

# Transforming Insurance Quoting and Policy Issuance with Liferay Portal

## ORGANIZATION

Our client is one of the top 75 property and casualty insurance companies in the United States, with a proud legacy dating back to 1894. Known for its comprehensive range of personal and business insurance products, the company serves homeowners, auto owners, and business proprietors with tailored solutions. Their offerings include home and highway insurance, auto coverage, homeowners and condo insurance, identity theft protection, renters insurance, personal umbrella policies, and coverage for sports and recreational vehicles.

## CHALLENGE

The traditional process of creating, quoting, and issuing insurance policies posed significant challenges for agents and underwriters. Policies were shared via email, resulting in inefficiencies and delays. The primary obstacles included:

- **Manual Processes:** Quote and policy creation required extensive manual effort.
- **Communication Delays:** Feedback and approvals involved prolonged back-and-forth interactions.
- **Real-Time Information Gaps:** Agents struggled to obtain premium details instantly.
- **Document Management Issues:** Reliance on hard-copy documents created inefficiencies.
- **State-Specific Testing Complexities:** Features and coverages varied by state, requiring detailed validation efforts.

Additionally, the QA process faced its own set of hurdles:

- Incomplete or outdated requirements.
- Budget constraints impacting test case design.
- Repetitive testing across three applications (SMART, SBOP, and CPP).
- Aggressive timelines for regression testing.
- Dependency on the Duck Creek system for premium validation.

## TECHNICAL SOLUTION

To address these challenges, our team developed the Liferay Portal, a centralized and intuitive platform designed to streamline and automate the quoting process for SMART, SBOP, and CPP lines of business. Key features include:

- **User-Friendly Interface:** Designed for seamless use by agents and underwriters.
- **Automated Quote Creation:** Simplifies the process of generating and submitting quotes.
- **Instant Premium Calculations:** Provides real-time access to estimated and finalized premiums.
- **Real-Time Decision Making:** Enables underwriters to approve or reject quotes instantly.
- **Enhanced Collaboration:** Improves feedback loops between agents, underwriters, and agencies.
- **Efficient Document Management:** Allows users to upload and manage necessary documents effortlessly.

- **Centralized Quoting and Business Uploader:** Enables unified quote creation across all lines of business.

Key QA achievements included:

- **Effective Collaboration:** Close coordination with business analysts and product owners to ensure accurate requirement gathering.
- **Golden Quote Expertise:** Mastery of Duck Creek's complex quote preparation process.
- **Optimized Regression Suite:** Comprehensive regression testing with golden quotes and key coverage scenarios.
- **Automation Integration:** Implemented test automation for key coverages, enhancing regression efficiency.
- **State-Specific Validation:** Rigorous testing of referrals and business rules for state-specific coverages and classifications.

## BUSINESS RESULT

The implementation of the Liferay Portal revolutionized the client's insurance quoting and policy issuance processes. Key outcomes include:

- **Improved Efficiency:** Replaced manual processes with a streamlined, automated system, reducing time and effort for agents and underwriters.
- **Real-Time Access:** Agents can now generate instant quote proposals with accurate premium calculations.
- **Enhanced Collaboration:** Reduced feedback turnaround times between agents and underwriters.
- **Increased Accuracy:** Comprehensive QA efforts ensured a stable and reliable platform.
- **Scalability:** The solution's centralized quoting capability supports growth across multiple business lines and states.

This transformation empowered the client to deliver superior service to their customers, reinforcing their position as a leader in the insurance industry.

## KEYWORDS

React, AZURE, Docker, Kubernetes, Splunk, Selenium, Google Analytics, Insurance quoting process, Insurance policy issuance, Real-time premium calculations, Liferay Portal, Test automation in insurance, Duck Creek system, Golden Quote Expertise

## SOFTWARE

React, React JSON Schema, jQuery, JUnit, Mockito, PowerMock, GIT, Gradle, VSTS, AZURE, Docker, Kubernetes, Google Analytics, Dynatrace, Duck Creek, Penguin, SAML (OKTA), Selenium, Elastic Search, Splunk

## ABOUT XTIVIA

At XTIVIA, we've provided IT solutions and consulting services for over 30 years. We offer a wide range of services, including technology assessments, IT service and asset management, software development, data analytics, cloud migration, DevSecOps, ERP, and enterprise content management. Our team of experts is dedicated to each discipline, ensuring that our clients receive the best possible service. We've partnered with industry leaders to bring our clients the latest solutions. Through strategic acquisitions, we've acquired talented people who are experts in their industries, passionate about what they do, and committed to providing exceptional service to our clients. Whether you need to improve your IT infrastructure or implement new software solutions, XTIVIA is here to help you achieve your business goals. Contact us today to learn more about our services. XTIVIA has offices in Colorado, New York, New Jersey, Texas, Virginia, and India. [www.xtivia.com](http://www.xtivia.com)