

Commercial Lines Standards (CL) API Quote and Bind – Benefits Table

Leverage real-time API commercial lines quote and bind functionality to realize improved close ratios and enhanced customer service.

Benefits of Commercial Lines Standards	
Industry Standardized Underwriting Questions - Industry consensus on the underwriting and rating questions required to quote and bind 375 IBC codes	✓
Real-Time Accurate Quotes - Initiate API quote requests directly from your BMS to your insurance companies	✓
Multiple IBC Codes - Ability to quote multiple IBC codes in single API request	✓
Convert Quotes to Binds - Complete the sales process and generate a policy number without leaving your BMS	✓
No Duplicate Entry - No portal, third-party quoting engine, email or paper application process required. “Once and done”, in your BMS	✓
Remarket Directly in your BMS - Ability to easily remarket customers by sending an API request quote to your insurance providers	✓
Enhance Workflow Efficiency - Generate real-time quotes in seconds, not hours or days	✓