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## GETTING STARTED

Applied Rater is a quoting tool that helps thousands of successful independent agents streamline their personal lines quoting. This document will walk through how to get setup, quote and utilize some of Applied Rater’s advanced features. If you need a more formal training our agency support staff is available to help. If you would like info on Applied Systems, please visit our website [www.appliedsystems.com](http://www.appliedsystems.com).
LOGGING IN

Install Applied Rater: [http://raterinstaller.appliedsystems.com](http://raterinstaller.appliedsystems.com). Click on the Applied Rater icon on your desktop and sign in using the username and activation password found in your “Getting Started” email. Additionally, you’ll want to confirm your account settings via the My Account area in the top right of Applied Rater (passwords, carriers, quoting defaults, users, proposal logo, etc).

STARTING A QUOTE

After successfully signing in, Applied Rater will open to the Dashboard page. The Dashboard helps you track prospects through the pipeline, view follow up reminders, and initiate new quotes.

To begin, type in the name of your contact in the “Start Quoting” section. Applied Rater will search your agency’s existing contacts to showcase any potential duplicates. Click on an existing contact from the list or Create “Your Contact” to initiate quoting.

Automated Information Lookup

Applied Rater further streamlines the data collection workflow for a quicker sales process. In partnership with LexisNexis, you can now auto-verify prospects and customers driving and dwelling information, ensuring accurate quotes while reducing time and expense spent manually managing these processes. Not set up with LexisNexis? Contact Applied Rater Support at 402.261.0432 to get started!

ENTER YOUR CONTACT

Fill out your contact’s info as completely as possible into the Applied Rater “Quick App” shown on the “Edit (Contact)” tab. All contact info entered is auto-saved. If you need to open a customer you’ve already entered visit the “Contacts” section.

Non-Mandatory Fields:

While each carrier may require specific fields to get a quote, none of the quick app fields are required. For the best quoting experience, fill out the Quick App as completely as possible.

Report Order Authorization:

You have the option to run reports via the carrier’s website while generating a quote in Applied Rater. This questions will only be used to answer the carrier’s website questions confirming whether or not permission has been received from the insured to run their reports in the carrier system. All MVR and CLUE reports are ordered on the live carrier sites. Applied Rater does not automatically run these reports. You are always in control of when these reports are run as well as which carrier sites they are run on.
ENTERING ADDRESSES

As you type, Applied Rater uses Google auto-complete to suggest possible addresses based on your location. If one of the suggestions is the correct address, click on the address in the drop down list of suggestions and Applied Rater will proceed to validate the address in the United States Postal Service (USPS) database.

Address Validation

It is important to use a confirmed address while quoting. If Applied Rater can’t find the address, use the “Full Edit” workflow to confirm a manually entered, unvalidated, address (new construction, etc.).

Different Mailing Address

If the mailing address is not the same as the current residence, click the “New Address” button below the Mailing Address heading.

AUTO QUOTING TAB

The Auto tab collects the most commonly asked questions needed to generate an auto quote. If available, any field that has the orange lightning bolt icon is utilized in Real-Time Rating and is sometimes needed by at least one of your carriers when requesting a Real-Time rate.

Adding/Deleting Drivers and Vehicles

To add a driver or vehicle, click +. To delete one, click the “X”.

Adding a vehicle using a full VIN (Optimal)

Enter the VIN # for the auto or motorcycle and click search.

Adding a vehicles without a VIN

If you do not have the full VIN, select the Vehicle Type, Make, Manufacturer, Model, and Trim Package. Applied Rater will pull a partial VIN stub for the selected vehicle as well as attributes about the vehicle.
HOMEOWNERS QUOTING

Enter your customer’s home, rental or condo info on the “Home” tab of the quick app. Fill out the form as completely as possible for an optimal quoting experience.

*Florida Only:* Applied Rater offers homeowners insurance estimates for **HO3** and **HO6** policies. Rate estimates are “manufactured” using publicly filed rating information. Estimates are available with as little as four questions: construction type, year built, zip code and coverage A. However, the more completely you fill out the form the more accurate the estimates will be.

**Dwelling - Widgets**

The Dwelling tab collects information regarding the physical attributes of the house being quoted. This page also incorporates several Google Maps widgets to help gather information about the location.

- The “Street View” button shows an interactive view of the property.
- The “Map View” button will display on Google Maps where the property is located.
- You can choose between Map and Satellite views by using the toggle options **Map** **Satellite** in the top right corner. (Do they have a pool? Any other structures?)
- The “Distance Tool” allows you to drag a “pushpin” to measure the distance between the property and any desired location. Most often used to calculate the distance to the coast.
- The “Visit Assessor” button allows you to quickly access the county assessor website to pull specific details about the house.

**RCE**

The RCE tab saves the property’s replacement cost estimation details. Applied Rater will use this information to populate the carriers’ cost estimators (MSB, 360Value, or e2Value) to produce the specific Coverage A for each carrier with a **single input**. Before you go to a website, Applied Rater will also calculate a Coverage A estimate based on RCE details entered via our partnership with e2Value.

To add or delete housing details click the green “add” button or the red “delete” button.
To start a quoting session for the contact you just entered, click on the Quote Worksheet.

The Quote Worksheet functions as virtual “scratch paper” for your quoting session. You’ll save your quotes here and eventually pick and choose which to add to a Proposal.

Applied Rater utilizes multiple technologies for returning rates from carriers. For any personal lines quote, Applied Rater will live fill the contact info directly into ANY carriers’ online quoting portal via Website Rating. This technology preserves a 100% accurate rating experience for you. Because all quoting happens live on the carrier’s quoting portal, Applied Rater supports any carrier which quotes online! Where available, instant Real-Time Rating supplements our Website Rating by sending the contact’s information directly to the carriers’ back-end systems to simultaneously generate multiple carrier’s rates in seconds.

Prior to your first quoting session, we recommend a visit to the My Account area to confirm you have all of your agency’s personal lines carriers added to your account. Additionally, entering each of your carriers’ login credentials will streamline your first quoting experience. You may also need to enter a real-time code on the Quote Worksheet.

*Florida Only:* If you’re rating homeowners in Florida you’ll find manufactured rate estimates available for HO3 and HO6 automatically via the Home Estimator. This feature has more info available in Applied Rater.

**Flood Estimates**

Applied Rater has partnered with the National Flood Service to make getting a flood insurance estimate for your clients easier than ever. After you’ve entered the required information to obtain a homeowners quote, you’ll find the Flood Estimate Banner on the bottom of the Home section of the Quote Worksheet.

The Flood Estimate includes the type of risk, premium range and flood zone as well as an info sheet packed full of information to help you sell flood insurance.
QUOTING VIA WEBSITE RATING

1. Click the “Start Website Quote.”
   a. Choose the desired carrier in the drop down.
   b. Applied Rater will fill your carrier passwords if you opt to save them.

2. Start a brand new quote on the carrier’s website.

3. Applied Rater will automatically fill your customer’s information into the carrier site for you.

   Filled fields are color coded:
   
   Green - expected exact match.
   Yellow - might need review.
   (i.e. Variant options, defaults, unique field)
   No Highlight - will need to be answered manually.

   *** If something fails to auto-fill click 🔄 in the top left. This will prompt Applied Rater to fill this page for you. If it still doesn’t load, please submit an error here report so that we can get it updated right away. (Right Click on a field ➔ ‘This value is wrong’ ➔ Fill out info) To disable Applied Rater auto-fill click ⏪ in the top left. 🔄 will turn Applied Rater filling back on.**

4. Click 🖼Save Quote once you have successfully completed the quote on the carrier website. Be sure the correct line of business, premium amount and billing period have been entered. Specific notes like payment options, special discounts, and packages can also be added in the “Notes” section. *Saving a quote to the Quote Worksheet does not automatically save that quote on the carrier site. Be sure to SAVE the quote via the carrier site in the same way you would quoting outside Applied Rater.*

5. To start a quote for the same contact with another carrier, click ⬅️ to open up your carrier list and rinse and repeat this simple process for each carrier you would like to rate. This process is handled individually so you can preserve a 100% accurate quoting experience where you validate every carrier specific option and never have to second guess the rate you’ve received.
QUOTING VIA REAL-TIME RATING

For available carriers, Real-Time Rates will automatically initiate on the Quote Worksheet once a carrier’s code has been entered and all the required information has been entered in Applied Rater. As the Real-Time rates are returned from the carriers, Applied Rater will display them in line with all other quotes sorted by price. Remember, these rates are returned live from the same systems that power the carrier’s quoting websites, accurately and instantly. Applied Rater is adding more carrier support as they make this option available.

To view expanded quote details click on the relevant row to show additional information.

- **Carrier Messages:** Discount, package, and other info returned by the carrier.
- **Changed:** Displays fields that were changed by the carrier (invalid options / bumping).
- **Defaulted:** Displays fields that were defaulted by the carrier.
- **Payment Options:** Displays payment options returned by the carrier.
- **☑ Check Mark Indicator:** A check mark appears next to the rate to indicate credit has been run.
- **☐ Proceed to Carrier Site:** Open the quote directly on the carrier site.
- **Resubmit:** Clear and resubmit your quote request.
- **☒ Clear Rate:** Remove the quote from the Quote Worksheet.

If you have left a required field blank in the Applied Rater Quick App the following notification will appear:

Add the missing info and return to the quote worksheet to rate.
CREATE A PROPOSAL

Applied Rater proposals create a customized presentation showcasing the advice and value of working with an independent agent.

To create a new proposal click on Prepare Proposal in the top right.

- Click 
- Recommend a quote by clicking the thumbs up. o Add a reason to help sell on more than price!
- Add footer/notes to proposal (save to reuse later)
- Click to customize the proposal’s look and feel. (Logo, colors, contact info etc.)
- Click once the proposal is ready to be sent to the contact.

ADDITIONAL FEATURES

CONTACT SUMMARY TAB

Lead Source: Track leads for advanced stats and to identify where new business is coming from.

General Notes: Keep everyone in your agency on the same page by keeping notes about the contact.

Assigned Agency Contacts: You can assign and then filter contacts by Agent and CSR.

Proposed Quotes: A summary of all quotes proposed to the contact. You can track purchased policies here.

Touchpoints: Set a custom reminder via touchpoints. These reminders are shown on the dashboard.

WEBSITE LINKS

"Website Links" provides direct access to your carrier’s websites for service work on existing policies. (Note: this is NOT for quoting.)
INTEGRATIONS – MANAGEMENT SYSTEM IMPORT ETC.

Applied Rater provides integrations with management systems, lead vendors, your website and more. To review the integrations available visit My Account and click Integrations.

MY ACCOUNT

Visit My Account to customize all of your user and agency account settings. Agency admins are able to set advanced permissions and add or remove users. You can manage your carrier list and passwords, individual and account level settings (default quoting scenarios, security, etc.), check activity reports to visualize your agencies usage, manage your Applied Rater invoice, and view integration options to connect to your website, management system, etc.

NEED HELP?

Contact our support team at 402.261.0432 or email us at support-usrating@appliedsystems.com

Or

Visit the My Account area here