

Rating, Quoting and Connectivity (RQC)

QUOTE WITHOUT LIMITS

8,000+ Agencies Connected

1,200+ Carriers Integrated

100,000+ Benefits Plans

The Insurance Industry's Most Comprehensive Quoting Expertise

The insurance industry is facing a quoting crisis. According to industry benchmarks, 70% of agents struggle to deliver timely quotes, and 50% of clients now expect same-day service. Manual processes and fragmented systems cost agencies, MGAs, and carriers billions in missed premium opportunities and declining client satisfaction.

Rating, Quoting, and Connectivity (RQC) portfolio from Zywave solves this industry challenge. Unlike all-in-one platforms where quoting is just one feature among many, Zywave has built an entire suite around a singular core competency: making rating, quoting, and connectivity work exceptionally well. Whether you need personal lines comparative rating, wholesale submission workflows, employee benefits quoting, or carrier rating infrastructure, the RQC suite delivers proven, purpose-built solutions that eliminate friction at every critical quoting moment across the insurance distribution value chain.



Unrivaled Data & Content

- 200+ P&C carriers and 1,000+ benefits carriers delivering real-time rates
- Industry-leading accuracy with directly-sourced carrier data
- Actionable carrier insights unavailable anywhere else in the market
- 100,000+ benefits plans from 1,000+ carriers coast-to-coast



Elevate Human Performance

- Streamlined single-screen workflows eliminate hours of manual work
- Automated proposals and booklet generation in minutes
- Prefill capabilities reduce data re-entry across more than 50 integrations
- Purpose-built interfaces for each use case (not generic forms)
- Enable producers to focus on client relationships instead of administrative tasks



Ecosystem Advantage

- Only vendor with UI + API solutions across all major LOBs
- 50+ integrations for TurboRater alone – the most connected platform in market
- Carriers gain instant distribution to 8,000+ agencies
- Proven enterprise-grade infrastructure processing billions in annual premium
- White-label capabilities for platforms and aggregators

Purpose-Built Solutions for Every Critical Quoting Moment

PERSONAL LINES SOLUTIONS

TurboRater

For: Retail Agencies, Broker/Agents

Comparative P&C rating platform with 200+ carrier connections. Single-screen workflow delivers quotes in seconds, not hours.

Key Features: Auto • Home • Dwelling Fire • Flood • 50+ Integrations • API Available

TurboRater API (Personal Lines Quoting API)

For: Platforms, Lead Aggregators & Enterprise Brokers

Modern RESTful API for personal lines. Build custom UX on proven quoting engine with best-in-class Auto + Home inventory, expanded with Dwelling Fire and Flood quoting.

Key Features: Enterprise Scale • High Performance • Stable • Flood Quoting Added 2025

EMPLOYEE BENEFITS SOLUTIONS

CPQ Benefits

For: Small Group & Individual Benefits Brokers

Complete employee benefits quoting with 1,000+ carrier plans. Powerful proposal modeling and contribution modeling.

Key Features: 100,000+ Groups Quoted/Year • Medical, Dental, Vision • Ben Admin Integration • API Available

Benefits CPQ API (Group Benefits Quoting API)

For: Platforms, Lead Aggregators & Enterprise Brokers

API-enabled quoting connecting seamless submission workflows and faster placement cycles.

Key Features: Small Group Focus • Instant Rate Data • High Profitability • Reliable/Accurate Data

COMMERCIAL LINES | E&S SOLUTIONS

MGA Hub

For: MGAs & Wholesalers

E&S specialty quoting for GL, property, and package business. Purpose-built for wholesale workflows and retail partner enablement.

Key Features: Supports wholesale workflows and retail partner enablement • Indicative + Bindable Quotes

Cyber Quoting

For: Cyber Producers & MGAs

AI-powered cyber insurance quoting with email intake. Benchmarking against 400,000+ data points for limit adequacy analysis and reduce exposure with embedded industry data.

Key Features: AI-Powered Email Intake • Admitted + Non-Admitted Markets

CL CPQ (Commercial Lines CPQ)

For: SMB Agents (Technology-Ready Small Businesses)

Commercial lines quoting solution tailored for technology-ready SMBs seeking streamlined commercial insurance placement.

Key Features: SMB Focus • Especially BOP • Market Access

MULTI-LINE | ENTERPRISE SOLUTIONS

Enterprise Quoting

For: Large Brokers & Multi-Line Operations

Unified quoting platform across P&C, commercial lines, and employee benefits. Fully configurable to your carrier panel, workflows, and distribution model.

Key Features: All LOBs in One Platform • Configurable Workflows • Multi-Channel Distribution • Zero Disruption

CARRIER SOLUTIONS

ClarionDoor RQBI (Rating, Quoting, Binding, Issuance)

For: Carriers & MGAs

Modern rating infrastructure for carriers. Modular deployment options: rating-only, portal-only, forms-only, or combined. Flexible implementation based on specific carrier needs.

Key Features: Excel Replacement • ISO/AAIS Focus • Modular Deployment • API-Driven

Market Basket

For: Carrier Distribution & Analytics Teams

Actionable market intelligence - rate optimization, competitive positioning, and mix shift analysis delivered in minutes rather than days.

Key Features: PII-Stripped • Custom Report Scheduling • Competitive Insights

API PLATFORM SOLUTIONS

Quoting APIs (Across Portfolio)

For: Platforms, Aggregators & Lead Generation & Enterprise Brokers

RESTful APIs across personal lines, benefits, and E&S. Build custom UX on proven quoting engine with white-label capabilities. Enterprise-grade stability and comprehensive documentation.

Key Features: Enterprise Scale • Proven Reliability • White-Label Ready • Comprehensive Documentation • High Performance

Five Reasons We Are Different

1. Expertise Across All Major Lines

Only vendor offering comprehensive coverage across all major lines with BOTH user interface solutions and enterprise APIs, serving retail agencies, MGAs, carriers, and enterprise platforms with specialized solutions for each.

2. Quoting Specialists

Our focus is on quoting excellence. While others offer quoting as one feature among many, we built our core competency around making rating, quoting, and connectivity work seamlessly.

3. Serving the Entire Distribution Chain

Specialized solutions for retail agencies (TurboRater, CPQ Benefits), MGAs/wholesalers (MGA Hub, Cyber Quoting), carriers (ClarionDoor RQBI, Market Basket), and enterprise platforms (APIs across all lines).

4. UI + API + White-Label Across All LOBs

Only platform offering user interface solutions, enterprise APIs, and white-label capabilities across all major lines of business.

5. Unique Market Intelligence

Only provider transforming quotes into PII-stripped, anonymized intelligence that helps carriers optimize rates and distribution strategy. Market Basket delivers insights unavailable anywhere else.

Ready to Quote Without Limits?

Schedule a demo to see how RQC eliminates quoting friction and accelerates growth. Discover why 8,000+ agencies and 1,200+ carriers trust Zywave for their most critical quoting needs.

Visit zywave.com/request-a-demo/