Hybrid Origination

Zinnia Hybrid Origination™ Delivers an Exceptional Digital Buying Experience

By creating a modern and easy buying experience for consumers, Zinnia **Hybrid Origination™** gives carriers access to powerful first-party data and offers advisors a flexible and unified selling experience.

More Intuitive. More Effective. More Engaging.

zinnia
Hybrid Origination

Transform the Application Process

Our hybrid e-app lets advisors track where consumers are in the application process. Consumers can easily start, edit, and complete applications by themselves or with the help of an advisor. Applications can be saved and completed later without re-entering information.
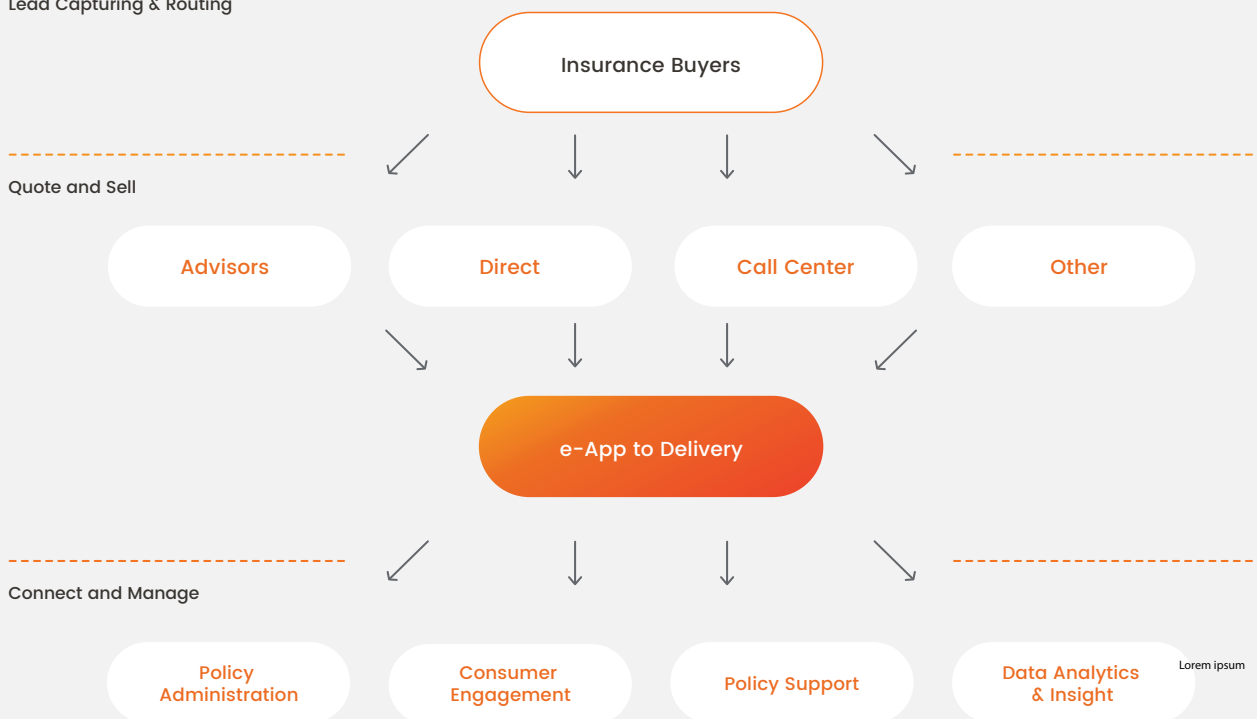
Improve Conversion and Placement

Our fast, intuitive e-app creates an exceptional experience that increases the completion of applications. Optimize the consumer journey based on robust data analytics that enhance lead management, conversion rates, upselling, and cross-selling.

Keep Advisors in the Know

The Zinnia Hybrid Origination leads management dashboard creates a 360º view of each individual that allows advisors to track progress from quote to customer. Advisors can even receive appointment requests from prospects.

**Consumer Experience
Lead Capturing & Routing**

Insurance Buyers

Quote and Sell

| Advisors | Direct | Call Center | Other |

e-App to Delivery

Connect and Manage

| Policy Administration | Consumer Engagement | Policy Support | Data Analytics & Insight |

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Product agnostic and easily configurable | ***Hybrid Origination*** *supports guaranteed issue to fully underwritten products.*

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COMPONENTS

Quote & Needs Analysis

- Get product recommendations based on customer needs, algorithmic results, business rules, and objectives
- Build, adjust, and send a single, multi-product, or multi-insured quote
- Enable customers to easily select the quote that suits their needs
- Convert quote into an eApp without re-entering any information
- Improve conversion rates and placement ratio through the powerful AI built into the platform

E-app

- Allow customers to start, edit, and complete life insurance applications either with the help of an advisor or by themselves
- Support multi-product, multi-insured, simple and complex underwriting capabilities
- Provide customers with pre-authorized debit, credit card, or pay-by-check payments options
- Offer eSignature
- Receive and send the application summary in PDF

Advisor Tools

- Leverage customized landing pages with a mobile first and responsive design
- Create, import, filter, and engage leads
- Track progress from prospect to customer
- Find your customers for upsell and cross sell opportunities
- Engage with prospects or clients remotely throughout the sales process

Data Dashboard

- Access out-of-the-box information that is secure and compliant with privacy and governance laws and regulations
- Get aggregated data from various sources to deliver a 360° view on the users
- Utilize marketing analytics and insights to understand customer segmentation, conversion rates, funnel optimization, and more
- Monitor performance with the Advisor view
- Get integrations with hundreds of destinations

INTEGRATION

API Gateway

Robust gateway that connects with distributors for front end development and with carriers and third parties for back-end support

Underwriting

Integrates with your underwriting engine of choice, industry databases, and policy administration platforms through API Gateway

Payments

Integrates with all major 3rd party payment systems

Administrative Systems

Integrate with advisor management, CRM systems and TPA platforms

Data

Pushes data to your data lake or Zinnia can host a data lake

CUSTOM CONFIGURATION

Branding

Customize to reflect your company's style, color, logos, and messaging

Application

Modify and enhance your questions for your application and underwriting requirements

Product Content

Personalize to include specific content for your products

Single Sign On

Integrate seamlessly with your existing applications via a Single Sign-On

CUSTOMER ENGAGEMENT

Zinnia Customer Engagement

- Automatically embedded into Hybrid Origination
- Improve funnel metrics: conversion, placement, persistency, lead generation