**Small commercial workflow before & with Commercial Submissions**

### Before

- **Time consuming, manual, and slow**

#### Data gathering
Servicer 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.

- **Servicer manually enters data, including re-entry of previous submissions. Data is gathered from and stored in documents.**
- **Servicer re-enters data into multiple carrier sites, each with different questions.**
- **Multiple hand-offs back and forth between carriers and agents.**

### With

- **Easy, fast, and collaborative**

#### Pre-fill & questions
AMS integration speeds up data gathering from client. Servicer completes the rest.

#### Client collaboration
Client and agent collaborate and finalize submission.

#### Submission
Client application is accurate and complete - sent to multiple carriers at once.

#### Receive quotes
Connected carriers return quotes in seconds.

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

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- **Client and agent collaborate and finalize submission.**
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### Commercial Submissions is a single solution for quoting and submitting simple and complex risks. Write more profitable commercial business—in less time—with real-time quotes from carrier partners.