



The Applied Difference



The Benefits of Partnering with Applied



Strong balance sheet and investor backing fueling investments



Significant progress in integrating our unique set of insurance technology assets into our core Applied Epic® experience for P&C and Employee Benefits lines of business



Invested in the most valuable insurance technology and connectivity assets to support YOUR growth and profitability



Intensely focused on using data to create high-value reporting and insights for agents and insurers



Our team is an extension of yours – we aspire to be the BEST people and culture in insurance technology

55%

Total Market Share
in 2024

7 of the 10

Largest agencies use Applied Epic

Source: Business Insurance Top 100



“One thing I value in our partnership with Applied is their collaborative culture. **They prioritize listening to us and seeking to understand before proposing a solution.** Their forward-thinking initiatives really resonate with our vision to stay ahead of the curve and adapt to future challenges.”

Maggie Lewis, Vice President of Enterprise Applications, HUB International

Consistent Growth and R&D Investment



Since 2011, Applied has grown at an average annual rate of 11% and has been recognized routinely by Gartner as a growth leader in insurance software.

We are uniquely positioned with strong and long-standing ownership, comprised of CapitalG, Hellman & Friedman, Stone Point Capital and JMI Equity. These leaders have software backgrounds, deep insurance knowledge, and access to the best minds in global tech and cloud services.



STONE POINT CAPITAL



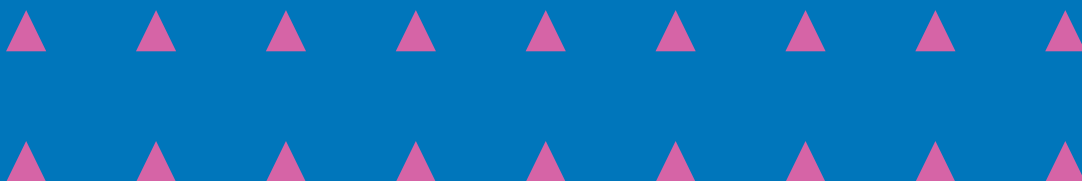
Our innovation engine is fed at an industry-leading scale to create more value for you. We put above-average R&D dollars to work compared to other industry-leading software companies to ensure we stay a step ahead of what's next for our customers. Over the past five years, we've invested over \$1 billion in acquiring great teams and products to make us stronger and deliver more value across the insurance lifecycle for our customers.

\$150M+

Total Product and Tech
Spend in 2024

>\$1B

Invested in M&A
2019-2024

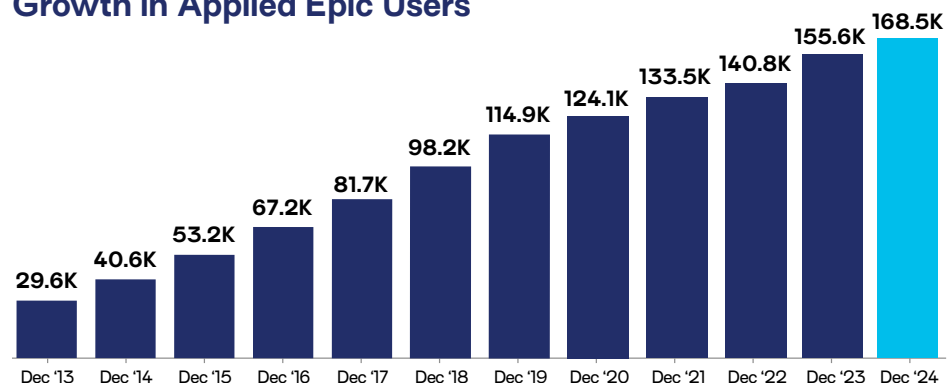


Supporting All Segments of the Market



Applied® is the leading global cloud software provider for independent insurance agencies and insurers. Recognized as a pioneer in insurance automation and an innovation leader, Applied is the world's largest provider of agency management systems. Applied Epic is the world's most widely used management system, with exponential growth in users since its launch.

Growth in Applied Epic Users



68%

of Insurance Journal Top 100 agencies rely on Applied

Source: Insurance Journal

91%

of Applied Epic reviewers on G2 rate it 4 stars or higher

Source: 2024 G2 Reviews



For over 20 years, EZLynx® has been devoted to solving insurance agents' most pressing problems by providing simple, approachable and straightforward all-in-one software. EZLynx isn't just a rating engine – it's also the fastest-growing agency management solution in its market segment.

43%

EZLynx Market Share
in 2024

1,268

New agencies chose
EZLynx in 2024



Ivans®

Ivans® has evolved to be a technology brand for independent agents, insurers, MGAs, wholesalers, and technology partners alike, providing solutions that connect all players in the insurance industry to innovate and distribute products and services in more ways with greater ease. Ivans believes the insurance industry can operate with less friction and more efficiency.

600+

Insurers and MGAs
communicate to their
agents via Ivans*

1M+

Transactions flow
through the Ivans
platform every day*

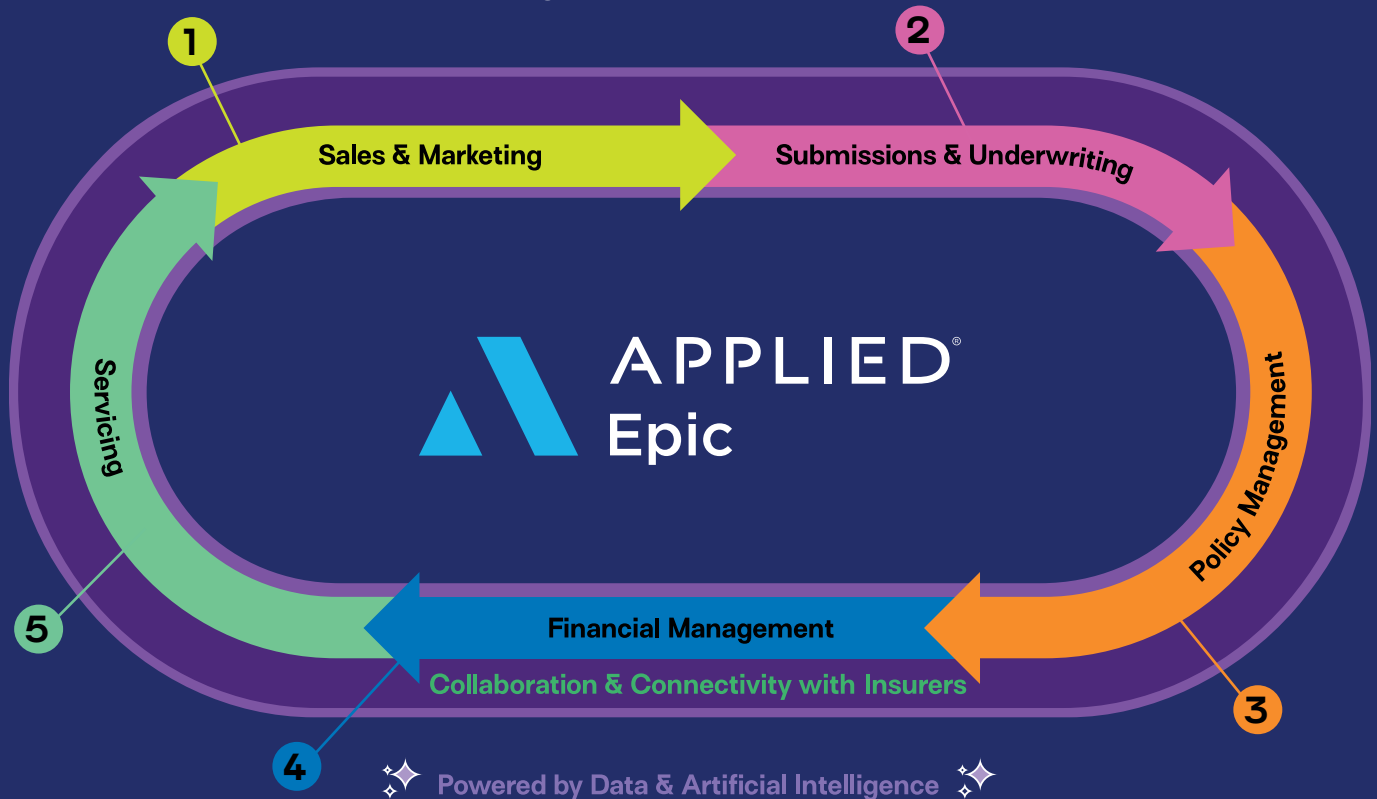
38K

Agencies connect to their insurer
and MGA partners via Ivans*

*As of 12/31/2024

The Digital Roundtrip of Insurance

Digital connectivity is the lifeblood of the insurance industry. Across our portfolio, we have solutions that connect and automate every stage of the insurance lifecycle to create greater productivity, simplicity, intelligence and value.



Scan to learn more about our solutions.

We've got solutions for each part of the insurance lifecycle.



1 Sales and Marketing

A natively integrated marketing automation application allows you to quickly build and track marketing email campaigns from the agency management system (AMS). Native reporting shows the messages and content your audience is engaging with the most so you can adjust for maximum campaign effectiveness. An AI-powered insurance-specific content creation tool assists you in crafting more engaging content that wins and retains customers.

A commercial insurance renewals application leverages the power of AI to enrich commercial risk profiles based on thousands of publicly available information sources to round out risk profiles and identify coverage gaps within existing policies, creating cross-sell and upsell opportunities. Embedded in the AMS, these commercial risk attributes also pair with corresponding market placement insights to help you submit business to insurers likely to fit your customers' needs.

Data visualizations embedded in the AMS provide leadership visibility into the health of sales through breakdowns of customer mix and retention, as well as growth areas across business lines and policies. These interactive dashboards show revenue breakdowns across the team, including average and trending revenue by customer and recent wins and near-term opportunities based on the probability of closing.

2 Submissions and Underwriting

Comparative raters let you seamlessly remarket or quote new personal and commercial business without leaving the management system. Natively embedded in the AMS, they prefill pre-existing customer and prospect data into the application, offering a single point of data entry and validation. They also provide overarching visibility into historical and active quotes, including high-level details like market rates and status, with customizable columns to tailor your view.

An application and submission management platform turns the cumbersome insurance application into a modern, digital experience. With it, you can manage the entire application and renewal process – from gathering data from policyholders to getting submissions to market – in one place instead of visiting multiple systems. Integration with the AMS allows you to seamlessly exchange data between systems to ensure accurate information within both platforms.

3 Policy Management

A cloud-based AMS manages every stage of the end-to-end policy lifecycle – from marketing, quoting, binding, claims, payments, servicing, and back to renewals. With a single view of your business, you can find customer quotes, policy information, claims, and documents in one organized place and easily remarket with up-to-date information synced from your daily insurance company policy downloads.

An embedded commercial insurance renewals application leverages AI to identify cross-sell and upsell opportunities within an existing book. It highlights coverage gaps using account attributes, NAICS codes, and current policy details, then recommends suitable markets based on past agency successes. Improved assessment of customer exposures ensures they receive proper coverage, leading to fewer uninsured claims and reduced E&O risks.

4 Financial Management

An AMS-native digital payments solution provides a safe, convenient way for policyholders to pay their premiums online via credit card, ACH, premium financing and other payment options. Its proprietary accounting automation simplifies and speeds up the collection process while reducing manual back-office tasks like reconciling statements, helping you move money faster for the business. AI-powered accounting automation transforms insurer statements into structured financial data that can be recorded and reconciled for direct bill commissions and agency bill payables.



5 Servicing

Self-service technology allows policyholders to choose how they interact with your business. Through an online self-service portal and mobile app, customers can access insurance documents, online bill pay, and claims 24/7. Self-service technology syncs with the AMS, so you always have access to the latest customer details. By giving customers the freedom to self-serve, simple service calls into your agency are reduced, giving your employees more time to focus on revenue-generating activities.

A mobile application for insurance agents provides on-the-go access to the management system via a smartphone or tablet. It allows agents to proactively add prospects, create and manage activities, and automate sales operations into the management system for staff in the office to access and act on. Mobile access to the management system empowers agency staff to work how they choose while driving employee satisfaction, retention, and cost savings.

An AI-amplified servicing tool within the AMS or Microsoft Outlook enables you to access information and execute tasks like identifying accounts, adding activities, and auto-summarizing emails with seamless connectivity of data. Using management system policy and account data, policy and endorsement documents, and customer communication, you can prompt and answer common questions about policy details, account information, and more for quick response.

“The Applied portfolio not only aligns with where the market is going, I also think the **Applied portfolio is driving where the market is going.”**

Bob Peters, Chief Operating Officer, Insurance Office of America





“Applied continues to be the right tech partner for us because they tackle every issue we encounter. They’re right on track with our challenges, which means they’re keeping their finger on the pulse of what agents think and feel.”

Zack Brandau, President, Core Assurance

Support & Customer Success



From Yes to Success

Investing in world-class technology is just the first step in digitally transforming your business to drive success every day. Taking you from that moment of purchase, that “Yes” moment, to “Success” is where Applied’s approach to partnership sets us apart. Our team of software experts and former insurance agents who have walked in your shoes are here to provide services, support, education, and training each step of the way.

1,980

AMS Activations in 2024

95%

Customer Retention

97%

Customer Satisfaction

Customers Are Our #1 Priority

This commitment to customer success is evident in our industry and company recognition, including honors from notable trade publications, association innovation challenges, G2 and other Top 100 lists.



Leading the Industry

Applied is committed to delivering practical, innovative solutions to help you become a simpler, easier business partner to your clients. We are devoted to being innovative in growing our people and delivering even more value to the entire industry. And people are taking notice.



About Applied Systems

Applied Systems is the leading global provider of cloud-based software that powers the business of insurance. Recognized as a pioneer in insurance automation and the innovation leader, Applied is the world's largest provider of agency and brokerage management systems, serving customers throughout the United States, Canada, the Republic of Ireland, and the United Kingdom. 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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