



Becoming a
digital broker.

Build your
business on a
strong technology
foundation.



A woman with long brown hair is looking at a tablet computer. She is wearing a dark blue patterned shirt. The background is a blurred city street at night with colorful bokeh lights. The text "Transforming the business of insurance" is overlaid on the right side of the image.

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 revolutionising the way your business operates and interacts with your customers and insurer partners. It is critical for insurance businesses today to adopt and benefit from modern technologies to connect your brokers, insurers and customers.

A digital business is built on core pillars that work together to support a broker's digital growth strategy. Become a digital brokerage 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.



Mobile Capabilities

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

Mobile applications enable your employees to stay connected on the go with a direct link to information in your management system.

Mobile apps allow your employees to offer superior customer service through remote access to accounts, contact details and insurance policy information, add prospects, and create and manage activities, as well as begin new sales opportunities.

On-demand access to customer and prospect information enables your employees to conduct business outside the office and office hours and deliver better service to customers with a single, up-to-date view of customer 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 business requires online customer access to view policy information, request changes, and manage claims processing via online and mobile apps.

Your business can extend mobile capabilities through your own branded mobile app to offer customers faster, more convenient access to insurance information directly from their smartphones or tablets, providing greater flexibility and customer servicing options whilst keeping their broker's trusted advice top of mind.

Core Capabilities

Real-time activity sync

Broker mobile apps provide real-time synchronisation 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 employees informed whilst away from the office.

Business brand and marketing

Native, mobile apps and online customer portals can be customised to your business to ensure your brand – and trusted advice – are kept top of mind.

Claims management

Your customers can report claims, including uploading claim documents and images as attachments, directly through your customer 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

Mobile capabilities enable your business 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, synchronised and safe between the app and your broker management system.



The Cloud

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

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

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

By implementing a purpose-built cloud platform for the insurance industry, your business no longer needs to manage all hardware and software testing, maintenance and upgrades, 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 whilst improving your bottom line.

From cost savings to enhanced data security, the cloud offers digital brokers 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 centres 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.

Optimised 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.

Brokerages using cloud technologies have 16% higher revenue per employee than those that do not.

Source: Applied Digital Broker Annual Report

The cloud enables your business to:



Access broker 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.



Single, Integrated Broker Management System

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

A single, integrated broker management system is at the core of a digital business and manages a digital broker's client and policy management, accounting, document management, reporting and reconciliation requirements for the entire business in one application.

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

Core capabilities

Business process management

Integrated workflow processing enables you to automate, adapt and reassign tasks to ensure consistency across the entire business.

Leads management

Opportunity to collect and validate renewal details; maintain product lists; store and retrieve lead details and report by customer or policy lead type.

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.

A single, integrated broker management system enables your business to:



Quickly identify cross-and up-sell opportunities via a single view.



Standardise data and automate workflows.



Drive digital insurer connectivity and access to product and comparative rates.



Provide omnichannel communications with prospects, customers and employees via insurance mobile apps and customer portals.



Support multiple locations to manage business growth.



Insurer Connectivity

Access the widest panel and 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 fulfilment of insurance products between your business and insurer partners.

Connecting to insurers through integrated eTrading enables your brokerage to access comparative rates and quickly submit new and renewal business, enabling your employees to provide access to a range of products whilst providing advice and personal service.

Your business also requires the ability to automate the exchange of policy-related information between your management system and insurer systems. Insurer connectivity enables brokers to significantly reduce expenses and eliminate time spent manually managing administrative tasks. By automating information exchange, your business has access to the most accurate policy information available to provide timelier, complete processing throughout the policy lifecycle.

Insurer connectivity enables brokers to have a complete view of policy status whilst offering the most accurate quotes to more effectively protect and serve their customers to drive retention and business growth.

Core Capabilities

Panel breadth

You have access to the widest range of insurer products for both personal and commercial lines to quote directly within your daily workflows and standardised processing.

Lead generation

All quotes are automatically stored within the system, allowing prospects to be converted quickly through outbound telephone and marketing campaigns.

Policy quoting and fulfilments

Policy fulfilment and documentation production follow through logically from the quotes results allowing all further information to be collected in a product specific manner.

Broker 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, gain access to new markets, and drive operational efficiency.

Insurer connectivity enables your business to:



Access current, accurate policy information throughout underwriting and servicing.



Receive accurate comparative quotes from insurers in real time.



Provide timely, accurate customer service.



Automate manual operations and reduce dependency on paper.



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



Why Applied?

To thrive in our industry's digital transformation, your business must consider your technology options to become a digital broker. As you build your digital transformation plan, Applied is here to help your business 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. Recognised as a pioneer in insurance automation and the innovation leader, Applied is the world's largest provider of broker 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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