



Company	: Insurance Broker (Wholesale)
Application	: B2B Portal for Insurance Policies
Key Benefits	: Business scalability enhanced multifold using technology. 24x7 Availability Online Policies and Verification
Technology	: Microsoft .NET 2.0, SQL Server

Applications' Key Features

- Online policy booking
- Policy modification, cancellation and printing
- Multiple Premium Plans
- Travel Agents Administration
- Cash and Credit Wholesale
- Accounting and Control

Technology

The application is deployed on IIS 6.0 web server with SQL Server 2005.

Benefits

The application has been recently enabled and it is too early to measure the benefits. However the immediate benefit is the positive perception of the industry and the principal company (BUPA) being enjoyed by the client.

Client hopes to expand business operations across different geographies cutting down on communication costs.

Company

Client is an insurance broker representing BUPA in the region and Africa. The client's travel insurance division provides a range of insurance covers for outbound travel. The policies are sold in wholesale to travel agencies and corporate companies. Client also extends credit limits to travel agencies for booking policies without a wholesale purchase.

In the existing process, travel agents called up the client's travel insurance executives to provide travel details of the insured persons and were issued policy certificates on behalf of BUPA.

The company wanted to automate the process through a B2B portal providing direct access to travel agents to book policies online. emQube was engaged by the client for system analysis, design, development and deployment of the application.

Application

emQube designed a B2B portal to meet the immediate and short-term business requirements of the client. The portal was designed to enable individual agents working in branch offices of large travel agencies to book policies online. Head office and branch office had full control on user access and rights as well as control on the transactions.

The application issues policy certificates through serialized control and imposes restrictions on modification and cancellation based on business rules defined by the client. The application monitors the transactions and controls cash and credit customers to work within their wholesale purchases. The system supports general and specific premium plans that can be set up by individual agencies to suit their business and offers a range of travel covers.

User access and policy changes are recorded in the system to provide audit trail and analyse user behaviour on the site.