

## The Minnesota President's Advisory Council for SECURA Insurance met Oct. 6, 2021.

SECURA Representatives:

**Dave Gross**, President & CEO; **Tim Heyroth**, SVP and Chief Sales Officer; **Steve Miller**, VP Commercial Lines Underwriting; **Larry Wright**, VP and Chief Claims Officer; **Marty Arnold**, SVP and Chief Underwriting Officer; **Tamara Bates**, Regional Vice President - Sales

Agent Representatives:

**Bob Proudfoot**, North Risk Partners; **Anthony Zimny**, Zimny Insurance Agency; **Margaret Corradi**, Stein Agency, Inc.; **Rocky Bullis**, Kraus-Anderson Insurance Agency; **Rick Redding**, Christensen Group; **Jim Hickey**, Farmers Union Agency, Inc.

### SECURA Overview

#### **Comments from Dave Gross**

SECURA is up 11.0% – we are having a great year. We expect to end the year at approximately \$900 million and \$1 billion at year-end 2023. Effective 1/1/21, Mutual Holding company was formed. All policyholders will have mutuality rights – which is staggered as policies renew. This gives us the ability look at acquisitions and investments differently. Our combined is in the mid-90s.

With 900+ associates, we had approximately 150 working remote before the pandemic and approximately 250 remote now (we've had over 130 hires since start of COVID-19). The week of July 4<sup>th</sup> we started a transition for all home office associates to return to the office at least three days a week with no travel restrictions. We feel we are better together and our culture and work ethic is best when we can work together in our new building. In our recent workplace strength survey, we had a 98.5% positive response rate from associates.

Personnel Updates – we hired Christine Cousineau as our new CFO. She started Oct. 18. Diana Buechel, VP Personal Lines, has announced her retirement and the interview process has begun to fill her role.

#### **Tamara Bates:**

Minnesota has been a great success story with growth of 16.8% year to date. We are projected to end the year with \$176 million; Policy retention of 91.6%; premium 96.6%; a loss ratio of 47.4%; and a 10-year combined of 93%. We have a strategic initiative in place to have the state at \$200 million by year-end 2022. This is year 4 of a 5-year project, and we are on track. Our 2022 goals will be similar to 2021. We will continue to develop outstate/rural strategy agency appointments; we have refined our onboarding process for agencies and agents; and maintain relationship focused with a high level of service. There have been some underwriter changes and we thank you for your patience during the transition – we know this is never easy. The state is adding another sales manager, and we have hired Jessica Ommen from SECURA's claims litigation area. She will start sometime during the first quarter. Your partnerships are the key to our success in Minnesota.

#### **Tim Heyroth:**

Year-to-date companywide growth is up 11.0%, which is exceptional; (new/retention/rate – all three are solid). Retention outperforms plan (premium in low 90s and policy retention around 90). Our rate plan was 3%, and we are at 3.3% and planning for less than 3% next year. We've had over \$100 million new business this year. All lines of business are doing well in all states – all are exceeding plan except Personal Lines, which has had positive growth but not at plan (all states exceeding plan except KS).

SECURA BizLink: 75% of eligible business is received through BizLink, with an 89% satisfaction rate; BizLink continues to evolve and will develop more customer experience (straight through processing as well as other enhancements). \$8 million booked with 200+ classes. We are looking into an agency integration pilot (API's)/pilot Tarmika.

Top Initiatives: We have a modernization initiative to allow us to implement new technology for the future. SL300 (Specialty Lines 300) – how to grow this segment. We are projected to hit \$100 million this year. Our plan is to take Specialty Lines to \$300 million (current states and state expansion). We went live in Pennsylvania with Specialty Lines 10/1 (our first new state since 2006). Commercial Lines will follow in PA in 2022. We are building out an additional state expansion plan – more to come; no time frame at this point, and it may be by product segment for a specific state.

#### **Marty Arnold**

All four business units are in good shape and profitable; 3 of 4 business units are growing in the double digits. All four are planned to grow next year; all profitable; by size (premium volume): Commercial; Personal/Farm-Ag/Specialty Lines. Specialty Lines may hit \$100 million by year-end.

Premium make up = CL 48%; PL 20%; FL/Ag 19%; SL 13% - but most rapidly growing

#### **Steve Miller**

We will end 2021 at \$420 million in Commercial Lines; 9% growth. We are adding 22-24 underwriters to staff. Current workload is in good shape heading into the fourth quarter. New business is up 30% over 20. The state is stable but evolving, and we have capacity. The 10-year combined for Commercial Lines is 85%. We have a hit ratio initiative – 2<sup>nd</sup> highest hit ratio and lowest declination ratio (MN). Construction is 33/34% of our book. We are growing transportation – heavier truck. We feel the retail industry is shrinking. Manufacturing is only 10% of our book. We have four Risk Management Consultants in the state. They are working on product liability appetite; property up to \$55 million per location, and go to reinsurer for more capacity.

Service center – We signed a contract with Applied; Specialty Lines will be included at some time.

#### **Larry Wright**

Minnesota has had \$16 million weather losses; \$50.2 million companywide. There were three storms in the state – the 6/8 storm was 444k; 6/17 storm was- \$3.8 million; 7/27 storm was \$1.3 million. Jon Pals is a Field Supervisor who lives in Woodbury. We currently have five field reps in state, and we are actively looking for another – please send referrals if you have any.

Jean Timm, Manager – Claims Customer Service, retired at the end of 2020, and Heidi Christensen has replaced her (she is also responsible for Roadside Rescuer). Tony Brecunier (VP of Workers Compensation) will be retiring at the end of 2021 and John Oehler has been selected as his replacement – we will try to schedule travel for John.

## Specialty Lines

*(Agent comments with SECURA responses)*

1. **Comment:** You have a limited number of classes, so you aren't always front and center when we are writing something. Would you consider writing the following:

**Response:**

- a. Assisted living facilities: We are not a market for Assisted Living facilities.
  - b. Bed & Breakfast: This is a class of business we are currently doing research on and may look to offer coverage on these in the future.
  - c. VRBO (foremost & AO will write): This class is similar to Bed and Breakfast, so we will keep you posted in the future if we start writing this class.
  - d. Home health care: Today we write companion care exclusively, but we are going to be offering coverage for risks that do some limited skilled nursing care in the near future. We will let you know when we start writing these risks.
  - e. In-home daycare: We have consciously chosen to stay out of this market. The biggest exposure we are concerned with is Abuse and Molestation coverage.
  - f. Work Comp on tree trimmers: This is a very difficult class to write Workers Compensation on successfully due to the type of injuries that may occur on these risks, therefore we will not be a market for this class.
  - g. Life Sciences product: At this time, we do not write in this space due to the products liability exposure a lot of these risks represent.
2. **Comment:** We would like to see misc. professional liability.  
**Response:** This is an offering we are researching, and we are looking to add to our appetite in the near future.
  3. **Comment:** It seems like your competition has broader coverages on the same classes.  
**Response:** Thank you for this feedback. We feel our WRAPs and coverages are right in line with our core competitors, but if you have specific examples of coverages we do not offer today please send an example to your sales manager or underwriter.
  4. **Comment:** You write what everyone else writes.  
**Response:** We do not disagree that we do have a similar appetite as others, however we are looking to add more unique classes in the future. Also, we feel that very shortly our technology will give us competitive advantages when we offer Straight Through Processing out of Bizlink for our specialty classes.
  5. **Comment:** You have too many applications.  
**Response:** Thank you for this feedback. We are constantly working to improve on our questionnaires where we are only asking the questions we NEED to have and not questions that are

only NICE to have.

6. **Comment:** We don't know enough about Specialty Lines.

**Response:** If you have any questions on what we do, please contact your sales manager and we would love to put something together with your agency where we can let more people know what we have to offer.

SECURA Academy can assist you and your office with training on our Specialty Lines appetite and coverages. Please view our upcoming webinars by clicking this link: <https://secura-academy.adobeconnect.com/admin/show-event-catalog?folder-id=1082995370>

7. **Comment:** You have to pick classes carefully if the insured does more than one type of business you don't want.

**Response:** We agree that some specialty risks have many exposures. We are always willing to have a conversation with you to help us understand what the insured is really doing. We try not to "black box" underwrite where the rules are so black and white with no room for negotiation.

8. **Comment:** You are easy to work with.

**Response:** Thank you for this compliment. We are a firm believer that if we are easy to do business with we will get more opportunities from our great agency force.

## Commercial Lines

*(Agent comments with SECURA responses)*

1. **Comment:** We have no issues with your tiered approach to the Communicable Disease exclusion.

**Response:** Thank you for the feedback. We strive to take a balanced, sensible approach to this issue. If you have any questions regarding our tiered approach to applying the Communicable Disease Exclusion, please call your underwriter.

2. **Comment:** For manufacturing, we feel this is tougher for regionals. You want what every other carrier wants. You need a broader appetite and need to differentiate yourself. Many times the states you can write in limits eligibility. Also, many times the fire protection class is a hindrance on writing these with you.

**Response:** All of the items captured in the meeting notes for manufacturing risks are things we do recognize as the challenges we face when entertaining manufacturing risks. We want to expand our appetite in this area, and we are working hard on doing just that. We have researched and trained our underwriters on the nuances of underwriting manufacturing risks with varying product liability exposures. However, admittedly, we still have more work to do and we are continuously working to expand our appetite and comfort level on manufacturing risks.

3. **Comment:** You have too many supplement apps.

**Response:** Thank you for your feedback. It is rare that we will require two or more supplemental applications for one account, but it certainly will happen from time to time depending on the coverages requested. We continuously evaluate our need for additional information while being a

market that is easy to do business with.

4. **Comment:** Business Income – actual loss sustained – use percentage for up to X amount of sales, etc. If they don't qualify for this, then worksheet (20% contractors).  
**Response:** Thank you for the feedback. We are currently evaluating our Business Income ALS form, including what size risks we will require a more in-depth worksheet to be completed.
5. **Comment:** For umbrella, you nickel and dime on endorsements.  
**Response:** We appreciate your honest feedback. We do go back and revisit underwriting and pricing decisions we have made on endorsements based on agent and other market feedback. If we find we are largely out of step with the marketplace, we will make adjustments accordingly.
6. **Comment:** Primary noncontributory – SECURA seems more difficult  
**Response:** Thank you for the feedback. We have a pending enhancement to review our Umbrella Primary Non Contributory Endorsement and premium charges.
7. **Comment:** We appreciate that we have one underwriter for new and renewal.  
**Response:** Thank you for your positive comments, and we agree that having one commercial underwriter per agent is the appropriate model for both SECURA and our agents.
8. **Comment:** We are not using BizLink much. You were too late to the market and we did not have a good initial experience. There are too many underwriter referrals and you need to expand classes.  
**Response:** We now have over 160 Commercial Lines classes of business live in BizLink, and approximately 200 total when Farm-Ag and Specialty Lines are included. Our focus in 2022 will be on user enhancement upgrades to BizLink based on feedback from our agency force, with an eye toward adding some additional Commercial Lines classes in 2023.
9. **Comment:** Is there a different set of underwriters for BizLink?  
**Response:** Yes, our current workflow is to have two specific Commercial Lines underwriters assigned to handle all BizLink new business and renewals. We believe this approach will provide you with very efficient and fast turnaround time on all your BizLink submissions while allowing your territory underwriter more time to provide exceptional and timely service on the rest of your business.
10. **Comment:** We love our underwriter and that she has been consistent.  
**Response:** Thank you for sharing your honest and positive feedback regarding the work your underwriter does for your agency.
11. **Comment:** What are your Service Center plans?  
**Response:** At this time, we are targeting accounts less than \$10,000 in premium and all Commercial Lines classes, except trucking. The agency can pick and choose which accounts they want placed into our service center, and our services would start any time after a new business is written with us. We currently have a team dedicated to developing our service center, and we will share more information as we get closer to launching.

12. **Comment:** Policyholder/customer relationship is key with Service Centers. Timeliness is a must.  
**Response:** We have heard this can be a challenge, both from making the insured aware to call the Service Center and in some cases, gaining the agency CSR's trust so that they feel comfortable forwarding their client to the Service Center. Because of this, we want to focus on two things: creating communication and marketing materials for the insured, making it clear which phone number or email they should contact, and hiring and training the best Service Center reps to ensure excellent customer service and smooth transition. Ultimately, we want the service center to feel like an extension of your agency and deliver the top-notch service that your clients expect.
13. **Comment:** We like that expiring pricing is included on quotes.  
**Response:** Thank you for your feedback.
14. **Comment:** Cyber from standard carriers is substandard.  
**Response:** We have an announcement coming out in the very near future on the new version of our cyber liability product – Cyber Suite. Look for more news on this very soon.
15. **Comment:** We would like sell sheets included with proposals received from underwriters.  
**Response:** Thanks for the feedback. We will remind our underwriters who are not currently providing sell sheets to include them.

## Personal Lines

### *(Agent comments with SECURA responses)*

1. **Comment:** The biggest hurdle is pricing, especially with youthfuls.  
**Response:** Work is underway for Minnesota's Jan. 1, 2022 rate change. We review our competitive position as part of our rate review work and understand once we're out of the top 1, 2, or 3 carriers, it's unlikely the quote will be completed in MILE-STONE Link and become a potential sale. Youthful operator pricing is also under review as part of a larger scale project to update/refresh our MILE-STONE rating plan.
2. **Comment:** Your pricing is high for toys.  
**Response:** We will have our R&D team review our toy pricing versus our main competitors.
3. **Comment:** We are seeing equipment breakdown included/standard for many carriers.  
**Response:** Thus far, most agents do not feel this is a necessary endorsement and therefore is not a highly ranked project. If this is costing us new and/or renewal business, please communicate this to your Sales Manager or the Personal Lines Underwriting Supervisor for MN: Kathy Oudenhoven.
4. **Comment:** Have you thought about an inland flood endorsement (AO has).  
**Response:** Yes. We've researched Inland Flood with various reinsurance partners and have a coverage design to align Inland Flood with Water Back up coverage. Based on agent demand, we do not have this as a highly ranked project.
5. **Comment:** Please expand what can be scheduled on floaters.

**Response:** Please share examples. We offer a wide array of Inland Marine categories.

6. **Comment:** Will you offer OEM for vehicles on auto? (Nationwide has)

**Response:** We offer Auto Replacement and Repair Cost coverage for new car purchases. Is this a request to offer this endorsement on other vehicles?

7. **Comment:** Are you available on comparative rater? You do have to call to get 16-digit code, but with other carriers, you do not.

**Response:** Yes, in Minnesota SECURA MILE-STONE rates are available on PL rater, EZlynx, and we soon will integrate with Applied/EPIC given its purchase of EZLynx. Currently, our authentication for comparative rating is based on the 16-digit cd key assigned to each agency. You may call or email Agency Tech Support to get this information: 800-558-3405; option 6 or [agencytechsupport@secura.net](mailto:agencytechsupport@secura.net). Future enhancements would allow us to move to the username and password authentication like other carriers but we do not have a timeframe for that right now.

8. **Comment:** You are not competitive. You also could improve on high end/value homes and increased coverages within (backup \$25k only, etc.). Some carries will do same as coverage A.

**Response:** We will have a broader underwriting appetite (higher Cov. A). We'll announce late next year for Minnesota. We continue to invest in product enhancements such as Wave Action and Cosmetic Hail Loss buy back for metal roofs. We're able to write up to \$100,000 in water back up limit with underwriter referral and are researching expanding the endorsement to full Cov A. limit.

9. **Comment:** Your issue isn't coverages, it's pricing.

**Response:** Please see our response to the first comment.

10. **Comment:** We would like you to offer a buy up option for minor violation.

**Response:** We need more clarification on what is being asked to fully answer this comment.

11. **Comment:** We are seeing cyber protection becoming popular.

**Response:** We are considering various options on how best to offer Personal Lines cyber. For example, adding additional cyber coverage into the MILE-STONE Gold ID Theft coverage, with additional limits are available via endorsement. We understand this is a growing concern.

12. **Comment:** Follow up to a question asked in 2020 – can we get MVR and clue uploads running prior to upload?

**Response:** Automatic interpretation of MVR at quote is currently under construction with an end of 2021 or early 2022 live date.

13. **Comment:** Replacement cost estimator – everyone else uses MSB (more universal), but you don't. You are missing the first look because we are going to other carriers first for evaluation and/or Clue reports.

**Response:** We continue to monitor whether we need to switch from E2Value to MSB. We currently have no plans to do so. E2value is easy to navigate to within MILE-STONE Link.

14. **Comment:** Will you add a mobile app with access and telematics?  
**Response:** A project is underway to update mySECURA from a website to an app. This project just started, so there is no firm live date yet. Regarding telematics, we've tested app-based and plug in devices. The cost/benefit as well as agent demand *currently* does not support an investment in telematics.
15. **Comment:** Do you have a drone exclusion (liability)? Should drones be scheduled? Will you schedule them (property)?  
**Response:** Drones are currently covered for property and liability coverage as long as the drone is not used commercially nor carries cargo. We do not schedule drones since they are considered personal property.
16. **Comment:** It would be beneficial to move Hobby Farm underwriting to farm instead of Personal Lines because of their farm knowledge. Also because of the credits available (vary coverage by building).  
**Response:** The Personal Lines underwriters are comfortable with Hobby Farm exposures and have our Farm team as a resource for more unique accounts. Sometimes an account could be written with either department and variable pricing is a consideration. Reminder that Hobby Farm accounts use the Insurance Score discount not currently used as a direct discount in the Farm product.
17. **Comment:** We'd like you to write homes written under LLCs – more flexibility in name insured (especially rentals).  
**Response:** We do offer an LLC additional insured endorsement in both MILE-STONE and Dwelling Fire as long as the LLC is formed for personal v. commercial reasons.
18. **Comment:** We would like to see you offer ACV or functional replacement cost.  
**Response:** There is currently low demand for these homeowner options. We'll continue to monitor.

## Farm-Ag Lines

*(Agent comments with SECURA responses)*

1. **Comment:** Your rating software is not great.  
**Response:** We generally receive very positive feedback regarding FarmLink. We would love specific feedback if there are changes we could implement for a more user friendly system.
2. **Comment:** Ag – reinsurance is tight – you don't seem interested in layering programs, which is necessary now.  
**Response:** Our \$20 million attachment point fits our target appetite very well on average. We're happy this item was mentioned because it points to a changing market place and a potential opportunity for us to help with parts of risk. It is correct that we are not interested in layering, but we have had success in taking a part of a risk, like buildings, GL, IM, auto, UMB, and due to capacity let another carrier take all inventory. That can work really well to lower our PML on Seed Companies and Food Products manufacturing type risks. It leaves the insured with an insurance program that isn't too confusing and can take advantage of the strengths of individual carriers. Our underwriters

like exploring these unique options on your larger accounts.

3. **Comment:** We would like you to write in South Dakota.

**Response:** This would be a state that we would be interested in entering for Farm, but have no immediate plans to do so in the next year or two.

4. **Comment:** You have too many systems (personal, farm, commercial). You need to merge them.

**Comment:** We recognize the challenges with multiple systems, and we have tried to implement workflows to make these challenges seamless for agents. Any additional feedback you have to improve these workflows is certainly welcomed!

5. **Comment:** Your cosmetic loss endorsement was worded horribly. It was excluded but you can buy back. It wasn't worded properly. Plus, with a rate increase and buying for more premium for an exclusion. Even with the endorsement, you are still restricted in coverages (need remember to add coverage back on/remember – have lost it at renewal).

- a. Can't pick buildings &/or dwellings
- b. Should be a discount/most treat that way

**Response:** We reviewed all available approaches to addressing cosmetic loss with pros and cons of each, and we feel we ultimately selected the best approach for SECURA, our agents, and our policyholders. Coverage was not included in the base policy with an option to remove, as not all policyholders desire cosmetic loss coverage. Our approach gives each of our policyholders the choice on if they would want to purchase the coverage on their replacement cost structures. (policyholder flexibility). There is also underwriting flexibility to remove the coverage if there is claim frequency and with the coverage being included in the base policy, that tool would not be available and may subject such policies to nonrenewal. Coverage was developed to be on all farm outbuildings and dwellings written at replacement cost to have a spread of risk for the coverage, which allows the coverage to be priced affordably. We also believe this lessens errors & omission issues with agents having to remember to offer the coverage on a per structure approach. Selection of the coverage on a per structure basis is something we have on our list for potential future development. This may introduce a number of challenges with conversion, increased pricing, and the above-mentioned increase in errors and omissions exposure.

6. **Comment:** We would like an expanded Agribusiness appetite (custom spraying, fuel propane delivery, etc.).

**Response:** We will continue to look for ways to expand our appetite and continue the great success our Ag program has had over the last 11 years. We definitely want to grow this line. We are not looking to expand into Cooperatives and Grain Elevators at this time. That is where other commodity risk like propane and fuel occasionally fall. Our expansion doesn't currently incorporate a Commercial Output Policy and no immediate plans to do so. In short, we will look to expand appetite but not in that direction of the market.

7. **Comment:** You should offer cyber (for sophisticated businesses – not family farms for entity and owners) (RAM has endorsement.)  
**Response:** We have prioritized cyber as a coverage we would like to offer on our Farm Protector policy and it is certainly on our radar. We do have the means to access cyber coverage today by writing a monoline commercial property policy. We realize this is less than ideal, but is a way for you to access the coverage currently with us.
8. **Comment:** Cyber from standard carriers is sub-standard.  
**Response:** Since cyber is a new coverage, we do agree that the coverage offering has not yet matured with standard carriers and it will take the industry time and loss experience to see the coverage develop. Many carriers are subject to their reinsurance partners' appetite for the coverage with the reinsurers having a more cautious approach given the current frequency of cyber events.
9. **Comment:** We would like to process endorsements electronically (premium indication, etc.)  
**Response:** This is important to us as well! Our current policy system does not make this possible, but we continue to look for ways to offer this to our agents.
10. **Comment:** We would love to have FP download (most carriers don't but a few do).  
**Response:** We would love to have that available but have challenges with the older technology of the Farm policy administration system that are not easily resolved. This is something that is on our radar, but we don't have a target date at this time.

## Claims

*(Agent comments with SECURA responses)*

1. **Comment:** We are still experiencing issues with Roadside Rescuer.  
**Response:** We are aware of and apologize for any issues you have been having with Roadside Rescuer. Roadside Rescuer Customer Service had a few customer service concerns when everything started opening back up at the end of May. They realized that they had a shortage in staff and they were very aggressive in hiring; from the beginning of June until Sept. 12 they added 225+ Agents (CSRs). The calls answered time has improved greatly. Right now, the concern is the tow companies do not have drivers and that is causing a bit of additional time for the tow truck to arrive at the customer, due to the availability of trucks and drivers. Roadside Rescuer is aware this is frustrating for customers, and they have a team that continually searches out towing companies to add to their vendor list. We are hoping that you and your customers are feeling this getting better. If not, please reach out directly to our Claims Customer Service Manager, Heidi Christensen at 920-830-4497.
2. **Comment:** We are having no issues with Claims. It is great.  
**Response:** It is great to hear that you are not currently experiencing any claims issues!

## Risk Management

*(Agent comments with SECURA responses)*

1. **Comment:** Loss Control is great.

- Comment:** Andrea in Risk Management is great.  
**Response:** Thank you for the kind words, we feel the same way about Andrea and the whole Risk Management team!

## Miscellaneous

### *(Agent comments with SECURA responses)*

- Comment:** We are unhappy with Reference Connect. It is difficult to use.  
**Response:** We are sorry to hear that you struggle with Reference Connect. Please reach out to your sales manager or our Agency Tech Support team to set up additional training if needed.
- Comment:** Sales Managers are terrific. We have a great relationship. They are very engaged and have a pulse on everything.
- Comment:** What are your state expansion plans? We would love to see you write in South Dakota and Nebraska and/or warm weather states for snow birds.  
**Response:** It is our desire to enter more states in the very near future. We just launched Pennsylvania with Specialty Lines, and we will be following with Commercial Lines in 2022. We are working on identifying our next state as we research the best opportunities and fit for SECURA and our agency partners.
- Comment:** Your training is great.  
**Response:** I'm glad you enjoy our training. We are currently working on scheduling classes and webinars for 2022, so watch for those on AgentLink or in your inbox.
- Comment:** We would like to see management system training.  
**Response:** From our interactions with the agency management systems they really want their agents to contact them directly for training on their systems. This allows for consistency on the use of the agency management systems and awareness for when they have issues or need to make updates for the agency needs.
- Comment:** You have some of the best sell sheets available. We would like to see more on Risk Management though. The look though maybe appears outdated.  
**Response:** Thank you for this feedback! We strive to provide a variety of sell sheets and marketing materials that are easy for you to download, order, and use with your clients. We are currently working on some additional Risk Management materials and will share more information when they are available.
- Comment:** We would like help with social media content (not SECURA branded though) for agencies to use on their social media.  
**Response:** This is a great suggestion and something our Marketing Department is currently exploring. We will share more information in the future!

**Comment:** We would like the ability to get claims information from AgentLink in an excel format.

**Response:** This is something we can research and try to implement.