



Powering  
the Business  
of Insurance

A wide-angle aerial photograph of Earth from space, showing the curvature of the planet and a bright sunset over a large body of water. The sun is low on the horizon, casting a golden glow across the clouds and the surface of the water. The sky transitions from a deep blue at the top to a bright orange and yellow near the horizon. The land below is visible in shades of brown and green, with some cloud cover.

# The global business of insurance is transforming

**Connectivity is evolving customer expectations and creating new business models.**



With change comes opportunity. That's where you will find Applied Systems.

Insurance agents and brokers now, more than ever, need new and more advanced technology to manage their business for growth and profitability during the digital transformation of insurance.

Consumers and businesses now expect greater access to insurance information and more control over their insurance decisions.

Insurers are seeking new and better ways to market, distribute, and service insurance through the independent agent and broker channel.





# Revolutionizing the business of insurance

For more than 30 years, Applied Systems has led an industry we helped to create with a mission to continuously power the global business of insurance. Agencies and brokerages have faced new challenges and demands on their businesses over time, and we have been there to guide you.

Applied Systems has always been at the forefront of insurance technology, leading the way through innovation. As the insurance industry becomes increasingly global, we are delivering new technology and expanded multinational capabilities for this changing marketplace.

# Fifteen industry firsts that shaped the business

1

**1983**  
The release of Applied TAM, the first PC-based insurance management system.

2

**1983**  
The introduction of Applied Rating Services, the first rating services in Canada.

3

**1989**  
The introduction of batch downloads for the multi-carrier environment by Applied IVANS.

4

**1992**  
Launched the first Windows-based solution in the industry with Applied TAM 4.0.

5

**1999**  
The release of Applied CSR24, the leading cloud-based client self-service software.

6

**1999**  
Introduced first real-time rating system between Applied TAM and insurance carriers.

7

**2000**  
The first cloud-based agency and brokerage management system goes live.

8

**2007**  
First availability of claims downloads from IVANS.

9

**2008**  
The release of Applied Epic, the insurance industry's fastest-growing cloud-based agency and brokerage management system, and the platform for the future.

10

**2012**  
The release of Applied Mobile, the first independent agent and broker mobile application designed specifically for insurance staff.

11

**2013**  
Applied enters the UK marketplace with the acquisition of Insurecom.

12

**2015**  
Applied acquires NxTech, continuing the strategic investment in IVANS to improve data exchange and carrier-agency connectivity.

13

**2015**  
Applied acquires SEMCAT to further enhance our product portfolio and commitment to automating the entire insurance lifecycle by providing a comprehensive and integrated rating solution.

14

**2015**  
Applied acquires Evosure to accelerate the development, integration, and time to market of market appetite products that quickly and accurately identify carrier appetite for a specific submission.

15

**2017**  
Applied expands European presence with acquisition of Relay Software in Ireland.

# Leading a changing industry

Technology is connecting our world and revolutionizing the business of insurance. Digital transformation enables organizations to connect people, businesses and things in previously unimaginable ways.

Applied technology enables the industry to capitalize on this transforming marketplace. By fully maximizing connectivity and the value of information exchanged throughout the insurance lifecycle, agencies, brokerages and insurers create higher-value business transactions and deliver superior customer experiences. As the industry's most trusted technology partner, Applied Systems continues to lead insurance agencies and brokerages into the new digital era.



# Enabling the Connected Business of Insurance

In today's connected world, our industry must deliver a connected experience between all participants in the insurance ecosystem. This means greater connectivity within an agency or brokerage; greater connectivity with insurer partners for greater connectivity for simultaneous exchange of information between all key stakeholders across the insurance lifecycle.

Applied's cloud-based software enables agencies and brokerages to operate more efficiently, make more informed business decisions, improve customer service, and accelerate growth and profitability across all lines of business in the new digital era.



## Managing your agency or brokerage



**More than ever before, agents and brokers need a complete view of clients and prospects for each person to access and act upon – regardless of role, time or location.**

Applied solutions enable companies to gain a comprehensive view of customers and prospects across all lines of business. Since the introduction of Applied TAM in 1983, Applied has powered day-to-day operations for insurance businesses, allowing agencies and brokerages to capitalize on new growth opportunities and expand their business. Today, Applied Epic has become the fastest-growing cloud-based agency and brokerage management system, bringing powerful, integrated capabilities to the market.

Mobile capabilities are essential for insurance businesses to empower staff away from the office with information to deliver an omnichannel customer service. Applied Mobile is the first independent agent and broker mobile application designed specifically for insurance producers to provide them on-demand access to client and prospect information.

Data analytics applications also enable agencies and brokerages to make quicker, more informed business decisions through analysis of their books of business, employee operations and insurer relationships. Applied PerformanceManagement is the industry's first data analytics application for agencies and brokerages to visualize data to identify potential new markets, build insurer relationships and drive employee productivity.

## Connecting to the insured



**In today's digital marketplace, consumers expect anytime, anywhere access to information and service.**

Applied provides agencies and brokerages with powerful, engaging applications to increase customer service and brand loyalty. Applied CSR24 and Applied MobileInsured provide agency and brokerage-branded mobile apps and online customer portals that put insurance information at a client's fingertips, ensuring advice – and brand – are always available.

Applied solutions ensure information is updated in real time, so clients always have access to up-to-date policy information, claims filing and processing, premium payments and insurance documents. An omnichannel customer service model enables agencies to increase client satisfaction, build client loyalty and deliver a more competitive business proposition.

## Connecting to insurers



**Insurer connectivity is critical to automating the distribution and servicing of insurance products between agencies, brokerages and insurer partners.**

The insurance market demands rapid information exchange throughout the insurance lifecycle. To meet increasing expectations for immediate access to information and real-time service, insurance agencies and brokerages need the capability to seamlessly exchange quote, policy, claims and billing data with insurers.

Through IVANS, a business unit of Applied Systems and the industry's exchange, agencies in the US can access markets and automate the exchange of policy-related information. In addition, we are advancing insurer connectivity solutions, like integrated eTrading and instant quoting, across all global regions to drive greater efficiency for insurers and brokerages.

Applied solutions enable insurance agencies and brokerages to gain greater access to markets and increase the efficiency of information-sharing with insurers—all within the core workflows of Applied agency and brokerage management systems—so agencies and brokerages can deliver faster, more complete service to insured customers.



## Professional Services

Leveraging best practices and leading technology standards, Applied consultants optimize technology adoption and the opportunities it creates for customers. With rich industry experience, our professionals understand the business of insurance and deliver technological expertise to meet the unique requirements of each customer's business.

The Applied Customer Experience team is committed to providing consulting, data services, education, training and support throughout your partnership with us. From adopting new software and managing organic and M&A growth to evolving and enriching how your agency serves customers, you can rely on Applied Professional Services to support you in gaining the most from your Applied investment.

# Cloud Services

The cloud is no longer an IT consideration alone – it is fundamentally changing the way executives across departments view and manage their businesses, creating new business models and providing a catalyst for companies to expand and grow. The Applied Cloud is the only purpose-built cloud platform for insurance agencies and brokerages that provides a flexible operating environment with scalability for business growth, stronger business continuity protection and increased mobile access to business information.

Applied's Cloud team manages and maintains all hardware upgrades, Applied software updates and system testing processes, increasing agency investment value by reducing time and expenses spent managing these processes and ensuring availability of the latest software capabilities. Today, more than 7,000 businesses and 75,000 users across four countries rely on the Applied Cloud to improve business performance, increase data security and deliver cost savings.



Applied Systems enables growth and opportunity in an increasingly complex and connected insurance marketplace. For more than 30 years, we have led the industry through change with technology that makes businesses more efficient, productive and valuable to their customers and those they serve.

The past informs the future, and Applied Systems will continue to lead technological innovation that powers the business of insurance.





Applied's mission is to make possible the core promise of insurance – enabling agencies, brokers and insurers to safeguard and protect what matters most in people's lives. We will continue to invest in the products and services to ensure that people are protected from the risks in our world.

Big things happen at the intersection of innovation and opportunity. That's where you will find Applied Systems.



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