

Agent Portal for Personal P&C Insurance

Customer Overview:



Innovative, technology-driven US-based personal P&C insurer (MGU)



Offers policies via multiple carriers



Initial focus: Homeowner & Dwelling Fire policies



Uses a 3rd party core insurance platform (quoting, policy issuance & management, billing and claims)



Distribution:

- Independent agents
- Direct-to-consumer
- Point-of-Sale

Users:



Agents



Product management



Customer support agents



Operations

Objectives

Business Objectives:

High growth through:

- Geographic expansion
- Product line expansion

Competitive advantages through:

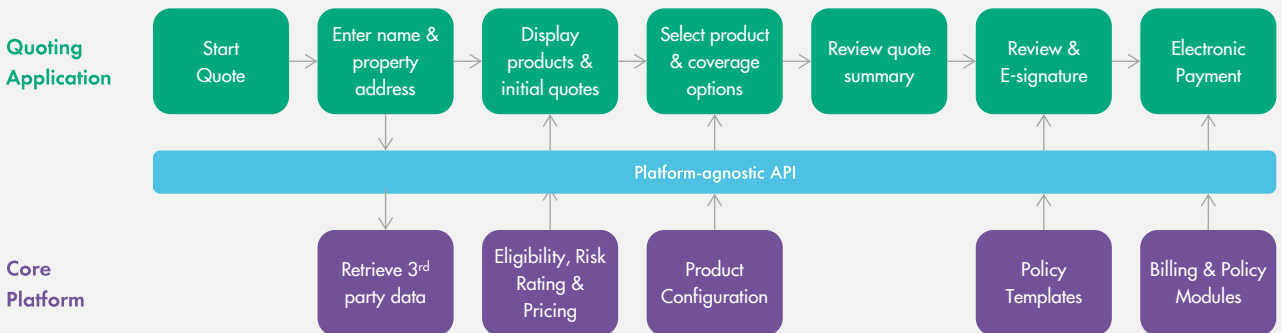
- Innovative products
- Superior Agent and Insured customer experience
- Advanced, learning-based technology platform utilizing internal and alternative data and machine learning for targeting, price segmentation and customer service

Functional Design Objectives:

- Minimize time to eligibility and initial quote
- Reduce amount of required data to absolute minimum – obtain all supporting data through 3rd party integrations
- Superior overall user experience
- Support for A/B testing & analytics
- Minimize time-to-market for new product introductions
- Business rules configuration without IT involvement

Technical Design Objectives:

- De-couple from the core insurance platform
- Speed up 3rd party integrations
- Create environment for constant improvement through DevOps principles
- Cloud-based
- Unified architecture to support: agent portal, direct-to-customer, customer service portal



Solution

- Seamless and user-friendly Agent quoting workflow
- Under 2-minute time to eligibility and initial quote
- Seamless integration with Comp-Rating services
- Enhanced customer support tools
- Agent information dashboard
- Agile & extensible
- Browser & mobile support
- Cloud-native, highly-available and scalable
- Highly secure

The screenshot displays the Agent Portal interface for a quote setup. The top navigation bar includes 'DASHBOARD' and 'QUOTES'. The user profile 'Lucille Johnson' is visible in the top right. The main content area is divided into three sections: 'PROPERTY DETAILS', 'Loss History', and '360 Value Information'. The 'PROPERTY DETAILS' section shows an aerial view of a property with the following information: Address and PO Box: 3960 Westwood Blvd. Los Angeles | CA 90087-9639; Protection Class: 2; Fee District: S18 CAFD. The 'Loss History' section contains a table with two entries: a flood loss of \$5,060.00 on 02/07/2019, and an extended coverage loss of \$620.00 on 10/02/2020, both attributed to Jason Young. The '360 Value Information' section shows an estimated replacement cost. On the right, a 'SHOPPING CART' section displays the quote breakdown: HO-3 Quote (\$409.02), Fee Score (+\$79.34), Loss History (+\$76.13), and a total Current Quote of \$564.49. A button for 'EMAIL QUOTE SUMMARY' is present. Below the shopping cart is an 'Overview' section with 'Term Length: 1 year' and 'Executive Date: 20/04/2021'. A 'FAQs' link is at the bottom right.

Date	Cause	Amount	Name	Depute
> 02/07/2019	Flood	\$5,060.00	Jason Young	+ Add Depute
> 10/02/2020	Extended Coverage	\$620.00	Jason Young	+ Add Depute

HO-3 Quote Breakdown	
HO-3 Quote	\$409.02
Fee Score	+\$79.34
Loss History	+\$76.13
Current Quote	\$564.49

Overview	
Term Length	Executive Date
1 year	20/04/2021