



Becoming a
digital agency.

Build your
business on a
strong technology
foundation.





Transforming the business of insurance

The continued evolution of technology, changing market dynamics, and new consumer expectations are transforming the business of insurance.

Technology is connecting our world and revolutionizing the way your business operates and interacts with your customers and insurer partners. It is critical for agencies today to adopt and leverage modern technologies to connect your agents, insurers, current policyholders and prospective clients.

A digital agency is built on core pillars that work together to support an agency's digital growth strategy. Become a digital agency with Applied to operate more efficiently, make more informed business decisions, build better insurer relationships, improve customer service, and accelerate growth and profitability across all lines of business.



Single, Integrated Agency Management System

Gain a complete view of customers and prospects for each person in your agency to access and act upon – regardless of role, time or location.

A single, integrated agency management system is at the core of a digital agency and manages a digital agency's customer relationships, policy and benefits administration, sales automation and financial accounting processes across all lines of business and the entire agency in one application.

Built on scalable architecture with standardized data, the application enables your agency to seamlessly add new customers, lines of business and locations across multiple geographies to support growth. Open architecture also enables you to seamlessly integrate third-party applications, proprietary systems and other data sources.

Core Capabilities

Benefits and P&C management

Managing both businesses in a single application enables you to maintain a single view of your business to provide optimal coverage for a customer’s complete insurance needs and maximize your book of business through cross-selling, as well as eliminates the time and cost spent managing and training staff on two disparate systems.

Business process management

Standardized workflows enable you to automate, adapt and reassign tasks to ensure consistency across all users and locations.

Sales Automation

Automate and measure the sales pipeline for both new and renewal business in the system.

Omnichannel customer service

Seamless integration with customer portals and mobile applications enable omnichannel quoting and customer service.

Insurer Connectivity

End-to-end communications between you and your insurer partners within your management system enable you to more effectively service your customers, gain access to new markets, and drive operational efficiency.

98% of agencies responded that having a complete view of clients’ business in an agency management system was either important, very important or extremely important.

Source: Augie

A single, integrated agency management system enables your agency to:

-  Quickly identify cross- and up-sell opportunities via a single view.
-  Standardize data and automate workflows.
-  Drive digital insurer connectivity and access to markets.
-  Provide omnichannel communications with prospects, clients and employees via insurance mobile apps and client portals.
-  Support multiple and global locations to manage business growth.



Insurer Connectivity

Connect directly with your insurer partners to access markets and ensure accurate, timely and comprehensive customer service.

Insurer connectivity is critical to automating the distribution and servicing of insurance products between your agency and insurer partners.

Connecting with insurers enables your agency to access new markets and quickly search insurer market appetite to submit new and renewal business, enabling your staff to provide access to product range, insurer choice and localized personal service. Insurer connectivity also provides data-driven industry insights for your agency to review expected renewal rate change and evaluate commercial insurer mix relative to industry averages to ensure you are focus your business with the right insurers.

Your agency also requires the ability to automate the exchange of policy-related information from insurer systems into your management system. Your agency can seamlessly view, manage and increase insurer connections to meet the needs of your business. Insurer connectivity enables agencies to significantly reduce expense and eliminate time spent manually managing administrative tasks.

Insurer connectivity enables agencies to increase market interactions and more effectively protect and service their customers to drive retention and business growth.

Core Capabilities

Agency management system integration

End-to-end communications between you and your insurer partners within your management system enable you to more effectively service your customers and gain access to new markets to drive operational efficiency and business performance.

Access more markets

Integrated search tools instantly give you greater visibility into market appetite for your commercial risk, as well as provides a channel to communicate directly with insurers on growth interests and insight into premium renewal trends.

Rating services

You have access to personal lines rating services directly within your daily workflows to more quickly provide product and service advice to your customers.

Automated policy-information exchange

Eliminate time spent manually managing paperwork and requesting information from individual insurer partners. By automating the exchange of critical policy-related information directly into your management system, you ensure instant access to the most up-to-date information is available at the moment you need it.

Insurer connectivity and automated information exchange can save one hour per employee per day.

Source: IVANS industry survey

Insurer connectivity enables your agency to:



Access current, accurate policy information throughout underwriting and servicing.



Receive accurate quotes from insurers in real time.



Identify the best markets for customer and prospect risks.



Provide timely, accurate customer service.



Automate manual operations and reduce dependency on paper.



Ensure critical documents are immediately available to both your staff and customers.



Mobility

Keep staff connected to the office while on the go and provide customers anytime, anywhere access to insurance information from their mobile devices.

Mobility enables your staff to stay connected on the go with a direct link to information in your management system. Mobile apps allow your staff to elevate customer service through remote access to accounts, contact details and insurance policy information, add prospects, and create and manage activities, as well begin new sales opportunities through automated sales operations and risk assessment tools.

On-demand access to client and prospect information enables your staff to conduct business outside the agency and deliver better service to clients with a single, up-to-date view of client and business information.

Enabling mobile access for your customers to quote, purchase and review information anywhere, anytime is also critically important.

To allow customers to interact with your business 24/7, your agency requires a customer portal to access policy information, request changes, make premium payments, and manage claims processing via online and mobile apps.

Your agency also gains mobility through your own branded mobile app to offer clients quicker, more convenient access to insurance information directly from their smartphones or tablets, providing greater flexibility and servicing options while keeping their agent's trusted advice top of mind.

Core Capabilities

Real-time agent access to information

Real-time synchronization between the app and your management system to ensure current, accurate account information is available and protected. New activities are also pushed in real time to the app, keeping staff informed whilst away from the office.

Agency-branded online portals and mobile applications

Native, mobile apps and online client portals can be customized to your business to ensure your brand – and trusted advice – is kept top of mind. Clients gain access to policy-related information and documentation when and where they need it most.

Claims management

Your clients can review claim status and review claim documents and critical policy information, directly through your client mobile app or online portal. Actions for claims are automatically stored as activities within your management system for more efficient claims administration and servicing.

79% of consumers worldwide will use at least one digital channel for insurance interactions over the next few years.

Source: Bain, Global Digital Insurance Benchmarking Report

Mobility enables your agency to:



Conduct more business outside the office and office hours with anytime, anywhere access to new business opportunity information.



Extend omnichannel customer service through mobile and Internet-based service options.



Elevate your brand and role as a trusted advisor through anywhere, anytime accessibility.



Keep customer and prospect information current, synchronized and safe between the app and your management system.



The Cloud

Move core software applications to offsite data centers for 24/7 access to your business and improved performance, flexibility and data security.

The cloud allows your agency to move core software applications to offsite data centers for improved performance, flexibility and security. 24/7 access to your business enables your agency to better service customers from anywhere.

Your agency gains advanced business continuity with access to operations recovery and data security. Through the cloud, your agency can remain up and running during potential disasters while ensuring maximum security of your data.

By leveraging a purpose-built cloud platform for the insurance industry, your agency no longer needs to manage all hardware and software testing, maintenance, and upgrades for your business, reducing the time and expenses you spend managing IT-related resources.

Your software is configured for optimal performance and continually upgraded at no cost to you, ensuring your business has access to the latest capabilities while improving your bottom line.

From cost savings to enhanced data security, the cloud offers digital agencies an opportunity to operate in a secure and flexible environment that rewards speed and business continuity with profitable results.

Core Capabilities

Data security

The cloud is made up of data centers that provide 24/7/365 constant monitoring and performance of first level problem resolution. The cloud leverages AES-256 data-at-rest-encryption (DARE) and is protected by a minimum of 128-bit, bi-directional, packet-level encryption.

High-availability architecture

Cloud platforms are built with highly available architecture – meaning two times available load capacity for virtually zero downtime.

Active pairing

To ensure no downtime in operations, your cloud platform requires colocation facilities built exclusively to host data and for the sole purpose of running the production of your environments, providing active redundancy sites with the latest customer data in the event of a disaster.

Optimized configuration

Cloud services teams strategically configure broker software on a multi-tier storage philosophy to place the right workload on the right performance storage. Rely on a team of highly skilled cloud specialists with deep domain expertise who directly build, maintain and manage your software.

Agencies that leverage cloud technologies have 35% higher revenue per employee than those that don't.

Source: 2017 Applied Digital Agency Annual Report

The cloud enables your agency to:



Access agency applications and data anywhere, anytime.



Gain improved data security and enhanced system performance.



Ensure business continuity during a disaster.



Eliminate time and investment spent on manual software and hardware updates.



Easily scale and manage business growth.



Why Applied?

To thrive in our industry's digital transformation, your agency must consider your technology options to become a digital agency. As you build your digital transformation plan, Applied is here to help your agency leverage automation, mobile, the cloud and real-time information exchange to grow and prosper in this new era.

Applied sets the standard for innovation

Applied Systems is the leading global provider of cloud-based software that powers the business of insurance. Recognized as a pioneer in insurance automation and the innovation leader, Applied is the world's largest provider of agency and brokerage management systems, serving customers throughout the United States, Canada, the Republic of Ireland, and the United Kingdom.

Our market-leading software and services provide the core innovation, agility and speed required for business success during the digital transformation of the insurance industry. By automating the insurance lifecycle, Applied's people and products enable millions of people around the world to safeguard and protect what matters most.

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