INDUSTRY USE CASE

eMbox

Insurance Delivery Use Cases

Agencies, carriers, and policyholders — with or without hardware

Agencies | Carriers | Policyholders

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Confidential summary for partnership and planning discussions. Patent pending — not legal advice. Not a filed USPTO application.

No Hardware Required

- Verify home address on eMbox App — no porch device required
- Receive quotes, declarations, ID cards from enrolled senders only
- Retrieve on phone or desktop; optional print after retrieve
- Upgrade to Home Vault later for stronger physical anchor

Five Agency Lines of Business

Insurance (multi-line agency)

Documents: Bundle quotes, renewals, AOR letters, payment notices

Flow: Agency enrolls → client verifies address → quote to bind on one channel

Health Insurance

Documents: EOBs, prior auth, Medicare ANOC, HIPAA notices

Flow: HIPAA-aligned vault; caregiver delegated retrieve

Commercial Insurance

Documents: COIs, audits, GL/WC endorsements, conditional renewals

Flow: Business address vault; COI to risk manager with receipt

Homeowners Insurance

Documents: HO renewals, lender proof, cat moratorium letters

Flow: Delivery tied to insured property address

Small Business Insurance

Documents: BOP, WC audits, cyber notices, liquor compliance

Flow: Shop or home-based address; quote at kitchen table

Agency Workflow

1. Agency enrolls on Certified API
2. Policyholder verifies address (app-only OK)
3. Quote → bind → service on one channel
4. Export receipt when client claims non-receipt

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