



Agent Customer Market Analyzer (ACMA)

Name: Agent Customer Market Analyzer

Domain: P&C (Property and Casualty) Insurance

Module: Super Admin

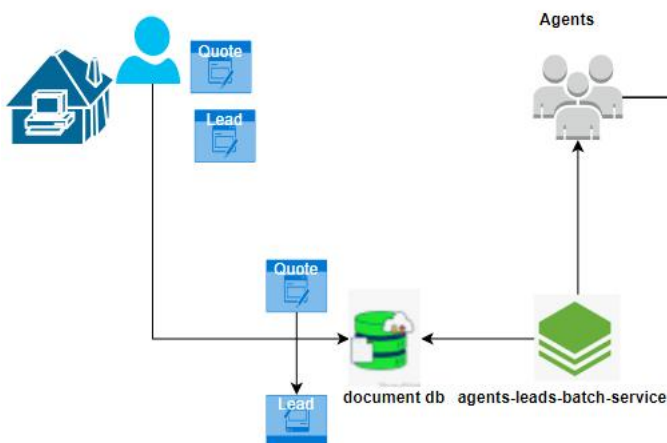
ACMA:

ACMA Stands for Agent and Customer Property Market Analyzer designed and developed for the property and casualty insurance domain needs.

Agent Workflow

- ✓ Agent workflow starts by receiving the property leads for the property quotes submitted by the property owners.
- ✓ As soon as the property quote will be submitted by the property owners for the insurance coverage, then a **new property lead for that property quote** will be created in db.
- ✓ Then **agents-leads-batch** service, will pick all the leads, iterate through all the leads, and for each lead, it will pull the agents registered in that zip code area and will send that lead to those list of agents.

PropertyQuote Submission Flow



Every Lead that will send to Agent by default have the status as **“Active”**.

Now, Agent can change the Leads status to :

- 1) Accept
- 2) Reject
- 3) Interested

If any agent, by chance, won't act on any of the leads with the above status i.e. either Accept, reject or Interested. Then those leads will be converted to **inActive** Status after 30 days of time from lead creation date i.e. **LeadCreationDate+30days**.

All these ***inActive leads and rejected leads***, will be converted to Recommendations by our recommendation service and will send these recommendations to respective property owners.

Recommendation service will be the AI integrated service, which will grab the best deals on the day, market available and suitable insurance coverage details as per the property owner quote and will include these in the recommendations report and will send to the respective property owner every day midnight by triggering a batch.

1. **Leads Acceptance Flow:**

- ✓ Every Active Lead will be sent to the agents who are in that zip code area. If any of the agent will accept the property coverage quote, then the **active lead status will be changed to "ACCEPT"** and for all other agents **this lead won't be visible**. That means, ***the agents can only see the all active leads*** and this ACCEPTED leads will only be visible to the agent who accepted it.
- ✓ If an agent accepts the lead, then its status should be ACCEPTED for that agent and for all other agents the status of the lead INTERESTED and ACTIVE should be changed to COVERAGE_BOUND.
- ✓ The lead with the status REJECTED remains REJECTED.
- ✓ Once the lead status changes to COVERAGE_BOUND, it won't be visible for the agents because the agents can only see the leads with the status "ACTIVE"

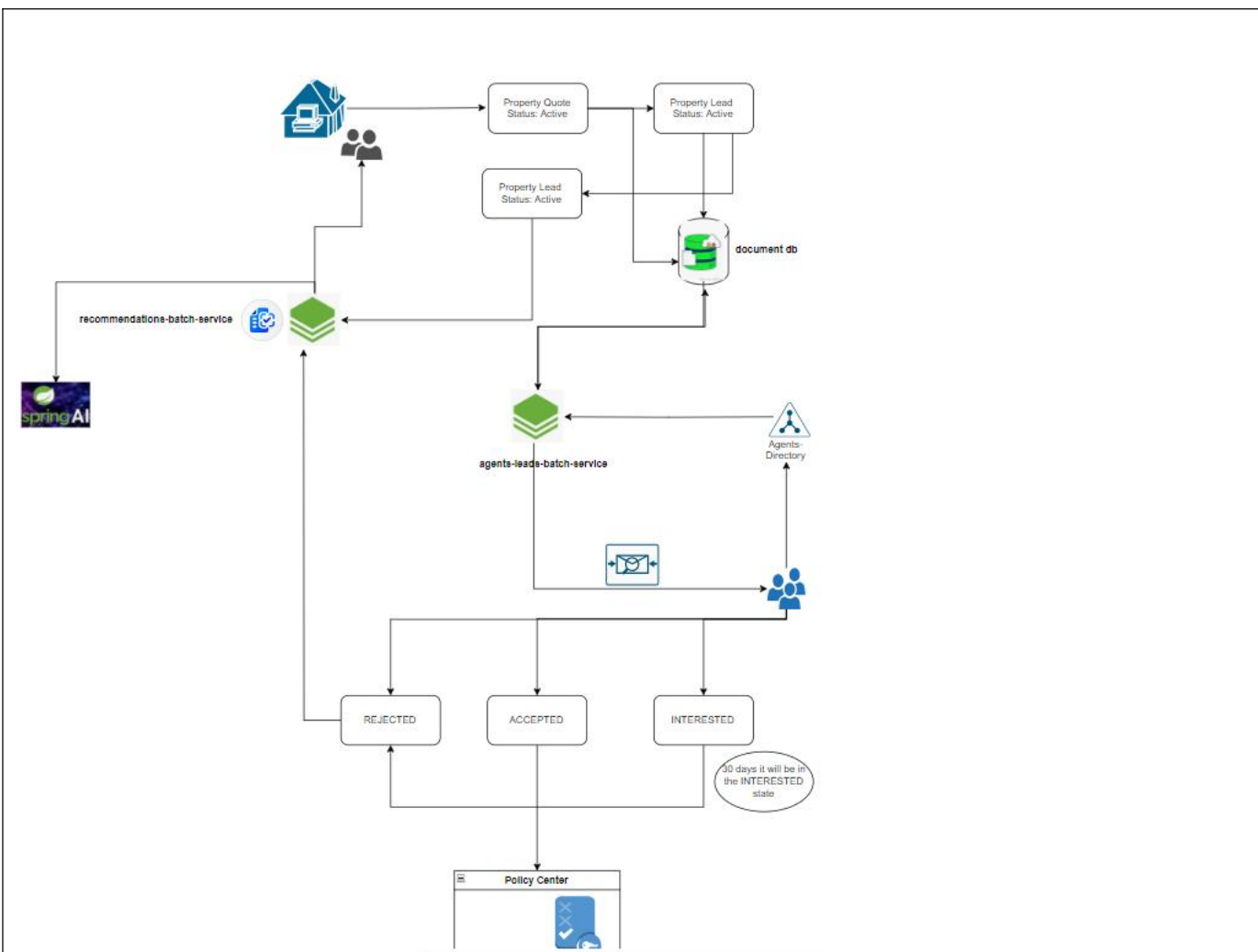
2. **Leads Rejection Flow:**

- ✓ If any Agent will reject a lead, that lead status will be converted to "REJECT" and will be visible to the agent who rejected it with the status "REJECTED".
- ✓ but for all other remaining agents, the lead should be visible in the status "ACTIVE". because if any of the agent might be interested to issue the policy coverage, first he should see that as an active lead.
- ✓ The Rejected lead will be converted to Recommendations by our recommendation service and will send these recommendations to respective property owners.

Note: if an agent will change the status to REJECT, then that lead never be reverted back by that agent as other status like INTERESTED, ACCEPTED.

3. **Leads Interested Flow:**

- ✓ If any agent will show an interest on active lead, then the status of the lead will be converted to "INTEREST" and will be visible to the only the agents who shown interest.
- ✓ But for all remaining agents, the lead will be shown as active.
- ✓ The interested lead status should be converted to either ACCEPT or REJECT by the agent within the 30 days of the time the status converted to INTERESTED. i.e. interested status date+30 more days.
- ✓ If not then the INTERESTED Lead will be converted to REJECT status and The Rejected lead will be converted to Recommendations by our recommendation service and will send these recommendations to respective property owners.



Note:

All the Soft Copy of the Project Implementation Guides, Materials and class recordings will be uploaded to [TechhubVault](#) app.