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Sompo Japan Insurance Inc.

Toshiba Digital Solutions Corporation

Protosure, Inc.

## Streamlining Business Operations with a No-Code Insurance Solicitation Management System for Corporate Insurance Products

Sompo Japan Insurance Inc. (President and CEO: Koji Ishikawa, hereinafter referred to as "Sompo Japan"), Toshiba Digital Solutions Corporation (President and CEO: Taro Shimada, hereinafter referred to as "Toshiba Digital Solutions"), and Protosure, Inc. (CEO: Urijah Kaplan, hereinafter referred to as "Protosure") have developed and launched an insurance solicitation management system for corporate insurance products using Protosure's insurance product development and sales platform. This system utilizes a no-code approach, enabling the development of software applications without directly writing source code.

### 1. Background and Objectives

Sompo Japan's corporate insurance products often involve complex contract processes, handled manually by agencies and sales offices using Excel-based premium calculation tools. This created challenges, such as the need for online contract processes and streamlining administrative tasks in back offices. To address these challenges, Toshiba Digital Solutions developed an insurance solicitation management system for corporate insurance products, leveraging Protosure's platform and incorporating the characteristics of Sompo Japan's insurance business. This marks the first time Protosure has provided its platform to an insurance company in Japan.

### 2. System Development Overview

In December 2022, Sompo Japan began a collaboration\*1 with Protosure, a U.S. startup. Using Protosure's ready-made platform for developing and selling insurance products, the companies incorporated the complex logic required for corporate insurance products. This resulted in the creation of a solicitation management system that handles the entire process, from insurance design and application creation to transmitting data for accounting. To resolve issues that couldn't be fully addressed by the standard platform, Toshiba Digital Solutions, with its expertise in insurance business systems, helped enhance the system's screen design and usability to better align with Sompo Japan's needs. The "Fit to Standard"\*2 approach improved both development and operational efficiency.

\*1 <Reference: Press Release on December 6, 2022>

[https://www.sompo-japan.co.jp/-/media/SJNK/files/english/news/sjnk/2022/e\\_20221206\\_1.pdf?la=ja-JP](https://www.sompo-japan.co.jp/-/media/SJNK/files/english/news/sjnk/2022/e_20221206_1.pdf?la=ja-JP)

\*2 Aligning business operations with standard product functions

## <System Interface Preview>

The screenshot displays the Sampo Japan insurance system interface. The top navigation bar includes tabs for '契約基本情報', '補償内容', '契約詳細 (補償費情報等)', 'お客さま情報・支払情報', and 'その他情報'. The '補償内容' (Coverage Details) section shows a total premium of 14,150 yen. Below this, the '補償の詳細' (Detailed Coverage) section is visible, showing a list of coverage items with columns for '保険の目的' (Insurance Purpose), '保管場所' (Storage Location), '補償額設定' (Coverage Amount Setting), and '追加する補償' (Additional Coverage). The first item is '4R 計量・計測機器' (4R Metering/Measurement Equipment) with a coverage amount of 1,000,000 yen and a deductible of 100,000 yen. The interface includes various input fields, dropdown menus, and checkboxes for configuring the policy.

If this system had been developed from scratch, it would have taken over 18 months. However, by leveraging Protosure's pre-built platform, the development time was reduced by approximately 60%, resulting in a timeline of around 8 months. As a result, agents and sales offices are now free from the complexity of contract procedures, allowing them to deliver insurance certificates to customers more quickly. The system delivers significant advantages through substantially reduced development time and costs, while providing a streamlined user experience.

### 3. Future Plans

Sompo Japan has launched this system for movable property insurance, and plans to develop insurance solicitation management systems for other corporate insurance products. The three companies will continue to collaborate to develop and innovate insurance solicitation management systems and respond quickly to the needs of the digital age, ultimately transforming how insurance is sold.