

Applied Rating Hub™



In an ever-evolving landscape of personal lines insurance, distribution is an increasingly important issue for insurers and MGAs.

For Insurtech's and other distributors who don't use traditional software house systems the big challenge is getting access to the insurer schemes quickly and efficiently.

This is where Applied Rating Hub™ can bridge the gap, providing instant access to a broad range of insurer products via a centralised, cloud-based rating and distribution solution.

For Insurers & MGAs

Applied Rating Hub provides expanded distribution and faster insurer connectivity for MGAs and insurers with personal lines products. It enhances efficiency and connectivity with seamless full-cycle trading, whether schemes are distributed via Insurer Hosted Pricing (IHP) or locally hosted by Applied.

- A **centralised distribution platform** allows insurers and MGAs to **instantly scale** their products across multiple brokers and business channels without complex integrations.
- A **real-time pricing service** provides a central control system for managing pricing rules, insurer discounts, and broker commissions.

For brokers and Insurtechs

Applied Rating Hub enables access to insurer and MGA personal lines schemes for full-cycle EDI trading.

- **Instant connectivity to a panel of 30+ insurers eliminates** the need for direct insurer integrations. This means faster market access and reduced operational bottlenecks.
- Integration with third-party **data enrichment services** enhances underwriting decisions and improves pricing accuracy.
- Applied Rating Hub **fully supports full-cycle EDI trading**, automatically generating point-of-sale documents and seamlessly transmitting data to insurers.
- Supports **gross and net rates** and **common policy wording (CPW)**.

Allows insurers and MGAs to

- Efficiently distribute products to a wider broker network
- Ensure agility in a competitive market
- Flexibly adjust pricing, fees, and discounts
- Streamline operations, eliminating manual processes and inefficiencies
- Maintain multiple brands or affinity partnerships
- Scale seamlessly with a future-proof system architecture

[Have Questions?](#)

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