



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 bokeh of colorful lights in shades of yellow, orange, green, and blue. The overall mood is professional and modern.

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.



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 brokerage and manages a digital broker's customer relationships, policy and benefits administration, sales automation and financial accounting processes across all lines of business and the entire business in one application.

Built on scalable architecture with standardised data, the application enables your business to seamlessly add new customers, lines of business and 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

Standardised 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, including email, SMS, customer online access and mobile apps.

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.

Modern architecture

Built upon native cloud technology, the management system provides the flexibility brokers require to operate in today's digital environment.

75% of brokers responded that complete visibility into all departments within one system as being very important

Source: 2017 Applied Digital Broker Annual Report

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 markets.



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



Support multiple 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 business and insurer partners.

Connecting with insurers enables your business to access new markets and quickly quote new and renewal business, enabling your employees to provide access to product range, insurer choice and localised personal service. Connectivity automates quote and bind activities to deliver a superior customer experience and provide the best products for your customers.

Your business also requires the ability to automate the exchange of policy-related information from insurer systems into your management system. Insurer connectivity enables brokers to significantly reduce expenses and eliminate time spent manually managing administrative tasks.

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

Core Capabilities

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 and gain access to new markets to drive operational efficiency and business performance.

Panel breadth

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

Lead generation

Storing critical quote data within the system enables brokers to engage prospects and convert them through outbound telephone and marketing campaigns.

Policy quoting and fulfillments

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

Broker adoption of integrated eTrading continues to grow year over year, with more than 50% taking advantage of integrated eTrading in their broker management system.

Source: 2017 Applied Digital Broker Annual Report

Insurer connectivity enables your business 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.



Mobile

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

Mobile enables your employees to stay connected on the go with a direct link to information in your management system. Mobile apps allow your employees 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 customer and prospect information enables your employees to conduct business outside the office 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 their your business 24/7, your business requires a customer portal to access policy information, request changes, make premium payments, and manage claims processing via online and mobile apps.

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

Core Capabilities

Real-time broker access to information

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 staff informed whilst away from the office.

Broker-branded online portals and mobile applications

Native, mobile apps and online client portals can be customised to your business to ensure your brand – and trusted advisory services – are kept top of mind. Customers gain access to policy-related information and documentation when and where they need it most.

Claims management

Your customers can report claims, including uploading claim documents and images as attachments, directly through your customer mobile app or online access. Actions for claims are automatically stored within your broker management system for more efficient claims administration and handling.

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 enables 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 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 customers 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 leveraging a purpose-built cloud platform for the insurance industry, your business 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 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.

Brokers 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 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.



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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