We find that there are 5 distinct archetypes into which Carriers fall for distribution management maturity - where are you now and where do you want to be?

1. Current State Chaos

- *Biz Ops:* Heroic efforts by business users to research, triage issues; proliferation of manual processes outside core systems
- *Tech:* Many legacy data blockers, manual data exchanges & manual processes, spreadsheets abound
- *Distributor:* Commission statements are paper only sent by US mail; tracking only primary agents, brokers
- *Carrier:* Leadership's distribution strategy is largely disconnected from operations and DM IT priorities, without an ability to scale

2. Developing Operational Efficiency

- *Biz Ops:* Some business processes automated, business still embroiled in triaging issues, making time consuming changes
- *Tech:* Costly but manageable legacy data issues, limited manual movement of data between applications
- *Distributor:* Some ability to view statements through an online portal
- *Carrier:* Leadership is out of fire-fighting mode and able to focus on running the business, but only focused on traditional agency, broker channel; BAU operations only, without a chance to adapt to market changes

3. Operational Efficiency Achieved

- *Biz Ops:* Critical business processes automated, users focus on continuous improvement, specific research projects
- *Tech:* Data flows in and out of systems through batch and real-time integrations
- *Distributor:* Can view and filter statements online as well as download latest product information
- *Carrier:* Incremental progress being made to tie distribution strategy to operational priorities such as expanding into new channels, piloting next gen technologies

4. Anticipating Customer Needs

- *Biz Ops:* Automated reporting and business processes allow users to proactively service distributors, add new distribution channels or groups to capture market opportunities
- *Tech:* Customer, Policy, Claims, and Commissions data has been well organized in a logical and physical model, enabling hands on access to essential data
- *Distributor:* Self-service capabilities through portal for commission reporting, filtering; bots are available to answer questions, with upgrade to human available
- *Carrier:* Leadership is starting to tie measurable outcomes to the distribution strategies implemented, incentivizing channels based on target markets, driving business to the most productive channels

5. Predictive Analytics & AI

- *Biz Ops:* Manual processes for only fringe business scenarios, data driven decision making
- *Tech:* All critical business processes driven off event-based triggers, real-time integrations; clear definition of customer and distributor data together
- *Distributor:* Carriers study their channels like Amazon studies its customers - they develop services, or tap into ecosystems, for services partners want
- *Carrier:* Distribution strategy is informed and tuned according to what the data is saying; operations and DM IT are nimble and regularly release new features via SAFe Agile

An opportunity exists for multiple deep-dive discussions on the topic of Distribution and the following functional areas that are top of mind for carriers

Topic	Description
Data & Analytics	What is the right architecture, assets, and skill sets required and what are the questions carriers should be asking of their data once they have "mastered" it for reporting and operations purposes; how does Majesco's solution, offerings provide insights into Producer Data for Carriers
Customer Insights	How should carriers think about tying existing policy and customer data into producer, incentive data to drive decision making for the organization; how can you drive potential customers to different producers or channels based on performance or customer preference
Legacy Rules Extraction	Distribution Management transformation often highlights a number of legacy processes, and business rules which are ripe for reengineering - and the time is ripe to address these rules before they are ported over to your next gen solution
Operating Model Redesign	Once your organization has successfully transformed your DM operations and applications, what are the right people and processes required to manage the business going forward
Distributor Experience	How should carriers think about various distributor personas (e.g., independent agents, national brokers, IMOs, non-traditional channels) and meeting their distribution needs (e.g., reporting, managing book of business, ease of doing business) along with what the right tools are to enable this experience
Distribution Channel Management	Agency and brokerage channels are the bread and butter of the industry - what can carriers do to expand into additional channels like digital direct based on the power of a new, modern DM application & how do you find the right partners to accelerate this
Distribution in Real Time	With the increase of distribution channel partner needs, many carriers are contemplating a change to an event-driven architecture for processing business and paying commissions - how does a nest gen DM platform accelerate this change & the speed to market of API, real time data exchanges such as DTCC, other 3rd parties, partners out of the box
Disrupting Distribution	What is the right way to think about using "disruptors" (e.g., AI, Machine Learning, Chatbots) to streamline carrier distribution operations and better service producers through new channels, metrics, incentives to drive better value and service