



SnapIns

Insurance in a Snap!

Team

TW Insurance

May 19, 2021





Emily Mininger



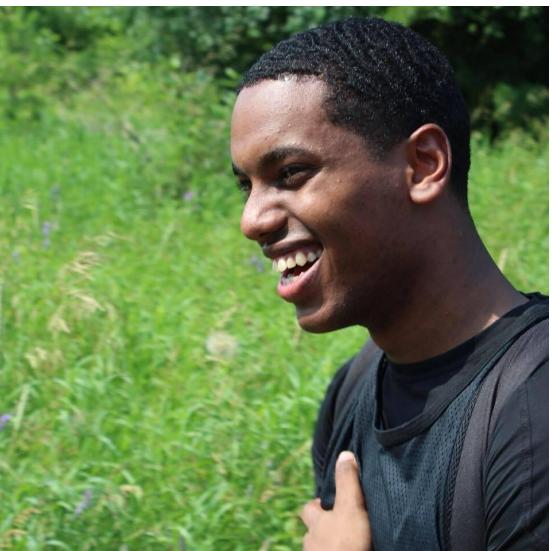
Laurie Bauer



Dennis Lee



Gouri Kulkarni



Ayman Omar

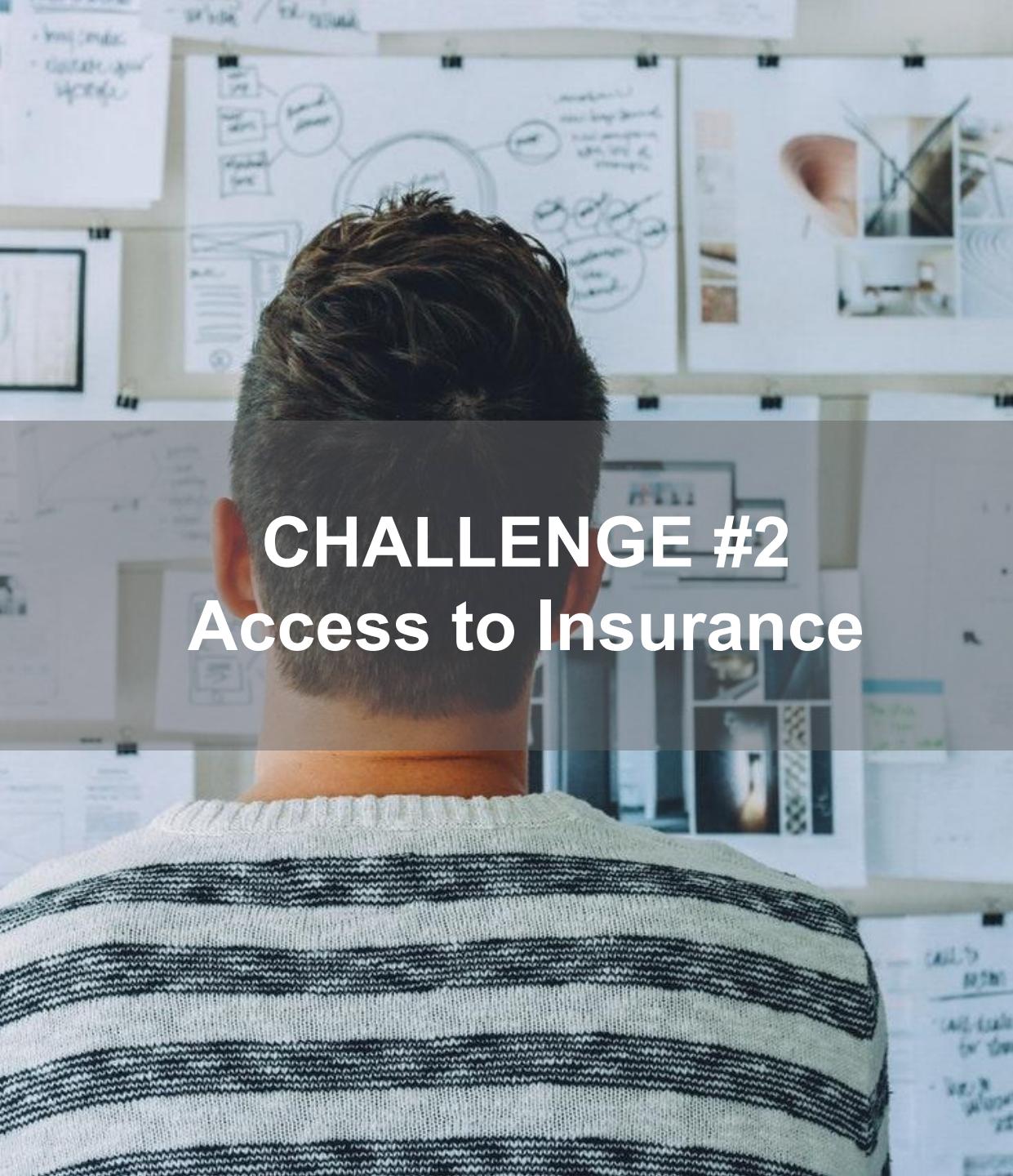


Rubie Ling

Summer Hack 2021 Team TW Insurance

MEET
the
TEAM





CHALLENGE #2 Access to Insurance

How Might We Develop A Solution/Service To Cater To The Growing Underserved Population?





We are
**Team
TW Insurance**

THE PROBLEM

How Might We Ensure That
Nancy Is Welcomed With
All Necessary Insurance
Products Upon Arrival
Without Nancy Worrying
About A Language Barrier?



OUR JOURNEY

We interviewed newcomer students to Canada and came up with their pain points and cooked up a solution to solve their problems!

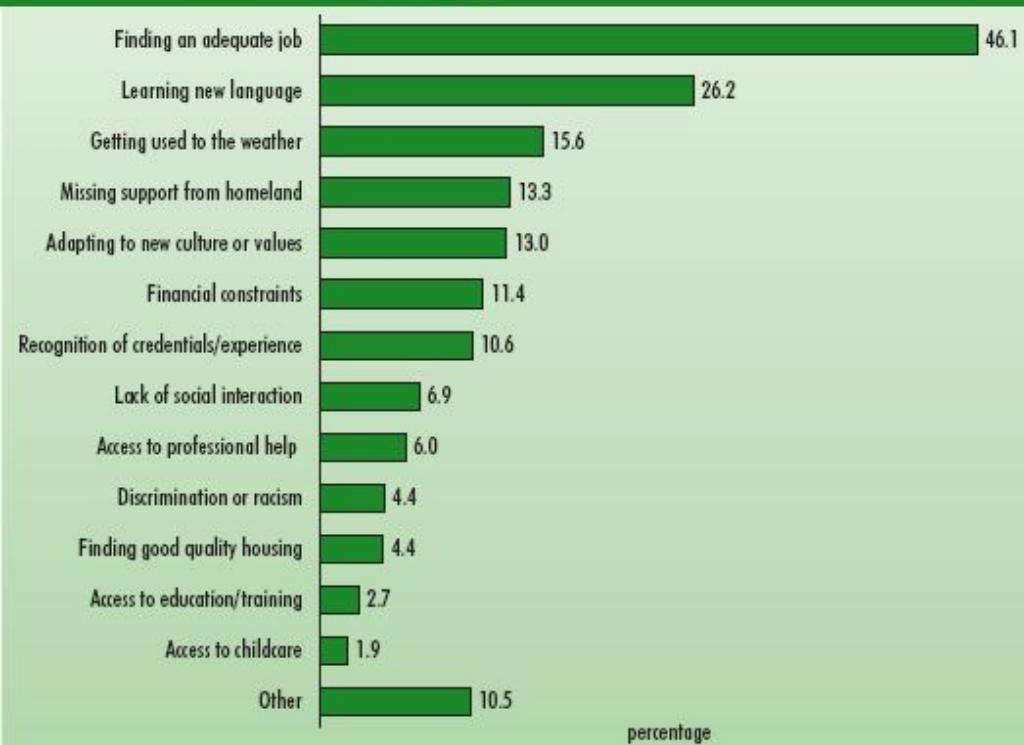


WHAT WE DID

- 48 Ideas In 5 Minutes**
- 2 Newcomers Interviewed**
- 1 Sketch Of Solution**
- 1 Lo-fi Level 2 Prototype**



Chart 4 Greatest difficulties new immigrants faced since arriving in Canada (cited 4 years after arrival*)



* Respondents allowed to cite more than 1 reason; hence, percentages do not total 100%.

Source: Longitudinal Survey of Immigrants to Canada, 2005.

Language - some are comfortable with English, some are not and could use translation

Knew very little about insurance, here and in Hong Kong

Challenge: lack of disposable income for additional insurance as student

Initially looked for cheapest premium, ended up going with convenience

How can we give credit for driving experience in home country?

Not sure what is not covered (by health insurance)

Could use a simplified version of what is covered - easy to understand

Brokerage could shop around, but who to contact? Not much knowledge

Found insurance - tried online search, asked around, eventually went with TD - had student bank account

Bought auto insurance

Can we have more affordable insurance for international students?

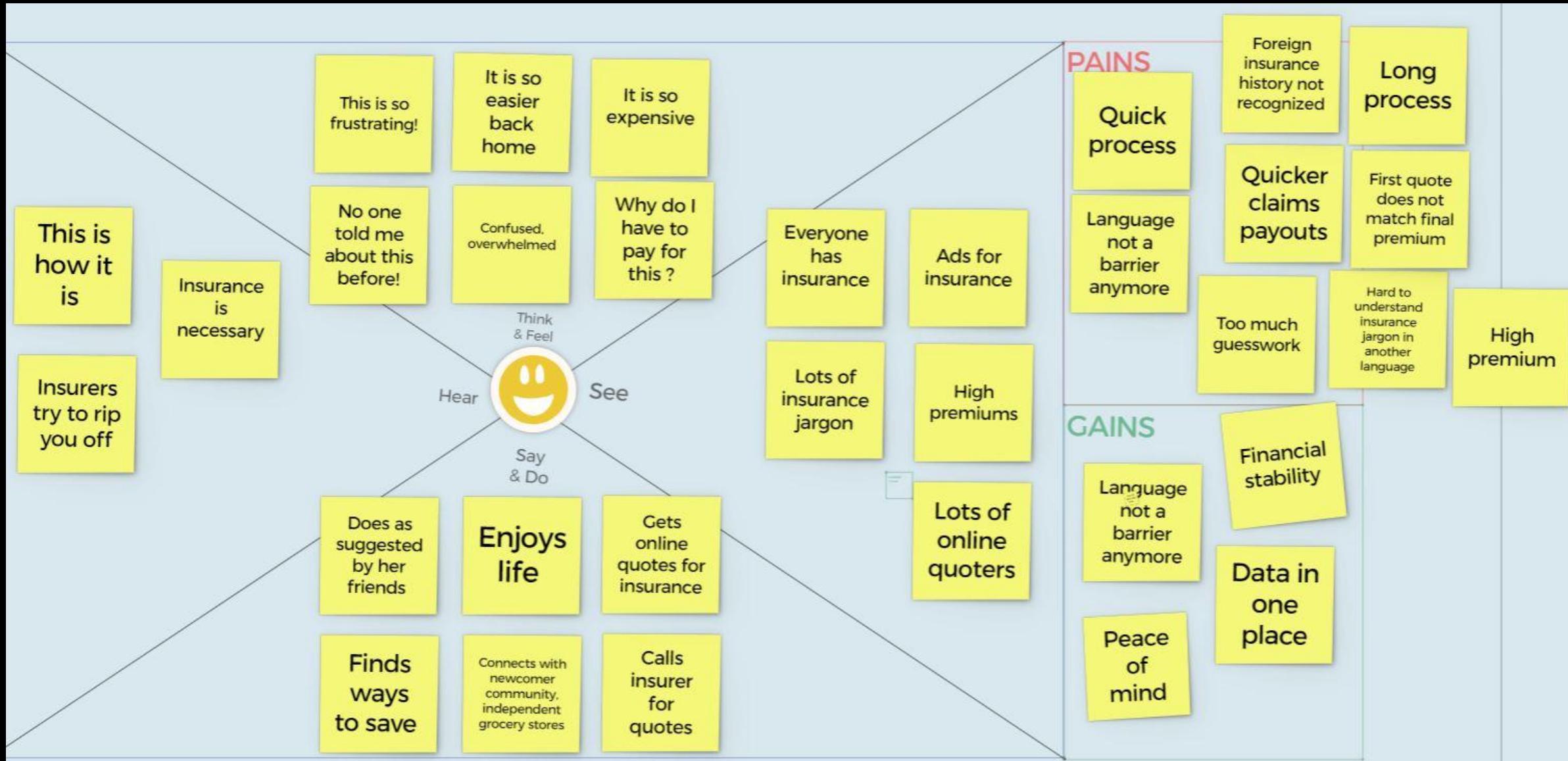
PEI - small province, didn't have lots of options

Choice influenced by easy way to pay premium - simplified payment

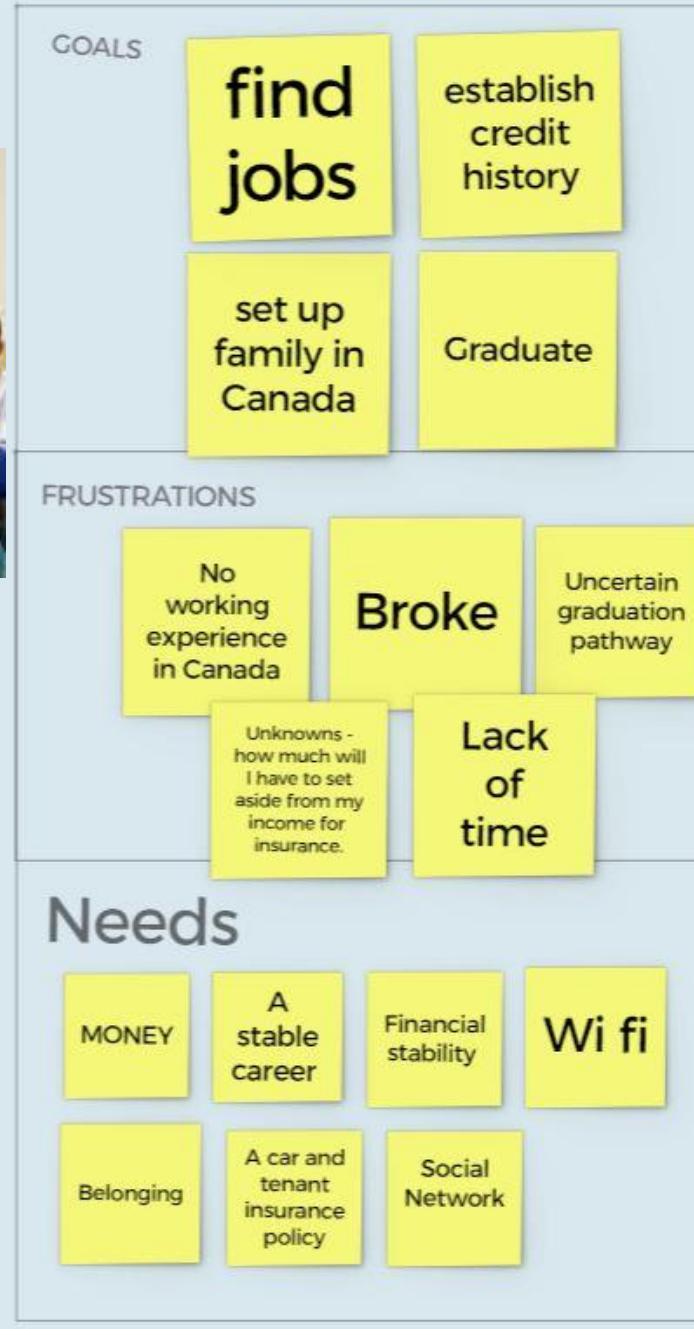
Transparency - online quoter is not the same as on the phone

Don't have credit score / living history Canada - barrier

EMPATHY MAP



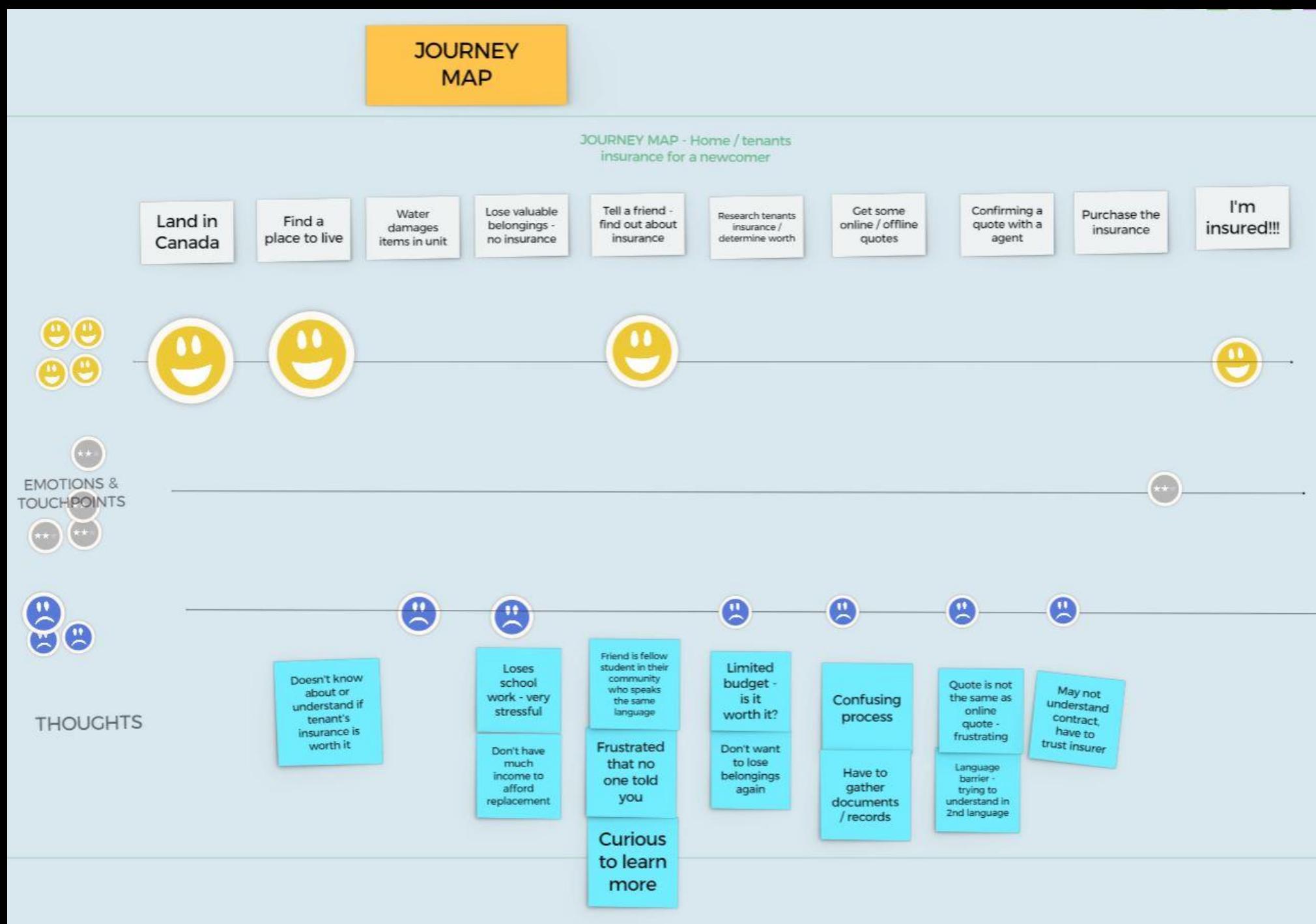
PERSONAS



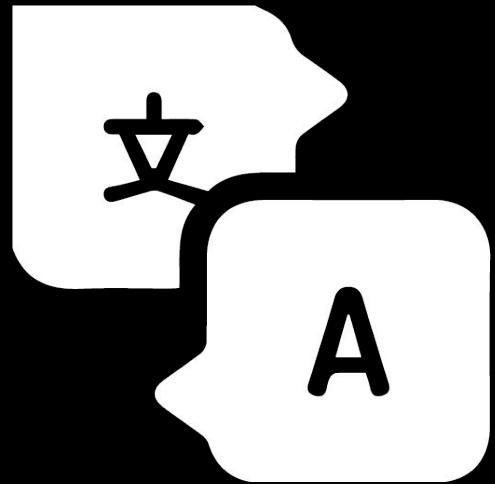
**"There Is No Insurance Tool
Or Online Community That Is
Designed For 400,000+
Newcomers To Canada
Each Year."**



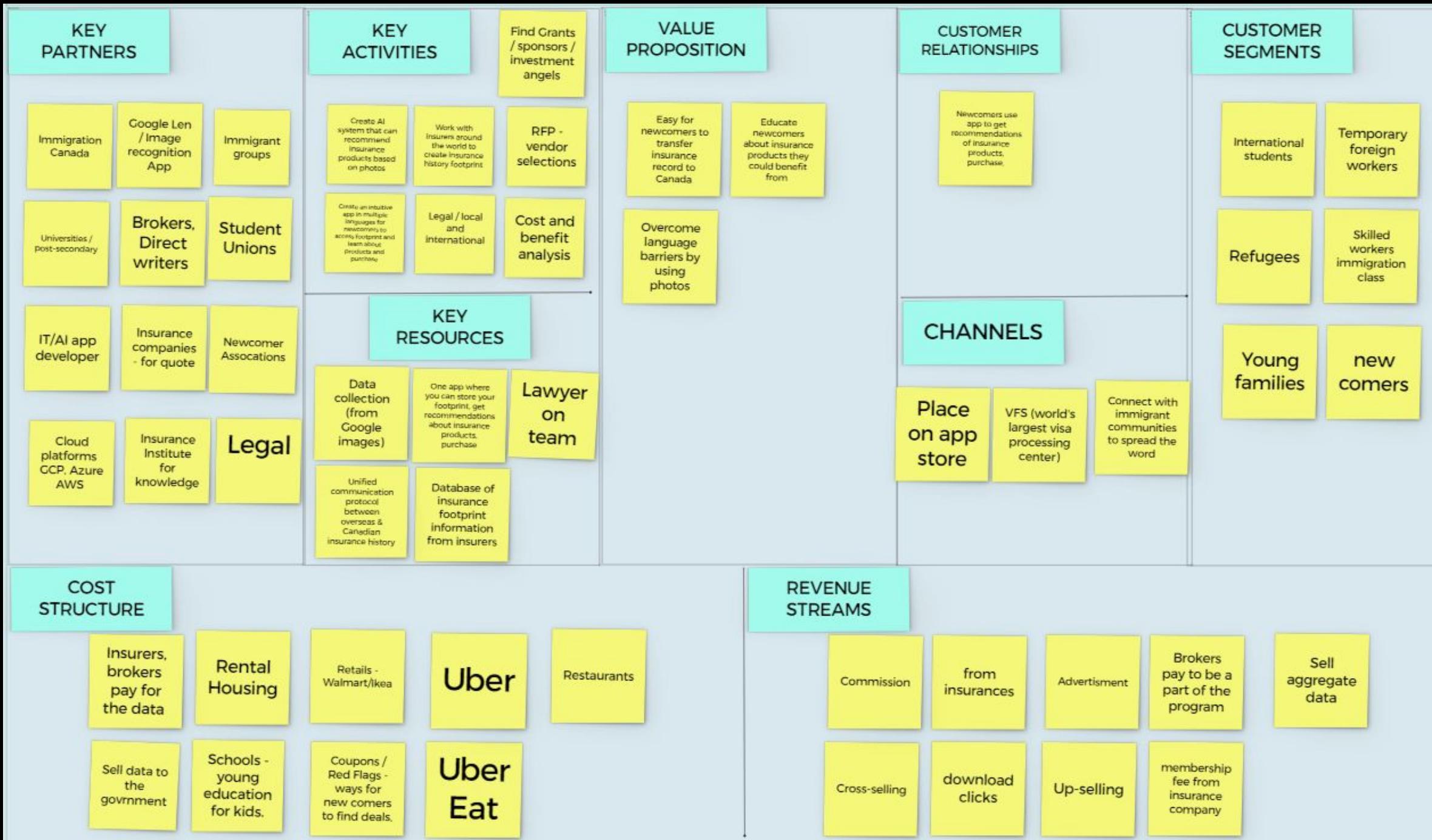
JOURNEY MAP



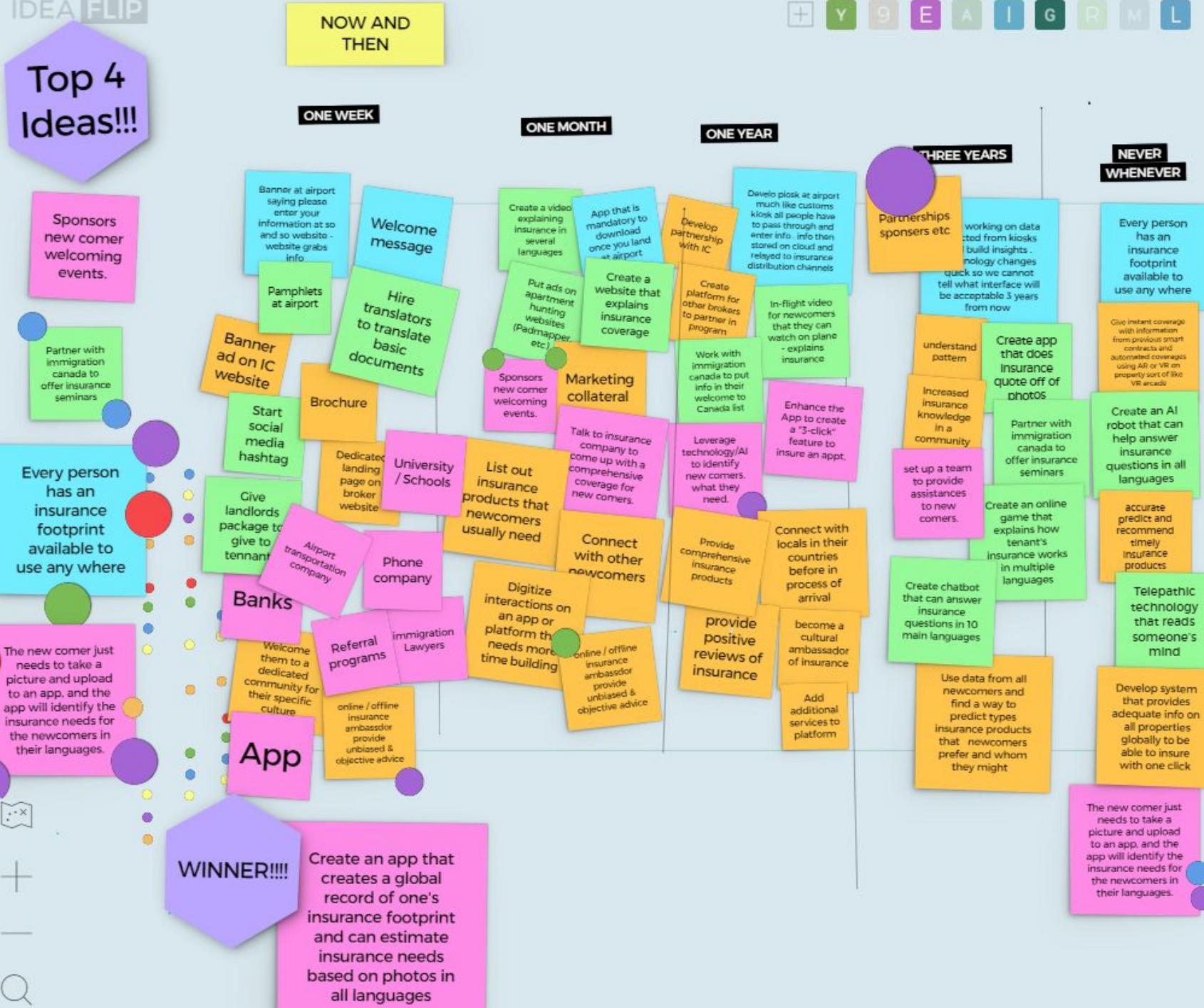
How might we ensure that
newcomer Nancy is welcomed
with all necessary **insurance**
products upon arrival without
Nancy worrying about a
language barrier?



Business Canvas

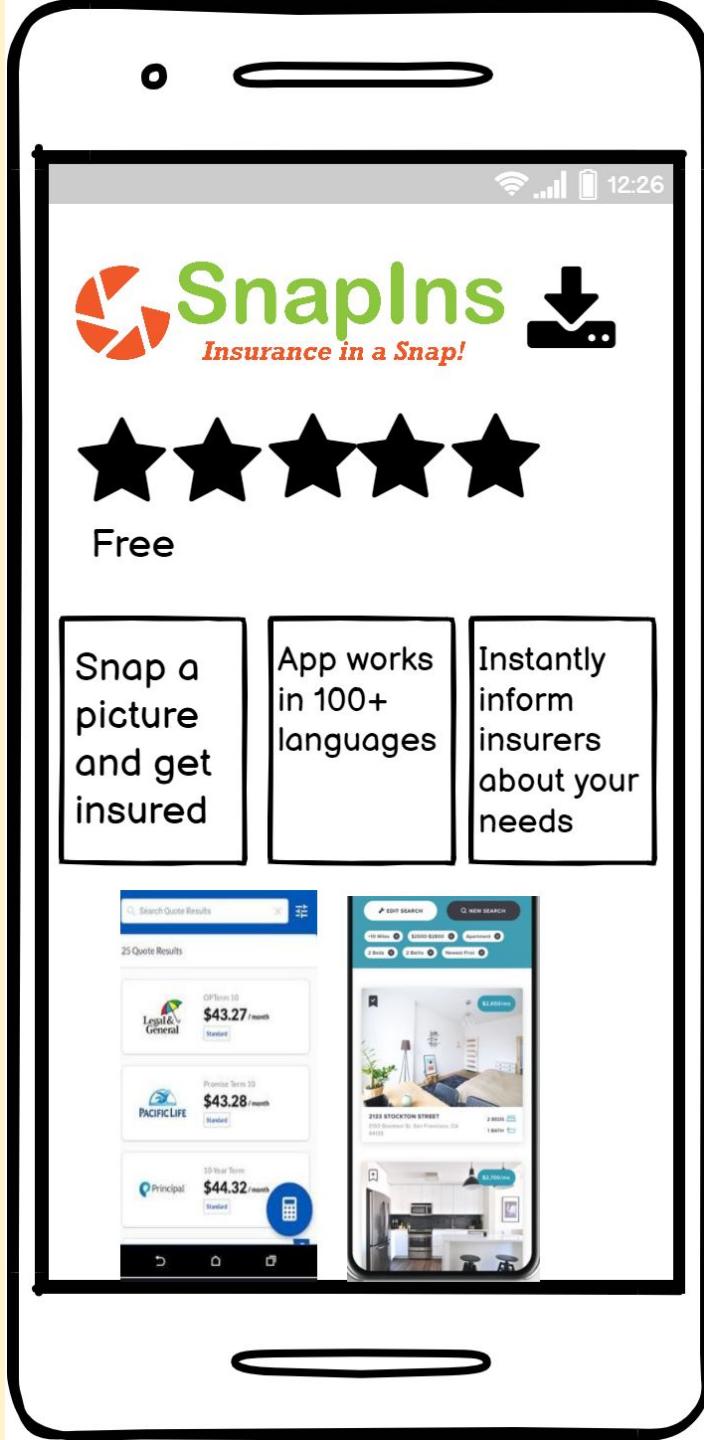


Our Solution Ideas



App flow







Get insured!

Visit the community forum



内抜法月県園権

団弔捕力百



Estar asegurada

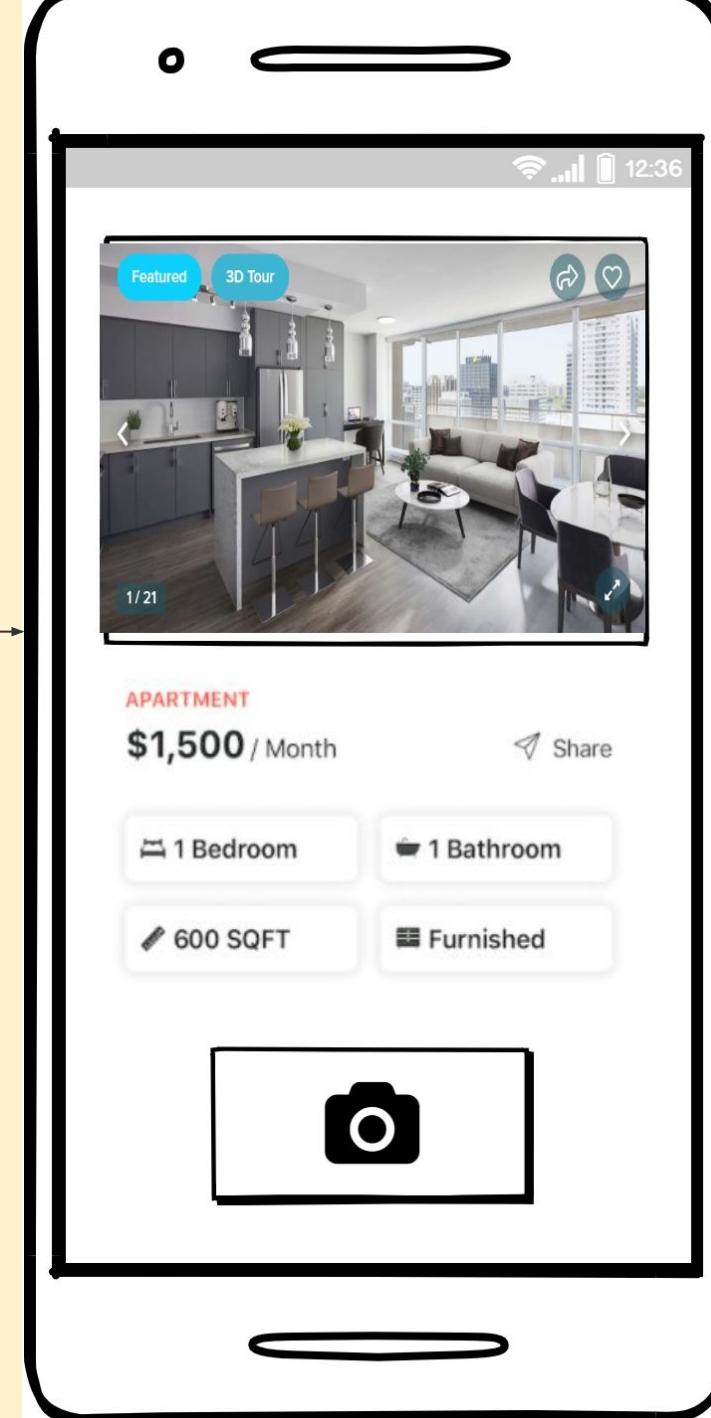
Visite el foro de la comunidad

All languages available

All you have to do is



Take a photo of the property you want to have insured

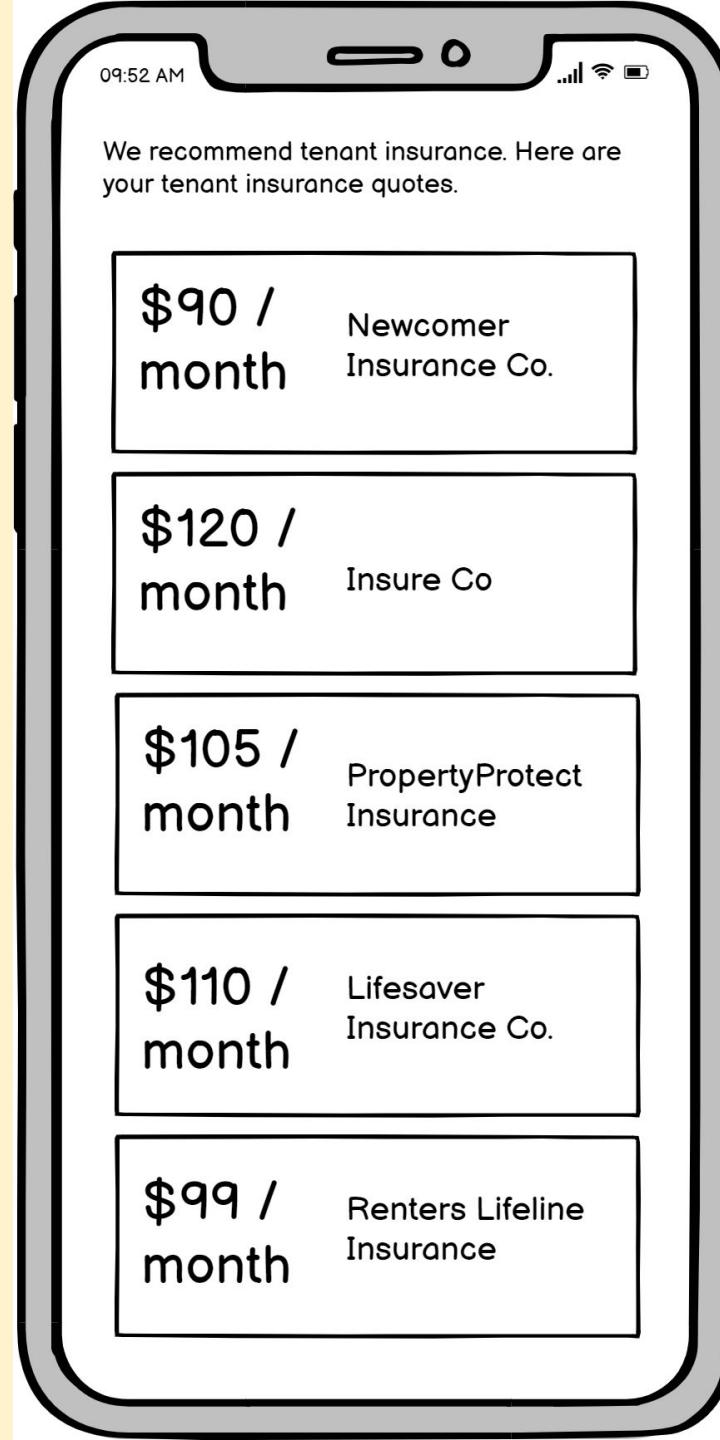


 **SnapIns**
Insurance in a Snap!





AI uses the photos you've provided to determine the coverage you need and recommend quotes.





You can also use the app to access a community forum, where you can ask insurance questions and get answers from community members as well as insurance professionals.



What we learned!

- Empathy is key to finding solution
- Now and Then helps discovering opportunities.
- How many pain points there can be in the process
- Working together efficiently with professionals from different background





THANK YOU

May 19, 2021
Team TW Insurance

