

# How a carrier can positively impact an agency's personal lines workflow

before & with



## Personal lines workflow before PL Rating

Time consuming, manual, and slow



### Data gathering

Service manually enters data, including re-entry of previous submissions. Data is gathered from and stored in documents



### Initial submission

Then, the servicer re-enters data into multiple carrier sites, each with different questions



### Collaboration / follow-up

Multiple hand-offs back and forth between carriers and agents



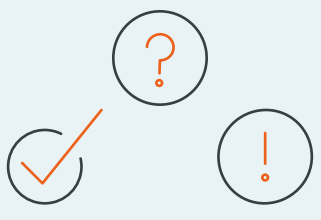
### Receive quotes

Deals are lost while waiting for carrier responses, since clients have become frustrated by delays



### Customer review

Agency and client email documents back and forth, tracking changes



### Bind and issue

Carrier binds the policy, but finds it difficult to identify attractive risks and communicate appetite with agent partners

## Agency work time



4-5 Hours



## Personal lines workflow with PL Rating

Efficient and effective



### Pre-fill & questions

Strong AMS and third-party integrations speed up data gathering from client, servicer completes the rest of the application



### Quoting

Client information is accurate and complete - sent to multiple carriers at once



### Receive quotes

Connected carriers return quotes in seconds



### Bind and issue

Agent submits quote to carrier website OR binds with carrier within PL Rating.

## Agency work time



<2 Hours

Potential Time Savings: Over 50%



### Additional carrier insights

Carriers can gain a competitive edge by adding **Rating Data** to PL Rating. View data from quotes you participated in through **Aggregated Data**, and view data from across the market through **Market Basket Data**. Win more business and improve your bottom line with these powerful insights.

Vertafore's PL Rating is the industry's leading comparative rater that seamlessly connects agencies and carriers, positioning carriers to meet their agencies when and how they want and grow their personal lines business.

[Learn more](#)

