

AGO *Insurance Software, Inc.*

ANNUAL NEWSLETTER

Volume 43

2025

Welcome to the annual issue of AGO's Newsletter for 2025.

As the year comes to a close, we want to express our heartfelt gratitude to our customers. Your trust and partnership have been the driving force behind our innovation. Whether you've been with us for years or just joined us recently, we're honored to support your success. We look forward to building an even stronger relationship together in the year ahead!

Since 1982, AGO has been successfully delivering cost-effective, high-quality core system solutions that help Insurance Carriers, MGA's, MGU's, and other partners streamline their operations. AGO has the flexibility of offering both a comprehensive end-to-end solution and a modular approach, giving you the freedom to choose what works best for your business. Our core products include Agency Management, Policy Processing & Underwriting, Premium Accounting, Claims Management and Statutory Reporting.



Our systems are backed by insurance software professionals who are readily available to answer client questions and implement your solution. Our business analysts and development staff have years of insurance industry experience, which makes licensing AGO software a value not only for streamlining your business processes, but gives you access to our extensive base of insurance knowledge. At AGO, we're not only proud of our products, but we're also proud of our people.

All development, installation, training and service is done direct by AGO. We offer a complete end-to-end solution with all components developed solely by AGO. You'll find that doing business with AGO is easy and seamless, our professionals are experienced, knowledgeable and friendly.

Visit us at www.agois.com for all product offerings.

From all of us here at AGO, we wish you a joyful holiday season filled with warmth, laughter, and meaningful connections. Cheers to a successful and happy New Year!

WHAT'S HAPPENING AT AGO?

On the product side, some of the functional changes incorporated:

Agency Portal (AWI):

- Add report options for Account Current Statement and Loss Run.
- Add VIN lookup support to populate Year, Make and Model entries on the Vehicle screen.
- On the agent dashboard, add a section to show any past-due accounting balances.

Policy Production (ALPPS):

- Announcement of the next generation of policy processing ALPPS+ which modernizes the user experience as well as improve workflow. With the “+” (plus) version of ALPPS, comes support for modern browsers and a modern look.

(See Product Spotlight section)

- Migration of the AGO legacy Workers Comp product to ALPPS+.

Accounting (APECS):

- Features roadmap for 2026:
 - Partner integrations for ACH/Credit Payment options
 - AI Use Cases:
 - Predict customer payment behavior and recommend optimal installment plans.
 - Reduce late payments and improve customer retention.
 - Automated Reconciliation: Detect discrepancies faster, reducing manual effort and errors.

Claims (CTWeb):

- On the Claim Summary screen, add two new columns to show the Settlement Amount and the number of days in litigation
- AI Features roadmap for 2026:
 - Payment request, scan bill to pre-fill entries.
 - Customer service: AI-powered chatbot to enhance customer satisfaction and reduce the workload with human agents.
 - Voice-to-Text Transcription: Transcribe voice inputs into text, fill out forms, summarize claims information, and draft customer communications.
 - Searching (based on question or criteria to find claim(s) using all claim information, images, remarks, etc.).
 - Fraud detection (determine a pattern of events over long periods, months/years).
 - Predictive Analytics (aid in decision making on claims) Analyze historical data to predict claim outcomes, identify potential fraud, and assess risk more accurately.

PRODUCT SPOTLIGHT

Introducing ALPPS+ — the next generation of underwriting technology.

AGO's All Lines Policy Production System is a powerful, browser-based platform designed to transform how insurers manage underwriting and policy production. Built for speed and simplicity, ALPPS+ handles every step of the process—from Application to Audit—with precision and efficiency.

What sets ALPPS+ apart?

- **Feature-rich and future-ready:** Packed with advanced tools to optimize workflows.
- **Seamless connectivity:** Real-time integration with the AGO product suite or your existing legacy and third-party systems.
- **Scalable and adaptable:** Engineered to evolve with your business needs.

With ALPPS+, underwriting isn't just streamlined—it's reimaged.

The screenshot displays the ALPPS+ web application interface. The top navigation bar includes 'Policy', 'Reports', 'Tools', and 'Batch'. A user profile 'TEST' is visible in the top right. The left sidebar contains a menu with 'Summary', 'Insured', 'Policy', 'Locations', 'Billing', 'Interests', 'Forms', 'Remarks', 'Contacts', 'Diary', 'History', 'Underwriting Info', 'Loss Control', 'Questionnaire', and 'Correspondence'. The main content area shows a form for 'WC-10-000000651-01 (Standard WC) HG Employers (Add/Modify) Application'. The form includes fields for 'Policy Type' (WC), 'Policy' (000000651 01), 'Company' (10 - AGO Mutual Insurance Company), 'Effective' (04/01/2025), 'Expiration' (04/01/2026), 'Renewal of Policy', 'UnAssign # 881000002', 'New/Renew' (N), 'Original App #', 'Insured Information' (Name: HG Employers, Address: 100 Valley Road, City/St/Zip: Clifton NJ 07011, County, Federal ID #: 991234567, Email: info@agois.com, Business Description: Employers), 'Customer #' (67), 'Type', 'Other', 'Primary Phone' (9737703200), 'Secondary Phone', 'Fax', 'Rating State' (NJ), 'Program' (Standard WC), 'Inception' (04/01/2025), 'Binding', 'Cross Reference #', and 'Fully Earned Percent'.

Benefits:

- Browser based, can be run on-premises or cloud hosted.
- Real time activity with AGO's Accounting, Claims, Agency Management and Bureau Reporting modules
- Export to general ledger via AGO's Activity Journal
- ACH, lock box and credit card transactions handling
- System security maintained at function and user role level
- Multi-state, multi-line and out of sequence processing.
- OFAC validation

DID YOU KNOW?

AGO has modules for integrated Statutory Reporting:

- WCPOLS, WCSTATS, FROI/SROI, CMS
- ISO, MSO, NCRF

Partner Integrations:

- **Agency Software, Inc:** Agency management
- **CSI-Pay:** Payment Portal (provides a simple, reliable, and secure way to process payments of every kind)
- **Docubee:** E-Signature Processing (an intelligent E-Signature automation platform that allows businesses to create, manage, sign, and track digital signed documents)

WHO'S NEW?

We're thrilled to announce that **Charlie Schein** has re-joined the AGO family as our **Senior Account Manager**.

Charlie brings a wealth of industry experience and a proven track record of fostering growth and building lasting client relationships. His vast knowledge of the Property & Casualty world will be instrumental as we continue to expand and strengthen our services.

Company Information

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