

Agile Project Management

# SICURA INSURANCE COMPANY

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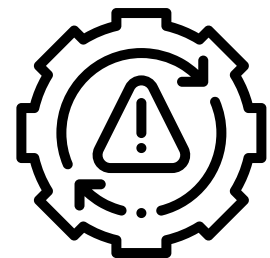
# Agenda

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# Sicura Digital Transformation

**CHALLENGE:** “Develop a technologically-driven strategy that enhances SIC market position and operational efficiency. This involves identifying and implementing one innovative technological solution that can drive business growth and deliver better financial results.”

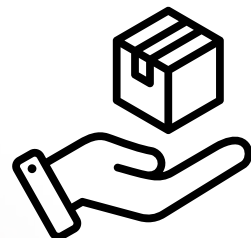
## Sicura pain points



Operational inefficiency  
(124% combined ratio)



No online sales capability



Limited product offering

## Customer and Market trends

- ➔ Italian customers are price-driven (policy switching rate spiked by **+20.6%**) [1]
- ➔ Digital purchasing is rising (**10%**), though most Italians still buy motor insurance through traditional channels (**~87%**) [2]
- ➔ Faster claims handling is a rising demand: Artificial Intelligence adoption



**For** motor vehicle owners **who** struggle with time-consuming and complex insurance purchasing processes

# Sicura Customer Portal

**is a** digital, self-service, AI-driven portal **that** provides



Online motor insurance quotation and purchase



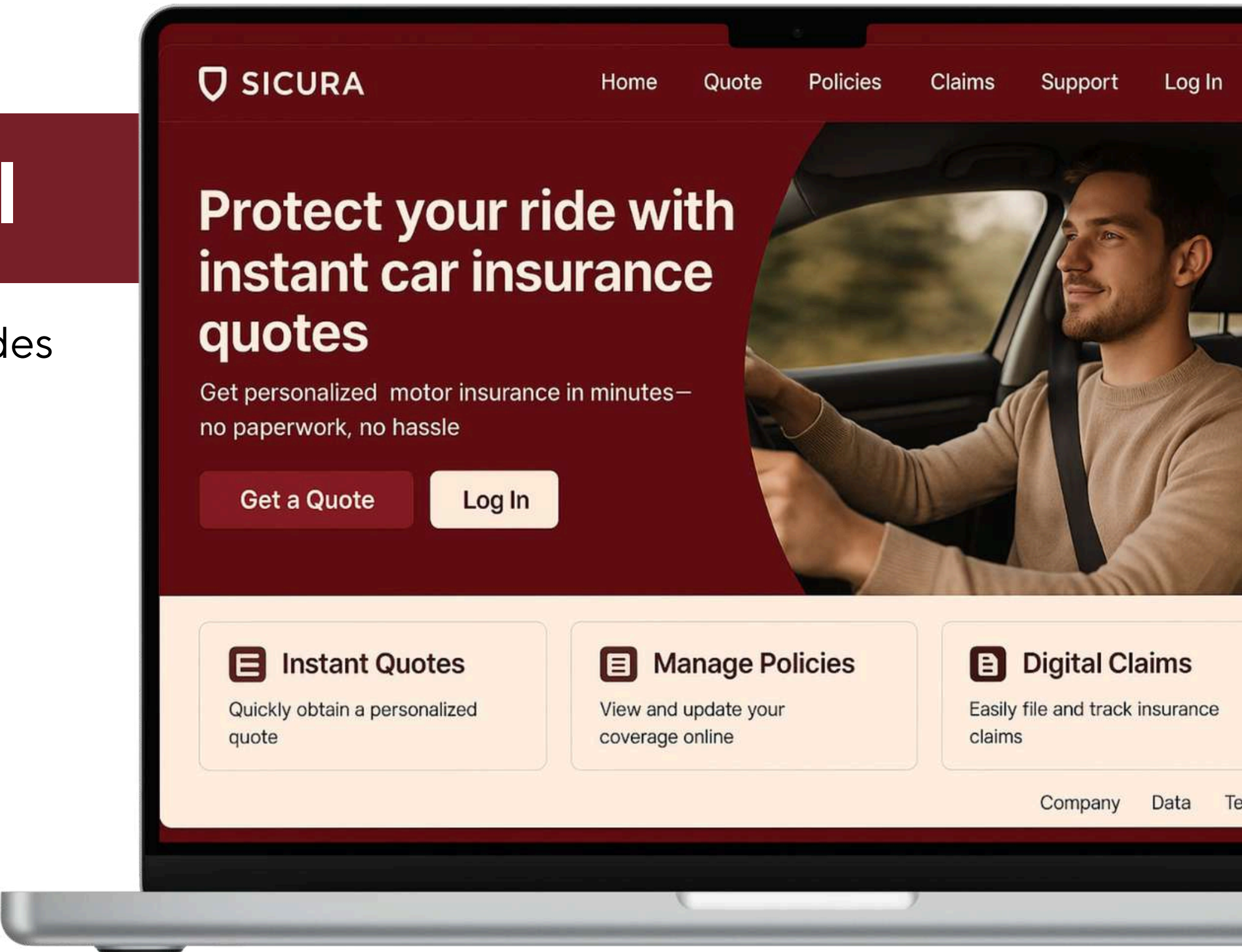
AI personalized insurance solutions



Digital claims processing

**Unlike** traditional insurers who rely on paperwork and limited service channels

**Our solution** offers seamless, flexible and transparent service throughout the customer journey, giving clients complete control of their insurance experience.



# Business Model Canvas

## Key Partners



- Tech and Digital Partners (cloud service providers, cybersecurity firms, CRM software providers, digital payment gateways)
- Retail and Broker Distribution Partners (supermarkets, tobacco shops, banks, Poste Italiane)
- Data Analytics & AI Providers
- Marketing and Communications Partners

## Key Activities



- Customer portal development and launch (APIs and integrations)
- Digital claims processing and settlement
- Establishing broker and partner relationships
- Technology infrastructure management

## Key Resources



- Brand reputation
- Motor insurance expertise
- Network of brokers and partners
- Robust technology infrastructure
- Customer data
- Skilled teams across IT, digital innovation and customer service

## Value Proposition



### For individual vehicle owners (B2C):

- Digital self-service portal where customers can quote, purchase, and manage their policies.
- Multi-channel access that allows customers to manage policies online, through agents or third-party shops and platforms.
- AI-powered engine that tailored insurance solutions based on customer profile and needs.
- AI-powered claims assessment that speeds up processing and reduces errors.

### For partners and customers (B2B):

- Expansion of their product portfolio
- Easy-to-integrate digital solutions (APIs)
- Competitive pricing

## Customer Relationships



- Self-service and automated processes
- Personalized customer service
- 24/7 Customer support
- Consultative relationships
- Automated claims processing

## Channels



- Digital customer portal (web and mobile app)
- Existing agent network
- Broker and retail partner channels
- Social media and digital marketing

## Customer Segments



### 1. Individual vehicle owner

#### By geography:

- Northern Italy (Urban and Industrial regions)
- Central Italy (Urban and rural)
- Southern Italy and Islands (Turistic and rural regions)

#### By age/tech-savviness:

- Young adults (20-40 y.o.)
- Mature adults (40-60 y.o.)
- Seniors (Over 60 y.o.)

### 2. B2B segment:

- Broker and Retail partners
- B2B Customers: SMEs and small fleet owners

## Cost Structure

- Claims payouts
- Digital tools development and new technology infrastructure
- Commissions of brokers and other fees
- Customer service and support
- Marketing, advertising and customer acquisition activities



## Revenue Streams

### Individual vehicle owner:

- Sales of insurance premiums (annually/semi-annually).
- Policy renewal income
- Fees for additional premium digital features or value-added services.

### B2B segment:

- Revenue-sharing model: Partners receive a commission on each policy sold, incentivizing high volumes.
- Sales of premiums based on fleet size





# Business Model Canvas highlights



## Value proposition

B2C: Self-service portal + AI personalization  
B2B: Revenue-sharing model



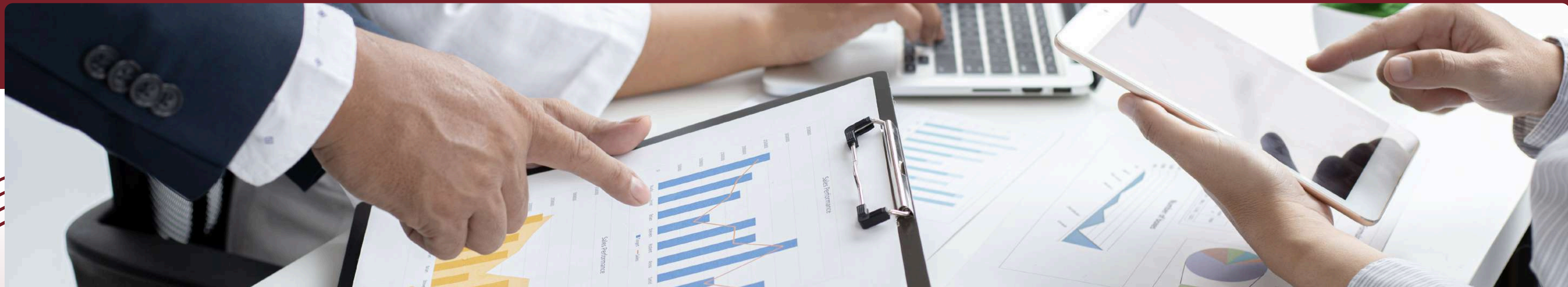
## Key partners

Retail and Broker distribution partners (supermarkets, tobacco shops, banks, Poste Italiane) to improve **Omnichannel Strategy**



## Revenue Streams

B2C: Sales of insurance premiums + Added value services  
B2B: Revenue-sharing model



# User-centric design



## Digital native:

Giulia Bianchi- Milan (28 y.o.)

"I would like to have an online service that allows to purchase and manage insurance policies"



## Convenience seeker:

Giuseppe Romano- Naples (40 y.o.)

"I prefer a flexible motor insurance where I can pay only for the coverage I actually need."

## Target metrics

- Customer portal conversion rate (Quotes to purchases)
- Average claims handling time
- Customer satisfaction (Net Promoter Score)
- User growth rate and engagement



# Epics



**Account  
management**



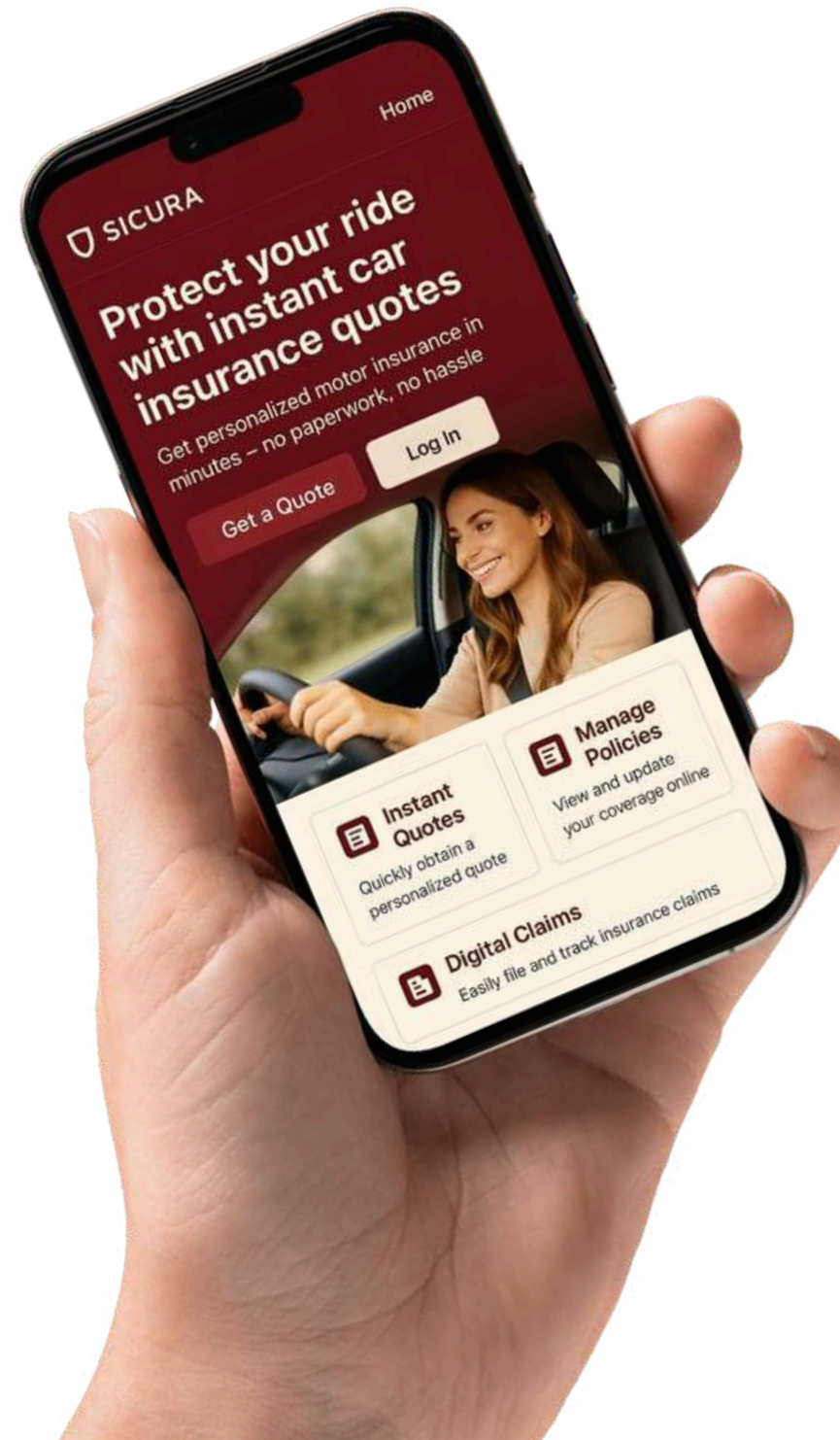
**Policy quoting**



**Policy purchasing**



**AI-Powered quote  
personalization**



**Policy  
management**



**Digital claims  
processing**



**Customer  
support**



**APIs for  
Broker/Retail  
partner integration**

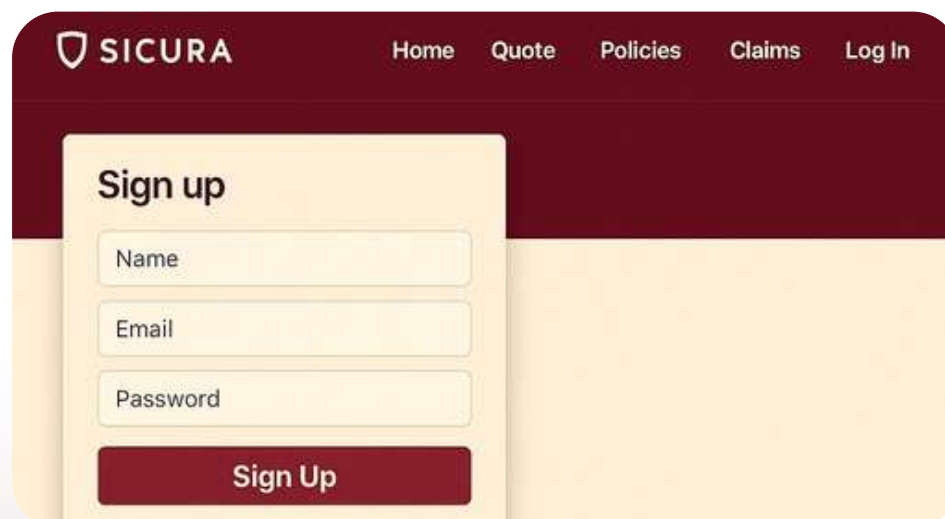


# Key User Stories

**“As a new user**  
**I want to** create a new account,  
**so that** I can start using the portal’s features”

**Acceptance criteria:** The home page should show a “Sign up” link that opens a form with name, email and password fields which are all validated. A verification email is sent and clicking its activation link activates the account.

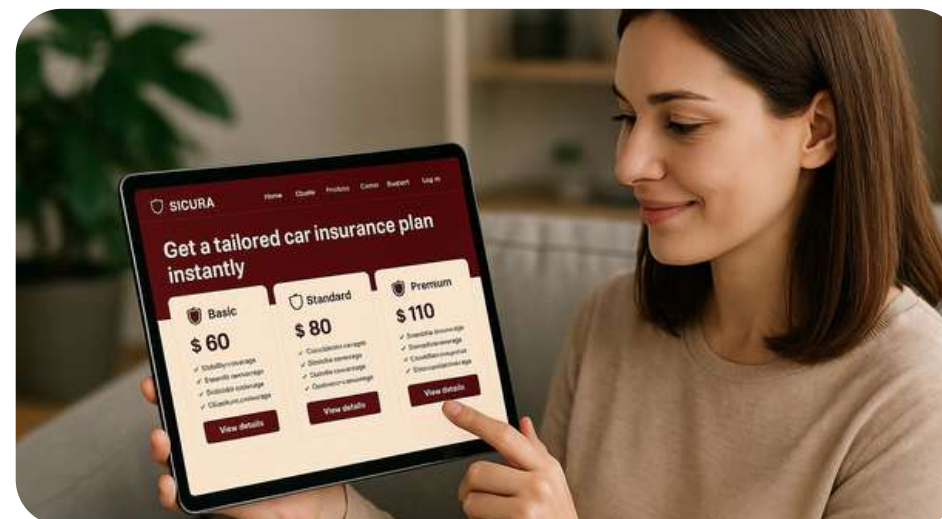
**Story points:** 5



**“As a customer**  
**I want to** be recommend an insurance plan based on my profile,  
**so that** I get a tailored plan instantly without manual comparison”

**Acceptance criteria:** The system validates profile and behavior inputs, returns the top three relevant plans with highlighted features, and lets users expand any plan for full details.

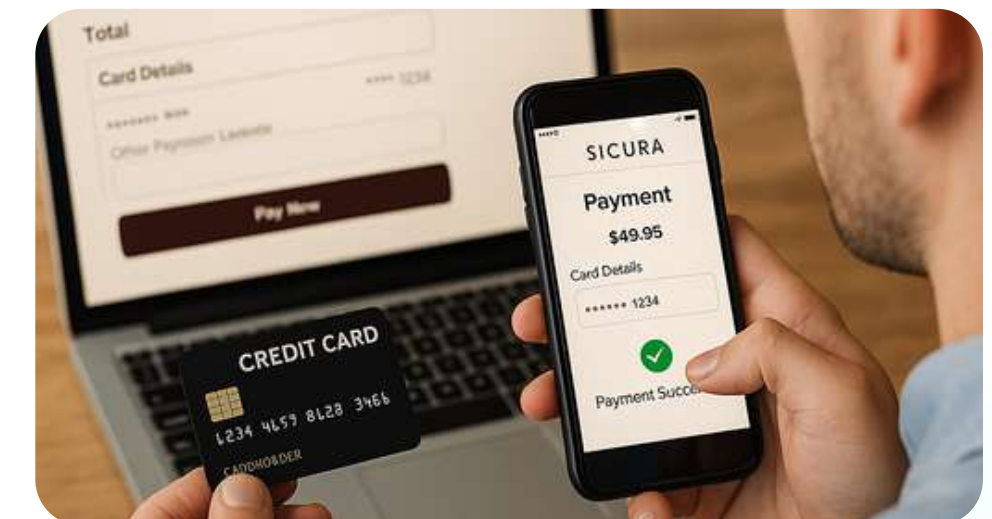
**Story points:** 8



**“As a registered user**  
**I want** to pay via credit card or other available methods  
**so that** I can complete my purchase using my preferred method”

**Acceptance criteria:** The payment page collects and validates card or alternative payment details, then on approval issues a transaction reference and displays “Payment Successful.”

**Story points:** 5



# Backlog Prioritization & MVP

## MUST

These are **non-negotiable for launch**: without them, the digital portal fails to solve Sicura's **core business problems**: **Operational inefficiency and Zero online sales capability**.

- User registration and login flows
- Real-time quoting and purchase
- Delivery of policy documents
- Basic policy management

## SHOULD

These are near-critical enhancements that substantially **boost security, usability** and **service quality**:

- Two-factor authentication
- Profile updates and password changes.
- AI-powered quote recommendations
- Quote history and support tickets

## COULD

**Valuable but not essential** for initial business goals:

- Partner integration
- Customer support and Claims dashboards
- Mobile app improvements

**MVP Goal:** Release the web portal with basic functionalities that enable customers to create an account, log into the portal, get quotes, make purchases and receive policy documents.



# Roadmap



# Sprint planning

First release: MVP 1.0.

Each sprint lasts 2 weeks with a maximum of 15 story points for each one

FEATURE	SPRINT 1	SPRINT 2	SPRINT 3	SPRINT 4
ACCOUNT MANAGEMENT	<div>ID: 1 User registration</div> <div>ID: 2 User login</div> <div>ID: 4 Registration error handling</div> <div>ID: 5 Incorrect Password</div>	<div>ID: 8 Password Reset</div>		
POLICY QUOTING		<div>ID: 10 Insurance plan Recommendation</div> <div>ID: 11 Real-Time Quote Validation</div>	<div>ID: 12 Download Quote PDF</div>	
POLICY PURCHASING			<div>ID: 16 Review Before Payment</div> <div>ID: 17 Make Payment</div>	<div>ID: 18 Payment Error Handling</div> <div>ID: 19 Send Policy Documents</div>
POLICY MANAGEMENT				<div>ID: 27 View Policies</div> <div>ID: 28 Download Policy PDF</div>



# Sprint planning

Second release: MVP 1.1.

FEATURE	SPRINT 5	SPRINT 6	SPRINT 7	SPRINT 8	SPRINT 9
ACCOUNT MANAGEMENT				<div>ID: 3 Two-Factor authentication</div>	<div>ID: 6 Update profile</div> <div>ID: 7 Change password</div>
POLICY QUOTING					<div>ID: 13 View quote history</div>
POLICY MANAGEMENT	<div>ID: 29 Renew policy</div> <div>ID: 30 Cancel policy</div> <div>ID: 31 View payment history</div>				
DIGITAL CLAIMS PROCESSING		<div>ID: 32 Claim Submission</div> <div>ID: 33 Claim validation errors</div>	<div>ID: 34 View claim status</div>		
CUSTOMER SUPPORT			<div>ID: 42 Knowledge base search</div>	<div>ID: 43 Open and track tickets</div>	

# Sprint planning

## Third release: Customer support and personalization

FEATURE	SPRINT 10	SPRINT 11	SPRINT 12	SPRINT 13
POLICY QUOTING			ID: 14 Mobile-Friendly Quoting	
POLICY PURCHASING			ID: 20 Agent-Processed Payment	
AI-POWERED QUOTING	ID: 23 AI quote recommendation			
DIGITAL CLAIMS PROCESSING	ID: 35 Save claim draft ID: 40 Update claim status			ID: 38 Claim monitoring dashboard ID: 39 SLA Escalation Alerts
CUSTOMER SUPPORT		ID: 44 Ticket Notifications ID: 45 Agent priority queue	ID: 46 Escalate tickets	ID: 47 Support Dashboard Metrics



# Sprint planning

Fourth release: Partner Integration

FEATURE	SPRINT 14	SPRINT 15	SPRINT 16
APIS FOR BROKER/RETAIL PARTNER INTEGRATION	<div>ID: 48 Broker Onboarding API</div> <div>ID: 49 Broker Products API</div>	<div>ID: 50 Broker Quote Request API</div> <div>ID: 51 Broker Quote document API</div>	<div>ID: 52 Broker purchase API</div> <div>ID: 53 Broker purchase document API</div>



# Expected Business Impact

## Expected outcomes

- ↓ Operational costs (digital claims)
- ↑ Customer reach (online sales + partnerships sales)
- ↑ Retention (personalized plans)
- Financial alignment: Targeting <100% combined ratio



# THANK YOU

