**Knowledge Transfer (KT) Document**

**Topic:** Insurance Quote Creation in Allianz Athena Demo Environment  
**Date:** 21-Aug-2025

**Introduction**

This KT session explains the end-to-end process of generating an insurance quote using the **Athena demo environment**. There are **two approaches** to initiate a quote:

1. **Direct Method** – logging in and registering directly within the Athena demo portal.
2. **Aggregator Method** – using third-party aggregator portals (e.g. GoCompare, Confused.com) and simulating their integration via Athena’s API portal.

Both flows ultimately converge, allowing the user to continue the quote journey inside the Athena demo environment until payment and policy issuance.

**Direct Method Flow**

**Registration and Login**

To access the Athena demo portal directly, the user must first **register**. On the registration screen, enter a Gmail address in the format that uses a **“+” alias**. For example:

username+GoCompare21082025XX01@gmail.com

* GoCompare is the identifier/partner name.
* 21082025 is the date of account creation (DDMMYYYY).
* XX represents user initials.
* 01 is a sequence number.

This approach allows multiple test accounts to be created from a single Gmail ID. After entering the email, set up a password that meets the required constraints.

**Email Verification**

Once registered, the system sends a **6-digit verification code** to the Gmail account. Enter this code to activate the account. The first login leads to the **homepage**, which is initially empty (no existing policies).

**Starting a Quote**

From the homepage, click **“Get your quote”**. Choose the **Car Insurance** option (our current focus area). The system will prompt for a car registration number. This should be taken from the provided **Test Data Sheet**, which contains registration numbers and driver details. Enter the DRN number and select **Find My Car**. Confirm the displayed vehicle details and proceed.

**Driver Details**

The system next asks whether the driver has a **Driving Licence**. If “Yes”, licence details must be provided. If “No”, the system collects alternative identification such as:

* Name
* Date of birth
* Address (house number and postcode, with lookup feature)

Other details required include licence type (Full or Automatic), number of years held, and any convictions or penalties in the past five years.

**Personal Information**

The user then completes personal details such as:

* Employment type and occupation
* Marital status
* Mandatory email ID (must be provided again)
* Contact number (can be random, e.g. 1234)
* Home ownership and residency status

**Claims and Discounts**

The system asks if there are any **previous claims** or **criminal convictions**. Users also provide their **No Claims Discount (NCD)** in years, specifying whether it applies to the current or a previous vehicle. Additional drivers can also be added at this stage (using details from the test data sheet).

**Vehicle Usage**

Details of car usage are then captured, including:

* Ownership (registered keeper or legal owner)
* Estimated mileage
* Parking location (garage, driveway, street)
* Number of cars at the household
* Purpose of usage (social, commuting, business)

**Cover Options and Summary**

The user selects a **start date** for the policy (typically the next day). The system then generates available cover options, usually:

* Allianz Essential
* Allianz Silver
* Allianz Basic

Optional extras may be added, such as breakdown cover (local or national), motor legal protection, courtesy car hire, or European cover. The system may suggest **upgrade or downgrade** based on selections (e.g. from Essential to Silver).

The user then reviews the **final summary page**, which displays all previously entered details, premium amounts, and payment options (annual or monthly).

**Payment and Policy Issuance**

For monthly payments, the system first collects **Direct Debit details** (account number and sort code). In the demo environment, only predefined test account/card numbers are valid.

After account details are confirmed, the payment screen requests card information (card number, expiry date, CVV). Since this is a demo setup, random test card values can be used.

On successful verification, the system confirms payment and issues the quote. The user can then access **policy management features** such as Mid-Term Adjustments (MTA), claims, and account updates.

**Aggregator Method Flow**

**Overview**

In production, customers often use aggregator portals (e.g. GoCompare, Confused.com, CompareTheMarket) to request quotes. These portals send customer information into **Radar systems** via API, which returns available quotes to the aggregator site.

Since the demo environment is not integrated directly with aggregators, Athena provides an **API portal** to simulate this flow.

**Using the API Portal**

1. Open the Athena API portal and paste the **sample request** (provided separately).
2. Update key fields in the request, particularly:
   * **Email Address** → use Gmail alias format (e.g. username+GoCo210825@gmail.com).
   * **Policy Start Date** → adjust as needed.
3. Submit the API request.

**API Response**

The API responds with available quote options (e.g. Allianz Essential, Allianz Silver, Allianz Basic). These quotes automatically appear in the **Athena demo account** under *Your Quotes*.

**Continuing the Flow**

Once the aggregator request has generated a quote, the process continues identically to the **Direct Method**:

* Complete personal and driver details (if not already populated).
* Select cover options and extras.
* Review the summary.
* Provide payment details.
* Confirm and issue the policy.

**Conclusion**

The Athena demo environment supports two pathways for generating insurance quotes:

1. **Direct Method** – registration and login directly on the Athena portal.
2. **Aggregator Method** – simulating aggregator requests through the API portal.

Both flows converge after the initial entry point, leading to the same quote selection, extras, summary, and payment process.

This KT document provides the detailed narrative steps required for the team to practice, test, and support end-to-end quote creation in the demo environment.

👉 Would you like me to now convert this into a **formal training guide template with screenshots placeholders** (so your team can use it as a step-by-step manual), or keep it in this detailed **narrative documentation** style?

**You said:**

yes

**ChatGPT said:**

Perfect 👍  
Here’s the **formal KT Training Guide template** version of the document — with placeholders for screenshots and test data. This is in a **step-by-step instructional style** that your team can directly use for onboarding or self-training.

**KT Training Guide**

**System:** Allianz Athena Demo Environment  
**Topic:** End-to-End Insurance Quote Flow (Direct & Aggregator)  
**Date:** 21-Aug-2025

**1. Introduction**

This guide explains how to generate insurance quotes in the **Athena demo environment** using two approaches:

* **Direct Login** (via Athena demo portal)
* **Aggregator Flow** (via API simulation for GoCompare, Confused.com, etc.)

Both flows eventually follow the same journey: capturing customer and vehicle details, selecting cover, processing payment, and issuing a policy.

**2. Direct Login Flow**

**Step 1 – Register Account**

1. Go to Athena demo portal.
2. Click **Register**.
3. Enter Gmail with “+” alias. Example:
4. username+GoCompare21082025XX01@gmail.com
   * Identifier: Aggregator or partner name (e.g. GoCompare)
   * Date: Creation date (DDMMYYYY)
   * Initials & sequence number
5. Create password (per constraints).

📸 *[Screenshot Placeholder – Registration Page]*

**Step 2 – Verify Email**

* A **6-digit code** is sent to the entered Gmail.
* Enter the code to activate account.

📸 *[Screenshot Placeholder – Email Verification Screen]*

**Step 3 – Homepage**

* After verification, homepage is displayed.
* For a new account, **no policies** are visible.

📸 *[Screenshot Placeholder – Homepage]*

**Step 4 – Start New Quote**

1. Click **“Get your quote”**.
2. Choose **Car Insurance**.
3. Enter **Car Registration Number (DRN)** from the test data sheet.
4. Click **Find My Car** → confirm details → Continue.

📸 *[Screenshot Placeholder – Vehicle Lookup]*

**Step 5 – Driver Details**

* Driving licence? (Yes → enter licence info, No → provide: Name, DOB, Address).
* Licence type: Full/Automatic.
* Years held.
* Any convictions/penalties (past 5 years).

📸 *[Screenshot Placeholder – Driver Details Form]*

**Step 6 – Personal Details**

* Employment & occupation.
* Marital status.
* Email (mandatory) & phone.
* Home ownership and residency.

📸 *[Screenshot Placeholder – Personal Details Screen]*

**Step 7 – Claims & NCD**

* Declare previous claims/convictions.
* Enter **No Claims Discount (NCD)** years.
* Add additional drivers (optional, from test sheet).

**Step 8 – Vehicle Usage**

* Ownership & keeper details.
* Estimated mileage.
* Parking type (garage, street, driveway).
* Usage purpose (social, commuting, business).

**Step 9 – Cover Selection**

* Set **policy start date**.
* Available cover options:
  + Allianz Essential
  + Allianz Silver
  + Allianz Basic
* Add **optional extras** (e.g. Breakdown cover, Legal protection).
* System may suggest **Upgrade/Downgrade**.

📸 *[Screenshot Placeholder – Cover Selection Page]*

**Step 10 – Final Summary**

* Review all details provided.
* Select **Annual** or **Monthly** payment.
* Confirm information accuracy.

**Step 11 – Payment**

1. For monthly cover: enter **Direct Debit details** (account number & sort code).
   * Demo uses **predefined test bank details**.
2. Enter card details (demo allows test numbers).
3. Submit → Payment Successful.

📸 *[Screenshot Placeholder – Payment Screen]*

**Step 12 – Policy Management**

After payment, user can:

* Perform **MTA (Mid-Term Adjustments)**.
* Submit claims.
* Update account information.

📸 *[Screenshot Placeholder – Policy Management Dashboard]*

**3. Aggregator Flow**

**Step 1 – Overview**

* In production, aggregators (GoCompare, Confused.com, CompareTheMarket, etc.) send customer details via API to Radar, generating quotes.
* In demo, this is simulated via **Athena API Portal**.

**Step 2 – API Request**

1. Open Athena API portal.
2. Paste **sample API request** (provided separately).
3. Update fields:
   * **Email ID** → alias format, e.g. username+GoCo210825@gmail.com
   * **Policy Start Date**
4. Submit request.

📸 *[Screenshot Placeholder – API Portal Request]*

**Step 3 – API Response**

* Response returns available quotes (Essential, Silver, Basic).
* Quotes appear in **Athena demo account** under *Your Quotes*.

📸 *[Screenshot Placeholder – Quote List]*

**Step 4 – Continue in Demo**

* Once quote is in account, continue **same flow as Direct Login**:
  + Add personal & driver details.
  + Select cover & extras.
  + Review summary.
  + Complete payment.
  + Policy issued.

**4. Conclusion**

This KT guide covers both the **Direct Login** and **Aggregator API** flows for generating insurance quotes in the Allianz Athena demo environment.

* The **Direct method** is useful for step-by-step manual testing.
* The **Aggregator method** validates end-to-end data flow from aggregator portals into Athena.

Both lead to identical policy creation and management within the demo system.