

# MOBILE APP LOWERS CUSTOMER ACQUISITION COST

The client is a health insurance agency providing brokers with training, marketing, insurance sales and compliance support for more than 30 years. They are committed to providing ground-breaking tools and technology, superior sales and service solutions, and excellent customer service to licensed brokers. Their portfolio includes Medical, Dental, Vision, Chiro, Life and other health-related products for carriers such as Kaiser Permanente, United Healthcare, Anthem BlueCross and BlueShield, Blue California and Health Net.




## The Challenge

The client's primary value to the brokers and sales representatives they serve exists in providing insurance coverage research for their clients. The research is based primarily on the requirements provided by the client and then generated into a customized report. The primary problem was slow client report generation, which left prospective clients awaiting a report anywhere from 4-10 minutes. Due to the large amount of data that was processed, the broker/salesperson was occasionally unable to leave a quote to the client at the end of the meeting. This prompted the issue of customer frustration resulting in loss of sale and decreased client profitability. The client sought the creation of a generator for "leave-behind" documents that provided sufficient details of coverage plans and addressed questions relating to costs, savings, status, etc.

They were already in development for a Quote Mobile application to supplement their brokers/salespersons to provide a quote to clients in real-time that gave them the ability to provide 'what if' scenarios of the various products they sold. The solution that Technossus proposed faced integration and source challenges with the existing Mobile Quote application.

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# The Technossus Solution



Technossus worked with the client to develop the a QuoteLite mobile application to make the quoting process efficient with an intuitive workflow. Technossus began by building the 'Quote Viewer' and 'Quote Generator' web application for the client's brokers using a Mobile-First approach.

The Quote Viewer was developed as a single-page application that represented a completed quote using dashboards, data visualizations and data comparisons to allow brokers to compare quote and plan information side-by-side. It also provided details on company specific insurance packages, benefits and rates. The application was prompted to include any Medical, Dental, Vision and Life package options. The plans then listed a breakdown of costs by Monthly, Semi-Monthly, Weekly, Bi-Weekly and pay periods. The Quote Generator application allowed brokers to export quotes in real-time. The application was architected using a template-based approach to allow for customization and flexibility amongst clients. The Quote Generator reports were able to be exported as PDF, email to print or exported as a PowerPoint.

## The Result

The Quote Viewer and Quote Generator functionalities were seamlessly integrated to enhance client experience and improve the quality of service for clients. The innovative application was supported across iOS and Android OS, plus web browsers such as Safari, Google Chrome, Internet Explorer, Edge and Mozilla. For security authentication, the Quote Viewer integration authorized and configured to work with "Secure Access," a single sign-on solution. The Quote Generator was able to generate a report in between 30-60 seconds. The Quote Generator's output included per client: Cover Page, Group Detail & Census, Package Summary, Medical Package Summary, Benefits Side-by-Side, Rates Side-by-Side, and Rates Table. Additionally, any input customizations made to a quote were auto-saved so that the user was able to recall the same quote at a later time. The customizable quoting system provided brokers access to Small Group, Large Group, Individual & Family Plans (IFP), and supplemental product quoting, allowing brokers to compare client's existing benefits and rates with the entire marketplace. The next generation application provided an innovative quoting system highlighting different plans for brokers to compare their client's existing plans to other options. The Quote Viewer and Quote Generator were integrated with the mobile application and allowed users to customize packages in real-time and compare them side-by-side using various scenarios. The broker was then able to instantly generate a PDF document as the leave-behind for each scenario created for their clients, saving the broker/salesperson and client valuable time.

100-300%

Higher conversion rates using mobile apps rather than desktop web-viewing

40%

Of insurance research time was spent on mobile devices

\$21B

Expected worth by 2017 for mobile health market