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# A carrier's guide to enhancing PL Rating integrations



After the initial gains of joining PL Rating and being available to over 11,000 agencies using this solution, have your submission rates started to stagnate compared to your competitors?

You value being a carrier of choice, so how do you make it easier than ever for your agent partners to do business with you? Participation in comparative raters is just the first step.

Your agent partners are seeing the following challenges:

- More shopping at renewal
- More time spent on repetitive tasks to retain customers
- Fewer young professionals entering the industry

**It's time to drive exponential growth through deeper integration with PL Rating.**

In this guide, you will learn about all the different ways you can enhance your PL Rating integrations, including:



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## Expand into more lines of business and states

In addition to offering homeowners and auto on PL Rating, drive more business by adding integrations for the following lines of business:



Dwelling fire



Flood



Motorcycle – California only

Your agent partners continue to focus on streamlining their own processes and workflows. Using a comparative rater like PL Rating to quote multiple lines is a key part of an efficient workflow. By providing more lines of business and states to your agent partners on PL Rating, you can further improve your agent partners' productivity, helping them write more business with you.

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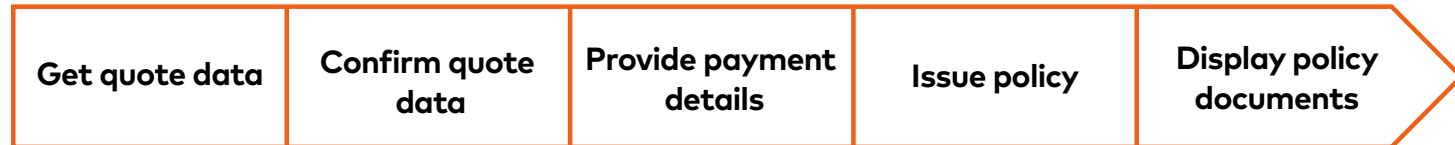
## Leverage carrier-offered rates

Another way to grow your footprint in PL Rating is by increasing your offerings through carrier-offered rates, sometimes referred to as "second rate." Your carrier-offered rates can include discounts for paid-in-full or multi-policy submissions and provide carrier-specific endorsements. Your second rate will appear as a separate item within the PL Rating Rate Comparison grid as one of the primary rates ahead of your competition, so that your agent partners will be encouraged to continue quoting with you.



## Bind and issue policies directly within PL Rating

Your participation on PL Rating is already helping your agent partners be more efficient every day by streamlining and standardizing their workflows. It's time to take the next step: enable straight-through processing for your agents with bind and issuance in PL Rating.



Your agent partners will be able to generate verified, real-time rates—including additional report order and underwriting edits—to issue policies for their clients and provide you with down payments in your payment processing method of choice. Becoming one of the first carriers to offer the bind capability in PL Rating will allow you to earn more agency loyalty by being easier than ever to do business with. That means more business and happier agents.



## Direct-to-consumer *Buy Now* workflow via Consumer Rate Quotes (CRQ)

Your agent partners are already writing business with you through Consumer Rate Quotes (CRQ), a powerful add-on for PL Rating agencies. CRQ allows agencies to add quoting to their websites, so that consumers can complete their own quote applications.





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Pulaski, TN 38478-0001  
(931) 555-1212


### Get Free Insurance Quotes


Need Insurance Rates today! Start here to get fast and easy comparative rates. Get your free custom insurance quote for the exact coverage you need.

Select your Line of Business - you can bundle auto with homeowners or renters or condo!

  
Auto

  
Homeowners

  
Renters

  
Condo Owners

Enter Your Home Address

Start

**champion**  
INSURANCE

  
keepsake

**UMBRELLA**  
INSURANCE

**COVERED**

We may use information from you and other sources, such as your driving record, claims and credit histories to provide you with an accurate quote and other important information either via this website, email, phone or text messages. By continuing, you (i) authorize us to pull your credit report, (ii) acknowledge that you have reviewed our [Privacy Statement](#) and [Terms of Use](#), and (iii) consent to the use and processing of all such information.

When you participate in CRQ, not only do you gain more exposure to the consumer you can also provide the **Buy Now** workflow option so that consumers can easily finish their insurance shopping through your company's consumer-facing website. Your agent partner will oversee servicing of this policy, so this is a win-win-win for all parties.



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Drivers



Vehicles



Coverages



Rates

### Here are your quotes

Thank you for your interest, one of our professional insurance agents will be contacting you soon to discuss your results.

Test Company

\$320 Annual  
\$27 Monthly



Buy Now!

I'm interested!



## Enhance your PL Rating integration

As you have seen in this guide, you have a few avenues to explore to grow your PL Rating presence as a carrier. Here's a breakdown of what you can gain through these enhancements:

	 PL Rating core integration	 PL Rating enhanced integration
Lines of business	Home, auto	+ Dwelling fire, flood, motorcycle (CA only)
Carrier-offered rate	Not included	Expand your offerings through discounts and preferred placement
Bind capability	Independent agent visits carrier portal to complete bind and issuance, taking agent out of their core system and adding time to the sales process	Independent agent binds and issues policies all within PL Rating, allowing for agent to stay in their core system and saving time to generate more sales
CRQ <b>Buy Now</b> workflow	Consumer completes quote application and independent agent finishes bind and issuance	Consumer completes quote application, selects <b>Buy Now</b> and finishes bind and issuance through your company website

Ready to speak with us  
about how to add on these  
integrations?

Contact us

or reach out to your account manager  
today to grow your PL Rating presence



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