

Aggne Global. Inc

Empowering the Insurance Industry with Technology Leadership

No two carriers are identical, and each requires a personalized approach to meet their specific needs. Aggne excels in this arena simply because we are nimble, focused and determined to ensure that each carrier succeeds in their goals.



Asha Kalidindi,
Co-Founder and CEO
Aggne Global, Inc.

The Insurance industry has become an integral part of every home, company, and business sector. It is the safety net that has become a necessity for individuals to feel secure. Today, insurance is an essential part of people's lives, the competition to acquire and service customers within the insurance market is also rising.

As the insurance industry is challenged by increasing competition, a changing regulatory landscape, and complex and unoptimized technology environments; the demand for customer-centric, customizable technology solutions is gaining momentum.

On a mission to provide such modern-age, highly customizable technology solutions to ensure the success of the insurance company is **Aggne Global. Inc**

With over a decade of success, Aggne stands ready to be an insurance carriers' guide to driving their business forward by maximizing growth, product and service offerings, and customer satisfaction through technology.

The driving force behind Aggne's innovation-driven success journey is its **Co-founder and CEO, Asha Kalidindi**.

In the following story, we will be exploring the journey of Aggne, which is on a mission to empower insurance carriers with innovative technology.

Ensuring Insurance Carriers' Success

The heart and core of Aggne is innovation. The company is continuously adopting new implementation strategies and new thinking to bridge the void between insurance carriers' needs and the software that enables their business to be successful. Illustrating the factors that enable Aggne to excel in the market, Asha shares, *"No two carriers are identical, and each requires a personalized approach to meet their specific needs. Aggne excels in this arena simply because we are nimble, focused, and determined to ensure that each carrier succeeds in their goals."*

"Our investment to create proprietary tools sets us apart. We utilize the latest technology to significantly streamline the entire implementation process and overcome the pitfalls that typically grind the project to a halt every time there is a code review."

Asha mentions that, for far too long, the industry has advanced at an almost undeterminable pace. Because of the

*Our vision is lofty;
we want to
transform the way in
which insurance
carriers interact with
technology. We want
them to embrace the
power of technology.*

extensive amount of time and exorbitant cost, small to medium-sized carriers find it impossible to make significant changes to their core technology, changes that would allow them to adapt to their markets quickly and excel in customer service.

Aggne's approach is to help them bridge the gap from both the ends; a technology perspective and the products that they sell. The company's expertise enables carriers to utilize technology rather than feel constrained by it. Asha adds, *"We fully engage with clients to find the right solution for their needs. We are not siloed into a single approach with expectations that a single core system will meet every need."*

The Core Inspiration

We questioned Asha, "What was the inspiration that drove you to establish Aggne?" to which she answered, *"I saw the inadequacies and inefficiencies of the traditional way conversions to new platforms and upgrades of existing platforms were being handled. I knew that if I could overcome the delays and interruptions, I could deliver conversions or upgrades in half the time, allowing carriers to get their products to the market faster."*



She adds, *“I recognized an opportunity and saw the potential to build something great, that would benefit not only the carriers but a staff of idealists and experts, craving to show up for work every day, wanting to push the bounds of the ‘what if?’ . I wanted to empower people, around the world, to have a place where their voices could be heard, where they could innovate and find the satisfaction that they desperately deserved.”*

A Full-Service Solutions Partner

Aggne started as a core systems integration partner for insurance carriers. It has grown to be a full-service solutions partner, offering advice and expertise in selecting core platform systems and building reliable and robust insurance products. To accomplish its goals, Aggne pivoted to become the creator of proprietary products, using the latest in machine learning and AI technologies for requirements gathering to regression testing to data conversion of a carrier’s existing books of business.

The Driving Vision and Mission

Discussing the vision statement of the Aggne, Asha states, *“Our vision is lofty; we want to transform the way in which insurance carriers interact with technology. We want them to embrace the power of technology.”*

In doing so, Asha says, carriers will be enabled to write business quicker and more accurately with data streams that give them the ability to make immediate underwriting decisions. Aggne’s team wants them empowered to manage their clients appropriately, all while making a profit.

The succinct version of Aggne’s Vision is – *“To redefine how companies incorporate technology by developing cutting-edge digital tools that reduce costs, minimize production delays, and eliminate errors.”*

Aggne’s mission is the centerpoint of its vision. It’s how the company will achieve it, believes Asha. Furthermore, she says, *“Our mission is to work smarter, faster, and more collaboratively with insurance carriers to deliver digital platforms that reduce cost and improve performance.”*

“We measure every action, every activity, to expose ways to increase our own productivity because we believe that this is the greatest way to overcome the obstacles to the realization of our vision,” adds Asha.

We stand out as a cohesive team, enabling and mentoring each other for the success of the entire organization.



Utilizing the Wealth of Experience

Knowledge is key, and Aggne has employed the best in every aspect of the organization. The company’s expertise is not only from the technological perspective but also from the business perspective as well. Its experts have come from some of the leading firms in their respective areas of responsibility. They bring a wealth of experience that the company utilizes, not just for the integrations and implementations that it delivers, but for the development and enrichment of its entire team. *“We stand out as a cohesive team, enabling and mentoring each other for the success of the entire organization,”* explains Asha.

Embracing Cutting-edge Technology

In Asha’s opinion, for decades, the insurance industry has relied on data from limited sources. She feels that things like time-consuming physical inspections of properties by an underwriter; data limited to single sources for vehicle crash test ratings, or even worse, data provided by the manufacturer are often biased for their own benefit.

She states that the industry today has current and now predictive data available for virtually every aspect of the

insurance operation. Carriers are beginning to understand the true power of data and are beginning to rethink how they do business. Using tele metrics to measure the number of miles driven and the behavior of a driver behind the wheel, was unheard of just ten years ago but is now used for underwriting and ‘pay-per-mile’ premium calculation.

She points out that, *“Carriers, though slow to act, want to utilize new and alternative data. Aggne is building out the tools and structures necessary to bring this data into multiple applications and processes.”*

“We have devoted a team of innovators to exploring new and ‘cutting edge’ data streams and applications that will enable carriers to finally move quickly and confidently through these potential new frontiers,” affirms Asha.



The Driving Force

Asha Kalidindi is the driving force behind Aggne. As it’s Co-founder and CEO, Asha saw the need to empower people with technology. Starting her career in the financial sector, Asha learned of the constraints that technology imposed and began to devise ways and enhancements to bring people and technology closer.

After entering the world of Insurance, Asha observed the inefficiencies of the Agency systems that were hindering, rather than helping agents sell policies. Agents felt disconnected from their Carriers, and the Carriers weren’t getting the production and reporting that they expected. A passion was kindled that continues to grow, to bring Agents and Carriers closer.

One of her earliest ventures was with a Caribbean carrier that had grown a back-office staff of two to three hundred, manually processing a backlog of policy applications, creating a huge delay in coverage and ultimately profits for the company. Asha, with an IT team of six and AMS360, created the technology to turn the company around. Placing the focus on the technology to accomplish the rating and the underwriting brought the agents closer to the carrier because they began to see their business, and ultimately their commissions, in a reasonable timeframe. It was this kind of experience that brought Asha to a real understanding of the business needs of insurance carriers.

Asha’s passion for the insurance industry was ignited. She began fixating on fresh ways to utilize technology to overcome the inefficiencies faced by so many carriers.

After advancing through multiple engagements where she worked with multiple carriers and software providers, Asha’s focus turned to build her own implementation company. A company where innovation, coupled with leading tech experts, would allow her to bridge the gap between core product implementation and enabling carriers to build and manage their unique products swiftly and correctly. This was the catalyst for Aggne.



Employees Speak

Rating: ★ ★ ★ ★ ★

Aggne values its employees and provides excellent perks and benefits to them. The supportive nature of the management and the team members makes Aggne a place where new ideas are welcomed and explored. For me, the best thing about Aggne is the opportunity to work on the latest technologies and enhance my personal skill sets. I am happy to be a part of an organization that is growing at a fast pace while not compromising on the quality of its services or on the treatment of its employees.

#valueemployess – **AISHWARYA VIDYALA, SDE**

Rating: ★ ★ ★ ★ ★

Good business ethics, supportive management, trust and respect among employees – that’s what AGGNE is all about. I would say the working

environment is very conducive to the processing of transformative ideas.

The company focuses on a friendly and positive work culture along with a good HR policy. I wish my organization all success in its growth. Its really a blissful workplace!

#PositiveWorkCulture – **RAJESH KUMAR PANDA, SOLUTION ARCHITECT**

Ambition Box Ratings (Based on employee ratings and reviews):

•	Career Growth: 4.7 ★
•	Company Culture: 4.7 ★
•	Job Security: 4.7 ★
•	Work Satisfaction: 4.6 ★

Demonstrating Excellence

Rating: ★ ★ ★ ★ ★

Cumberland Mutual Insurance upgraded its Duck Creek Policy and Billing Systems from platform version 6.3 to 7.2. Our partner in this project, Aggne, helped make this a reality. Just like any large-scale projects, this one had its challenges. Aggne’s technical expertise, around-the-clock availability, understanding, and flexibility make this a great success.

Thank you, Aggne! - **TIM CRIST, ASSISTANT VICE PRESIDENT IT AT CUMBERLAND MUTUAL**

Rating: ★ ★ ★ ★ ★

Safepoint Insurance converted their legacy system to the Duck Creek Technologies suite of applications. Having the right partner, who has access to the latest technology and the right skill set to interact with it, is critical for success. Aggne has been our partner for all of our IT engagements and initiatives, aligned with our business needs. Aggne’s SwiftQA ensured our existing data, for our entire book of business remained intact. Implementing exhaustive regression testing allowed us to complete our entire conversion in weeks vs. months. The automated and visibly streamlined process, at every step, helped Safepoint navigate the complex conversion process. – **Gus Fernandez, Chief Underwriting Officer at Safepoint Insurance.**

Rising Above the Challenges

Describing the challenges faced by the company during its initial days, Asha says, “when Aggne was started, its team was forced to challenge the ‘status quo.’ No one wanted to believe that Aggne could deliver an integration of any kind, in the timeframe that the company proposed. Until we proved them wrong.”


In Asha’s assessment, the greatest challenges for Aggne’s team were in getting the decision makers to think outside of what they had always known, and unfortunately, this still remains a challenge.

“Too often, they want to fall back on a bad experience or a failed attempt in their past. Our challenge today is to overcome the emotional resistance to change and set proper expectations for the completion of their conversion or upgrade needs,” explains Asha.



Exceptional Achievements

- 150% workforce growth in the last 12 months
- 95% employee retention rate
- Built an internal learning and development platform
- Aggne has been featured as a leading provider in Everest Group's Duck Creek Services PEAK matrix Assessment 2022
- Presented a live session at Duck Creek Technologies premiere event, Formation 2022, in Orlando, FL.



*We are Aggne –
Lighting the
Way.*

She adds, *“We overcome challenges through the presentation of realities. We have the results to substantiate that we are able to keep our promises.”*

Words of Guidance

The opportunities for a career in the insurance sector are rising with the help of technology. Entrepreneurs are working to develop modern-day solutions that can quickly establish these new tech Carriers in the market as innovative providers of insurance products and services. These new start-ups need IT teams to build and maintain their platforms. It's an opportunity for experienced developers and freshers alike to build a great career.

Asha advises such aspirants to strengthen their base knowledge as they join these ventures. She tells them to “Learn the business. Knowledge of programming in multiple languages is great, but of little value if you can't build a product to meet the needs of a client.”

She adds, *“Having knowledge of what insurance is, how and why it was created, and the business process flows are*

all critical to success.” She asks them to take a temporary position with a firm in their sales department. Learn the ‘why’ of every process, it's the foundation for every ‘how’.

“Build your logical thinking skills; pay attention to the details, all the details. Learn to listen; it's the heart of good communication,” adds Asha.

What's Next?

As stated in the company's vision, Aggne desires to be at the very forefront of a transformation of how insurance companies utilize technology. In the coming times, Asha says, *“Agnne will continue to innovate, to build tools that can be licensed to other service providers. We will continue to grow and to seek out new opportunities to enhance the performance and reliability of the technology available to carriers.”*

She further says, *“Agnne will continue to train and mentor Freshers, empowering young people to bring their perspective and their vitality to strengthen and excite us to take on new challenges and new opportunities. And Aggne will continue and enlarge our philanthropic endeavors to bring hope and light to our world.”* 