

# No Code Platform Accelerates InsureTech Development & Transforms the Way Agents Sell Insurance

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An innovative approach to radically improve client onboarding, order fulfillment & policy management

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# A New Approach for a Changing World

## 63%

of consumers would prefer  
to buy car insurance on-line

Advances in digital technologies, coupled with significant shifts in consumer behavior, are opening new opportunities for insurers to refine their market segmentation, offerings, and distribution models.

## 51%

of consumers say they  
have bought insurance  
through an online service

Competitive pricing is the top loyalty driver for auto and home insurance customers globally, at 52 and 50 percent respectively. With price as the primary distinguishing feature to half of the consumer population, commoditization has become the enemy of the traditional insurance market.

In a push to modernize and remain competitive, many insurers are choosing to overhaul their enterprise technology and develop custom solutions. However, this solution creates its own set of problems; a new approach is necessary.

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\* Accenture 2018 digital insurance survey

# Develop Faster, Develop Smarter

## What Does InsureCert No-Code Platform Look Like?

- Eliminates the need to hire expensive coders
- Anyone can add and edit fields, tasks, and logic by dragging and dropping
- Business users can create the app of their dreams with no technical help, and no debugging.

InsureCert is an InsureTech product development platform that empowers agencies to quickly and easily create software applications in the cloud.

InsureCert allows for the development of fully functional enterprise software using an extensibility framework that enables integration with any API.

Create simple surveys or full quote and bind applications 10x faster without relying on back-end developers. Run and scale powerful mobile and web apps with ease and precision. Create an unlimited number of business applications from our pre-designed templates or create your own.

We are transforming the speed at which enterprise software is built and run to facilitate the modernization of the industry with agency friendly features.



# Your Search for a No-Code Platform Ends Here



Create beautiful forms and workflows with a few clicks

Hand-coding the applications that agencies use to win, serve and retain customers is too slow and costly. InsureCert's "no-code" application platform accelerates app delivery by dramatically reducing the time required for development and configuration.

Faster delivery is the primary benefit, helping agencies respond quickly to customer feedback after initial software releases. InsureCert's no-code platform is perfect for customer-facing applications.

For many carriers and agencies, customer-facing apps are not a priority due to cost and complexity. Now, they can quickly and easily build applications to interact with products and claims services, as well as marketing teams, and third-party vendors.



Create & launch apps quickly without any code



Design apps that are immediately intuitive



Transition policy delivery to engagement models




Report & analyze data to track growth & improve sales

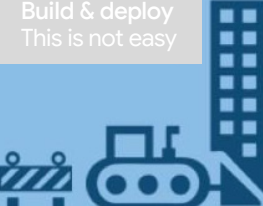
# Comparing Code vs. No Code

## 1 Code


1 Like pouring concrete  
Designs must be final




2 Build & deploy  
This is not easy




3 Time consuming  
Test, debug, rinse, repeat



4 Rebuild to Support  
New technology requires rewrites




5 High skillset required  
Hire expensive coders with latest skills




Journey time = many months

## No-Code 1


1 Like building with Lego  
Easy to assemble




2 Reassemble to change  
Easy to update




3 Drag & drop editing  
Easy to manage & deploy



4 Apps work with new technology  
Effortless Upgrades



5 Minimal skillset required  
Anyone can do it!



Journey time = a few days

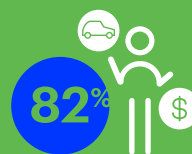
# Embrace the Future

InsureCert allows any agency to upgrade from outdated legacy applications to an easier-to-maintain solution by retaining the same rules-based data structure, but migrating the front end to a responsive browser/smartphone architecture.

Users interface with your existing database schema while the front end functionality can be recreated exponentially faster with InsureCert because it uses configuration, not written code. Following migration of legacy applications to InsureCert, ongoing changes are simplified, since nothing is hard-coded. This methodology supports quick change environments that can respond immediately to marketing or sales departments.



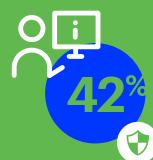
49% interested in buying Pay-per-use insurance coverage temporary needs



82% are interested in adjustments to auto insurance costs based on car usage



62% would consider Peer-to-peer insurance if available



42% are very willing to use computer-generated advice for buying insurance. Seeing it as faster and more Convenient



58% would see an online channel as a preferred way to purchase



# How InsureCert Works With Clients



Discover



Plan



Build



Launch



Success!

We provide solutions for agents, agencies, MGAs, brokers, and carriers who need fast development of online products. Our unique selling proposition is our ability to enable consumer-facing technology without coding.

InsureCert's powerful rating engine can run remote API sessions that cut policy processing costs by at least 80% over traditional underwriting workflows. We can turn any agency into an advanced digital distributor.

InsureCert securely enables the entire insurance stack, from quoting to policy issuance, commission payments, renewals, and bordereau reports. Build simple or complex white labeled applications that run on any domain or device. InsureCert gives managers insight into their producers' performance, shows where their customers originate, and identifies how they can reach more of them.

- Distribute insurance on any device or website
- Scalable, inherently secure, and built for speed
- API available for developers
- Cost effective



## Roll Your Own API

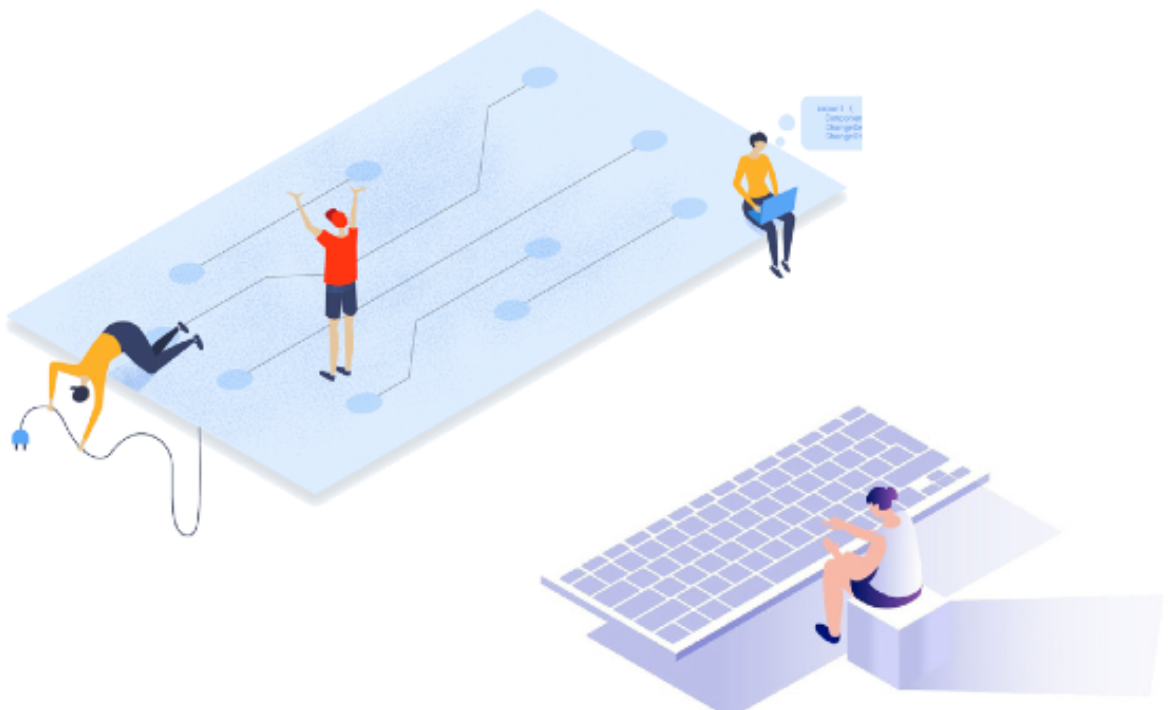
We believe in making technology easy to use as possible and are obsessive about simple, elegant design.

Our API's are flexible, yet scalable and provide a rock steady platform to help you cut down on tedious, repetitive tasks and frees up your time to do bigger, more important things. We can help get you set up within hours, not days or weeks

# New Ideas Create Game-Changing Results

For many years, digital channels have offered insurers a means to reduce distribution costs and provide a better cross-channel experience to customers. This trend has amplified as new technologies are made available.

As customer expectations climb, and as many new entrants - from InsureTech firms to companies outside the insurance industry- turn their focus to distribution, it is imperative that insurers be more competitive and responsive in both the traditional and emerging distribution models. While not the only area that contributes to future success, it is the arena in which many decisive battles are likely to be fought.





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Let's build something  
awesome.

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