

HawkSoft is a very flexible agency management system. As discussed above, that is great when all the processes take place within HawkSoft and don’t involve other integrated solutions. Think about how you might be using HawkSoft’s flexibility and what that might mean for a solution partner:

- **How much customization in the solution partner’s system is important to our agency? And how much customization is available?**
- **Can we pick which field is used for representing the agency? (Such as picking between Client Producer and Client CSR)**
- **Can we put filters in place like what Lines of Business are imported into the solution partner or if Prospect data can be included (or excluded)?**
- **Are we able to control what is sent back to HawkSoft via API-created Log Notes? Do we have control over if those API-created Log Notes are sent with Suspenses (Tasks)?**

DATA SECURITY

Data security and integrity is critical to running a modern business. This is especially true for an industry like insurance that handles sensitive Personal Identifiable Information (PII) on a daily basis. Investigating a solution partner’s data security should be a high priority in your process.

A note from HawkSoft: All API Partners are subject to a vetting process that has HawkSoft reviewing their position on data ownership, verifying that all data accessed via the

Partner API never travels or is stored outside the United States, and that they have necessary security standards in place. This doesn't mean an agency shouldn't also verify their stance or available documentation/terms.

Start to explore this by asking:

- **Does the solution partner have a security certification (such as SOCII) that can be provided for our records?**
- **Does the solution partner use our data for any purpose beyond the services we receive from them? Is there transparency around this?**
  - *HawkSoft again — some partners pay be transparent about using data to train their systems to be better. This is a common practice and not nefarious (if it was, HawkSoft wouldn't integrate with them). Some solution partners may also aggregate data together to provide analytics. It is important for you to think about what kind of practices you're comfortable with.*
- **Does the solution partner have procedures or measures in place to ensure that communications they may send on your behalf do not result in the agency being blacklisted or flagged as SPAM?**

3.

USE A RATING RUBRIC

You will likely evaluate several different potential solution partners at one time. It can be helpful in objectively comparing each to use a rating rubric. This helps avoid the bias that can come up with either “I really like the first one we saw” or “this last presentation felt like the best.” Some tips:

1. Use a scale from 1 to 5, with the higher number representing how well the potential partner meets your agency’s needs in a category or how well the way they answer a question matches your desired end result. (Why not 1 to 10, or 1 to 100? Too complicated to track! Keep it Simple!)
2. Have multiple people keep separate rubrics for each potential partner you evaluate. Discuss results privately with your team after consulting with a solution partner. Keep everyone’s individual notes and grades but do consolidate them in averages for a quick overview of the impressions per solution partner.
3. Make room for factual Yes/No areas too. Can the solution partner do this particular thing? Yes or No. Then support that with the 1 to 5 to qualify how well the execution on that task meets your agency’s needs.

The following page has an example rating rubric for evaluating a marketing automation solution partner.

RATING RUBRIC EXAMPLE

Question	Score (1 to 5; Y or N)
Agency level preferences: Can they be customized?	
Contact level preferences: Can they be customized?	
Policy level preferences: Can they be customized?	
Contact Profiles: Are they easy to read?	
Contact Profiles: Do they contain Email and Phone?	
Contact Profiles: Date of Birth included?	
Can the system support grouping spouses or families together?	
Can the system use “Preferred name”?	
Can the system correct names to Proper Case?	
Does the solution partner have a strategy for avoiding blacklisted email accounts?	
Are you integrated with HawkSoft?	
HawkSoft Data Integration Quality	
User Interface: Ease of Navigation	
User Interface: Integration setup	
User Interface: Customization	
Can the solution partner write Log Notes to specific Policies?	
Customer / Product Support	
Fonts and Styles in emails	
Can artwork and our logo be added to emails?	
Can we build campaigns based on policy information?	

4.
ADDITIONAL NOTES AND INFORMATION

DEFINITIONS

These discussions always involve a lot of buzzwords (jargon, special terms, and acronyms) that can make it tricky to tell what is what. This section focuses on defining key terms that are buzzwords in the insurance technology world, key terms specific to HawkSoft as a company and platform, and the relationships HawkSoft and HUG have to various third-party companies.

BUZZWORDS

API, or "**Application Programming Interface**": APIs are the cornerstone of modern software development. An API is "an interface the software uses to access whatever currency it needs: data, server software, or other applications." (Carey Wodehouse, UpWork). Put another way, APIs are languages written by a developer so that their colleagues or third-party companies can have other developers read or talk to each other digitally.

- "**Open API**": "An open API is an interface that has been designed to be easily accessible by the wider population of web and mobile developers" (API Academy). In short, an Open API is often open to anyone with the means to develop against it. Public documentation, minimal gates in place to moderate who can or cannot access the API calls (often control on data access via that API does rest in the end user – like an agency in our industry).

- “**Partner API**”: HawkSoft’s approach to APIs. A Partner API involves a vetting process for each organization or person that requests access to an API. The ultimate functionality is equivalent to an “open” API but the route to that is different. For HawkSoft’s part, this approach allows us to confirm quality of integrations, the parties involved, and (most importantly) the security around PII (“Personal Identifiable Information”) stored in agency’s data bases.

Two-way API Integration: refers to the passage of data between integrated systems. A two-way API integration conveys that data is traveling back and forth between the integrated systems. This is sometimes called Read/Write integration, as it conveys that an API permits someone to both read data and write data via API.

- Compared to – **One-way API Integration**: HawkSoft’s initial Partner API was a “one-way API” focused on reading data out of HawkSoft databases. All new (as of April 2022) API Partners with HawkSoft start with two-way API integration. As of this draft of the guide, seven API Partners use two-way API integration while the remaining are utilizing the original one-way (“read only”) API integration.

The “Cloud”: The single worst buzzword in tech today. The Cloud, simply, is the internet as it exists today. The Cloud, as a concept, is the reality of almost all major/modern computer systems operating on decentralized and internet-accessible infrastructure like Microsoft Azure or Amazon Web Services (AWS). As the internet became common place and ubiquitous, and companies needed a way to distinguish themselves apart from the older method of centralized computer systems, evil marketers came up with a great way to convey the newness – and dubbed these “Cloud systems.” It is too general, however, and too overused which has robbed it of much of its usefulness in illustrating its true meaning.

HAWKSOFT TERMS

HawkSoft Cloud: a data storage and delivery platform, and a cornerstone of HawkSoft's future. HawkSoft Cloud stores agency data (client and policy data, settings, and eventually attachments) for use in the HawkSoft Insurance Platform and ecosystem of integrated solution partners.

HawkSoft Cloud Manager: a utility that runs in the background whenever HawkSoft is running. It facilitates mirroring data to HawkSoft Cloud (whenever a change is made) and also receiving Log Notes from two-way API integrated solution partners via the Partner API (every 5 minutes while running). This runs for both HawkSoft Online and Local installation agencies – both have equal and identical functionality with regards to integrated solution partners.

HawkSoft Online: an installation method where HawkSoft CMS is installed on a remote Windows environment hosted by a third-party online hosting partner, and accessed by an agency through Remote Application Server (RAS) technology. *HawkSoft Online is not the same as HawkSoft Cloud*.

- Compared to – **Local Installation**: HawkSoft *classic,* where the system is installed within a server infrastructure owned and/or controlled by the agency directly.

HawkSoft 6: To quote hawksoft.com/6, "HawkSoft 6 brings the powerful, intuitive, and efficient HawkSoft workflows you love to a new platform powered by the cloud." The next major evolution for HawkSoft – in which your data will live and be accessed on HawkSoft Cloud.

CMSMTF: "CMS Multi-tagged Format," an older but still very useful tool in HawkSoft's toolbox. A HawkSoft-specific file format that allows someone to take data and semi-automatically (meaning, you have to open the file) uses it to create or update a client file in HawkSoft. Most commonly used by lead generators or website design companies.

HawkLink (for Google Chrome): an extension for Google Chrome aimed to removing the need to key known data into a website. HawkLink learns, with the aid of agents and partners, where to place data from a HawkSoft client file on web forms and fields. HawkLink for Google Chrome is enhanced to allow crowdsourcing of web site mapping data. So far, HawkSoft has worked with agencies, insurance companies, financial services, and other partners to map several hundred websites that are available to effortless navigate with HawkLink. Learn more at hawksoft.com/hawklink/

"**Integrated with HawkSoft**": has a more vague statement ever existed? Integrated with HawkSoft can mean anything from, "we are two-way API integrated with HawkSoft and available on Marketplace" to "we know how to tell a user to add an External Tool that launches are website." This guide will teach you how to uncover what an organization or vendor may mean if they tell you, "Yeah, we're integrated with HawkSoft."

RELATIONSHIPS

HawkSoft and the HawkSoft User Group (HUG) have distinct relationships with technology providers, insurance companies, and service providers throughout the insurance industry. HawkSoft and HUG, while frequent collaborators, are separate organizations at the end of the day. Nevertheless – our proximity to each other can cause the lines to get a little blurry when discussing who is a “partner” to either organization.

Here’s a quick overview:

- HawkSoft has two **formal partnership programs**:
  1. **API Partner**: signifies that a third-party company is approved and able to use HawkSoft’s Partner API for either one-way or two-way API integration. You may hear these companies called, “integrated solution partners” too.
  2. **Solution Partner**: signifies that a third-party company is affiliated to HawkSoft, and often provides a preferred pricing or discount to a customer that uses HawkSoft. Most are not using HawkSoft’s Partner API, but may utilize a tool like HawkLink or CMSMTF to facilitate some level of interaction with your HawkSoft system.

- HUG as two **common relations** to third-parties:
  1. **Sponsor**: this company has contributed to putting on an event, webinar, or other similar effort undertaken by HUG.
  2. **Exhibitor**: this company participates in an in-person event, such as the National Conference or a smaller Regional meeting.

Neither “Sponsor” nor “Exhibitor” signifies if a company has any formal partnership with HawkSoft (the company) or integration/interaction with HawkSoft (the platform). Many do though! Cross reference HawkSoft’s partnership programs to confirm.

Information on existing partners can be found at:

- HawkSoft’s API and Solution Partners: https://www.hawksoft.com/partners/
- HUG’s Exhibitors and Sponsors: https://hawksoftusergroup.org/partners/

ABOUT THE AUTHORS

HAWKSOFT USER GROUP

The HawkSoft User Group (HUG) is an independent organization made up of dedicated independent insurance professionals drawn together by their shared use of the HawkSoft insurance platform. HUG's motto is "Embracing Technology Together" and their purpose is to:

- Connect HawkSoft users together to collaborate on common issues or questions.
- Give agents a more direct link to the HawkSoft development team, influencing future versions of the software.
- Sponsor the HUG National Conference, regional events, and webinars.

You can learn more about HUG at: https://hawksoftusergroup.org

HAWKSOFT

Since 1995, HawkSoft is a leader in management systems for agencies that want effective workflows and a delightful experience for staff and policyholders. We take pride in being independently owned and answerable to agencies that rely on our system to power their insurance business. Created by independent agents, HawkSoft continues to evolve as a cutting-edge system that powers thousands of agencies.

You can learn more about HawkSoft at: https://www.hawksoft.com