



# The Applied Difference



# Applied is the Leading InsurTech



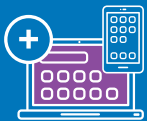
We are the insurance AI leader infusing this gamechanging technology into all products and workflows that we support



Investing more than any other player to be the fabric connecting the most important insurance workflows



Two most-used agency management systems in the world covering the entirety of the independent agency channel



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



Over 40 years of expertise as insurance technology specialists with new talent and leadership constantly raising the bar

**55%**

Total market share  
in 2025

**60%**

Of the largest agencies  
use Applied Epic

*Source: Business Insurance Top 100*

**#52**

Ranked a Top 100 Global  
Software Product on G2  
across every industry



“Applied’s support is unlike any other software company I’ve worked with. **They don’t just hand you the product and walk away – they stay with you, answer questions, and work through challenges alongside you.** That level of partnership is why we’ve remained loyal for more than 25 years.”

*Samantha Earp, Operations Manager, Chalk & Gibbs*

# Consistent Growth and R&D Investment



Since 2011, Applied has grown at an average annual rate of 12% and has been recognized routinely by Forrester 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



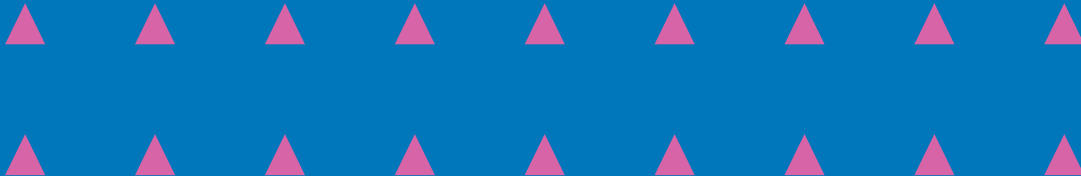
Our innovation engine is fed at an industry-leading scale to create more value for you. We put above-average R&D dollars to work compared to other industry-leading software companies to ensure we stay a step ahead of what's next for our customers. Over the past five years, we've invested over \$1 billion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

**\$175M+**

Total product and tech spend in 2025

**>\$1B**

Invested in M&A 2019-2025

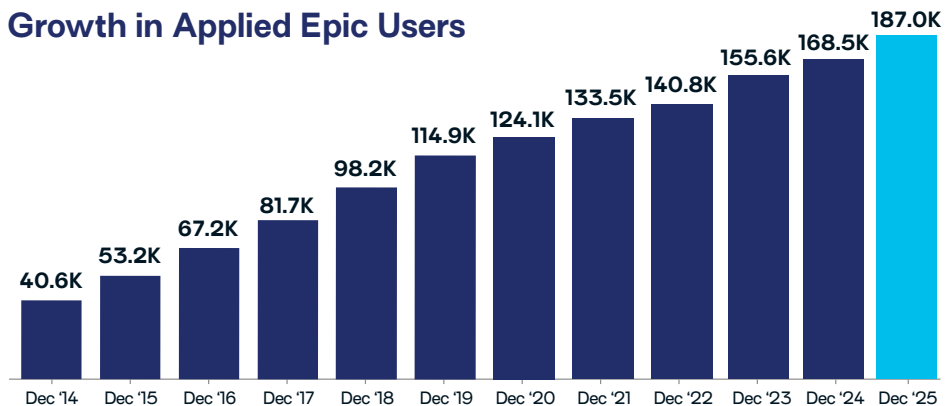


# Supporting All Segments of the Market



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



# 69%

of Insurance Journal Top 100 agencies rely on Applied

Source: Insurance Journal

# 94%

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

Source: 2025 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.

**45%**

EZLynx market share  
in 2025

**1,508**

New agencies chose  
EZLynx in 2025



**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.

**700+**

Insurers and MGAs  
communicate to their  
agents via Ivans\*

**1.5M+**

Transactions flow  
through the Ivans  
platform every day\*

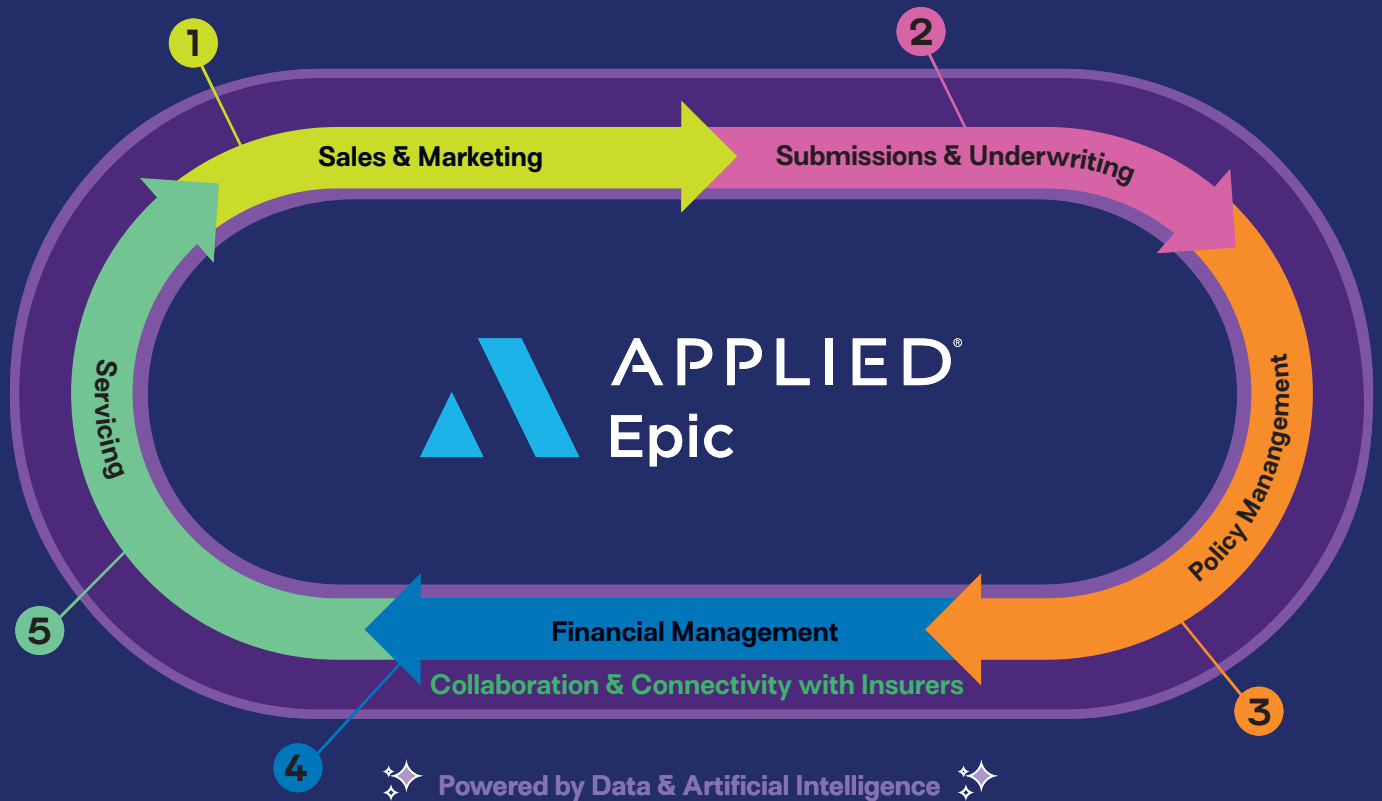
**38K+**

Agencies connect to their insurer  
and MGA partners via Ivans\*

*\*As of 12/31/2025*

# Tech to Push Your Agency into the Next Generation of Insurance

Adopting emerging technology that connects the Digital Roundtrip of Insurance is no longer a choice – it's a necessity for success in this rapidly changing world. We're here to help agencies thrive into the future with a suite of insurance-specific products for managing all stages of the client journey and policy lifecycle across commercial lines, personal lines and Benefits. All our solutions are infused with Vertical AI – purpose-built for insurance – to evolve them from maintaining records to enabling intelligent action across the full policy lifecycle.



Scan the QR code to chat with a representative about how we can help your agency succeed in this new era of insurance.

**Embracing next-gen tech in the following areas will push your agency forward in the Next Generation of Insurance by delivering meaningful value to your agency at every stage of the Digital Roundtrip:**



## 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. It features a built-in AI insurance-specific content creation tool that can help craft more engaging content that wins and retains customers.

An AI-powered risk intelligence tool transforms scattered business information into actionable opportunities for upsell, cross-sell, and new business. By analyzing thousands of public sources, it enriches account records with verified risk attributes, flags policies nearing renewal, highlights coverage gaps that put clients at risk, and generates full business profile reports to give producers a head start on prospect research and data collection. 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 with 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 enables seamless data exchange between systems, ensuring accurate information is maintained within both platforms.

## 3 Policy Management

An agency management system consolidates policies, billing, claims, documents, and communication history in one place, providing you with a comprehensive view of each customer. It simplifies connections with insurers through policy downloads and eDocs while empowering your team to manage clients seamlessly across every step of the insurance lifecycle. Automated workflows and activity logs manage renewals, endorsements, cancellations, quoting, issuance, payments, service, and cross-selling. Multi-channel messaging (email, SMS, portal) ensures clients are engaged, and tasks can be assigned to teams or workgroups for accountability.

## 4 Financial Management

An AMS-native digital payments solution provides policyholders with a safe and convenient way to pay their premiums online via credit card, ACH, premium finance, and other payment methods. Its proprietary accounting automation simplifies and speeds up the collection process while reducing manual back-office tasks such as reconciling statements, helping you move money faster for your business.

An AI-powered reconciliation solution built directly into the AMS consolidates accounting workflows into a single, secure system. Upload insurer statements in any format, and let AI work its magic – extracting information like dates, premiums, policy or plan numbers, and commissions, then transforming these into structured financial data that can be reviewed and validated before importing and automatically reconciling to premium 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, make online bill payments, and submit 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, allowing you 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 enables producers to proactively add prospects, create and manage activities, and automate sales operations within the management system, allowing staff in the office to access and act on them. 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, such as identifying accounts, adding activities, and auto-summarizing emails, with seamless data connectivity. 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 to quickly service clients' needs.

**“Agencies that lean into AI will be the ones positioned for the future. The next generation entering the workforce will be AI natives, and they expect modern tools that support the way they think and work. **If you’re not using AI, you won’t be replaced by it – you’ll be replaced by someone who does use it.**”**

*James Jenkins, CEO, RiskWell*





“When we looked at industry leaders - **the agencies we wanted to model ourselves after - we noticed almost all of them were on Applied.** That spoke volumes. If the most forward-thinking firms were choosing Applied Epic, we knew we were on the right path.”

*Peter Martin, Owner, Martin Insurance Group*

# 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.

**2,081**  
AMS Activations in 2025

**95%**  
Customer Retention

**97%**  
Customer Satisfaction

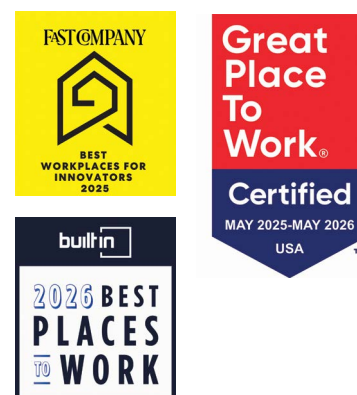
## Customers Are Our #1 Priority

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.

**Call 800.786.1362**  
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