



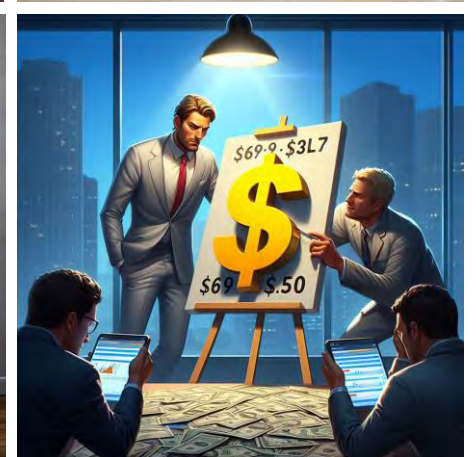
# Making Commercial Lines Not Suck

Insurance Canada – Technology Awards

Quotey



# Commercial Insurance is a piece of cake... right?



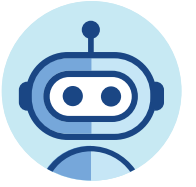


# Why?





# In 2020, we set ourselves a goal...



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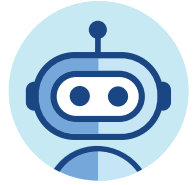
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**Application**

**Quotes**

**Pain**



Home | Client | Property | List Operations | Limits | Market Scan

**Market Scan... Select Preferred Quote if Available, or just click Finish to go to App**

	Travelers	Travelers	Travelers	APRIL	APRIL	APRIL	Wawanesa	Wawanesa	Wawanesa	Commonwell
<b>Product</b>	Contractors	Plus	Platinum	Custom	Silver	Gold	Basic	Choice	Plus	Contractor
<b>Response</b>	Quote	Quote	Quote	Quote	Quote	Quote	Refer	Refer	Refer	Quote
<b>Premium</b>	1312	N/A	N/A	1147	1222	1322.5	N/A	N/A	N/A	1279
<b>Cover Match</b>	80	80	80	62	68	73	57	65	70	20
<b>Recommendability</b>	91.8			90.3	90.7	90.6	N/A	N/A	N/A	58.5
	<b>Select</b>	Select	Select	Select	Select	Select	Select	Select	Select	Select
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Compare**

**Analyze**

**Highlight**

**Deselect**

**Market**

**Create Market**

**Submission**

**Client**

**Proposal**

**SELL**

Selection	Insurance Coverage	Recommendation	Travelers Contractors	APRIL Custom	APRIL Silver	APRIL Gold	Commonwell Contractor
Property	Contractor's equipment	\$9,000	\$9,000	\$15,000	\$15,000	\$15,000	
Property	Tools aggregate limit	\$10,000	\$10,000	\$10,000	\$5,000	\$10,000	
Liability	Commercial general liability	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Property	Business Contents	\$5,000	\$9,000	\$5,000	\$5,000	\$5,000	\$5,000
Property	Building	\$1,250,000	\$1,250,000	\$0	\$0	\$0	
Property	Installation form / floater	Include	\$25,000	\$10,000	\$25,000	\$50,000	
Property	Tools single item limit	\$1,500	\$1,500	No limit	No limit	No limit	
Liability	Contractors Errors & Omissions	Include	-	\$10,000	\$50,000	\$250,000	
Property	Leased, rented or borrowed equipment	Include	\$10,000	\$0	\$0	\$0	
Property	Loss of earnings - contractor	Include	\$10,000	-	-	-	\$10,000
Property	Newly acquired equipment	Include	\$50,000	-	100,000*	100,000*	
Property	Contractor's equipment replacement cost	Include	Included - less than 3 ye	Included - less than 3 ye	Included - less than 3 ye	Included - less than 3 ye	
Liability	General aggregate of liability	Include	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Property	Newly acquired business contents	Include	-	-	100,000*	100,000*	\$100,000
Property	Contractors equipment - amended valuation	Include	-	-	-	-	
Property	Contractors equipment - loss of use	Include	-	-	-	-	
Property	Extra expense	Include	\$50,000	-	100,000*	100,000*	\$10,000
Property	Personal effects and property of employees and	Include	\$1,000 each / \$25,000 t	-	-	-	\$500 / item
Property	Replacement cost - property of every descriptio	Include	-	-	-	-	
Property	Replacement cost - tools	Include	-	-	-	-	
Liability	Care, custody and control	Include	-	\$10,000	\$25,000	\$50,000	
Liability	Failure to perform	Include	-	-	-	\$500,000	
Liability	Faulty workmanship	Include	-	\$10,000	\$25,000	\$100,000	
Liability	Fungi and fungal derivatives	Include	-	\$50,000	\$250,000	\$250,000	
Liability	Personal & Advertising injury	Include	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Property	Blanket by laws	Include	Included	-	100,000*	100,000*	Included
Property	Business income / rental income form	Include	Actual loss sustained	-	-	-	
Property	Contents of others	Include	-	-	-	-	
Property	Equipment breakdown	Include	Included	-	-	-	
Property	Professional fees for proving a loss	Include	\$25,000	-	100,000*	100,000*	\$10,000
Property	Rental reimbursement	Include	\$10,000	-	-	-	\$10,000
Liability	Employee benefits liability	Include	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000	
Property	Contents at newly acquired locations	Include	\$250,000	\$100,000	\$100,000	\$100,000	
Property	Contents at unnamed locations	Include	\$25,000	-	100,000*	100,000*	\$10,000
Property	Accounts receivable	Include	\$50,000	-	100,000*	100,000*	\$10,000
Property	Building damage by theft	Include	\$25,000	-	-	-	\$10,000

**Recommendability Score:**  
(Approximated algorithm)

**91.8%      90.3%      90.7%      90.6%      58.5%**

**GET QUOTES**

**FINISH**

**Cancel**

**Correspondent Name:** Mr A Test

**Business Name:** Test Electrical Ltd

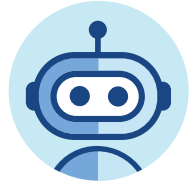
**Outstanding Actions & Notes**

Property info can be added in the property tab when you are ready.

Please enter additional information about subcontracted activity.

... it  
worked,  
so we  
scaled  
;-D

# Now, we have...



Dynamic applications for thousands of classes of business

Many insurers connected and many more to come

Comparability across hundreds of datapoints

A gazillion user requested functionalities!

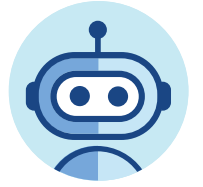
This screenshot shows the 'Electrical' application form within the Quotely interface. The form is titled 'Harry Hill' and includes a progress bar at the top. On the left, there is a sidebar with 'General business information' and 'Operations' (listing Electrician, Contractor-general operations, Welding, Electrical operations, and Other occupations). The main content area asks for 'Total annual revenues in relation to this specific operation' with input fields for 'Last 12 months' and 'Projected 12 months', both set to '\$500,000'. It also includes a question 'Are all revenues generated from Canada?' with 'Yes' selected. At the bottom, there is a section for 'Provide a split of revenues for this operation by type of work' with a slider for '% residential (\$450,000)' set to 90. A 'NEXT' button is at the bottom right. A 'Help or Tip from Quotely' sidebar is visible on the right.

This screenshot shows the 'Digital Marketing Hub' for Harry Hill. It displays a table of digital marketing products with columns for Insurer, Product, Quotely Score, Price, Type, Coverage Level, and Client Rating. The table lists several products from various insurers, including Watkinson, Peace Hills, Commonwealth, HD Mutual, Sandbox, HTM, and Commonwealth. An 'Action Centre' sidebar on the right provides options like 'View Selected Product', 'Send to Market', 'Save to Client', 'Create a client presentation', and 'Download application PDF'.

This screenshot shows the 'Compare Offers' table, which compares quotes from four insurers: Watkinson, HD Mutual, Peace Hills, and Travelers. The table has columns for Cover Name, Client Needs, and the four insurers. It lists various coverages such as Business Contents, Stock, Earthquake, Equipment breakdown, Flood, and Sewer Backup, along with their respective prices and replacement costs. A 'Help or Tip from Quotely' sidebar is visible on the right.

This screenshot shows the 'Send To Insurers' table, which lists recommended insurers for a client. The table has columns for Insurer, Contact, and Recommendation Score. It lists several insurers, including Burns & Wilcox, Intert, Wood Mutual, Premier, Allied, CHS, Echelon, Groupassur, and Moorgate. An 'Action Centre' sidebar on the right provides options like 'Create email with quotation', 'Download application PDF', and 'Get external link to Quotely website'.

# All with a simple goal in mind for commercial brokers...



## Driving Benefits

- ⚡ Reduced process time & effort
- ⚡ Reduced wait time
- ⚡ Increased conversion rate
- ⚡ Reduced E&O







turning the insurance world

**upside  
down**

**Quotey**