

Agile Project Management

Sicura Insurance Company

TEAM 9

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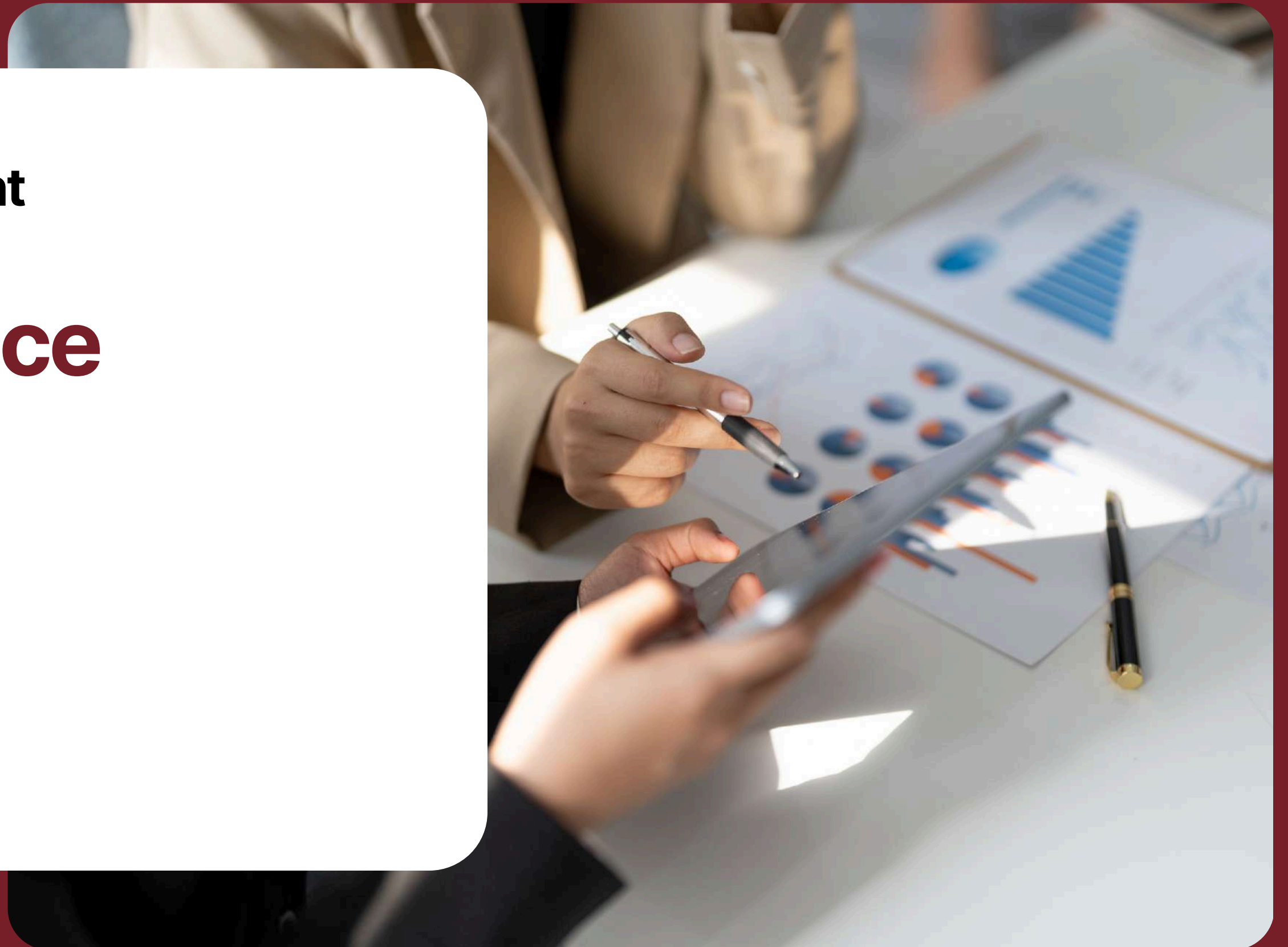
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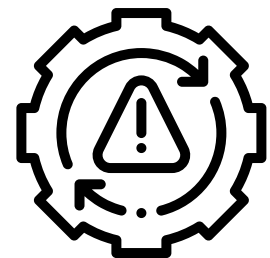
Agenda

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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.”

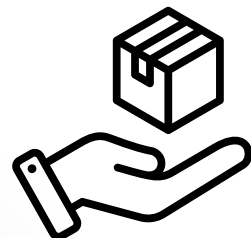
Sicura pain points



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



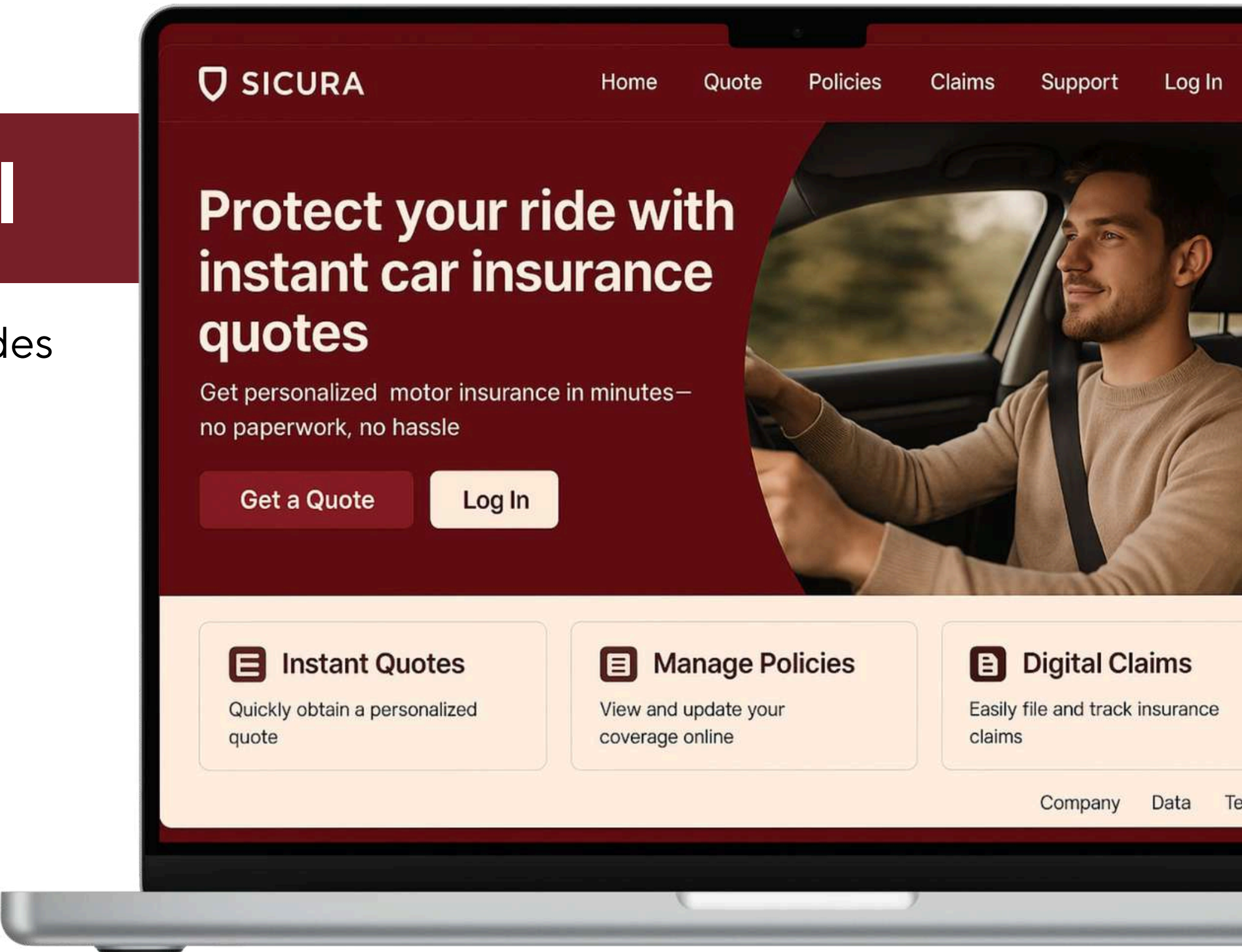
AI personalized insurance solutions



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



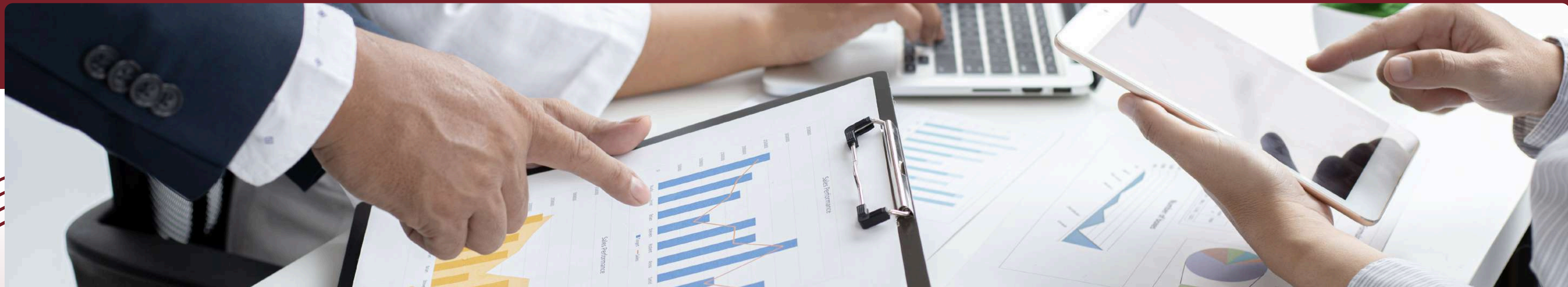
Key partners

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**



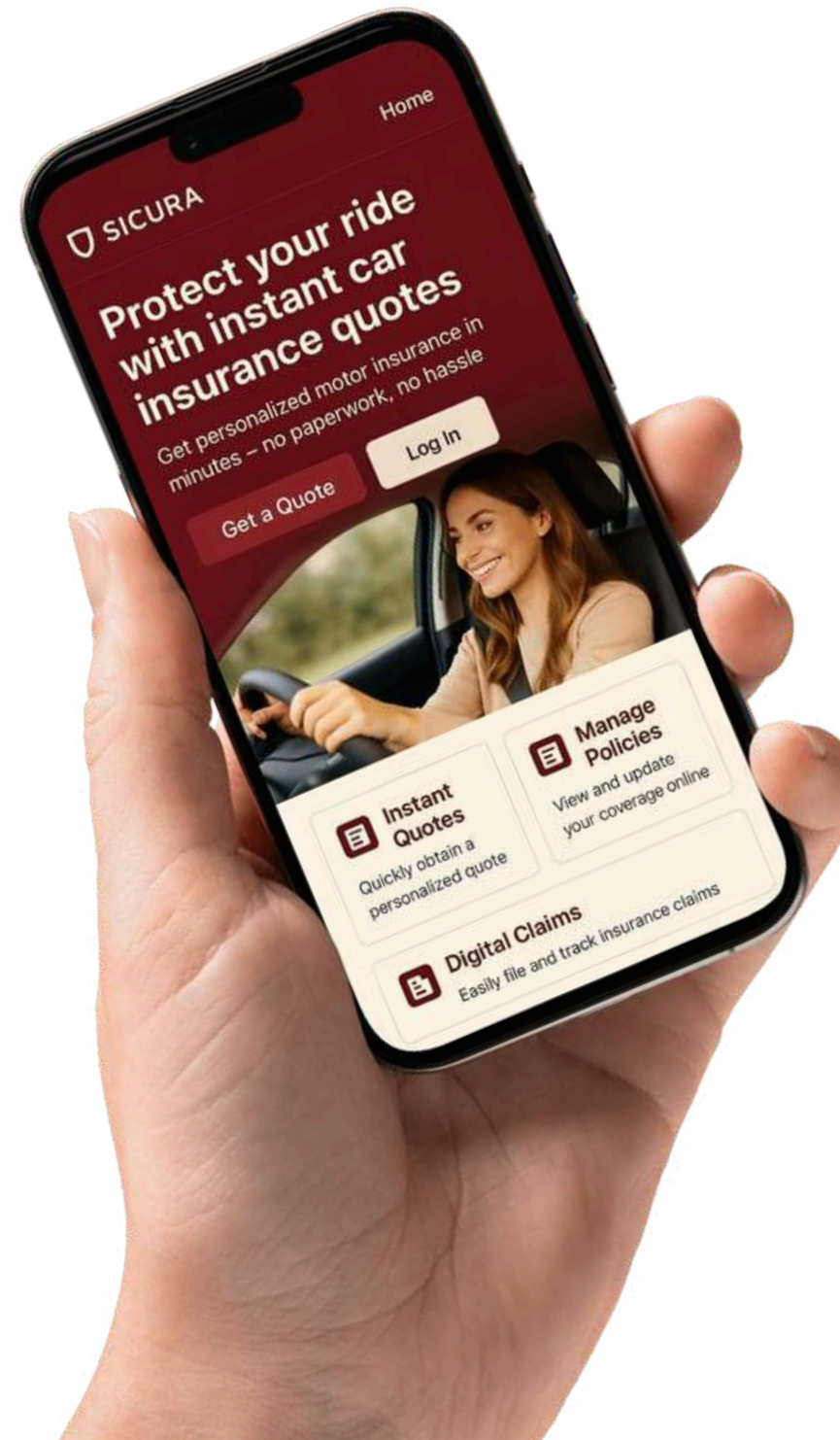
Policy quoting



Policy purchasing



**AI-Powered quote
personalization**



**Policy
management**



**Digital claims
processing**



**Customer
support**



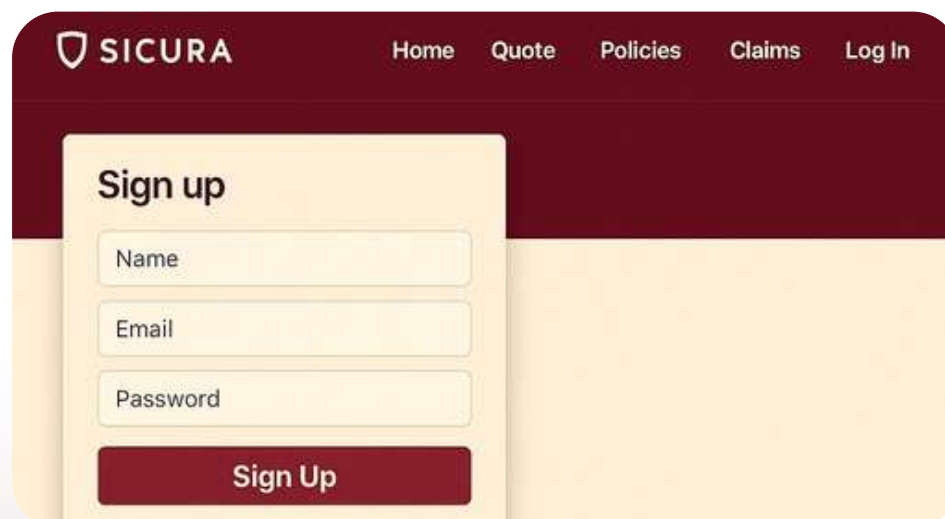
**APIs for
Broker/Retail
partner integration**

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.

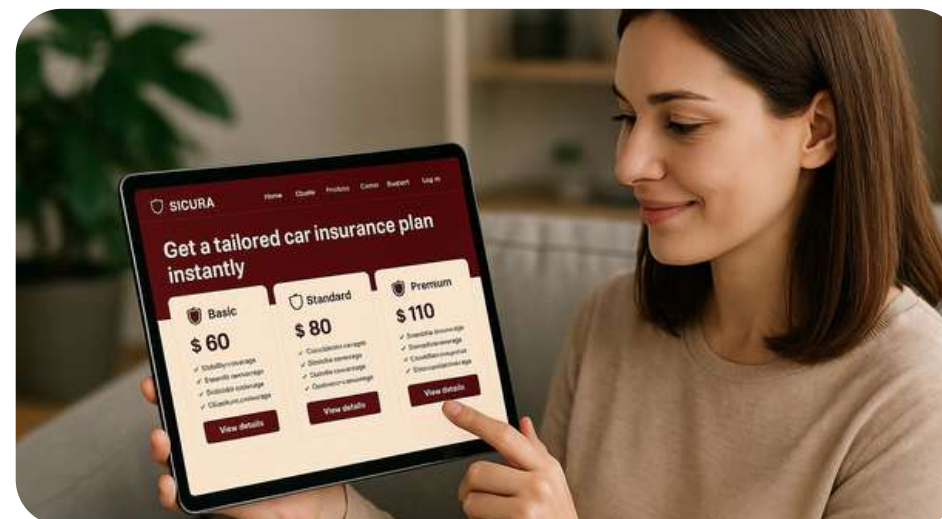
Story points: 5



“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.

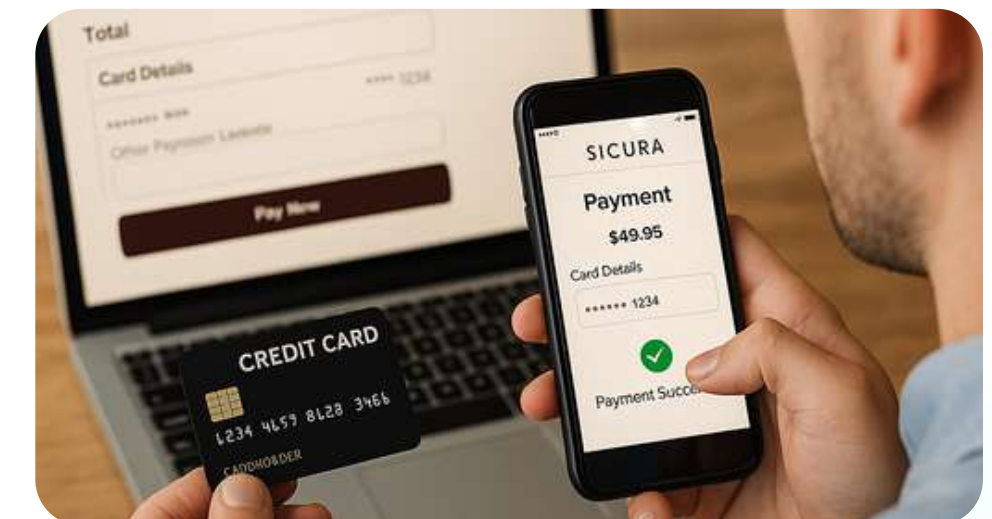
Story points: 8



“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

