

SELF-SERVICE SOLUTIONS

Direct General

INSURANCE PURCHASING AND BILL
PAYMENT KIOSK





Insurance Purchasing and Bill Payment

Since 1991, Direct General has offered affordable auto, motorcycle, and life insurance to drivers across the country. When looking for a way to streamline and simplify the insurance process for both new clients and existing clients, Direct General turned to Meridian to create a first-of-its-kind insurance kiosk solution.

The Solution

Meridian provided Direct General with a custom designed kiosk based on the iSeries model. This unique insurance kiosk has the capability to produce auto insurance quotations in under 60 seconds, and affords drivers the opportunity to walk away with a fully binding policy in under 5 minutes. It also allows drivers to pay for their new or existing policies on the spot through means of payment such as cash, credit or debit card, checks, or split payment among the three types.

Meridian equipped every Direct General kiosk with a Windows core processor, enhanced wireless router, phone VoIP handset, webcam with microphone, and a 22-inch LCD touchscreen monitor. Each kiosk also features a thermal printer, card printer, card dispenser, and scanner. Additionally, a magnetic strip reader, cash dispenser, and cash acceptor are included for payment collection.



How it Works

Drivers begin the application process by scanning their driver's licence and providing their personal and contact information. The driver's vehicle ownership information and accident data is then pre-populated by back-end services including ISO and LexusNexis from DMV and customer data. At this time, drivers are also given the option to update their information if necessary. As a final step in the application process, drivers can choose to add additional vehicles or drivers to their policy by entering their information on the touchscreen monitor.

Quotes are then generated and drivers are given the option to edit protection levels, select additional add-ons, and change coverage options. Finally, payment is collected, the policy is finalized and all of the various documents—contracts, coupons, and temporary ID cards—are downloaded and printed. Along with their new coverage, new clients are incentivized with pre-activated retailer gift cards, which are dispensed from the kiosk following the successful completion of their application.

In addition to producing quotes, the solution also enables drivers to maintain their existing Direct General policies, pay bills on their policies, and reinstate lapsed policies. The kiosk solution makes it simple. To access their accounts, drivers can opt to swipe their membership card, scan their licence, type their policy number, or type their information. To enhance the customer experience, drivers are also able to lift the VoIP handset at any point during the application or bill paying process to speak directly with a Direct General representative.

About the Client

Direct General offers automobile, motorcycle, and life insurance to drivers across the United States.

In April 1991, Direct General was founded on the vision of serving their customers better than any other insurance provider. Convenient, self-service digital purchasing and bill payment kiosks align with this vision—streamlining and simplifying the insurance process for both new and existing clients.

“When you set out to disrupt a market that has been doing it the same way for decades, we needed a total solution. Meridian delivered what others said they could not.”

- Christopher J Watkins

Director, Direct General Insurance

The Results

Meridian's kiosk solution for Direct General was the first of its kind and highly successful. "When you set out to disrupt a market that has been doing it the same way for decades, we needed a total solution, Meridian delivered what others said they could not," said Christopher Watkins, director of Direct General.

In 2016, the Direct General insurance kiosks provided tens of thousands of drivers with quotes and bill payment services. This solution in particular targeted one of Direct General's largest target customer bases—unbanked and underbanked drivers. One percent of all transactions made at the Direct General kiosks were made with checks, forty-nine percent with credit or debit cards, and the remaining fifty percent with cash.



Other similar bill payment solutions featuring MzeroPay are consistently bringing in up to 2 million dollars in payments every month through different payment mediums, with 66% of transactions as check and 34% as cash, year over year. Whether you're looking to deploy first-of-its-kind technology or following an industry trend, Meridian creates custom solutions designed for the unique needs of every industry and client base.



Direct General Insurance Purchase and Bill Payment Kiosk
A MERIDIAN CASE STUDY

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