THE CLIENT

A U.S. start-up, GAPro Systems plans to shake up the insurance industry by removing the existing paper-based system for providing proof of insurance certification. Instead of this admin-heavy, highly expensive process, GAPro Systems aspires to create a fully digital approach with a single source of policy data, coverage verification and confirmation back to all insurance stakeholders – carriers, brokers, the insured and their 3rd party customers.

THE CHALLENGE

To develop a solution that can verify and confirm proof of insurance, GAPro Systems needed to integrate thousands of data sources – including insurance policies from around 2,500 insurance carriers in the U.S. alone. These policies must be matched to all stakeholders and their unique business needs and policy types, evaluating their insurance requirements, and kept up to date in real time. Creating a solution on this scale is complicated by the need to provide secure access to different stakeholders, with data visibility levels varying dependent on their role.

To attract investment for a market-ready solution, GAPro Systems first needed to develop a working Proof of Concept (PoC) but had struggled to create this on a limited budget. Chester (Chet) Gladkowski, CMO/CIO of GAPro Systems, said: "It is complicated and we had already burnt through two separate technology partners, who both failed to help develop that proof of concept."

He added: "We could have gone straight to investors for funding but they are naturally sceptical and would have said 'nice idea, come back when you have something working'. As a start-up we needed a cost-effective solution and could not afford any more risk."

THE SOLUTION

In order to develop a working PoC, GAPro Systems turned to low-code app platform KnowledgeKube. A powerful data agnostic application delivery platform, KnowledgeKube already has the capacity to integrate, extend and write back to different types of data in high volumes. As no manual coding is required to develop an application using the platform, GAPro Systems quickly achieved an enterprise level PoC solution that fulfilled its requirements.

With GAPro Systems acting as project manager, the KnowledgeKube implementation team quickly collaborated to create a private Cloud web app through an iterative and truly Agile development process. This allowed the business to rapidly prototype, adjust and amend project requirements as the build progressed.

Traditional application development agencies had quoted figures close to \$250,000 to meet part of our PoC.

Chet Gladkowski CMO/CIO of GAPro Systems



Key POC technical functionality included:

- Support for multiple data sources of policy data, using industry standard connectivity tools, in order to share data with all relevant parties
- · Workflow management including red, amber and green statuses, triggers and prioritising
- Cross platform communication options via email and SMS to deliver critical information to users wherever and whenever
- · User friendly rules engine with management controls for approved users to enter and maintain business rules
- Simple upload and attachment of external documentation to policy and insurance requirements (risk profiles)
- Feature rich user interface controlled and managed by the end user - with functionality based on the stakeholder's role
- Assurance that documentation and emails are consistent and compliant via email and document templates

With a working proof of concept, investors and insurance industry leaders have been reassured to see what has been achieved in just three weeks.

Chet Gladkowski CMO/CIO of GAPro Systems



THE RESULTS

After just three weeks, GAPro Systems had a fully working PoC. Confident that the app could be easily adjusted by its own business people to meet the evolving needs of the insurance sector, GAPro Systems has aggressively pushed ahead to develop a market-ready solution.



Fast development at low cost

"Traditional application development agencies had quoted figures close to \$250,000 to meet part of our PoC," said Chet. "KnowledgeKube allowed us to produce a proof of concept at a significantly lower cost, 90% quicker and importantly, with deeper functionality than we imagined. The Agile, iterative process also meant we could see where things needed changing and adjust them on-thefly. It really has been rapid app development."



"It is a great comfort as a start-up, with limited resources, that you can adjust, add and change," said Chet. "When you are developing applications, something always seems to get lost in translation but KnowledgeKube removes that issue. This technology has put the power back into the hands of business people. You no longer need the prerequisite of ten years in development to create an advanced application."



Progress

"With a working proof of concept, investors and insurance industry leaders have been reassured to see what has been achieved in just three weeks," said Chet. "People are genuinely excited about this and our GAPro Systems branded solution is truly a disruptive approach. People have been on the lookout for the next big thing in insurance, and we can now demonstrate what that looks like to investors and the market. KnowledgeKube has enabled us to turn a great idea into business reality."

Find out more about KnowledgeKube by speaking to a product specialist on 0121 605 2050, or by visiting www.knowledgekube.co.uk.

