



**INSURANCE BROKERS  
ASSOCIATION OF CANADA**

# **IBAC Stackathon**

# Website and Hosting Scoring Criteria



## Customization and Flexibility (5 points)

**Description:** Ability to customize the website to reflect the broker's unique brand and meet industry-specific needs (e.g., insurance product pages, claims forms, quote tools).

**Considerations:** Does the platform allow for easy updates? Are there customizable templates, or is it fully built from scratch?

## SEO and Performance (5 points)

**Description:** How well does the platform integrate SEO best practices to boost the broker's online visibility? Consider page load speed, mobile optimization, and core web vitals.

**Considerations:** Is SEO included in the package, and how effective are the tools? What about the mobile-friendliness and speed optimization of the website?

## Security and Compliance (5 points)

**Description:** Level of security offered (SSL certificates, data encryption) and compliance with regulations specific to the insurance industry, such as data privacy laws.

**Considerations:** Does the hosting include robust security features? How well does the company ensure compliance with industry standards like GDPR or PIPEDA?

## User Experience (UX) and Support (5 points)

**Description:** Overall ease of use for visitors (clients) and the backend functionality for the brokers themselves. Also, quality and availability of customer support.

**Considerations:** Is the platform easy for customers to navigate and brokers to manage? How responsive and available is the support team?

## 5. Pricing and Value for Money (5 points)

**Description:** How competitive is the pricing structure compared to the value provided in terms of features, scalability, and performance?

**Considerations:** Are there hidden fees? Does the pricing cover everything the broker needs (e.g., hosting, support, ongoing updates)?

# Website and Hosting Score Card

Vendor	Trufla truWeb	AKA Broker	Agency Revolution	Advisor Evolved	Forge3		
<b>Criteria (0-5)</b>							
Customization and Flexibility							
SEO and Performance							
Security and Compliance							
User Experience (UX) and Support							
Pricing and Value for Money							
<b>Total Score</b>							

# Lead Generation Scoring Criteria



## Visibility and Reach (5 points)

**Description:** Measures how well the lead generation strategy increases visibility in search engines (SEO) and through digital ads (paid media).

**Considerations:** Are SEO rankings strong for relevant keywords? Do digital ads effectively reach a large and relevant audience?

Does the strategy target the broker's desired market?

## Traffic Volume and Engagement (5 points)

**Description:** Evaluates the amount of traffic driven by organic SEO efforts and digital ads, as well as the level of engagement with that traffic (e.g., click-through rates for ads).

**Considerations:** Is the traffic sufficient to generate meaningful leads? Are click-through rates and engagement metrics strong for digital ads?

## Lead Quality (5 points)

**Description:** Assesses how relevant and qualified the leads are, both from organic search and paid ads.

**Considerations:** Are the leads from SEO and digital ads highly relevant to the broker's target audience (e.g., insurance type, demographics, location)? Do they have a high potential to convert into clients?

## Conversion Rate (5 points)

**Description:** Tracks the percentage of leads generated from SEO and digital ads that convert into clients or sales.

**Considerations:** How effective is the lead generation strategy in converting traffic into paying customers? What is the success rate for leads from both channels?

## Cost-Effectiveness (CPL) (5 points)

**Description:** Examines the overall cost per lead (CPL) for both organic SEO and digital ads.

**Considerations:** Is the cost per lead reasonable and sustainable? Does the strategy provide a good return on investment in terms of qualified leads and conversions?

# Lead Generation Score Card

Vendor	Goose Digital	Trufla	Rush Ventures		
<b>Criteria (0-5)</b>					
Visibility and Reach					
Traffic Volume and Engagement					
Lead Quality					
Conversion Rate					
Cost-Effectiveness (CPL)					
<b>Total Score</b>					

# Lead Management Scoring Criteria



## Lead Capture and Integration (5 points)

**Description:** How well the system captures leads from various sources (e.g., web forms, digital ads, social media) and integrates with existing CRM or management platforms.

**Considerations:** Does it seamlessly integrate with the broker's current tools, such as CRM or email marketing systems? Is lead capture effective and automatic?

## Lead Tracking and Organization (5 points)

**Description:** The ability to track, categorize, and organize leads in a clear and accessible manner.

**Considerations:** How well does the system organize leads by, status, and priority? Are leads easy to track throughout the sales funnel?

## Lead Scoring and Prioritization (5 points)

**Description:** The effectiveness of lead scoring mechanisms that prioritize high-quality leads for follow-up and conversion.

**Considerations:** Is there an automated or manual system for scoring leads based on engagement, demographics, or other factors? How accurate is the prioritization?

## Reporting and Analytics (5 points)

**Description:** The quality of reporting and insights provided about lead performance, including conversion rates and pipeline progress.

**Considerations:** Does the system provide detailed reports on lead sources, conversion rates, and ROI? Are there customizable analytics?

## Ease of Use and Automation (5 points)

**Description:** The user-friendliness of the lead management system and the level of automation available for repetitive tasks (e.g., follow-up emails, lead assignment).

**Considerations:** Is the platform easy to use for the broker's team? How much of the lead management process is automated to save time?

## Pricing and Value for Money (5 points)

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Lead Management Score Card

Vendor	Salesforce	Trufla truMarket	HubSpot	Calefy	Zoho
<b>Criteria (0-5)</b>					
<b>Lead Capture and Integration</b>					
<b>Lead Tracking and Organization</b>					
<b>Lead Scoring and Prioritization</b>					
<b>Reporting and Analytics</b>					
<b>Ease of Use and Automation</b>					
<b>Pricing and Value for Money</b>					
<b>Total Score</b>					

# Customer Relationship Management Scoring Criteria



## Client Data Management and Accessibility (5 points)

**Description:** The ability to store, organize, and easily access client information, such as contact details, policies, and interaction history.

**Considerations:** Is client data easy to manage and retrieve? Does the system provide a 360-degree view of client interactions?

## Task and Workflow Automation (5 points)

**Description:** The CRM's ability to automate tasks and workflows, such as follow-up reminders, renewals, and policy updates.

**Considerations:** How effective is the CRM at automating routine tasks to reduce manual effort?

## Communication and Interaction Tracking (5 points)

**Description:** The system's ability to track all communications with clients across different channels (e.g., email, phone calls, meetings).

**Considerations:** Does the CRM capture and organize communication history effectively? Is it easy to see past interactions with clients?

## Reporting and Analytics (5 points)

**Description:** The quality and customization of reports on client activity, retention, and overall relationship health.

**Considerations:** How detailed and customizable are the CRM's reports? Are there insights into client retention and engagement?

## Integration with Other Tools (5 points)

**Description:** The ability of the CRM to integrate with other tools, such as email marketing, quoting systems, or data analytics platforms.

**Considerations:** Does the CRM integrate well with other essential business tools? How seamless is the integration process?

## Pricing and Value for Money (5 points)

**Description:** The pricing model and the overall value offered by the BMS in relation to its features and functionality.

**Considerations:** Is the pricing transparent and reasonable based on the features offered? Does it provide good value for money in terms of scalability and usability?



# Customer Relationship Management Score Card



Vendor	Salesforce	HubSpot	Trufla TruMarket	SharpSpring	Zoho	IRYS	
<b>Criteria (0-5)</b>							
<b>Client Data Management and Accessibility</b>							
<b>Task and Workflow Automation</b>							
<b>Communication and Interaction Tracking</b>							
<b>Reporting and Analytics</b>							
<b>Integration with Other Tools</b>							
<b>Pricing and Value for Money</b>							
<b>Total Score</b>							

# Quoting/Rating Scoring Criteria



## **Speed and Efficiency (5 points)**

**Description:** The speed at which the system generates quotes and ratings, and how efficiently it handles multiple quote requests.

**Considerations:** How quickly does the system produce quotes? Can it handle multiple lines of business or requests simultaneously without delays?

## **Accuracy of Quotes and Ratings (5 points)**

**Description:** The system's ability to deliver accurate quotes based on provided information, taking into account underwriting rules and guidelines.

**Considerations:** Are the quotes generated consistent with underwriting guidelines? How accurate are the premium estimates?

## **Integration with Carriers and BMS (5 points)**

**Description:** How well the quoting/rating system integrates with carrier systems and broker management systems (BMS) for real-time data exchange.

**Considerations:** Does the system provide seamless integration with carrier APIs and broker management systems for up-to-date quotes?

## **User Experience and Interface (5 points)**

**Description:** The ease of use and intuitiveness of the quoting/rating interface for both brokers and clients.

**Considerations:** Is the interface easy to navigate for brokers? How user-friendly is it for clients requesting quotes online?

## **Pricing and Value for Money (5 points)**

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Quoting/Rating Score Card

Vendor	Rival	Applied Rating Services	Powersoft	Trufla truMarket	Acturis	
<b>Criteria (0-5)</b>						
<b>Speed and Efficiency</b>						
<b>Accuracy of Quoting and Rating</b>						
<b>Integration with Carriers and BMS</b>						
<b>User Experience and Interface</b>						
<b>Cost-Effectiveness (CPL)</b>						
<b>Total Score</b>						

# Policy Management Scoring Criteria



## Client and Policy Management (5 points)

**Description:** The ability to manage clients and their policies, including tracking renewals, endorsements, and customer interactions.

**Considerations:** Does the BMS provide an easy way to access and manage client profiles, policy histories, and policy changes?

## Integration with Other Systems (5 points)

**Description:** How well the BMS integrates with other key systems like quoting/rating tools, carrier platforms, CRM systems, and accounting software.

**Considerations:** Does the system offer seamless integration with external systems like carriers and quoting platforms? Is there a strong API for easy integration with other tools?

## Automation of Routine Tasks (5 points)

**Description:** The ability to automate recurring tasks like policy renewals, invoicing, and generating reports.

**Considerations:** How well does the system automate key tasks? Can it automatically trigger renewals, reminders, and other routine workflows?

## Pricing and Value for Money (5 points)

**Description:** The pricing model and the overall value offered by the BMS in relation to its features and functionality.

**Considerations:** Is the pricing transparent and reasonable based on the features offered? Does it provide good value for money in terms of scalability and usability?

## Reporting and Analytics (5 points)

**Description:** The system's ability to generate comprehensive reports on policy insights, book trends, KPIs, and provide granular information on coverage, policy details, and overall business performance.

**Considerations:** Does the system offer detailed reports with policy insights? Can it break down data into granular coverage details, trends in the book of business, and track key performance indicators (KPIs)?



# Policy Renewal Scoring Criteria

## Automation of Renewal Notifications and Processes (5 points)

**Description:** The ability to automate renewal notifications, reminders, and policy renewals without manual intervention.

**Considerations:** Does the tool automatically send reminders for upcoming renewals? Can it automate the renewal process, including document generation and approvals?

## Client Communication and Engagement Features (5 points)

**Description:** The system's ability to engage with clients through personalized communication (emails, texts, etc.) and ensure ongoing interaction to improve retention.

**Considerations:** Can the tool send personalized, automated communication to clients during the renewal period? Does it provide multiple channels for engagement?

## AI Capabilities and Renewal Comparisons (5 points)

**Description:** The tool's ability to use AI to analyze client data, predict renewals, or provide renewal comparisons to suggest better coverage or pricing.

**Considerations:** Does the tool leverage AI to predict which clients are likely to renew or churn? Can it offer renewal comparisons with different coverage options or prices?

## Integration with Policy Management and CRM Systems (5 points)

**Description:** How well the tool integrates with existing policy management and CRM systems to ensure seamless data exchange and real-time updates.

**Considerations:** Does the tool integrate easily with the BMS, CRM, or policy management systems for automated data synchronization and updates?

# Policy Renewal Scoring Criteria



## **Analytics and Reporting on Retention Rates (5 points)**

**Description:** The ability to track and report on retention rates, renewal performance, and client behavior insights to help brokers optimize retention strategies.

**Considerations:** Can the tool provide detailed reports on renewal success rates, client retention, and churn? Are the analytics insightful for improving retention efforts?

## **Ease of Use and Customization (5 points)**

**Description:** The overall ease of use of the tool, including the ability to customize workflows and communications based on the broker's needs.

**Considerations:** Is the tool easy to use and customize for specific client segments or renewal workflows? How flexible is it in adjusting settings to match specific needs?

## **Pricing Model and Scalability (5 points)**

**Description:** Evaluates the tool's pricing structure, including whether it is charged per policy, per user, or if there are thresholds that impact pricing. This criterion also considers scalability for brokers as their client base grows.

**Considerations:** Is the pricing based on a per-policy or per-user model? Are there thresholds that trigger changes in pricing? How scalable is the pricing structure as the number of policies or users increases?

# Policy Renewal Score Card

Vendor	Quandri	Trufla Retention X-Ray	Cemiar	Pathway			
<b>Criteria (0-5)</b>							
Automation of Renewal Notifications and Processes							
Client Communication and Engagement Features							
AI Capabilities and Renewal Comparisons							
Integration with Policy Management and CRM Systems							
<b>Total Score</b>							



# Customer Self-Service Capabilities Scoring Criteria



## **Ease of Access and Navigation (5 points)**

**Description:** How easy it is for customers to access and navigate the self-service portal (e.g., desktop and mobile).

**Considerations:** Is the portal intuitive and user-friendly across devices? Can customers easily find what they need (e.g., policy information, documents)?

## **Policy Management Features (5 points)**

**Description:** The ability for customers to manage their own policies, including viewing, renewing, and making changes to coverage.

**Considerations:** Can customers easily view their policy details, request changes, or initiate renewals without broker intervention?

## **Claims Submission and Tracking (5 points)**

**Description:** The capability for customers to submit and track claims directly through the self-service platform.

**Considerations:** How easy is it for customers to submit claims? Is there real-time tracking and status updates available?

## **Payment and Billing Management (5 points)**

**Description:** The ability for customers to view bills, make payments, and manage payment options through the platform.

**Considerations:** Can customers easily access their billing information and manage payments online? Are payment options diverse and flexible?

# Customer Self-Service Capabilities Scoring Criteria



## Product Distribution and Purchasing (5 points)

**Description:** The ability for customers to purchase insurance products directly through the self-service portal without broker intervention.

**Considerations:** Can customers browse, compare, and buy insurance products independently? Does the system support product upselling?

## Native iOS and Android App Availability (5 points)

**Description:** Whether the platform has a fully functional native app for iOS and Android devices.

**Considerations:** Does the system offer a native app with all core self-service features? Is it user-friendly and regularly updated?

## Security and Data Privacy (5 points)

**Description:** The level of security provided to ensure customer data is protected during self-service interactions.

**Considerations:** Does the platform offer secure login, encryption, and compliance with data protection regulations like GDPR or PIPEDA?

## Pricing and Value for Money (5 Points)

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Customer Self Service Score Card

Vendor	Trufla truMobile	CSR24	PathwayPort	Koios		
<b>Criteria (0-5)</b>						
Ease of Access and Navigation						
Policy Management Features						
Claims and Submissions Tracking						
Payment and Billing Management						
Product Distribution and Purchasing						
<b>Total Score</b>						

# Customer Self Serve Quote/Rate/Issue Scoring Criteria



## **Ease of Access and Navigation (5 points)**

**Description:** The simplicity with which customers can access and navigate the online quoting, binding, and policy issuance platform. This includes both desktop and mobile interfaces.

**Considerations:** How intuitive and user-friendly is the self-service portal for customers looking to get quotes, bind policies, and issue documents? Are the steps to get a quote clear, and can the customer easily proceed to binding and policy issuance without broker intervention? Does the platform work seamlessly across devices, ensuring an accessible experience on both desktop and mobile?

## **Speed and Accuracy (5 points)**

**Description:** The efficiency and precision with which the platform generates quotes based on the customer's provided information.

**Considerations:** How quickly can the platform generate quotes? Are the quotes accurate and compliant with underwriting rules? Does the system provide clear, real-time updates on premiums, discounts, and product options? Is it easy for customers to adjust coverage details and get an updated quote?

## **Binding and Policy Issuance (5 points)**

**Description:** The platform's ability to allow customers to complete the policy binding and issuance process independently, without the need for broker involvement.

**Considerations:** Can customers quickly and securely bind policies after receiving a quote? How seamless is the transition from quoting to binding? Does the system handle electronic document generation, signatures, and policy issuance in an automated, customer-friendly way?

## **Payment and Billing Integration (5 points)**

**Description:** The system's capability to integrate with billing and payment platforms, allowing customers to complete their purchase immediately.

**Considerations:** Can customers easily make payments online through a variety of options (credit card, bank transfer, etc.)? How smoothly does the system process payments and issue policy documents after payment is received? Is there a streamlined billing management interface for customers to manage and view their payments?

# Customer Self Serve Quote/Rate/Issue Scoring Criteria



## Customization and Flexibility of Coverage (5 points)

**Description:** The platform's ability to offer customizable coverage options and pricing for different insurance products based on customer needs.

**Considerations:** Can customers tailor their coverage during the quoting process? Is there flexibility in adding endorsements, selecting different coverage levels, or adjusting deductibles? How well does the platform guide customers in choosing the right products or upselling additional coverage options?

## Security and Compliance (5 points)

**Description:** The security measures in place to protect customer data and ensure compliance with regulations during the online quoting and policy issuance process.

**Considerations:** Does the platform offer secure login, encryption, and transaction protocols to protect customer information? Is it compliant with global and regional data protection laws like GDPR or PIPEDA? How well does it handle sensitive customer and policy data during the quote, bind, and issuance stages?

## Pricing and Value for Money (5 Points)

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Customer Self Serve Quote/Rate/Issue Score Card 1 of 2

Vendor	Brokerlift	Trufla (TruMarket)	BrokerCore	Quotey	Apollo	FoxQuilt
<b>Criteria (0-5)</b>						
<b>Ease of Access and Navigation</b>						
<b>Speed and Accuracy of Quoting</b>						
<b>Binding and Policy Issuance</b>						
<b>Payment and Billing Integration</b>						
<b>Security and Compliance</b>						
<b>Customization and Flexibility of Coverage</b>						
<b>Security and Compliance</b>						
<b>Pricing and Value for Money</b>						
<b>Total Score</b>						

# Customer Self Serve Quote/Rate/Issue Score Card 2 of 2

Vendor	Nude Solutions	Coalition	Boxx Insurance	Calefy
<b>Criteria (0-5)</b>				
Ease of Access and Navigation				
Speed and Accuracy of Quoting				
Binding and Policy Issuance				
Payment and Billing Integration				
Security and Compliance				
Customization and Flexibility of Coverage				
Security and Compliance				
Pricing and Value for Money				
<b>Total Score</b>				

# Knowledge Base/Broker Education Scoring Criteria



## **Content Quality and Relevance** (5 points)

**Description:** The quality, depth, and relevance of the educational content provided to brokers.

**Considerations:** Is the content accurate, up-to-date, and helpful for brokers across various levels of expertise?

## **Ease of Access and Navigation** (5 points)

**Description:** How easy it is for brokers to access the knowledge base and find relevant information.

**Considerations:** Is the platform user-friendly and intuitive? Can brokers quickly locate the information they need?

## **Interactive Learning Tools** (5 points)

**Description:** Availability of interactive learning tools, such as quizzes, video tutorials, and webinars.

**Considerations:** Does the knowledge base offer engaging, interactive elements that enhance the learning experience?

## **Reporting and Progress Tracking** (5 points)

**Description:** Ability to track brokers' learning progress and completion of educational modules.

**Considerations:** Does the system provide insights into each broker's progress, completed courses, and areas for improvement?

## **Customization and Flexibility** (5 points)

**Description:** The ability to customize the learning paths, content, and structure to fit the broker's needs.

**Considerations:** Can the platform be tailored to specific learning goals, product lines, or company-specific requirements?

## **Pricing and Value for Money** (5 Points)

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?



# Knowledge Base/Broker Education Score Card

Vendor	ProNavigator	Quickfacts			
<b>Criteria (0-5)</b>					
<b>Content Quality and Relevance</b>					
<b>Ease of Access and Navigation</b>					
<b>Interactive Learning Tools</b>					
<b>Reporting and Progress Tracking</b>					
<b>Customization and Flexibility</b>					
<b>Pricing and Value for Money</b>					
<b>Total Score</b>					

# Double Entry / Robotic Process Automation Criteria



## Automation Capabilities (5 points)

**Description:** How well the RPA system automates repetitive data entry tasks and reduces manual workload.

**Considerations:** Does the system handle complex, rule-based scenarios and multiple platforms? Does it minimize manual intervention?

## Integration with Existing Systems (5points)

**Description:** Ability to integrate seamlessly with CRM, policy, and accounting systems for smooth data flow.

**Considerations:** How easily does the system integrate with existing platforms like BMS, quoting, and policy tools?

## Error Reduction and Accuracy (5points)

**Description:** How well the RPA reduces human errors in repetitive tasks and maintains data accuracy.

**Considerations:** Does the system eliminate errors that typically occur in manual data entry?

## Scalability and Flexibility (5points)

**Description:** The system's ability to scale with increased workloads and adapt to various data entry processes.

**Considerations:** Can the RPA handle a growing number of entries without sacrificing performance?

## Ease of Setup and Use (5 points)

**Description:** Simplicity of the system setup and ease of use for both technical and non-technical users.

**Considerations:** Is the system easy to deploy and manage without needing extensive technical support?

## Pricing and Value for Money (5 Points)

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Double Entry / Robotic Process Automation Score Card

Vendor	Cemiar	Clementine Tech	Quandri	Gaya	Calefy	
Criteria (0-5)						
Automation Capabilities						
Integration with Existing Systems						
Error Reduction & Accuracy						
Scalability and Flexibility						
Ease of Setup and Use						
Pricing and Value for Money						
Total Score						

# Data Analytics Scoring Criteria



## Data Integration (5 points)

**Description:** The ability to integrate with various data sources such as CRM, policy systems, and external data providers.

**Considerations:** Does the platform pull data from multiple sources efficiently, and does it consolidate data effectively?

## Insight Generation and Predictive Analytics (5 points)

**Description:** The system's ability to provide actionable insights and predictive analytics for decision-making.

**Considerations:** Can the tool offer meaningful insights such as client churn prediction, product performance, or book of business trends?

## Customization of Reports and Dashboards (5 points)

**Description:** Flexibility to customize reports and dashboards for specific business needs and insurance products.

**Considerations:** Can users easily tailor reports and dashboards for their particular insurance offerings?

## Real-Time Data and Updates (5 points)

**Description:** The ability to provide real-time analytics and up-to-date information for immediate decisions.

**Considerations:** Can the platform offer real-time data and actionable insights?

## User-Friendliness (5 points)

**Description:** The ease of use for both technical and non-technical users to access data insights.

**Considerations:** Is the interface intuitive for non-technical users? Is it easy to generate and interpret reports?

## Pricing Transparency and Flexibility (5 points)

**Description:** The clarity, transparency, and flexibility of pricing related to the platform's data integration, analytics, and reporting features.

**Considerations:** Are pricing models clearly defined and easy to understand? Does the platform offer scalable pricing options that accommodate various business sizes and needs? Are there transparent costs associated with additional features or integrations?

# Data Analytics Score Card

Vendor	Applied (DataLake)	Trufla (DataHub)	PowerBI	Ennabl	
<b>Criteria (0-5)</b>					
<b>Data Integration</b>					
<b>Insight Generation and Predictive Analytics</b>					
<b>Customization of Reports and Dashboards</b>					
<b>Real-Time Data and Updates</b>					
<b>User Friendliness</b>					
<b>Pricing Transparency and Flexibility</b>					
<b>Total Score</b>					

# Email Marketing Criteria



## **Campaign Automation (5points)**

**Description:** The ability to automate email campaigns, including trigger-based campaigns and scheduled follow-ups.

**Considerations:** Can the system automate complex campaigns, such as drip emails and auto-trigger responses?

## **Personalization and Audience Segmentation (5 points)**

**Description:** Ability to personalize emails and segment audiences based on demographics and behaviors.

**Considerations:** Does the system allow for deep segmentation and personalization using CRM data?

## **Email Deliverability and Tracking (5 points)**

**Description:** Effectiveness in ensuring high deliverability rates and tracking open rates, click rates, and conversions.

**Considerations:** How well does the system track engagement metrics, and what is the deliverability rate?

## **Integration with CRM and Policy Systems (5 points)**

**Description:** How well the email platform integrates with CRM and policy systems for tailored campaigns.

**Considerations:** Does it pull data from CRM/policy systems for personalized, data-driven campaigns?

## **Reporting and ROI Analysis (5 points)**

**Description:** Ability to generate detailed reports on campaign performance and track return on investment.

**Considerations:** Can the system measure campaign success and provide insights into the cost-effectiveness of campaigns?

## **Pricing and Value for Money (5 Points)**

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Email Marketing Score Card 1 of 2

Vendor	Constant Contact	SharpSpring	MailChimp	Trufla (CP360)	HubSpot	Act-On
<b>Criteria (0-5)</b>						
<b>Campaign Automation</b>						
<b>Personalization &amp; Audience Segmentation</b>						
<b>Email Deliverability and Tracking</b>						
<b>Scalability and Flexibility</b>						
<b>Integration with CRM &amp; Policy Systems</b>						
<b>Reporting and ROI Analysis</b>						
<b>Cost-Effectiveness (CPL)</b>						
<b>Total Score</b>						

# Email Marketing Score Card 2 of 2

Vendor	Pathway	Applied Marketing	Salesforce Marketing Cloud	Vertafore Client Communications	Agency Revolution	
<b>Criteria (0-5)</b>						
<b>Campaign Automation</b>						
<b>Personalization &amp; Audience Segmentation</b>						
<b>Email Deliverability and Tracking</b>						
<b>Scalability and Flexibility</b>						
<b>Integration with CRM &amp; Policy Systems</b>						
<b>Reporting and ROI Analysis</b>						
<b>Cost-Effectiveness (CPL)</b>						
<b>Total Score</b>						



# Virtual Agents Scoring Criteria



## Insurance Industry Experience (5 points)

**Description:** Experience of the virtual agents in the insurance industry, including familiarity with insurance-specific processes.

**Considerations:** Do the virtual agents have relevant experience in handling insurance-related tasks?

## Experience with Insurance Tools (5 points)

**Description:** Familiarity with industry-standard tools such as BMS, quoting systems, and CRM.

**Considerations:** Can the virtual agents effectively use the systems brokers rely on, such as policy management and quoting platforms?

## Cost-Effectiveness (5 points)

**Description:** The cost savings generated by using virtual agents or offshoring compared to in-house teams.

**Considerations:** How much operational cost reduction does the service offer?

## Integration with Current Workflows (5 points)

**Description:** Ability to integrate virtual agents into existing business workflows without disruption.

**Considerations:** How seamlessly can the virtual agents fit into the broker's existing operations?

## Communication and Oversight (5 points)

**Description:** How well the virtual agents communicate with the team and how easily they are managed.

**Considerations:** Is there an easy way to manage, communicate, and oversee the work of virtual agents?

## Pricing and Value for Money (5 Points)

**Description:** The overall cost associated with hiring virtual agents relative to their value and efficiency.

**Considerations:** Is the pricing competitive and justified for the service provided?

# Virtual Agents Score Card

Vendor	PolicyPro	Resource Pro	Patra	Agency VA	CoverDesk
<b>Criteria (0-5)</b>					
Insurance Industry Experience					
Experience with Insurance Tools					
Cost-Effectiveness					
Integration with Current Workflows					
Communication and Oversight					
Pricing and Value for Money					
<b>Total Score</b>					

# Information Technology (IT) Scoring Criteria



## **Response Time and 24/7 Support (5 points)**

**Description:** How quickly the service provider responds to issues and offers 24/7 technical support.

**Considerations:** How responsive is the support, and do they offer 24/7 availability?

## **Security and Compliance (5 points)**

**Description:** Ability to maintain security and compliance with regulations like GDPR, PIPEDA, and industry-specific standards.

**Considerations:** Does the provider meet industry security standards?

## **Proactive Monitoring and Maintenance (5 points)**

**Description:** The ability to monitor systems proactively and prevent issues before they arise.

**Considerations:** Does the provider offer proactive system monitoring and issue prevention?

## **Integration with Existing IT Infrastructure (5 points)**

**Description:** Ability to integrate with the company's current IT infrastructure without causing disruptions.

**Considerations:** Can the provider integrate with and optimize the broker's existing systems?

## **Pricing Transparency and Value (5 points)**

**Description:** Clear pricing models and the value provided for the services rendered.

**Considerations:** Is the pricing transparent, and does it provide value for the services offered?

# Information Technology (IT) Score Card

Vendor	Trupoint	PSI	
<b>Criteria (0-5)</b>			
Response Time and 24/7 Support			
Security and Compliance			
Proactive Monitoring and Maintenance			
Pricing Transparency and Value			
Integration with Existing IT Infrastructure			
<b>Total Score</b>			

# Telephony Systems Scoring Criteria

## Call Quality and Reliability (5 points)

**Description:** Call clarity and reliability, ensuring minimal downtime and clear communication.

**Considerations:** Are calls consistently clear with minimal service interruptions?

## Integration with CRM and Tools (5 points)

**Description:** Ability to integrate with CRM, policy management, and other business tools.

**Considerations:** Can the system integrate with CRM and other essential platforms?

## Scalability and Flexibility (5 points)

**Description:** Ability to scale with business growth and adapt to changing user needs.

**Considerations:** Can the system grow and accommodate additional users or features?

## Features and Customization (5 points)

**Description:** Availability of features like call routing, IVR, and reporting, and the ability to customize them.

**Considerations:** Does the system offer advanced features, and are they customizable?

## Cost and Pricing Models (5 points)

**Description:** Affordability and flexibility of pricing models offered by the telephony provider.

**Considerations:** Is the pricing flexible, and does it align with the broker's budget?

# Telephony Systems Score Card

Vendor	JAS Communications	Ring Central	YOVU	
<b>Criteria (0-5)</b>				
Call Quality and Reliability				
Integration with CRM and Tools				
Scalability and Flexibility				
Features and Customization				
Cost and Pricing Models				
<b>Total Score</b>				

# Premium Financing Criteria



## Integration with Policy and Billing Systems (5 points)

**Description:** How well the premium financing system integrates with existing policy management and billing platforms.

**Considerations:** Can it easily connect to policy and billing systems for seamless financing management?

## Ease of Use for Clients (5 points)

**Description:** Simplicity of the financing process for clients.

**Considerations:** Is the financing process intuitive, and can clients easily navigate it without assistance?

## Flexibility of Financing Options (5 points)

**Description:** The range of financing terms and options available to suit different client needs.

**Considerations:** Does the system offer flexible payment terms, different durations, or interest rates to accommodate various clients?

## Compliance and Legal Requirements (5 points)

**Description:** The system's ability to comply with regulations governing premium financing.

**Considerations:** Does it adhere to relevant legal requirements (e.g., consumer protection laws, financial regulations)?

## Reporting and Analytics (5 points)

**Description:** The ability to generate detailed reports on premium financing performance, including metrics such as payment status and client financing history.

**Considerations:** Can the system generate reports on client payment history, defaults, and overall financing performance?

## Pricing and Value for Money (5 Points)

**Description:** The cost-effectiveness of the system in relation to its features, performance, and value provided.

**Considerations:** Is the pricing competitive, flexible, and justified by the system's features, performance, and return on investment?

# Premium Financing Score Card

Vendor	First Insurance Funding	IPFS	CAFO	IFS	Primaco	
<b>Criteria (0-5)</b>						
<b>Integration with Policy and Billing Systems</b>						
<b>Flexibility of Financing Options</b>						
<b>Compliance and Legal Requirements</b>						
<b>Reporting Analytics</b>						
<b>Cost-Effectiveness (CPL)</b>						
<b>Total Score</b>						



# VENDOR PROFILE



## Technology Segment(s)

- **Website & Hosting**
- **Lead Generation**
- **Lead Management**
- **CRM**
- **Quoting/Rating**
- **Policy Management**
- **Policy Renewal**
- **Customer Self-Service**
- **CSS Quote/Rate/Issue**
- **Data Analytics**
- **Email Marketing**
- **Virtual Agents**

## About

Trufla Technology is a leading provider of digital solutions designed to empower insurance brokers and agencies. By leveraging automation, artificial intelligence, and streamlining tech stacks, Trufla helps brokers significantly reduce thousands of people hours by eliminating double entry and optimizing their operations. With a proven track record in lead generation, Trufla combines deep insurance industry expertise with cutting-edge digital marketing strategies, including SEO and website conversion, to help brokers thrive in an increasingly competitive landscape.

## truWeb

truWeb is a digital marketing platform designed to drive organic traffic, optimize lead generation, and convert website visitors into clients. It features the ContentAI plugin, which automatically refreshes website content for SEO optimization, and a data plugin that ensures up-to-date, relevant content, improving search engine rankings and online visibility for brokers.

## truMarket

truMarket is a CRM that enables brokers to rate, quote, and bind policies seamlessly, while also offering lead management, drip marketing, and advanced reporting capabilities. Using automation, streamlines broker workflows, integrates with BMS systems, reduces duplicate entry, and provides an integrated marketplace that allows for seamless upselling and cross-selling opportunities, maximizing revenue and improving efficiency.

## truMobile

truMobile empowers brokers by providing a comprehensive self-service mobile app & portal where clients can manage their insurance policies, file claims, and receive real-time updates. The app features an integrated marketplace with in-app purchasing, allowing clients to buy additional coverage seamlessly, while brokers benefit from automated email and push notifications to keep clients engaged. With advanced reporting capabilities, truMobile helps brokers track user activity and engagement, all while offering a streamlined, user-friendly experience that enhances client satisfaction and operational efficiency.

## DataHub/AI

DataHub is Trufla's centralized platform that consolidates broker and carrier data, providing real-time insights and eliminating data silos. With advanced analytics, including KPIs like policy growth, client retention, and sales performance, brokers can make data-driven decisions to optimize their operations. Featuring Retention X-ray, the AI identifies at-risk clients for potential cancellation and suggests the best markets to place them in, enabling proactive retention strategies and improving overall business outcomes.

# VENDOR PROFILE

# RIVAL

## About

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Rival Insurance Technology is a pioneer in insurance intelligence, offering a comprehensive platform that integrates client management, policy administration, claims processing, accounting, and more. Their AI-powered Rival Platform & Marketplace (RPM) delivers actionable insights and streamlines multi-carrier quoting, binding, and underwriting, improving operational efficiency for brokers and MGAs.

## Rival Platform and Marketplace (RPM)

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The first-of-its-kind InsurTech platform designed to streamline multi-line quoting, binding, and policy issuance, allowing brokers to offer a seamless customer experience.

## R-Quote/IntelliQuote:

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Multi-carrier quoting and underwriting systems.

## R-Connect:

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Real-time data exchange and seamless integration between broker management systems (BMS) and carriers.

## TUW and TBW Systems:

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Real-time data exchange and seamless integration between broker management systems (BMS) and carriers. Integrated management systems tailored for MGAs and brokers.

## Technology Segment(s)

- **Quoting/Rating**

## Industry/Specialization

- Insurance Intelligence Platform, including multi-line quoting, binding, and policy issuance.

## Unique Selling Proposition (USP)

- The platform provides AI-driven insights and data-driven opportunities, offering a seamless marketplace experience that enhances transaction speeds and enables cross-functional data analysis.

## Integrations

- Compatible with multiple insurtech partners, supporting real-time data exchange via API with BMS systems and carriers.

# VENDOR PROFILE



## About

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ProNavigator revolutionizes how insurance brokers access and manage carrier information through an AI-powered platform that centralizes underwriting guidelines, policy wordings, and carrier-specific documents. This system dramatically reduces time spent searching for information, allowing brokers to offer quicker, more accurate service to clients.

## AI-Powered Knowledge Platform:

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Centralized insurance-specific queries across multiple carriers, supporting fast, accurate responses.

## Underwriting Comparisons

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Side-by-side comparisons of carrier appetites, decline rules, and binding guidelines.

## Insights and Analytics:

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Actionable data on broker queries and operations to identify improvement areas.

## Technology Segment(s)

- Knowledge Base

## Industry/Specialization

- AI-Driven Knowledge Management for Insurance

## Unique Selling Proposition (USP)

- Known as the "Google for Insurance," ProNavigator's AI platform is designed specifically for the insurance industry, allowing brokers to efficiently find and compare critical information.

## Integrations

- Integrated with systems like Outlook, SharePoint, OneDrive, and carrier portals.

# VENDOR PROFILE



## Technology Segment(s)

- **Self-Service quote/bind/issue**

## Industry/Specialization

- Commercial and Farm Insurance Quoting and Submission Software

## Unique Selling Proposition (USP)

- A single dynamic application simplifies the quoting process for a wide range of commercial insurance types, making it easier for brokers to manage submissions and serve clients.

## Integrations

- Currently integrating with platforms such as EPIC, RIVAL, Acturis, and Vertafore. Supports API connectivity for data exchange with CRMs and BMS systems.

## About

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Quotey Inc. offers a powerful software platform that enables brokers to generate instant, comparable quotes for commercial and farm business. With access to over 500 classes of business and a streamlined submission process, brokers can efficiently manage quotes and submit requests to insurers.

## Commercial and Farm Quoting Software

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Offers multi-insurer quote comparisons for commercial and farm lines.

## Submission Management

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Facilitates tracking and managing submissions and communications with insurers.

## Certificate and Binder Generation:

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Provides brokers with the tools to bind coverage and generate necessary documentation instantly.

# VENDOR PROFILE

The logo for CemiAr, featuring the word "cemiar" in a lowercase, blue, sans-serif font.

## Technology Segment(s)

- **Policy Renewal**
- **Double Entry RPA**

## Industry/Specialization

- Software Engineering for Insurance Process Automation

## Unique Selling Proposition (USP)

- CemiAr's API-based automation platform delivers highly customizable, process-optimized solutions for brokerages, allowing them to automate time-consuming tasks and improve performance.

## Integrations

- Integrates with EPIC BMS, Salesforce, Zoho, and other platforms, supporting data synchronization across systems.

## About

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CemiAr specializes in process automation and integration for brokerages, agencies, and MGAs. Their SaaS solution, CemiArLink, includes modules for automating invoicing, coverage validation, renewal management, and more, significantly reducing manual workloads and improving operational efficiency.

## CemiArLink SaaS Solution:

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Offers 10+ automation modules covering invoicing, data synchronization, renewal management, and policy status updates.

## Custom Development:

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Tailored software solutions for BMS integration, AI, and process optimization.

# VENDOR PROFILE



## About

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IRYS is a comprehensive cloud-based platform designed to transform insurance brokerages and agencies through advanced automation, machine learning, and analytics visualization. By offering a unified workspace, IRYS simplifies workflows, enhances data precision, and powers advanced predictive analytics to increase client satisfaction and boost ROI.

## Cloud-Based Insurance Platform

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Automates workflows across departments, locations, and verticals.

## Predictive Analytics

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Uses machine learning to anticipate client needs and market opportunities.

## Technology Segment(s)

- **Customer Relationship Management, Policy Management**

## Industry/Specialization

- InsurTech, Insurance Operating Platforms

## Unique Selling Proposition (USP)

- IRYS goes beyond traditional platforms by offering human-centric data that provides deeper insights into client relationships and impacts on ROI.

## Integrations

- Open API supports integration with agency management systems, CRMs, and third-party platforms.

# VENDOR PROFILE



## About

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QuickFacts provides brokers with real-time carrier information, underwriting comparisons, and workflow automation tools, allowing them to optimize operations and save up to two hours per day. Their software consolidates carrier manuals, questionnaires, forms, and bulletins into a single platform for easy access.

## Carrier Comparisons

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Side-by-side carrier information for underwriting decisions.

## Workflow Automation

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Allows brokers to create customized workflows for managing operations, from customer interactions to policy administration.

## Technology Segment(s)

- Knowledge Base

## Industry/Specialization

- Insurance Software for Brokers and Carriers

## Unique Selling Proposition (USP)

- QuickFacts enables brokers to quickly access all necessary carrier information in one place, reducing the time spent on manual searches and improving efficiency.

## Integrations

- Currently standalone but exploring integration with BMS providers.

# VENDOR PROFILE



## About

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JAS Communications focuses on VoIP solutions and AI-driven communication tools tailored to the insurance industry. They enhance business connectivity and operational efficiency through advanced integration and predictive analytics.

## VoIP Solutions and SMS/MMS Services

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Provides reliable, AI-powered communication tools for brokers to streamline customer interactions.

## AI-Driven Tools

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Advanced tools for sentiment analysis and customer engagement.

## Technology Segment(s)

- **Telephony**

## Industry/Specialization

- Telecommunications and IT for Insurance

## Unique Selling Proposition (USP)

- JAS Communications has deep expertise in the insurance industry and specializes in integrating communication systems with insurance-specific platforms, ensuring optimized workflows and enhanced customer interactions.

## Integrations

- Integrated with Applied EPIC, Blue Butler, Trumarket, and Acturis, with ongoing development in other systems.



# VENDOR PROFILE



## Technology Segment(s)

- **Lead Generation**

## Industry/Specialization

- Digital Marketing for Insurance Providers

## Unique Selling Proposition (USP)

- Goose Digital combines deep insurance expertise with cutting-edge digital marketing strategies, accelerating new business, retention, and loyalty for their clients.

## Integrations

- Certified service provider for platforms like HubSpot, Salesforce, and Act-On, ensuring seamless integration into tech stacks.

## About

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Goose Digital is a leading digital marketing agency specializing in services for the insurance industry, including carriers, brokers, and MGAs. With over 20 years of internal insurance experience, Goose Digital focuses on driving growth through marketing automation, content services, SEO, and paid advertising strategies.

## Marketing Automation and CRM Implementation

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Integration and management of marketing technologies.

## Comprehensive Digital Marketing Services:

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Paid advertising, SEO, content marketing, and social media management.

# VENDOR PROFILE



## Technology Segment(s)

- **Quoting/Rating/Policy Management**

## Industry/Specialization

- Insurance and Technology, Broker Management System (BMS)

## Unique Selling Proposition (USP)

- Acturis is the first BMS in Canada that connects brokers to real-time insurance company rates and documents within the platform, eliminating the need for manual data entry across systems.

## Integrations

- Third-party integrations include RateWorks, PowerQuote, Pathway, DocuSign, and many more.

## About

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Acturis Canada provides a fully integrated BMS platform that includes CRM, rating, accounting, and sales management for insurance brokers, MGAs, and insurers. Their platform streamlines data management by offering a single source of truth for all policy and client data.

## Acturis BMS:

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Integrated BMS, CRM, and sales management suite.

## Acturis Rating Engine:

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Provides direct API integrations to insurance companies, enabling real-time quoting and underwriting.