Case Study: QuickInsure

Client Information: QuickInsure is a specially developed platform for convenience in buying motor vehicle insurance and third party insurance. Buying an insurance for vehicles can sometimes be a time-consuming task for both vehicle owners and the professional who provides insurance policy options available in the market. QuickInsure is a B2C platform which provides that ease and convenience. There are two ways in which vehicle owners can buy insurance i.e. via smartphone application or from the online platform. The application is used and operated by the employee of QuickInsure on field where the vehicle owner can buy the insurance and the payment can be done online. Vehicle owners can also buy insurance for their vehicle by visiting the portal online. With a requirement of few basic information, QuickInsure will highlight options in the form of quotations from vendors who have collaborated with QuickInsure. Basis the specifications and insurance features the customer can take decision and buy a package for their vehicle and make the payment online. Here, the end consumer drives everything, right from getting the options for insurance till payment.

The Brief: QuickInsure wanted to build a portal for vehicle insurance policies not just to aggregate but also to issue the policy to customers and online payment. Considering this there was a need to develop a robust and responsive platform which will handle numerous queries with ease and in less time. Therefore, QuickInsure approached Josh Software with the concept for the development of a portal and an application for its employees on field. The brief was to create the platform as well as the smartphone application in the shortest possible time to get it ready for market. Being a platform for insurance policies where a customer can come and buy a policy for his vehicle along with online payment facility, security, user-friendliness, travel, personal accident & health, and seamless operation was of important priorities for QuickInsure.

The Josh Edge: **Creating a robust and fast performing online solution in limited possible time with deployment of shortest possible team**

Having worked with clients across sectors along with an experience of building exceptional quality solutions in tightest possible deadlines, Josh Software readily took the project on board. The team's exceptional understanding of brief provided an extra edge in developing the solution. Josh Software deployed a three-membered team for the project. On customer end of the portal the solution displays the results for best vehicle insurance based on premium with all the listed components involved. This solution created by the team not only eases the process of vehicle insurance but also creates a backend data with detailed information about the customers who have been issued the insurance or has created an enquiry. QuickInsure also has filters to separate types of policies issued by the customers like third party insurance and comprehensive insurance. This solution also has an admin login which enables the admin to keep a track of all the business transactions happened in a single business day and sorts the inquiries under pre-designated filters viz. Lead-L, Successful-S, or Fail-F etc. Reconciliation is one of the major advantage of the solution where it maintains the record of the business done in terms of commissions earned by on field employees, pending payments, success rate, premiums collected etc. which helps the admins to generate targets for the month. This data is used by the admin at the backend. Apart from reconciliation this solution automatically schedules a call next year 45 days prior to the expiry of the policy as soon as the customers have renewed or issued new policy for their vehicle. This provides a hassle-free transaction and provides discount at lucrative rates which helps in acquisition and retention of customers. It has a seamless process of identification of issues in case of failure of payments. On customers' end only error is communicated in case of failure of payment but QuickInsure identifies the problem and informs the admin basis the priority of the customers and the admin

communicates the exact reason for failure basis which necessary actions can be taken. QuickInsure has been developed on Rails 4 using MongoDB.

Impact: Since the development of the solution it has set new standards for insurance sector in terms of servicing for customers and streamlining the business and data for admins. With over 17,566 registered policies so far in the span of a year, the solution is fast paced in terms of response where a customer can buy the policy online. Later, the policy document gets sent on the registered email id in no time. This has also given impetus to paperless documentation where the customers don't have to carry the insurance document physically as the file is already there on the device in soft copy format which can be produced in front of authorities in times of need.