| **Feature / Capability** | **AgentNow** | **MYEG Compare** | **Carsome Insurance** |
| --- | --- | --- | --- |
| **Core Function** | Digital insurance agent platform for quotes, renewals, and purchase | Insurance comparison engine (car & motorcycle) with renewal + road tax services | Car insurance + road tax renewal with Carsome ecosystem integration |
| **Input Validation** | Basic forms, no advanced typo/error correction | Standard dropdowns/forms, no typo detection | Standard input forms, no smart correction |
| **Insurance Providers** | Multiple insurers (partnered panels) | Wide selection of insurers across Malaysia | Partnered insurers via PolicyStreet |
| **Coverage Options** | Comprehensive, Third Party, Fire & Theft | Comprehensive, Third Party, Fire & Theft, plus add-ons (windscreen, flood, SRCC) | Comprehensive, Third Party, Fire & Theft |
| **Comparison Transparency** | Simple quote results | Instant multi-insurer comparison with premium breakdown | Instant quote from partnered insurers, not as wide as MYEG |
| **Add-on Coverage** | Limited mention (depends on insurer) | Add-ons highlighted (windscreen, flood, accessories) | Includes add-ons + *Carsome Care+* value-added coverage |
| **Extra Benefits** | Streamlined agent assistance | Road tax renewal integration | *Carsome Care+* — unemployment loan coverage, personal accident, special discounts |
| **Renewal Flow** | Guided renewal steps | Insurance + road tax renewal in one flow | Insurance + road tax renewal with free road tax promos (time-limited) |
| **Promotions/Discounts** | Occasional, tied to insurers | Not heavy on promos (focus on comparison) | Frequent promos (e.g., free road tax, 10% discounts) |
| **User Support** | Agent-style chat/help | FAQ + standard support | Integrated with Carsome ecosystem + online support |
| **Trust/Transparency** | Focus on speed, less on reviews/ratings | Informational articles, FAQs | PolicyStreet-backed, brand reputation but no insurer rating system |
| **Target Audience** | Users who prefer guided insurance help | Price-conscious users who want to compare insurers directly | Carsome users & convenience seekers (one-stop-shop) |