

## 1. CUSTOMER SEGMENT(S)

CS

- Commercial working people travelling from one point to another
- Basically belonging to 18+ years old
- Person who's vehicle experienced some accident or damage in the vehicle
- A customer with valid insurance policy to claim

## 6. CUSTOMER CONSTRAINTS

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- Troubled network connection might lead to inaccessible of certain features
- Improper images or blurred images might affect the accurate performance of the application

## 5. AVAILABLE SOLUTIONS

AS

- Approaching 3rd person for cost estimation
  - Cost estimation done by manual calculations
  - Using slow processing algorithms to detect the damage
- Pros**
- The estimated values stays within the customer and bank agent
- Cons**
- Estimated cost varies frequently
  - The time taken for estimation is very high leading to lots of loss and mental issues

## 2. JOBS-TO-BE-DONE / PROBLEMS

J&amp;P

- The main problem will be time consumption in assessing the damage cost and damage percentage
- To address such an issue it is very important to provide accurate damage percentage and unified cost for that damage
- Failed to provide perfect value for damage by the Insurance companies

## 9. PROBLEM ROOT CAUSE

RC

- Deviation or variation from the company calculated cost and the actual cost
- Rapid development in the AI field paved way to many advance methodologies of estimation
- customers have to do it because of the change in regulations.

## 7. BEHAVIOUR

BE

- The customer has to upload the images of the car after an accident.
- The application will instantly evaluate the damages and displays the claim amount to the customer.

## 3. TRIGGERS

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- Technological advancement in the field of predictions and estimation
- colleagues and society demanding instant insurance claim
- customer wanting to be independent without falling into false traps

## 4. EMOTIONS: BEFORE / AFTER

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Before:

- Delay in insurance claim
- Unable to claim an accurate amount for vehicle damage

After:

- Customers felt independent
- Received their insurance claims at an instant
- Were able to evaluate an unified insurance claim for their vehicle damages

## 10. YOUR SOLUTION

SL

- Accurately estimate the damage percentage
- Predict the region of damage with respect to the vehicle
- use fast processing algorithm for functionality
- interactive and user-friendly solution to make it easily accessible for the user
- The functionality of the existing solution is slow
- eliminating human error while estimation

## 8. CHANNELS of BEHAVIOR

CH

## 8.1 ONLINE

- webpage can be accessed to estimate damage using input image
- quick access of the artificial intelligence based algorithm for damage assessment

## 8.2 OFFLINE

- Reach out to the respect insurance agent or the corresponding bank to proceed further with the insurance payment protocols
- validate the estimate cost with the cost provided by the firm