

Self-Service Portal for SME Clients

Concept & Mock-ups

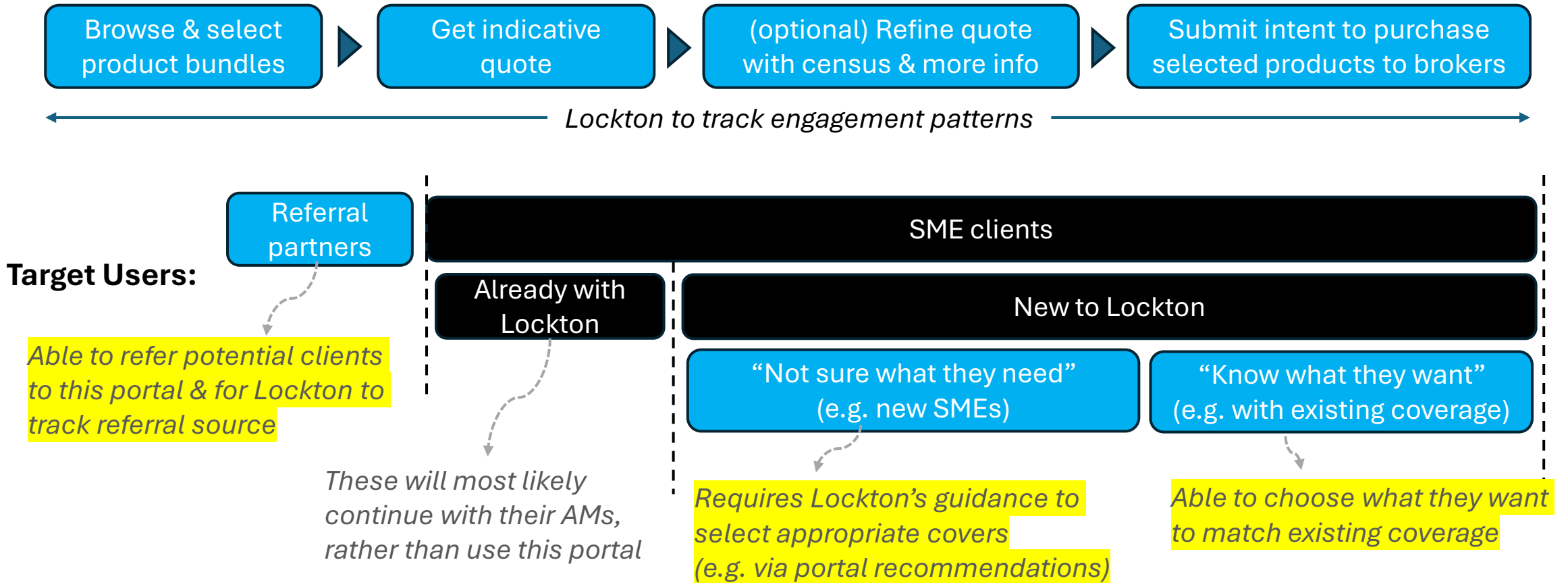
For discussion with Teambase

Last updated 3 Dec 2025

- Confidential -

Objective & Target Users

Objective: To launch web portal allowing SME clients to ‘self-service’ their insurance needs:



Proposed MVP Scope (1/2)

1. High-level user functionalities: Client-facing web portal catering for 4 user groups:

A. Referral partners being able to the following **after login**:

- A. Manage profile info (e.g. name, contact details, affiliated entity)
- B. Initiate comms blast to prospects with embedded referral links (system to track no. of emails sent etc)

B. SMEs (who are not sure what they need) being able to do following **without login**:

- B. Browse & select recommended product bundles
- C. Input high-level info (e.g. client info, period of cover) for initial indicative quote
- D. (optional) Download, complete and upload a census file containing additional info to refine quote
- E. Review & acknowledge quote
- F. Receive a copy of final quote to indicated email address
- G. Seek assistance from Lockton throughout the process

C. SMEs (who know what they want) being able to do following **without login**:

- C. Do all of the above under (B)
- D. Go into an additional UI to opt in/out of specific covers before seeing revised initial indicative quote

D. Any other users that land on the portal being able to do following **without login**:

- C. Seek assistance from Lockton (e.g. non-SMEs, and/or clients who are interested in non-EB covers etc)

Proposed MVP Scope (2/2)

2. Product Mix: portal to offer the following product mixes:

A. Support to 2 insurers per country (SG & HK as a start):

- Singapore: AIA (all EB products except GPA & Travel) & Chubb (GPA & Travel only) – no comparison, direct mapping
- Hong Kong: Liberty Insurance (all EB products except GPA & Travel) & Chubb (GPA & Travel only?) – assume same as above

B. EB products: Yes = default recommendations; No = requires opt-in by SMEs who know what they want

Country	SG		
	Life & Protection Benefits	Medical Benefits	Additional Benefits
SG	<input checked="" type="checkbox"/> Yes Group Term Life (GTL) <input checked="" type="checkbox"/> Yes Group Personal Accident (GPA) <input type="checkbox"/> No Critical Illness (CI) (requires GTL) <input type="checkbox"/> No Disability Income (requires GTL) <i>Note: These will be based on fixed sums assured.</i>	<input checked="" type="checkbox"/> Yes Group Hospital & Surgical (GHS) <input checked="" type="checkbox"/> Yes General Practitioner (GP) (requires GHS) <input checked="" type="checkbox"/> Yes Outpatient Specialist (SP) (requires GHS & GP) <input type="checkbox"/> No Group Major Medical (GMM) (requires GHS) <input type="checkbox"/> No Maternity (requires GHS) <input type="checkbox"/> No Dental (requires GHS) <input type="checkbox"/> No Mental Wellbeing (requires GHS)	<input type="checkbox"/> No Travel Accident (can be standalone) <input type="checkbox"/> No Work Injury Compensation (WICA)
	<input checked="" type="checkbox"/> Yes Group Term Life (GTL) <input checked="" type="checkbox"/> Yes Group Personal Accident (GPA) <input type="checkbox"/> No Critical Illness (CI) (requires GTL) <input type="checkbox"/> No Disability Income (requires GTL) <i>Note: These will be based on fixed sums assured.</i>	<input checked="" type="checkbox"/> Yes Group Medical Insurance <input checked="" type="checkbox"/> Yes Outpatient GP (Clinical) (requires GMI) <input checked="" type="checkbox"/> Yes Outpatient Specialist (SP) (requires GMI) <input type="checkbox"/> No Group Major Medical (GMM) (requires GMI) <input type="checkbox"/> No Maternity (requires GMI) <input type="checkbox"/> No Dental (requires GMI) <input type="checkbox"/> No Mental Wellbeing (requires GMI)	<input type="checkbox"/> No Travel Accident (can be standalone) <input type="checkbox"/> No Work Injury Compensation (WICA)
Country	HK		
	Life & Protection Benefits	Medical Benefits	Additional Benefits
HK	<input checked="" type="checkbox"/> Yes Group Term Life (GTL) <input checked="" type="checkbox"/> Yes Group Personal Accident (GPA) <input type="checkbox"/> No Critical Illness (CI) (requires GTL) <input type="checkbox"/> No Disability Income (requires GTL) <i>Note: These will be based on fixed sums assured.</i>	<input checked="" type="checkbox"/> Yes Group Medical Insurance <input checked="" type="checkbox"/> Yes Outpatient GP (Clinical) (requires GMI) <input checked="" type="checkbox"/> Yes Outpatient Specialist (SP) (requires GMI) <input type="checkbox"/> No Group Major Medical (GMM) (requires GMI) <input type="checkbox"/> No Maternity (requires GMI) <input type="checkbox"/> No Dental (requires GMI) <input type="checkbox"/> No Mental Wellbeing (requires GMI)	<input type="checkbox"/> No Travel Accident (can be standalone) <input type="checkbox"/> No Work Injury Compensation (WICA)
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C. Backend admin: to allow Lockton to update catalogue of products (e.g. item & pricing, benefits etc) & tracking engagement funnel (see later slide)

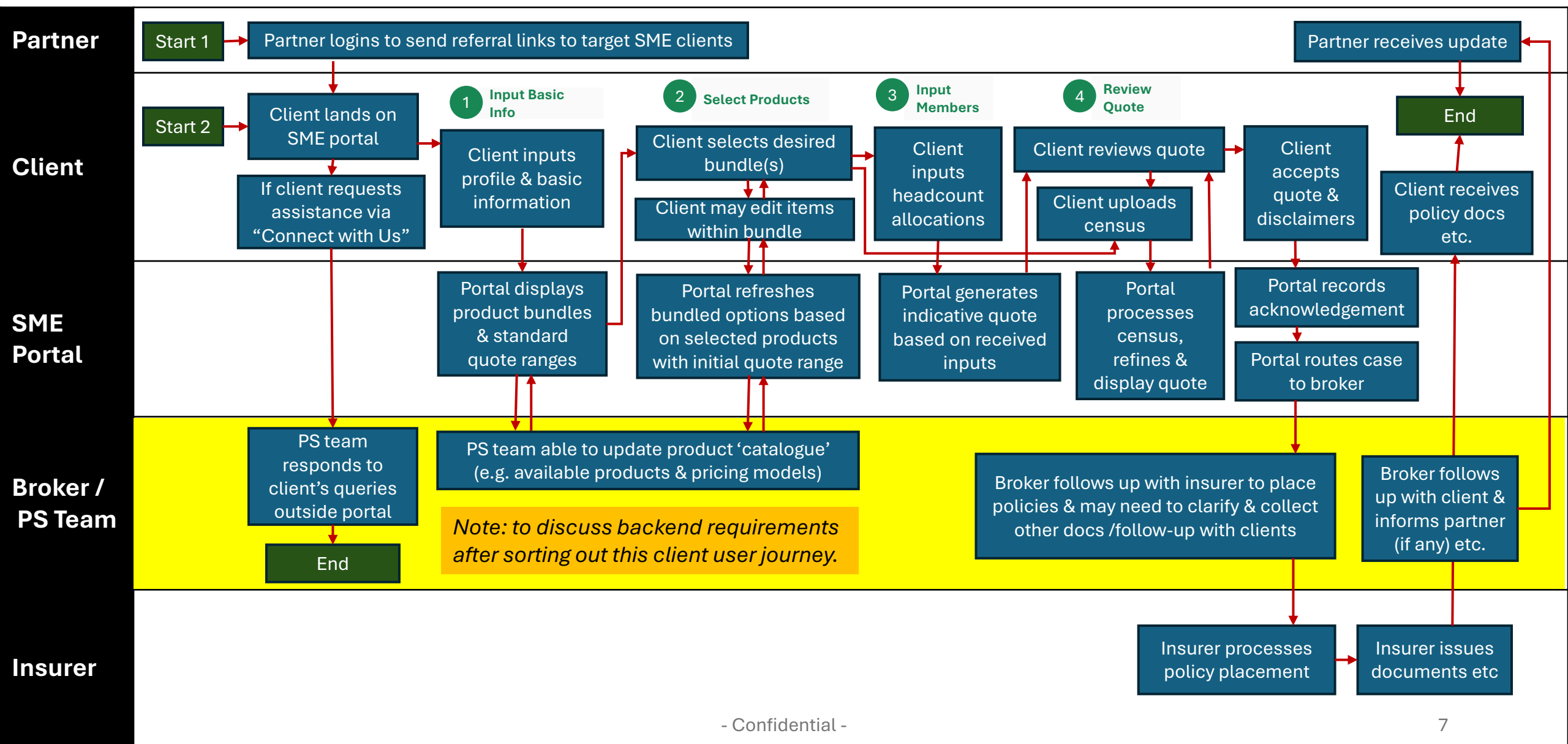
Potential Future Enhancements

Future enhancements, e.g.:

- **For referral partners:**
 - Able to view case histories & statuses, e.g. who they sent to etc.
- **On product mix:**
 - To enable sales & comparison of products from different insurers (e.g. each insurer may have his own USPs);
 - API integration for Insurers with quotation engines or customized products.
- **On portal UI:**
 - To replace email chat with chatbot (with canned responses based on specific triggers or queries)
- **Backend admin:**
 - Integration with LocktonConnect (e.g. after policies have been confirmed to store client's details/product/census).
 - Case management system instead of via email to brokers handling SME cases.

Draft SME user journey + UI/UX mock-ups

MVP: Process flow overview



Partner User Journey: Referral Link Creation

LocktonSelect >> Referral Engine


4 Log out

Welcome, AgentABC!

We're glad to have you with us.

Start referring prospects below, and be rewarded when your referrals purchase Employee Benefits (EB) insurance coverage via our portal.

We will send a unique referral link with information provided.



Your profile:

Company Name*	Agent Name*	Corporate Email Address*
Chubb Life HK	AgentABC	AgentABC@partner.com

Please enter your referral's details:

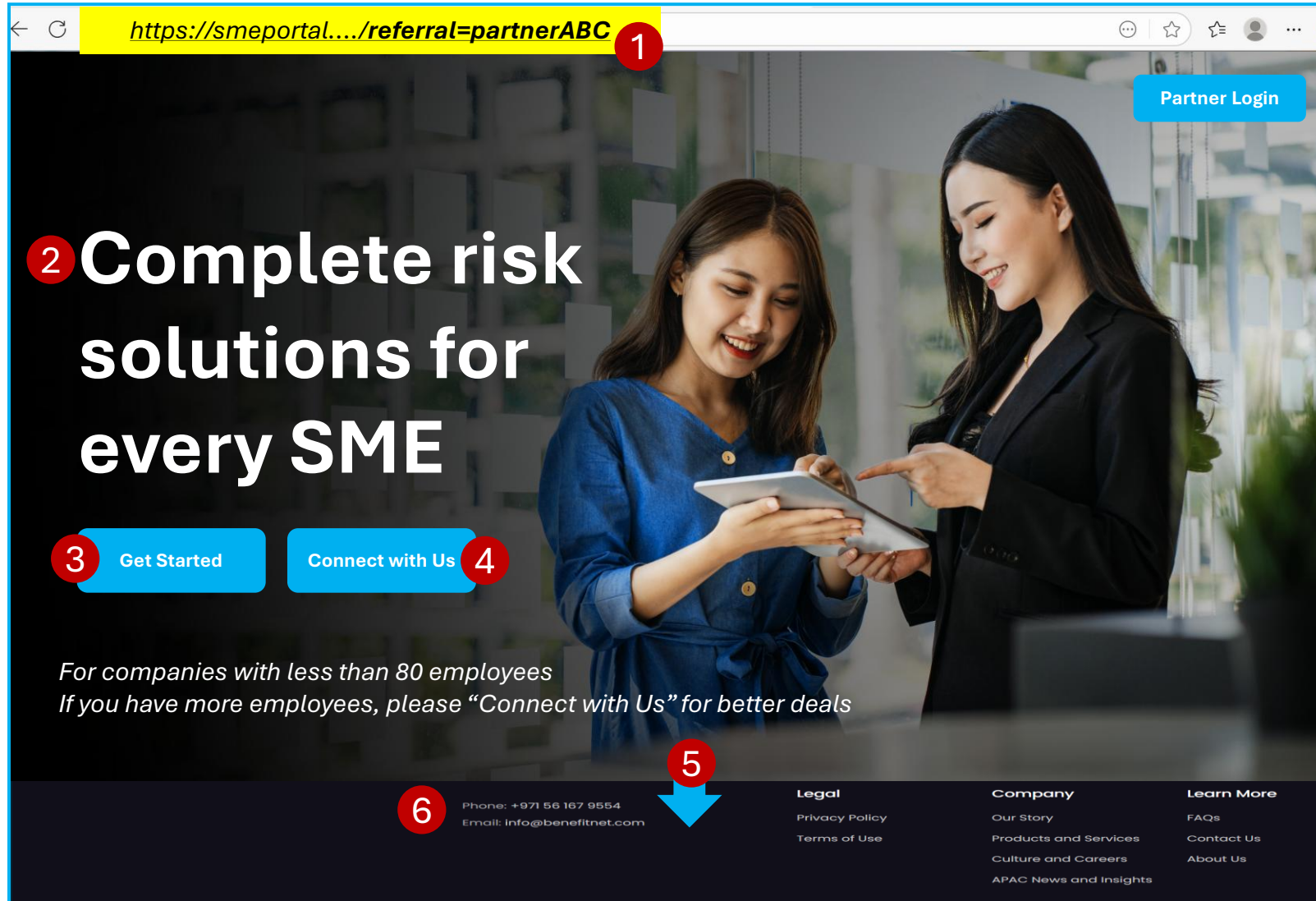
Company Name *	Contact Person*	Corporate Email Address*
Enter company name	Enter person name	Enter email

Send

- 1 Partners can click here to login into their accounts, with email 2FA OTP. Accounts will be pre-created by Lockton.
- 2 Once logged in, partner can view his/her info:
 - (Agent's) Company name
 - (Agent's) Name
 - (Agent's) Corporate email address
- 3 Partner can trigger and share his/her referral link via email by completing:
 - (Referral's) Company name
 - (Referral's) Contact person
 - (Referral's) Corporate email address
 - System to keep track on what emails has been sent by each partner. Each sent email should contain a link that will auto-expire after 30 days.
- 4 This can be changed from "Partner Login" to "Log Out" after partners have logged in. Session will also auto-time out after 30 mins of inactivity.

Client User Journey: MVP Mockup (1A/7)

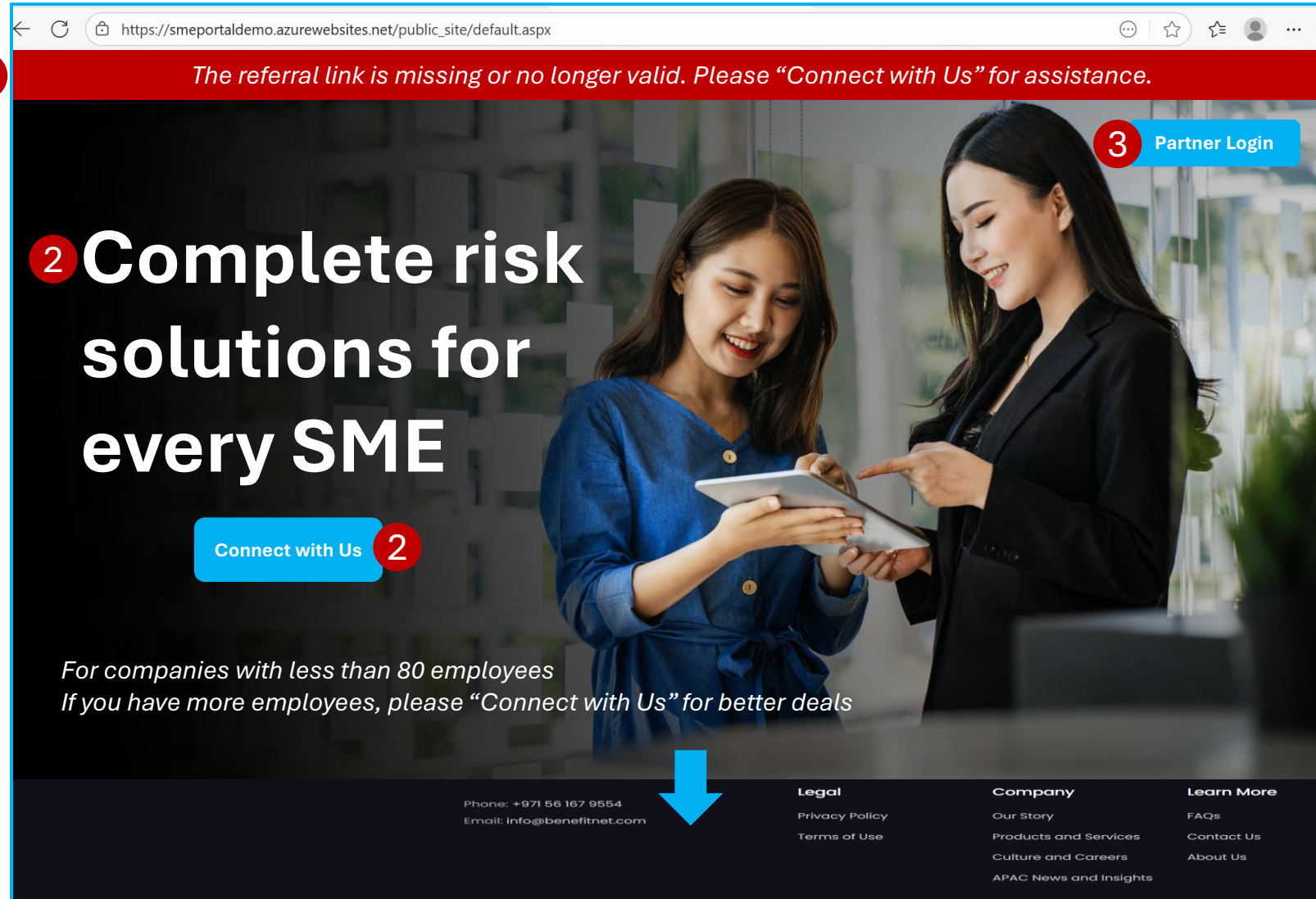
Illustrative mock-up – website should have responsive web design for optimal viewing



- 1 Visitors would only be able to view this URL if they access via received referral links. If no referral links used / referral link has expired, an alternate landing page will be shown (see next slide).
- 2 Title to be upfront to inform that this portal is meant for SMEs, while non-SME clients can “Connect with Us”
- 3 No login required to start quote generation
- 4 Ability for clients to email Lockton for assistance (e.g. if they are non-SME client & requests quote)
- 5 Able to scroll down to view additional information (e.g. why should SME client choose Lockton, promo videos etc)
- 6 Updated site footer (to review at later date, e.g. privacy statement, terms of use)

Client User Journey: MVP Mockup (1B/7)

Illustrative mock-up – website should have responsive web design for optimal viewing



- 1 In event an outdated / no referral link is being used, the site can display the following error message "The referral link is no longer valid. Please "Connect with Us" for assistance."
- 2 For this 'error landing page', there is no button for a user to start the quotation process.
- 3 There is still an option for partners to login, since they will reach this page without any referral links.

Client User Journey: MVP Mockup (2A/7)

Illustrative mock-up

LocktonSelect >> Create a Quote Request

2 Connect with Us

1 Input Basic Info > 2 Select Products > 3 Input Members > 4 Review Quote

Note: your progress will be auto-saved throughout this quotation process for your convenience. 3

1

Client Information

We can retrieve any prior saved progress tagged to your corporate email address by verifying via email OTP.

HR Contact Information

Contact name*

HR Pax

Corporate email address*

hrpax@abc.com

OTP*

AXW1204

Verify OTP

Company name *

Company ABC

Employee count*

11

Are you presently insured?

☒ Yes ☐ No

Desired coverage period for this quote

1 Jan 2026

to

31 Dec 2026

Next

1 Requested info are aligned with key inputs within our Group Insurance Fact-Finding Form (GIFF). Key inputs are:

- HR contact – name
- HR contact – email address
- Company name
- Employee count
- Whether presently insured
- Desired coverage period (*with date pickers*)

2 “Persistent” “Connect with Us” button relocated here for SME clients to email broker for help at any stage.

3 Portal to auto-save progress for users. Prior saved submissions can be retrieved if they select “Existing Client” > input corporate email address and verify via OTP.

We will only show saved draft or error message (if no data is found) after successful email OTP. This is to prevent users from ‘fishing’ if an existing submission has been lodged by company ABC.

Client User Journey: MVP Mockup (2B/7)

Illustrative mock-up

LocktonSelect >> Create a Quote Request Connect with Us

1

 Input Basic Info >

2

 Select Products >

3

 Input Members >

4

 Review Quote

Note: your progress will be auto-saved throughout this quotation process for your convenience.

Client Information

We can retrieve any prior saved progress tagged to your corporate email address by verifying via email OTP.

HR Contact Information

Contact name*

HR Pax

Corporate email address*

hrpax@abc.com

OTP*

AXW1204

Verify OTP

Company name *

Company ABC

Employee count*

11

Are you presently insured?

☒ Yes ☐ No

Desired coverage period for this quote

1 Jan 2026

 to

31 Dec 2026

Next

If email OTP is valid with earlier saved draft

- Portal will display the most recent saved draft and past selections associated with that email address:

"We have successfully retrieved your most recent draft."

If email OTP is not valid

- Portal will display error message that OTP is not valid, and the remaining fields are left empty:

"You have entered an incorrect OTP."

If email OTP is valid & no saved draft

- Portal will display error message that no save draft were found, and prompt users to input data:

- "No saved draft were found – please enter requested details below."**

Client User Journey: MVP Mockup (3/7)

Illustrative mock-up

LocktonSelect >> Create a Quote Request

Connect with Us

1

Input Basic Info

2

Select Products

3

Input Members

4

Review Quote

Note: your progress will be auto-saved throughout this quotation process for your convenience.

Please select desired bundles (you can choose multiple bundles to cater for different employee groups):

1

Gold

\$1,511 - \$1,719

per member per year

GTL: \$400k coverage*
GPA: \$400k coverage*
GHS: 1 Bed Private
GP: \$70 per visit
SP: \$1,500 test coverage

View more details

Select Gold Plan

Most Popular

Silver

\$1,072 - \$1,176

per member per year

GTL: \$200k coverage*
GPA: \$200k coverage*
GHS: 4 Bed Private
GP: \$50 per visit
SP: \$1,200 test coverage

View more details

Select Silver Plan

2

Bronze

\$780 - \$832

per member per year

GTL: \$100k coverage*
GPA: \$100k coverage*
GHS: 4 Bed Restructured
GP: \$30 per visit
SP: \$1,000 test coverage

View more details

Select Bronze Plan

3

4

I would like to amend my desired line of covers:

Edit

Note: *only applicable for employees. The above displayed quote is based on employee profile 38 years old.

Previous

Next

1 Portal will display default “Gold / Silver / Bronze” bundles based on items in Slide 4. The price will be per employee per year, at age 38 years old etc (for most attractive rates)

2 “Most Popular” tag to be fixed at 2nd highest tier

3 Ability to allow SME clients to expand & view more detailed benefits if keen. This can open the “Gold / Silver / Bronze” options via a separate table, e.g.:

	Gold	Silver	Bronze
Benefit 1	\$X	\$Y	\$Z
Benefit 2	\$A	\$B	\$C
...			

4 Ability to allow SME clients (who know what they want) to edit default product selections (see next slide)

Client User Journey: MVP Mockup (4/7)

3

Save

Cancel

A



Life & Protection Benefits

"These life & protection benefits assure employees that their families and income are safeguarded if they face death, disability or serious illness."

- ☒ Yes Group Term Life (GTL) ⓘ
- ☒ Yes Group Personal Accident (GPA) ⓘ
- ☐ No Critical Illness (CI) ⓘ (requires GTL)
- ☐ No Disability Income ⓘ (requires GTL)

Based on your selection, additional information is required for an indicative quote:

What is the average age range of employee base?

2 [Only shown if GPA is selected] Please select most appropriate employee occupation risk class*:

*Risk category:

- Class 1: clerical, admin or other similar non-hazardous occupations
- Class 2: occupations where some degree of risk is involved, e.g. supervision of manual workers, totally administrative job in an industrial environment
- Class 3: occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident
- Class 4: high risk occupations involving heavy manual work including hot works

1 Portal to enforce product selection rules (e.g. client cannot select e.g. Dental without underlying GHS product)

2 Additional questions may appear depending on product selection

3 Ability to save edits & selection

B



Medical Benefits

"These medical benefits assure employees that they'll receive timely, affordable care when health issues arise, without facing overwhelming out-of-pocket costs."

- ☒ Yes Group Hospital & Surgical (GHS) ⓘ
- ☒ Yes General Practitioner (GP) ⓘ (requires GHS)
- ☒ Yes Outpatient Specialist (SP) ⓘ (requires GHS & GP)
- 1 ☐ No Group Major Medical (GMM) ⓘ (requires GHS)
- ☐ No Maternity ⓘ (requires GHS)
- ☐ No Dental ⓘ (requires GHS)
- ☐ No Mental Wellbeing ⓘ (requires GHS)

1

C



Additional Benefits

"These other benefits provide added support for employees' wellbeing and safety during work travel."

- ☐ No Travel Accident ⓘ (can be standalone)

Based on your selection, additional information is required for an indicative quote:

2 [Only shown if Travel Accident is selected] Please select geographical region of cover:

Number of employees for this cover:

Client User Journey: MVP Mockup (5/7)

Illustrative mock-up

LocktonSelect >> Create a Quote Request Connect with Us

1 Input Basic Info

2 Select Products

3 Input Members

4 Review Quote

Note: your progress will be auto-saved throughout this quotation process for your convenience.

You have selected:

Gold
\$1,719
per employee per year
\$1,511
per dependent per year
[View more details](#)
Selected

Silver Most Popular
\$1,176
per employee per year
\$1,072
per dependent per year
[View more details](#)
Selected

Key highlights:
GTL: \$400k coverage*
GPA: \$400k coverage*
GHS: 1 Bed Private
GP: \$70 per visit
SP: \$1,500 test coverage
*only applicable for employees

Key highlights:
GTL: \$200k coverage*
GPA: \$200k coverage*
GHS: 4 Bed Private
GP: \$50 per visit
SP: \$1,200 test coverage

1 **Note: Portal can only display indicative quote without actual census**

Please assign headcounts:

	Gold	Silver
Total number of employees	2	9
Total number of spouses	2	3
Total number of children	2	0

OR

2 **(Optional) If you prefer a more accurate quote, you may complete & upload the prospective members' details via the required template:**

Download template

3 Upload

Previous

Next

- 1 Portal to recap what had been selected, and ask SME client to input headcounts for each “Gold / Silver / Bronze” plan. Comes with disclaimers that e.g. quote is only indicative.
- 2 SME clients may also choose to upload census file for more accurate quotes. Based on what Teambase is building now, they can generate a xls template based on what products/plans have been selected by user.

E.g. if SME client requires GPA cover, an additional column asking for job classification type can be generated in template for client to complete.
- 3 This could be expanded into a separate screen if needed, since the system may need to:
 - convey other info (e.g. how to complete file);
 - Display uploaded file name, with ability for client to delete & reupload; and
 - Show validation messages (whether OK or if there are missing data after upload).

Client User Journey: MVP Mockup (6/7)

Illustrative mock-up

LocktonSelect >> Create a Quote Request [Connect with Us](#)

1 Input Basic Info

2 Select Products

3 Input Members

4 Review Quote

Note: your progress will be auto-saved throughout this quotation process for your convenience.

You have selected:

Gold

\$1,719
per employee per year

\$1,511
per dependent per year

[View more details](#)

Selected

Key highlights:
GTL: \$400k coverage*
GPA: \$400k coverage*
GHS: 1 Bed Private
GP: \$70 per visit
SP: \$1,500 test coverage
**only applicable for employees*

Silver Most Popular

\$1,176
per employee per year

\$1,072
per dependent per year

[View more details](#)

Selected

Key highlights:
GTL: \$200k coverage*
GPA: \$200k coverage*
GHS: 4 Bed Private
GP: \$50 per visit
SP: \$1,200 test coverage

1

Based on your inputs, your estimated quote is:

Estimated \$23,282 / policy year

*[We can include any upfront disclaimers here, e.g.:
- Quote is generated based on received inputs
- Quote is valid for X days etc.
- May be subject to prevailing taxes & fees etc.]*

2

For another \$X per employee per month, would you want to consider enhancing your employees' coverage with <product>?

Edit

3

You can also click "Previous" button to modify earlier inputs.

4

Lockton will only work on your quote after it is formalised by clicking "Submit" below.

Submit

- 1 Portal to display quote and disclaimers
- 2 Show messages to up-sell 'next best option', based on what they have selected so far. Product rules should still apply (see descending order below). Quote to be revised based on selection:

Group Hospital & Surgical (GHS)
Outpatient GP (Clinical) *(requires GHS)*
Outpatient Specialist (SP) *(requires GHS & GP)*
Group Major Medical (GMM) *(requires GHS)*
Group Personal Accident (GPA)
Group Term Life (GTL)
Dental *(requires GHS)*
Critical Illness (CI) *(requires GTL)*
Mental Wellbeing *(requires GHS)*
Maternity *(requires GHS)*
Disability Income *(requires GTL)*
Travel Accident
- 3 SME client has ability to go back to earlier screens to modify inputs & selections
- 4 Clicking "Done" button will formalise quote & trigger email notification to broker to follow up. *[Note: discussed and it would be better for broker to review instead of sending direct to insurer.]*

Client User Journey: MVP Mockup (7/7)

Illustrative mock-up

LocktonSelect >> Create a Quote Request [Connect with Us](#)

1 Input Basic Info

2 Select Products

3 Input Members

4 Review Quote

You have selected:

Gold

\$1,719

per employee per year

\$1,511

per dependent per year

[View more details](#)

Selected

Silver Most Popular

\$1,176

per employee per year

\$1,072

per dependent per year

[View more details](#)

Selected

Key highlights:

GTL: \$400k coverage*
GPA: \$400k coverage*
GHS: 1 Bed Private
GP: \$70 per visit
SP: \$1,500 test coverage

Key highlights:

GTL: \$200k coverage*
GPA: \$200k coverage*
GHS: 4 Bed Private
GP: \$50 per visit
SP: \$1,200 test coverage

*only applicable for employees

1 **Reference ID: XXXXXXXXX**

Your estimated quote based on received inputs:

- 6 pax (Gold) – 2 employees, 2 spouses, 2 children
- 12 pax (Silver) – 9 employees, 3 spouses, 0 children

Estimated \$23,282 / policy year

*[We can include any upfront disclaimers here, e.g.:

- Quote is generated based on received inputs
- Quote is valid for X days etc.
- May be subject to prevailing taxes & fees etc.]*

2 **A copy of this quote & census summary has been mailed to your email address.**

A Lockton broker will reach out to you soon, and you can upload the following in the meantime:

- ACRA business registration profile...**

3 [Upload](#)

[Back to landing page](#)

- 1 Portal to assign reference ID & store submitted values. A copy of the transaction will also be emailed to the indicated email address.
- 2 Lockton brokers will receive email notification to follow up with the client within X days, or Client may also follow up with Lockton using this reference ID.
- 3 We can prompt client to upload other necessary documents here to hasten the follow-up process.

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Miscellaneous

Client User Journey: Engagement Funnel Analysis

No. of website traffic hits:

- Where they were coming from
- Median time spent per session

No. of people who took first action from landing page

No. of people completing **1** Input Basic Info

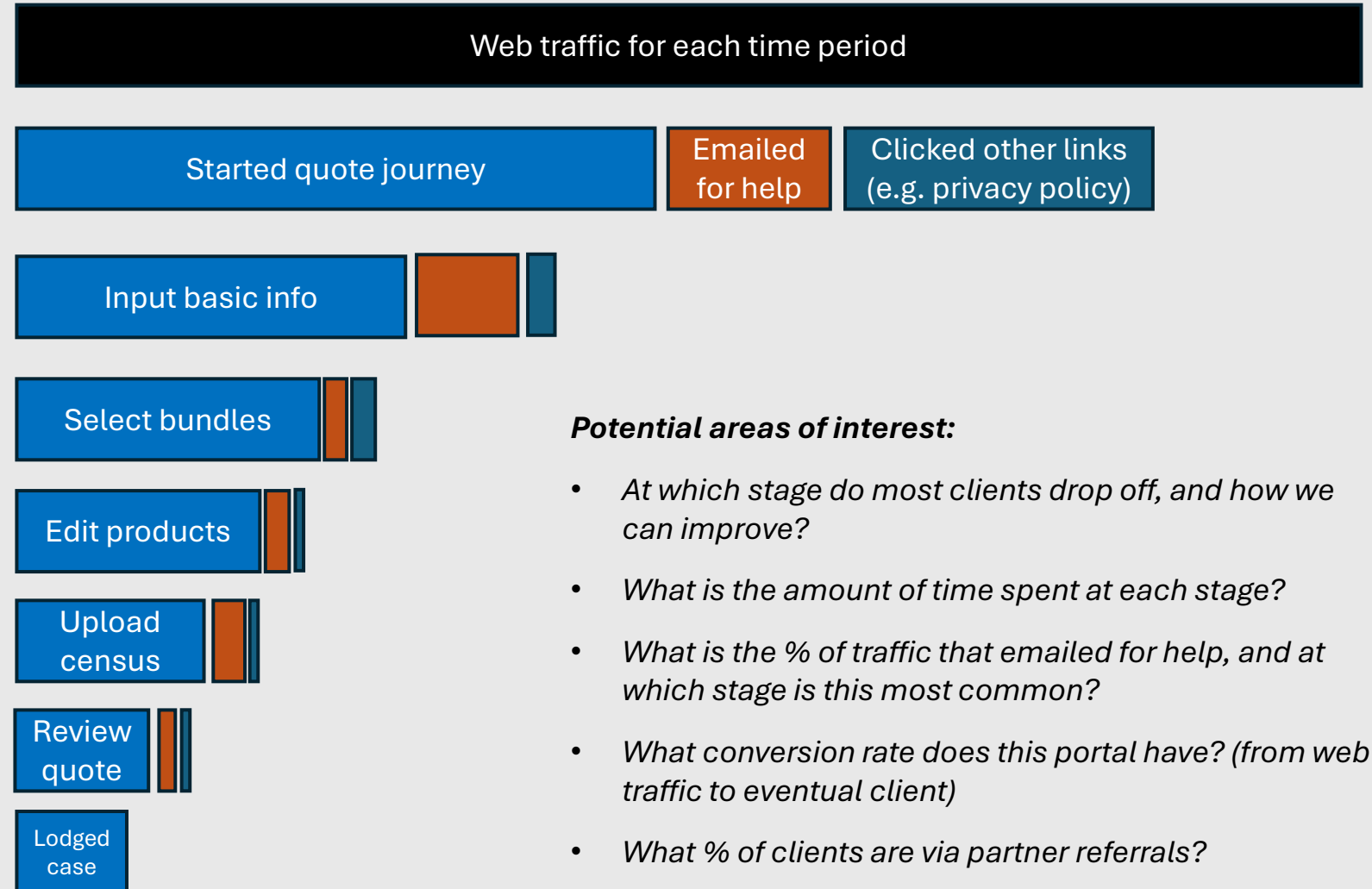
No. of people completing **2** Select Products

No. of people editing default covers

No. of people completing **3** Input Census

No. of people completing **4** Review Quote

No. of people who submitted case to broker to follow-up

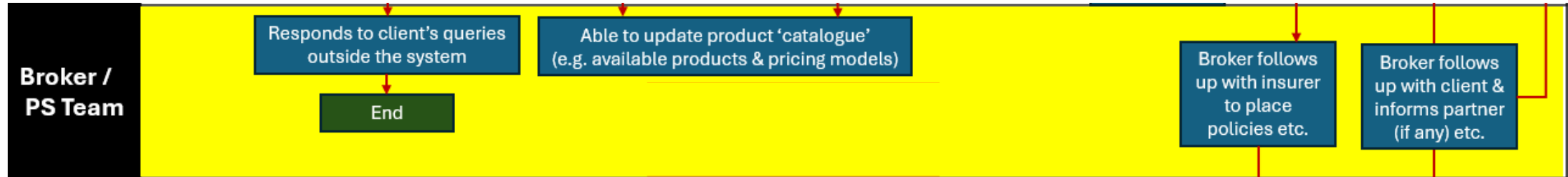


Potential areas of interest:

- At which stage do most clients drop off, and how we can improve?
- What is the amount of time spent at each stage?
- What is the % of traffic that emailed for help, and at which stage is this most common?
- What conversion rate does this portal have? (from web traffic to eventual client)
- What % of clients are via partner referrals?

What else still needs to be worked on

Note: to discuss backend requirements after sorting out this client user journey.



- *How does the system handle & route request for help submitted via the portal?*
- *How does Lockton update & maintain the product catalogue?*
- *How does submitted cases get routed to Lockton broker for follow-ups & closure with clients?*
- *How do we close the loop with our partners, if partner referral codes are used?*
- *Other non-functional requirements:*
 - *Data storage / hosting*
 - *Integration with LocktonConnect database*
 - *Terms of Use & Privacy Policy etc.*

Thank you.

Project Team:

Lena Tsia, Foong Foong Cheong, Timothy Hung,
Francis Chan, Alfred Phooi