

Quoting / Sales

Automated Underwriting

The most complex underwriting rules can be automatically evaluated and enforced within our system. Automobile rules such as direction and time of commute to/from configurable areas, iiX / Clue report driven rules, and household structure v/s vehicle usage. Home / rental rules such as dwelling proximity to water, risk characteristics such as pools/dogs/etc, and prior loss history can be automatically evaluated. Rejected leads can be automatically referred to a less stringent affiliate if such a relationship exists.

Many Possible Quote / Lead Sources

AIT supports the quoting needs of both a direct to consumer non-standard auto insurer, as well as an aggregator driven standard lines auto and home insurer. We can rate and dynamically respond to thousands of daily aggregator quotes as well as provide a simple agent and customer web-based environment for a more traditional sales flow.

Multi-Product

Automobile (both standard and non-standard), home/rental/condo and life insurance are all supported within our framework.

Flexible Customer Experience

Customers update and modify their policy via a responsive self-service customer portal, via an app custom tailored to your organization, or via simple sales representative / agent web-based application.

Completely Configurable / Database Driven

The contents of the questions that are asked for your environment, the process flow in which the dialog occurs, as well as a dynamic process flow and in-process underwriting are all evaluated and rendered by our proprietary engine. Everything is modifiable via database driven content and rules without new builds of our quote and sales application.

About AIT

Origin

AIT was created to provide all of the internal software needs for a startup automobile insurance operation that has grown from inception to over \$200M in annual written premium using our sales, policy administration, premium finance, kiosk automation, and claims handling applications. This foundation regarding the use of our applications to gain competitive advantage for a successful startup should provide comfort for any new customers considering our products.

Approach

From the very beginning we designed our applications to be both efficient and generic so that they would be perfect not only for our early adopting insurer, but also be able to be easily configured for new clients in their own specific environments.

Principals

The executive and technical management of AIT all have 20+ years in building efficient and successful insurance systems from scratch that have demonstrated industry leading success and performance.

Contact

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