INSURANCE · QUOTING OPERATIONS

Policy quoting and comparison

Automatically generates multiple policy quotes from different carriers when a customer submits insurance requirements, then presents ranked comparison options to optimize coverage and pricing decisions.

01 WORKFLOW TRIGGER

Customer submits insurance application or quote request through agency portal

BLUEPRINT OVERVIEW

What this workflow accomplishes

This workflow connects the agency portal intake in AgencyZoom to Applied Epic, AMS360, EZLynx, HawkSoft, and NowCerts so a single quote request produces a ranked multi-carrier comparison without rekeying. Automation handles data validation, MVR and credit pulls, carrier appetite matching, simultaneous submissions, and quote normalization. Licensed producers retain authority over carrier selection, coverage recommendations, and anything released to the insured.

01

OUTPUTS

Multi-carrier comparison report, Coverage recommendation presentation, Agent quote tracking dashboard

02

SUCCESS MEASURES

Quote turnaround time, Quote-to-bind conversion rate, Carriers quoted per request

03

CORE SYSTEMS

AgencyZoom, Applied Epic, AMS360, EZLynx, HawkSoft, NowCerts

HOW TO USE THIS BLUEPRINT

Agency principals: set the appetite rules and the premium threshold above which a producer must sign off before quotes leave the office.

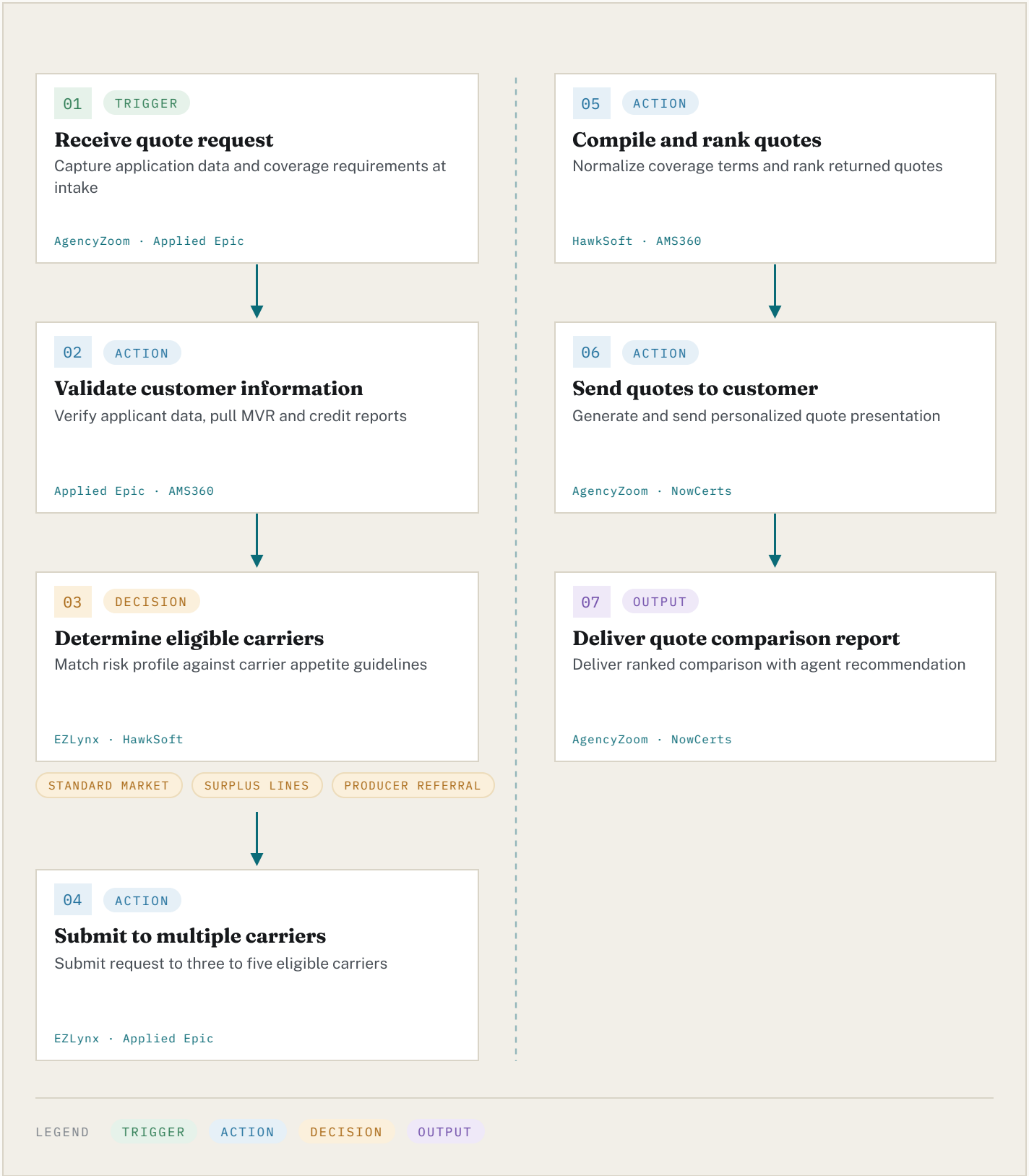
Producers and CSRs: work the flagged discrepancies, choose the recommended option, and own every word the insured reads.

Implementation teams: map the EZLynx and Applied Epic field sets first, then wire NowCerts delivery and the AgencyZoom follow-up cadence.

THE WORKFLOW

End-to-end stage map

Seven stages carry a quote request from portal submission to a delivered comparison report. The single decision point at stage 3 governs which carrier appetites the risk is submitted to and whether it goes standard, surplus lines, or back to the producer.



IMPLEMENTATION DETAIL

Stage-by-stage breakdown

Each stage states the operational intent, the human control point, and the systems likely to take part. System names are examples, not a required architecture.

01 TRIGGER

Receive quote request

Customer completes insurance application form with coverage requirements, personal details, and risk information. System captures all data points needed for carrier submissions.

CONTROL POINT

The assigned CSR confirms the applicant record is not a duplicate and that effective date and prior carrier fields are populated before the request advances.

SYSTEMS AgencyZoom Applied Epic

02 ACTION

Validate customer information

Automatically verify customer details, run MVR and credit checks, and validate property information against databases. Flag any data discrepancies for manual review.

CONTROL POINT

A licensed producer clears every flagged discrepancy, including undisclosed drivers, garaging address mismatches, and prior loss history, before submission.

SYSTEMS Applied Epic AMS360

03 DECISION

Determine eligible carriers

Evaluate customer risk profile and coverage needs against carrier appetite and underwriting guidelines. Route to appropriate carrier networks based on eligibility criteria.

CONTROL POINT

The producer can override the appetite match and force or remove a carrier, with the reason recorded on the file.

SYSTEMS EZLynx HawkSoft

04 ACTION

Submit to multiple carriers

Simultaneously submit quote requests to 3-5 eligible insurance carriers through API integrations. Track submission status and carrier response times.

CONTROL POINT

The producer approves the final carrier list and clears any submission that failed or timed out at the carrier API.

SYSTEMS EZLynx Applied Epic

COMPLETION AND MEASUREMENT

Closing stages and results

The closing stages preserve the producer's recommendation in writing and measure turnaround, carrier spread, and bind conversion on every request.

05 ACTION

Compile and rank quotes

Collect returned quotes, normalize coverage terms, and rank options by price, coverage quality, and carrier rating. Generate comparison matrix with recommendations.

CONTROL POINT

The producer verifies limits, deductibles, and endorsements are truly comparable before the ranking is accepted.

SYSTEMS HawkSoft AMS360

06 ACTION

Send quotes to customer

Automatically generate personalized quote presentation with coverage explanations and send via email or customer portal. Schedule follow-up communications.

CONTROL POINT

No presentation leaves the agency until the producer signs off on the recommended option and the coverage gap language.

SYSTEMS AgencyZoom NowCerts

07 OUTPUT

Deliver quote comparison report

Present ranked insurance options with detailed coverage comparison, pricing breakdown, and agent recommendations to customer for decision-making.

CONTROL POINT

The producer of record owns the recommendation, walks the insured through it, and documents the coverage rejection if a lower limit is chosen.

SYSTEMS AgencyZoom NowCerts

DELIVERABLES

- Multi-carrier comparison report
- Coverage recommendation presentation
- Agent quote tracking dashboard

KEY METRICS

- Quote turnaround time
- Quote-to-bind conversion rate
- Carriers quoted per request

IMPLEMENTATION CHECKS

- MVR and credit pull consent logged
- Producer license and appointment checks
- NPI data retention and purge rules
- Approval routing above premium threshold
- Carrier submission audit trail retained

NEXT STEP

Turn this blueprint into an implementation plan.

Map each stage to your own systems, permissions, and approval routing before selecting tools or building automation.

packfoundry.app/assessment

INSURANCE WORKFLOW PACKS AND A FREE ASSESSMENT