Team ID: PNT2022TMID35437

1. CUSTOMER SEGMENT(S) — CS

Who is your customer?
i.e. working parents of 0-5 y.o. Kids

1. Insurance companies to make the process of claiming insurance faster

2. Used by lenders if they are underwriting a car loan, especially for a used car.

3. Drivers aged between 25 and 65 are the most common age group of customers for car insurance.

6. CUSTOMER CONSTRAINTS — CC

What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices.

There are chances of discrepancy between the actual payment of claims made and the sum that should have been paid if all of the industry's leading practices were applied.

Due to many scam websites among the internet customer may have the question on the reliability

5. AVAILABLE SOLUTIONS — AS

Which solutions are available to the customers when they face the problem
or need to get the job done? What have they tried in the past? What pros & cons do these solutions have? i.e. pen and paper is an alternative to digital notetaking

1. Benefits is given to customers who do not claim insurance for vehicle for certain period of time
2. Inform Your Insurer
3. File an FIR
4. Evaluation of Damage
5. Faster insurance claim to the customers by sending the image of damaged part.

2. JOBS-TO-BE-DONE / PROBLEMS — J&P

Which jobs-to-be-done (or problems) do you address for your customers? There could be more than one; explore different sides.

1. Insurance data collection.
2. Capturing the images of damaged parts.
3. Sufficient documentation
4. Give clear insurance coverage details
5. Improve lack of trust with the company.
6. Faster insurance claim
7. Customers limit themselves from claiming insurance for minor damages
8. Lack of insurance awareness among customers

9. PROBLEM ROOT CAUSE — RC

What is the real reason that this problem exists?
What is the back story behind the need to do this job?
i.e. customers have to do it because of the change in regulations.

1. The root cause for this problem is the delay in the insurance approval process.
2. Another cause is the lack of clear insurance coverage details by the company.
3. The discrepancy between the actual payment of claims made and the sum that should have been paid if all of the industry's leading practices were applied.
4. Fraudulent activities by insurance agents leads to lack of trust among the customer.

7. BEHAVIOUR — BE

What does your customer do to address the problem and get the job done?
i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

1. The customer should capture the correct part of the damaged parts.
2. Should upload correct documents in the app or the given web page.
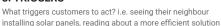3. To go through the simplified guidelines in the website provided for claiming.

3. TRIGGERS `TR`

What triggers customers to act? i.e. seeing their neighbour installing solar panels, reading about a more efficient solution in the news.

1. **Lack of insurance knowledge**
2. **lack of proper documentation**
3. **inadequate insurance coverage**

4. EMOTIONS: BEFORE / AFTER `EM`

How do customers feel when they face a problem or a job and afterwards? i.e. lost, insecure > confident, in control - use it in your communication strategy & design.

1. **The customers will have more trust because we will provide good customer support**

2. **There will be no frustration any more since the process is quick and reliable**

3. **They will have better awareness about insurance claiming and there will be lot of money savings which make them happy**

4. **As time is very much saved, people will find this application as boon for insurance claiming**

10. YOUR SOLUTION `SL`

If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality.
If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour.

Intelligent damage determination system can be used to determine the appearance damage of vehicles in small cases. The system completes the whole process of survey and damage determination through four functions. They are:

(1) Accident investigation: Photographs of target vehicles and multiple trio vehicles were taken and uploaded, intelligent recognition, information input, intelligent recognition and event finalisation are completed an accident investigation.

(2) Intelligent image damage assessment: image damage assessment is achieved by intelligent component recognition and intelligent damage recognition.

(3) Damage result output: Damage results including maintenance scheme recommendation and maintenance price recommendations are automatically given according to damage recognition results.

(4) Vehicle insurance anti-fraud: In the process of fixing the damage, the anti-fraud screening of vehicle insurance is completed by means of image fraud recognition and logical detection.

8.CHANNELS of BEHAVIOUR `CH`

8.1 ONLINE
What kind of actions do customers take online? Extract online channels from #7

➢ **Select the model of damaged car**
➢ **Select the city where the customer live**
➢ **Upload the image of damaged part**

8.2 OFFLINE
What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development.

➢ **Meet with the insurance underwriter**
➢ **Application form has to be filled**
➢ **Required documents have to be submitted to the insurance underwriter**
➢ **Damaged part has to be inspected by the resource person from main branch**
➢ **Have to wait for approval from the main branch**
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