
A buyer's guide to insurance comparative raters



**You feel it. Your agency is on the brink of growth.
You are ready to level up.**

Now, you just need to decide on your next step. You have already shown that you have talent for what you do as a successful insurance agency, so that's down. You are generating leads for your agency and would like to know how to scale that growth.

The natural next step? Investing in your tech stack and adding comparative raters to aid growth through efficiency and effectiveness.

Let's get started!

Challenges

As many independent agencies know, writing business takes time, effort, and careful attention to detail.

Without the right tools to make the process more robust:

- The customer is left waiting for responses
- There is more room for error
- Staff is less productive & with data entry

To keep up with competitors, increase employee and client satisfaction, and improve profits, tools like a comparative rater are essential to performing daily tasks at peak efficiency.



Choosing the right approach

How do you know if your agency needs a comparative rater?

A good rule of thumb: *if you are writing at least 40% of your book as personal or commercial lines, it's time to consider a comparative rater.*

The larger your book, and the more carriers you write with, the more time you could save with comparative raters.

Many agencies also use raters to grow their book in a specific line of business. Thanks to efficiency gains, agents are quoting and binding what many deem as "less profitable" accounts. Hear how Lipscomb Insurance grew a \$1 million book in 4 years from small business accounts that averaged \$3,500 a policy.



Shyla Lankford
Chief Operating
Officer / Partner
Lipscomb & Associates

The right tool for the job

Do you have the right tools to help you grow your agency & manage day-to-day tasks?

When it comes to personal lines vs. commercial lines, many agency tools can be cross functional. However, there are some tools that are made specifically for each type of line—and for good reason.

Just like using an insurance-based customer relationship management (CRM) system is better than using a standard CRM—having a rater for each type of insurance quotes that your agency performs is better than using a general one for everything.

Having the right equipment and software to write business will pay off in the long run.



Benefits of Vertafore's comparative raters for your agency

At Vertafore, we have two comprehensive comparative raters to suit your needs, whether you write personal lines, commercial lines, or both.

PL Rating is the independent agency's leading personal lines insurance comparative rater, serving 49 states and Washington, D.C., with more than 320 carriers and multiple personal lines of business.

Commercial Submissions is the insurance industry's solution to automate and simplify the commercial submissions process—from application through quote and bind. Commercial Submissions specializes in simple risks across five lines of business plus the excess & surplus (E&S) market and has over 25 carriers available for quoting.

Top features	 PL Rating	 Commercial Submissions
Lines of business	Personal: home, auto, package, dwelling fire, condo, motorcycle (CA), flood, life	Commercial: businessowners policy (BOP), general liability (GL), workers' compensation, commercial auto, excess & surplus, umbrella
Carrier inventory	300+ carrier partners	25+ carrier partners
Data prefill	Available	Available
Dynamic question sets	Available	Available
Reserved quote in market	Available	Available
Offer quotes on website	Available	Coming soon
Management system integration	AMS360, Sagitta, QQCatalyst, and over 20 other management systems	AMS360, Sagitta, and more coming soon
Open architecture	InsurTech partner integrations available	InsurTech partner integrations available
Interview-style workflow	Available	Available
Instant bind in rater	Available	Available
Setup & implementation	Days	Days

With both comparative raters, you get simplicity at its finest: receive multiple quotes in the time it takes to get one.

Write more business, help more clients, and bring in more revenue—with less time and less effort!

While considering any new solution and whether it's right for your agency, it's important to look at how that product can benefit YOU.

Here are some of the benefits of using Vertafore's comparative raters:

- Get quotes from multiple carriers in the time that it takes to get just one without visiting multiple carrier websites.
- Streamline the quoting process with data automatically prefilled from your Vertafore agency management system and third-party partners.
- Deliver more value by giving clients multiple options with accurate pricing.

Now that you know the importance of choosing the right tool for you, it's time to test it out to see if it's the right one for you and your agency.

Contact us today so we can help you decide.

[Click here](#)

or call 800.444.4813



999 18th St | Denver, CO, 80202 | 800.444.4813 | Vertafore.com

© 2026 Vertafore, Inc. and its subsidiaries. All rights reserved. Trademarks contained herein are owned by Vertafore, Inc. This document is for informational purposes only. Vertafore makes no warranties, express or implied, with respect to the information provided here. Information and views expressed in this document may change without notice. The names of actual companies and products mentioned herein may be the trademarks of their respective owners.