

# WHEN A WEB APP IS ALL THAT'S REQUIRED



# ABSTRACT

Pure Benefits wanted an effective platform to sell insurance products and its HRMS solutions to small business owners in the UK. The company also wanted to help brokers manage accounts better, while allowing insurers to come together on a single platform to sell products to small businesses. The company sought Indus Net Technologies' help to develop and design a portal and to help them make better technical decisions.

Indus Net Technologies advised Pure Benefits to limit itself to a web app, instead of also investing in a mobile app as it is not required in all situations. Pure Benefits saved money and time by foregoing mobile app development and by focusing on a robust web app. Consequently, insurance sales went up and Pure Benefits could tap a market of 3.9 million policy buyers, and also sell its HRMS services. Most importantly, the new portal helped Pure Benefits to attract top UK insurers such as Aviva, Unum, Vitality, etc.

# **WEAVING HRMS & EMPLOYEE BENEFITS IN A SINGLE ROBUST WEB APP**

Pure Benefits had a very clear mission. They wanted a platform where small sized companies could purchase policies for their employees easily. Purchasing policies for employees is a turf that is riddled with legalities, documentations, understanding rules & regulations and a lack of online options. Policies usually cost a lot because nearly 40% of expenses go toward these hurdles. Pure Benefits wanted to help companies buy employee benefits online quickly, easily and also save money in the process.

Most small businesses purchase policies on a yearly basis. Based on their behavior, they usually purchase these policies on company computers. Indus Net technologies analyzed the situation and the market, and suggested that a mobile app in this scenario would be unnecessary.

Indus Net Technologies' solution was to create a robust web app using technologies such as LampStake, Linux Apache, MySQL and PHP. What's more, Indus Net Technologies helped to weave Pure Benefits' basic HRMS solutions for SMEs into the same web app, so that companies do not have to purchase employee benefits and HRMS solutions from two different platforms or companies. All this was done while keeping the number of steps required to making a purchase or registering to the bare minimum. Indus Net Technologies helped Pure Benefits to save time and resources by avoiding investing in a mobile app that wasn't necessary in its situation.

# **MAKING BUYING, REGISTERING & MANAGING EASIER**

Pure Benefits' portal has just 6-7 inputs for employers who are looking at purchasing insurance for their employees, making registrations and insurance purchases easier. With just 2-3 steps to purchase policies, company representatives will no longer have to worry about wasted time while purchasing employee benefits.

Moreover, introducers, brokers and consultants can sell policies based on commissions. As for the insurer, things get better. They will have direct contact with consumers and can find users who might purchase newer insurance products. It wouldn't be an exaggeration to say that Pure Benefits is a community for those interested in insurance policies.

# PRODUCT HIGHLIGHTS



Less work, more delivery options



No necessity to learn new skills



Advice and consultation



Avoid compliance



Infrastructure is not required



Saves time and money



Costs as much as DIY, but saves more time and money



Corporate rates for Critical Illness insurance, Private Medical Insurance, Income Protection and Life Assurance

Employers can access only the HRMS portal, whereas the introducers have access to the larger community as they work for SMEs. Insurers, who are partners of Pure Benefits can generate reports and access admin area. Some of the partners include Aviva, Unum, NDP, Vitality, Mill Stream and MediCash Pure.

# TO INVEST IN MOBILE APP OR NOT

One of the most difficult decisions that companies make today is related to investing in mobile apps. While mobile apps are extremely helpful, a minority of companies and situations may not need them. In this small subsection of cases, just a robust web app should do. Pure Benefits' case was one such situation where a robust web app combined HRMS and insurance policy offerings into a single solution. The results were telling. More partners began to associate with Pure Benefits, and companies have begun to purchase policies and basic HRMS solutions rapidly.

If you have a small business and were wondering if you really need to invest in a mobile app, there are chances that you may not have to. While mobile apps serve their purpose very well, a small minority of clients may not actually need them. Speak to us today to find out if just a web app will suffice your enterprise requirements.