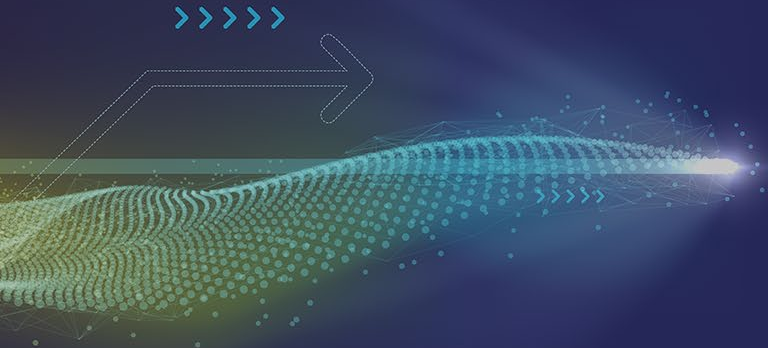# Learning Objectives

- **?** Understand what information to audit and why

- **🔍** Learn what reports to use to audit your data

- **📂** Review examples of data audit questions

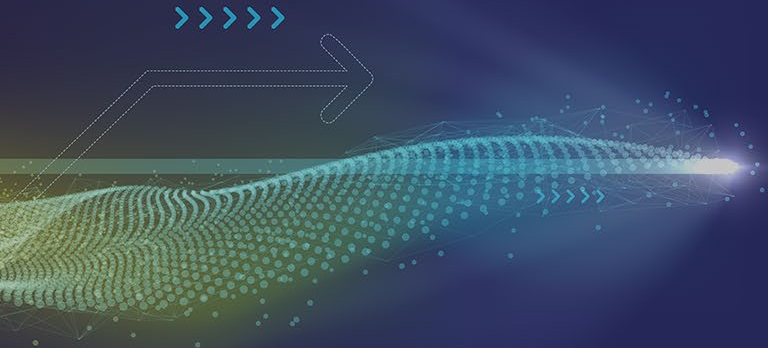- **📈** Learn how to analyze and evaluate the results of the audits

- **📋** Other ways to use data audits and reports

Why Audit Your Data

▶ Accurate reporting

▶ Standardizing workflows

▶ Data cleanup post-migration

▶ Errors and Omissions

▶ Balancing workload

▶ Training opportunities

▶ Performance Reviews

Methods of Auditing

Monitor through use of reports

Internal Audits

Outsource

Methods of Auditing

Use a combination of reports scheduled in Epic and account auditing for the best results

Reports give a high-level overview of data and processes

Account auditing will provide a more detailed look at workflows and procedures being followed
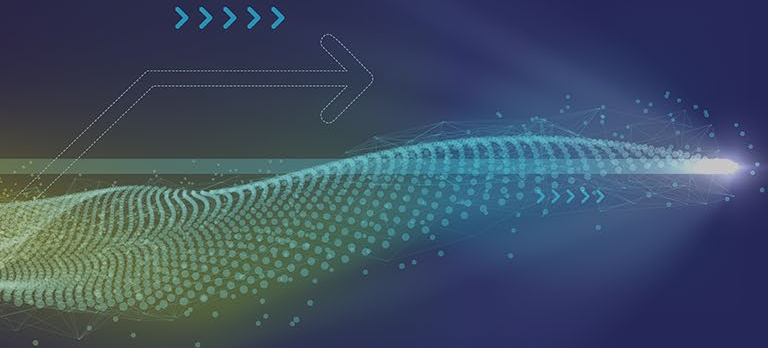
Best Practices

Schedule reports to run automatically to regularly audit data

Run reports in excel to further sort/filter and organize the data
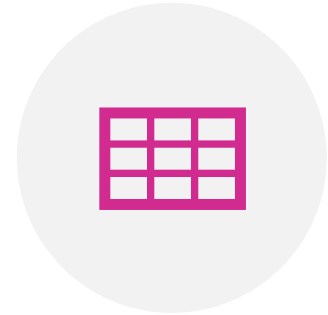
Use pivot tables to organize and sort data

New and Lost Business Reports

Run the reports with correct statuses for New and Lost Business

- NEW and BOR may be current new business

- CNP – cancel non-pay and CIR – cancel insureds request

Run the reports with the incorrect statuses to see what should be updated

- NWQ – New Business Quote would need to be changed to NEW – New Business Written

- Incorrect policy statuses for cancelled policies might be CAN – Cancelled, when you have other statuses such as cancel for non-pay or cancelled by insured's request

New Business - Wrong Status - Last 30 Days

Client Code	Client Name	Policy/Line	Policy Eff Date	Policy Exp Date	Line Status	Producer	ICO	PPE	Billed Premium	Billed Commission	Annualized Premium	Annualized Commission
CSR: Dana Froumis												
CROWSER-01	Crown Services, Inc.	GVIS	2/19/2016	2/19/2017	NWQ	STABR1	BLUCR1	BLUCR1				
CROWSER-01	Crown Services, Inc.	GVIS	2/19/2017	2/19/2018	NWQ	STABR1	BLUCR1	BLUCR1				
						Grand Total						
						Average			$0.00	$0.00	$0.00	$0.00

This report shows new policies effective in the last 30 days with the wrong policy status. Change NWQ and MKT to NEW.

Total Policies / Lines	2 / 2
Total Customers	1
Average Policies per Customer	2.00

Missed Renewals

▶ There are 2 ways to view missed renewals

▶ View upcoming renewals that have not been started yet, ex. Expiring in 30 days or 10 days

▶ View renewals that have expired and were not renewed

▶ Policies with incorrect statuses may show up on this report

   ▶ Ex. Policies that do not renew should have a separate policy status reflecting a one-time policy.

Missed Renewals - Expired not Renewed

Exp Date	Client Code	Client Name	Producer	Broker	Policy/Line	Line Status	Bill Mode	ICO	Policy #	Pol Annualized Premium
CSR: Anita Otten										
2/19/2017	EMPIBUI-01	Empire Builders			GLIF	NEW	A	BLUCR1	LIF 12345	
2/19/2017	EMPIBUI-01	Empire Builders			GLTD	NEW	A	BLUCR1	LTD 93838	
2/19/2017	EMPIBUI-01	Empire Builders			GMED	NEW	A	BLUCR1	MED 88834	
CSR: Bob Clark										
1/11/2017	BLAUFAM-01	Blau Family Chiropractic	ALFBO1		BOP	REN	D	FIRFU1	BOP7841323549	
1/1/2017	CALIENDE01	Dennis & Georgette Caliendo	STABR1		AUTO	REN	A	TRACA1	AU 2244765	$3,500.00
2/12/2017	SHIPLEJ001	Jordan Shipley	BAIBA1		HOME	REN	A	21SCE1	38299535	
CSR: Connie Bess										
1/1/2017	BOSSIOBE01	Bernie Bossio	NAUDU1		PPKG/HOME	REN	D	CHUGR1	AU 908976538	
1/17/2015	CALIENDE01	Dennis & Georgette Caliendo	ALFBO1		HOME	REN	D	KEMIN1	HO 38749928	
3/19/2017	HENTONJA01	Jane Henton	STABR1		HOME	REN	D	TRACA1	HO 32162577	
CSR: Darcy Waddell										
6/10/2016	WOMEWEL-01	Women's Wellness Center	ALFBO1		GLIA	REN	D	ALLPR1	G87634590	
1/10/2017	WOMEWEL-01	Women's Wellness Center	ALFBO1		GLIA	REN	D	ALLPR1	G87634590	
2/10/2017	WOMEWEL-01	Women's Wellness Center	ALFBO1		PROP	REN	D	STPAU1	PR-0012345	
CSR: Jeff Lloyd										
1/30/2017	CHICMET-01	Chicago Metropolitan Baptist Association	STABR1		CPKG/GLIA	REN	D	TRACA1	CPKG 78349574	$65,000.00
3/17/2017	COLLINOW01	Owen Collins	STABR1		HOME	REN	D	TRACA1	HO 3265783	$7,500.00
CSR: Kara Harris-Crowell										
1/11/2017	BATHWA0001	Wayne & Sally Bath	STABR1		HOME	REN	D	HARIN2	HMA5607934	
3/15/2017	BECKMI0001	Michael & Laura Beck	STABR1		HOME	REN	A	TRACA1	HO 98475731	
1/10/2012	BELLSOCA01	Carole Bellson	COXBR1		PUMB	NEW	D	CHUGR1	UMB 987678902	$577.00
12/1/2011	COLBPRO-01	Colbie Property Management Corp.	STABR1		PROP	NEW	D	OHICA1	PR 20847859	$19,820.00
12/1/2011	COLBPRO-01	Colbie Property Management Corp.	STABR1		GLIA	NEW	D	FIRFU1	CGL23415667	$47,850.00
12/1/2011	COLBPRO-01	Colbie Property Management Corp.	STABR1		GLAS	NEW	D	HARIN1	GS435628209	$5,000.00
12/1/2011	COLBPRO-01	Colbie Property Management Corp.	STABR1		EQFL	NEW	D	HARIN1	EQ234523187	$6,791.64
12/1/2011	COLBPRO-01	Colbie Property Management Corp.	STABR1		CRIM	NEW	D	HARIN1	CR90908765-01	$2,981.37
12/1/2011	COLBPRO-01	Colbie Property Management Corp.	STABR1		ARVP	NEW	D	HARIN1	AR45612859	$4,946.00
12/1/2016	DAVICHA-01	Charles Davidson	STABR1		CPKG/BAUT	REN	D	HARIN1	CP 38923747	$55,000.00
11/15/2015	DAVICHR-02	Christian Davidson	STABR1		HOME	REN	D	HARIN1	HO 32857189	
11/30/2015	DAVICHR-02	Christian Davidson	SILJO1		HOME	REN	D	HARIN1	HO 32857189	
1/12/2017	DIVINEPE02	Peter Divine, Jr.	STABR1		PUMB	REN	D	STPAU1	PUP434485921	

Policies In Process/Submitted over 60 Days

Policies should move through the stages to Submitted and Issued

If a policy is still In Process/Submitted stage over 60 days, then you need to review and find the issue

Review monthly or as needed to find discrepancies in workflows

Detailed Description of Stages

IN PROCESS – You can edit, add info, still working on it, not locked. You may be able to delete this if you have security rights and the activity is closed.

SUBMITTED – Sent to carrier, info is locked down. Ready for Download.

ISSUED – Completed & info is locked down . Nothing left to do until renewal.

NOT ISSUED – Client or company does not want the policy/endorsement/cancellation

MIGRATED – Locked down when converted from TAM and moved to Epic. You will have to use the Endorse/Revise Existing Policy action to open for editing when you activate in Epic.

Policies In Process/Submitted Stage over 60 days

Client Code	Policy/Line	Line Status	Policy #	PPE	Service Summary Date Entered	Service Summary Action Description	Service Summary Stage	Service Summary Effective Date
CSR: Alex Bombicino								
BLAUFAM-01	BOP	REN	BOP7841323549	FIRFU1	2/10/2016	Renew	In Process	1/11/2015
CSR: Azor Allyn								
HENTONJA01	HOME	REN	HO 32162577	TRACA1	2/10/2016	Renew	In Process	1/19/2015
LEMONTGA01	AUTO	REN	AUT8090232	TRACA1	2/11/2016	Renew	In Process	1/2/2015
CSR: Bill Posey								
AMTCONS-01	BOP	NEW	BO 43210984	HARIN1	1/12/2011	Endorse/Revise	Submitted	1/12/2011
BATHWA0001	HOME	REN	HMA5607934	HARIN2	12/4/2014	Renew	In Process	1/11/2015
BATHWA0001	HOME	REN	HMA5607934	HARIN2	2/10/2016	Renew	Submitted	1/11/2016
CROWBUI-01	PROP	REN	PR 2309845	TRACA1	2/10/2016	Renew	In Process	1/13/2015
CROWELBO01	PPKG/HOME	REN	PPKG57898718B	21SCE1	10/8/2019	Endorse/Revise	In Process	10/8/2017
DUNSTSC001	AUTO	REN	AU384757809	TRACA1	11/1/2016	Renew	In Process	5/29/2016
L&TGLAS-01	BAUT	REN	B493023112	PROCA1	2/11/2016	Renew	In Process	1/20/2015
PUTNAMAM01	AUTO	REN	PA9085636	ALLPR1	2/11/2016	Renew	In Process	1/20/2015
PUTNAMAM01	HOME	REN	HA34797579	ALLPR1	2/11/2016	Renew	In Process	1/20/2015
STONISL-01	BOP	REN	BP94858696	HARIN1	10/15/2010	Endorse/Revise	In Process	1/24/2011
CSR: Carl Larson								
HURTADBE01	AUTO	REN	PAP39475H	HARIN1	2/10/2016	Renew	In Process	1/3/2015
JUSKAPE001	AUTO	REN	AU7422360	ACEIN1	2/10/2016	Renew	In Process	1/1/2015
RICARDRI01	AUTO	REN	AU7422360810-1	ACEIN1	2/11/2016	Renew	In Process	1/1/2015
CSR: Chris Wright								
BOYERLO001	HOME	NEW	772810482	TRACA1	12/27/2010	New	In Process	1/25/2011
PEPSICO-01	PROP	NEW	PR-0012345	TRACA1	2/16/2016	New	In Process	1/29/2016
PEPSICO-01	GLIA	NEW	GL-0012345	TRACA1	2/16/2016	New	In Process	1/29/2016
CSR: Dana Froumis								
CROWSER-01	CPKG/BAUT	NEW	CPKG 809390	TRACA1	9/30/2010	New	In Process	1/17/2011
CROWSER-01	GVIS	NWQ	GV-00123456	BLUCR1	11/1/2016	Renew	In Process	2/19/2017
CSR: Jan Littell								
HICKMARO01	AUTO	REN	AU33854982	AUTOW1	2/10/2016	Renew	In Process	3/1/2015
CSR: Janet Rucker								
CLARKDO001	AUTO	REN	AU 6548761	TRACA1	2/10/2016	Renew	In Process	1/17/2015

Late Activities

▶ Use the standard Activity Report

▶ Change to show open activities open to today's date

▶ Run by Who/Owner or department

▶ This can be used to find workflow inefficiencies as well as an imbalance in workload

Overdue Activities

Activity Code	Description	Who/Owner Code	Follow up/ Start Date	Association	Status	Entered On	Entered By
Who/Owner Name:	Azor Allyn						
DPCH	Agency audit notification	ALLAZ1	9/23/2011	Account - Chubb Group	Open	9/23/2010	ENTERPRISEAD
QUOR	Quote request received from Patrick & Rhonda Kitching	ALLAZ1	1/11/2011	Account - Patrick & Rhonda Kitching	Open	12/21/2010	DEMOADMIN
RENR	Renewal of Personal Automobile effective 4/14/2015	ALLAZ1	2/11/2016	Policy - AUTO - AU7345211	Open	2/10/2016	MCHILDERS1
Who/Owner Name:	Bill Posey						
QUOR	Quote request received from Roman Construction	POSBI1	1/24/2011	Account - Roman Construction	Open	12/22/2010	DEMOADMIN
Who/Owner Name:	Bob Clark						
QUOR	Quote request received from Jordan Shipley	CLABO1	1/19/2011	Account - Jordan Shipley	Open	12/22/2010	DEMOADMIN
Who/Owner Name:	Bobby Alford						
APPO	Appointment with Innovative Care	ALFBO1	1/19/2011	Account - Innovative Care	Open	12/21/2010	DEMOADMIN
RENR	Renewal of Homeowners effective 1/15/2015	ALFBO1	2/11/2016	Policy - HOME - HO 767754543	Open	2/10/2016	MCHILDERS1
RENR	Renewal of Property effective 1/25/2015	ALFBO1	2/11/2016	Policy - PROP - CP56970483	Open	2/10/2016	MCHILDERS1
Who/Owner Name:	Brian Stamper						
ACCR	Account review	STABR1	3/13/2012	Account - Crowe Construction	Open	3/13/2012	DEMOADMIN
ACCR	Account review	STABR1	3/13/2012	Account - Crowell Construction	Open	3/13/2012	DEMOADMIN
ACCR	Account review	STABR1	3/13/2012	Account - Crouse Construction	Open	3/13/2012	DEMOADMIN
AMMK	Added Master Marketing Submission for Elijah's Coffee & T	STABR1	2/20/2016	Master Marketing Submission	Open	2/17/2016	SSMITH
APPO	Appointment with Colbie Property Management Corp.	STABR1	1/21/2011	Policy - GLIA - CGL23415667	Open	12/14/2010	ENTERPRISEAD
CALL	Call from B's Windows & Siding Company, Inc.	STABR1	1/19/2011	Account - B's Windows & Siding Company, In	Open	12/15/2010	ENTERPRISEAD
DNON	Inspection notice received CPKG #PPK 45687921456	STABR1	1/7/2011	Policy - CPKG - PPK 45687921456	Open	12/14/2010	ENTERPRISEAD
QUOR	Quote request received from Colbie Property Management	STABR1	1/15/2011	Policy - WCOM - WC745683	Open	12/14/2010	ENTERPRISEAD
RENR	Renewal of Personal Automobile effective 1/4/2015	STABR1	2/11/2016	Policy - AUTO - 47304JD2	Open	2/10/2016	MCHILDERS1
Who/Owner Name:	Bruce Cox						
APPO	Appointment with Tal-Mar Custom Metal Fabricators, Inc.	COXBR1	1/19/2011	Account - Tal-Mar Custom Metal Fabricators,	Open	12/22/2010	DEMOADMIN
QUOR	Quote request received from Ringle Insulation & Siding	COXBR1	12/22/2010	Account - Ringle Insulation & Siding	Open	12/22/2010	DEMOADMIN
Who/Owner Name:	Carolyn Burton						
NTCN	Client note for Velvet Interior & Design	BURCA1	1/12/2011	Account - Velvet Interior & Design	Open	12/30/2010	DEMOADMIN
NTCN	Client note for Oliver & Lauren Street	BURCA1	1/10/2011	Account - Oliver & Lauren Street	Open	12/30/2010	DEMOADMIN
Who/Owner Name:	Chris Wright						
APOL	Added AUTO policy	WRICH1	3/22/2012	Policy - AUTO - TBD	Open	3/19/2012	DEMOADMIN

Status: Closed - U = Closed Unsuccessfully, Closed - S = Closed Successfully

▶ Out of the box report under Policy Reports

▶ Run with active policy statuses

▶ Manually run monthly on current BOB or a specific period of time

Policies with No Transactions

Policies With No Transactions Report

Client Code	Client Name	Policy	Line	Policy Eff Date	Policy Exp Date	Policy Number	Bill	Line Status	Producer	ICO	PPE
BOBSCON-01	Bob's Construction	GARD	GARD	10/1/2019	10/1/2020	123456	A	NEW	STABR1	TRACA1	TRACA1
CROMCON-01	Cromer Construction	CPKG	GLIA	9/2/2019	9/2/2020	111222333	A	NEW		TRACA1	TRACA1
CROMCON-01	Cromer Construction	CPKG	BAUT	10/9/2020	10/9/2021	CPP 28489135	A	REN	STABR1	CHUGR1	CHUGR1
CROMCON-01	Cromer Construction	CPKG	BAUT	10/9/2020	10/9/2021	CPP 28489135	A	NEW	STABR1	TRACA1	TRACA1

Grand Total Policies 4

Active Accounts with No Active Policies

Review

- Review this report to find accounts that should have been inactivated

Cleanup

- Also use this report for post-migration cleanup to find old accounts that did not get inactivated

Workflow Tip

- Use agency defined categories to reflect accounts that should stay active
  - Open Claims and Auditable Policies

Active Accounts with No Active Policies

Account Code	Account Name	Address	Agency Defined Category
CSR: Anita Otten			
BAUMGAGA01	Garrett Baumgarten	15257 Raintree Dr Orland Park, IL 60462	Brochure - Protecting Your Assets
BAUMGAGA01	Garrett Baumgarten	15257 Raintree Dr Orland Park, IL 60462	Insurance Tips
CROWELBO01	Bob Crowell	1234 Main Road Steger, IL 60475	Auto (w/o Home)
CROWELBO01	Bob Crowell	1234 Main Road Steger, IL 60475	Birthday Gift
CROWELBO01	Bob Crowell	1234 Main Road Steger, IL 60475	Client Referral
EMPIBUI-01	Empire Builders	6300 W Grace St Chicago, IL 60634	Homebuilders Association - Supplemental
EMPIBUI-01	Empire Builders	6300 W Grace St Chicago, IL 60634	Wall Calendar
ODYSCOU-01	Odyssey Country Club	19410 Ridgeland Rd Tinley Park, IL 60477	Holiday Gift
ORTIZAN001	Angela & Robert Ortiz	4550 S Mozart Chicago, IL 60632	Birthday Card
ORTIZAN001	Angela & Robert Ortiz	4550 S Mozart Chicago, IL 60632	Brochure - Protecting Your Assets
ORTIZAN001	Angela & Robert Ortiz	4550 S Mozart Chicago, IL 60632	Employee Referral
ORTIZAN001	Angela & Robert Ortiz	4550 S Mozart Chicago, IL 60632	Holiday Card

Audit Policy Commission Fields

- Verify Agency Commission % is entered

- Verify Pr/Br Tab is completed and correct commission agreement is selected

- PRO TIP: Eliminate future errors by requiring Pr/Br commission to be entered

# Audit Policy Commission Fields

Audit Policy Commission Fields

Client Code	Client Name	Policy/Line	Policy Eff Date	Policy Exp Date	Line Status	Producer	Pr/Br Comm	ICO	PPE	Agency Comm	Estimated Premium	Estimated Commission
CSR: Josh Jolley												
CROMCON-01	Cromer Construction	CPKG/EQFL	6/1/2019	10/9/2019	REN	STABR1	15.0000@	CHUGR1	CHUGR1	0.0000%	$475,000.00	$71,250.00
CROMCON-01	Cromer Construction	CPKG/BAUT	10/9/2019	10/9/2020	REN	STABR1	15.0000@	CHUGR1	CHUGR1	10.0000%	$25,000.00	$2,500.00
CROMCON-01	Cromer Construction	GLIA	9/2/2019	9/2/2020	NEW			TRACA1	TRACA1	0.0000%		
CROMCON-01	Cromer Construction	CPKG/BAUT	10/9/2020	10/9/2021	REN	STABR1	15.0000@	CHUGR1	CHUGR1	10.0000%	$50,000.00	$5,000.00
CROMCON-01	Cromer Construction	CPKG/BAUT	10/9/2020	10/9/2021	NEW	STABR1	15.0000@	TRACA1	TRACA1	15.0000%	$50,000.00	$5,000.00

This report shows policies effective in the last 30 days. Review for accuracy of Pr/Br, agency comm % and estimated prem/comm entered
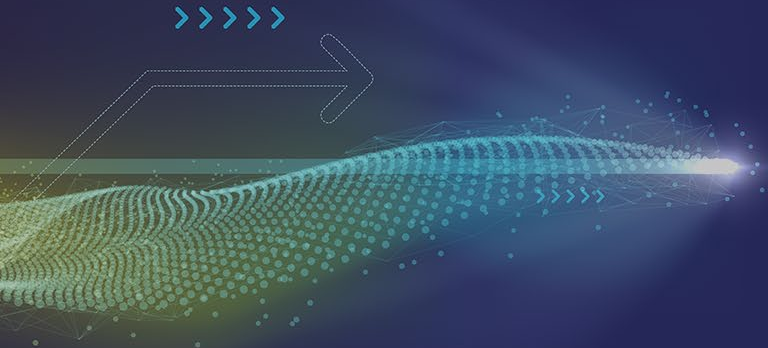
Procedural versus Data Audits

► Procedural audits are based on your agency workflows and standards
  ► Must be performed manually
  ► Information cannot be captured via reports
  ► Examples: Naming conventions, attachment placement, policy checked, marketing module use, binders issued properly, etc.

► Data audits are a review of information in Applied Epic, policy documents, binders, proposals
  ► Should be performed manually, and some information may be available through reports, but the report does not give you detail that manual auditing provides
  ► Examples: Does the proposed coverage match the issued policy and the application in Epic?

Sample Data Audits

▶ Review sections of Epic to find whether fields are completed or if they are completed accurately.

▶ These fields affect the **integrity of your reports**

		Correct – Yes/No
1.	Policy type	
2	Status code	
3.	Policy Number	
4.	Servicing Roles	
5.	Department	
6.	Branch	
7.	Profit Center	
8.	Effective and Expiration dates	
9.	Issuing and Billing Company Codes	
10.	Service Summary Stages	
11.	Agency Commission	
12.	Producer Code & Commission	
13.	Email Address	
14.	Client Contact Information	
15.	Underwriter Information in Contacts	
16.	Estimated Commission	
17.	Estimated Premium	
18.	Agency Defined Codes	
19.	Transaction entered (Agency Bill)	

Sample Data Audits

▶ Perform data audits by comparing Epic application to the policy, binder, proposal, or quote for **integrity of your policy data**

		Correct	Yes	No
1.	Additional Named Insured(s)			
2.	Vehicles			
3.	Loss Payee(s)			
4.	Symbols			
5.	Liability Limits			
6.	Coverages			
7.	Driver Information			
8.	Garaging Location			
9.	Deductibles			

		Correct	Yes	No
1.	Locations			
2.	Supplemental Names			
3.	Limits			
4.	Exclusions (Officers or Partners)			
5.	Classes and Payrolls			
6.	USL&H, Foreign, or Voluntary Compensation			

► In this example, the renewal process is reviewed to find whether the **workflow or procedure** is being followed correctly.

Date	120 Days : Organize Renewal
	Renewal Started (Actions ➜ Renew on policy screen or done in the Marketing Module)
	Proposal/Summary of Insurance - prepared for the producer.
	Renewal Questionnaire - sent to client
	90 Days: Underwriting Information
	Discuss renewal instructions with the producer
	Meeting with client and producer
	Loss Runs
	Experience Mod
	Updated application (drivers, vehicles, locations, certificate holders etc.)
	Update statement of values
	BI/EE Worksheet
	Account Balance
	Flood Zones
	60 Days Out - Quotes
	Loss Summary prepared

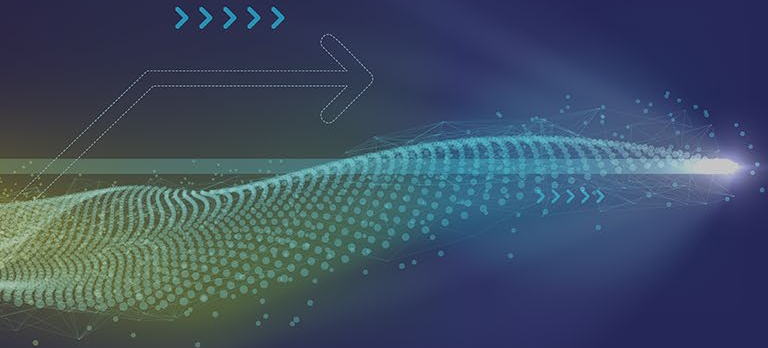# Creating Your Agency Audit

▶ Start by formatting your data audit template by Client section,

    ▶ Ex. Account Detail, Policy Detail, Contacts, etc.

DATA INPUT AUDIT

ACCOUNT DETAIL SCREENS:		Yes	No
1.	Is the branch correct?		
2.	Is the servicing tab (AE, producer 1, A/R Manager) completed?		
3.	Is the invoice and statement type correct?		
4.	Is there an email address entered?		
5.	Are all the contacts added?		
Comments:			

POLICY DETAIL SCREEN		Yes	No
1.	Are the branch, profit center code, and department correct?		
2.	Is the policy type correct?		
3.	Is the status code correct?		
4.	Is the policy number correct?		
5.	Is the issuing location correct?		
6.	Is the department code correct?		
7.	Are the pay & billing mode correct?		
8.	Are the effective and expiration dates correct?		
9.	Are the issuing/billing company correct?		
10.	Is the line commission entered?		

Are You Ready To Audit?

▶ Create or standardize your workflows

▶ Implement those workflows and provide training

▶ Enforce workflows with auditing and reports

Getting Started

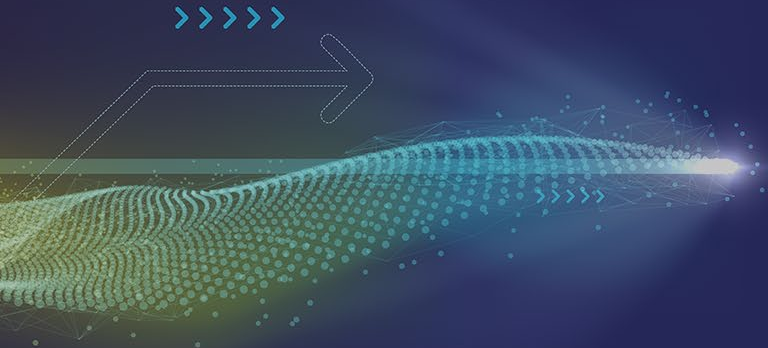Decide if you will audit internally or outsource

Have a plan of action for using the results

Determine the type(s) of audits needed

Communicate with your employees