# Personal lines workflow
## before & with
## PL Rating

**Before**
*Time consuming, manual, and slow*

**With**
*Efficient and effective*

### Data gathering
Servicer manually enters data, including re-entry of previous submissions. Data is gathered from and stored in documents

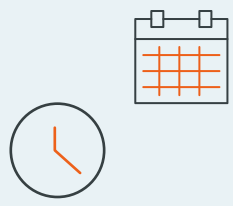### Pre-fill & questions
Strong AMS and third-party integrations speed up data gathering from client, servicer completes the rest of the application

### Initial submission
Then, the servicer re-enters data into multiple carrier sites, each with different questions

### Quoting
Client information is accurate and complete - sent to multiple carriers at once
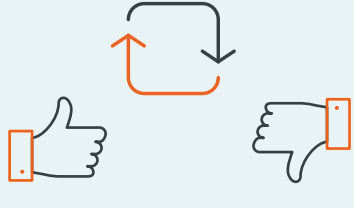
### Collaboration / follow-up
Multiple hand-offs back and forth between carriers and agents

### Receive quotes
Connected carriers return quotes in seconds

### Receive quotes
Deals are lost while waiting for carrier responses, since clients have become frustrated by delays

### Bind and issue
Complete additional carrier questions in the bind workflow directly in PL Rating and receive policy documents immediately

### Customer review
Agency and client email documents back and forth, tracking changes

### Agency work time

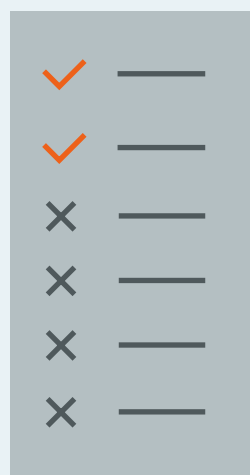**<2 Hours**

*Potential Time Savings: Over 50%*

### Bind and issue
Carrier binds the policy, but finds it difficult to identify attractive risks and communicate appetite with agent partners

### Agency work time

**4-5 Hours**

PL Rating is the independent agency channel's leading comparative rating solution that enables agencies to quote and bind personal lines within one solution.

**Learn more**

Vertafore