



## Insight & Quality

Rating Dynamics **IQ** is specifically designed to improve the performance of your current rater for a low monthly fee of \$25. **IQ** provides accurate and reliable comparative quotes, so you can provide immediate rates to your customer. Use our rate indications to prioritize the order you process carrier quotes through your existing rating tool, so you can quickly produce a bound quote for your customer. Use **IQ** to work intelligently and accelerate your agency's quote response time.

### **IQ's rating features and benefits**

- Provides 45+ accurate, nonbinding quotes for quick customer response
- Prioritizes the carrier order for obtaining binding quotes
- Shows rate impact for credit and insurance score scenarios
- Rates HO3, HO4, HO6 and DP3 forms
- Displays competitive landscape for non-appointed carriers

### **IQ's collective information**

- Flood Zone information with link to county maps
- Home attributes with link to appraiser sites
- Rating inputs (BCEG, PC, distance to coast, etc.)
- Carrier financial rating
- Pending carrier rate changes
- Carrier underwriting guidelines based on property attributes

**With a low agency fee of \$25 per month, the value of acquiring or retaining one customer could exceed the annual cost of IQ.**

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Rating Dynamics provides rating products and services that enable insurance agents to deliver responsive and quality service to their customers.