

# Progressive insurance



**ASSIGN  
BUSTER**

Progressive Insurance Assignment question: 1. What is Progressive's business? A. They provide small business auto insurance to businesses like: \* Landscaping and snowplow insurance \* Artisan and contractor insurance \* Courier and delivery insurance \* Restaurant and foodservice insurance \* Farming and livestock insurance \* Wholesale business insurance \* Religious and nonprofit organization insurance B. They provide home insurance whether it's for: \* Main home \* Vacation home Rental property \* Mobile home C. RV Insurance such as: \* Motorcycle \* RV Camper \* Boats/water crafts \* Snowmobiles/crafts \* Truck/trailer 2. What is critical to the success of the business? a. . They try to pay as quickly as possible. b. They have claims adjusters on the street, not in an office so they can interact with clients faster. c. . They use a model called the IRV which is " immediate response vehicle". d. . The IRV's allow Progressive to settle claims at the scene of an accident. . . The laptops that the field agents are equipped with come with printers so they can print off checks, estimates and claims right on the spot. f. . They also rely a great deal on 2 way radios as they communicate with the dispatchers about accidents and locations. 3. How does Progressive's use of hardware contribute to these success factors? Critical Success Factor| Type of Hardware| Contributions| Immediate response time to an accident| Vehicle | \* Equipped with a laptop \* .

Digital camera \* . cell phone and 2 way radio \* . Printer| Ability to print out estimates, checks and claims instantly| Laptop and printer| \* . Laptop \* . Printer \* . \* . | Ability to assess costs of parts needed for repairs| Laptop| \* Internet access \* Database or catalogue of parts for cars and trucks| Ability to discuss policies and claims with customers while vehicle is in the body

shop| Laptop| Ability to communicate with customers more effectively with visual tools. | 4.

How does all of this use of hardware benefit customers? Hardware| Customer Benefit| Laptop| \* . Ability to communicate with customers faster and with visual tools. \* . Ability to print out checks, claims and estimates immediately. \* . Gives the customer a sense that their claim is being handled right away without delay. \* . | Cell Phones and 2 Way Radios| \* . Ability for the dispatcher to locate the closest field agent. \* Gives the agent ability to talk to auto shops and other adjuster right away. \* .

Could provide additional line of communication for a customer that may require additional transportation or other services. \* . \* . | Progressive Vehicles| \* Customers do not have to wait for an assessment of their accident. \* . Customers have the confident feeling that their case is being handled right away. \* . All the paperwork is given to them on the spot. | Add more as needed| | 5. Relate Moore's law to this case. a. . Due to technology that's small and transportable, Progressive is able to handle twice the workload as they could a decade ago. . . While the laptops do need to be kept in shape and maintained, they more than likely have the ability to upgrade their hardware more often than buying new laptops given the information is transmitted to a central server. And not kept on each individual laptop. c. . Their business model calls for a laptop and a printer. They are using the hardware for customer service, not programming a system that is dependent on other systems. d. They do need to maintain their servers, back up their servers and monitor the wear and tear factor of their main servers.