PROJECT DESIGN PHASE-II

CUSTOMER JOURNEY MAP

DATE	30 October 2022
TEAM ID	PNT2022TMID14192
PROJECT NAME	Project – Intelligent Vehicle Damage Assessment and Cost Estimator for Insurance Companies
MAXIMUM MARKS	4 marks

CUSTOMER JOURNEY:

PHASE OF JOURNEY	CLAIM MANAGEMENT		FNOL(First Notification of Lost)		LOSS ASSESSMENT & REPAIR		EXPLORATORY		SETTLEMENT	
Action — what does the customer do?	receive update from insurance company on status of claim	notifying next course of action	able to raise claim with insurance company	get support for assistance upon incident happens	assess and repair vehicle at service center of his choice	complete repair quickly	automated triage & payment of basic claim		consider the damage & other expenses legitimately	detailed breakup of settlement
Touchpoints — what part of service do they interact with?	portal	personal assigned claim adjuster	website	call to policy holder service	in person	service center	digital FNOL	online submission	in person	
Goals & Motivation — what is a person's primary goal or motivation?	customer should know about this	the company maintain the process to provide info	message should convey to customer	they should know about loss of info	the customer want a right claim for the damage		to work with process	customer with trust to do with it	compensate the loss of repair	to faciliate the repair cost of damage
Positive Moments — what steps does a typical person find enjoyable?	they trust the company	they feel happy to manage	they know the info	they actually know what the process in	they actually feel delight about claim	happy to repair	quick access	easy to understand	fast response	hurry settlement
Negative moments — what steps does a typical person find frustrating?	lack of transparency / more than 2 weeks of processing time / need to call customer care & long waiting times		lack of knowledge on proof / long waiting time on calls / no assistance		hard to convince the TP on the damage / took more than 2 weeks to asses &repair / need to travel to service centre which is very long		fear about online claim / make insecurity / poor quality leads to wrong direction		took more than 4 weeks to settle / not happy with settlement amount / received week after the settlement	
Area of Opportunity — How might we make each step better?	smooth workflow from accident to a resolution / make claim processing transparent / reduce claim processing time		create awareness on proof for FNOL / intuitive online tools for FNOL		automate the process of assessment &payment of low value claims / automate the appointment process & pickup the car for assesment		make the claim into correct path / try to change the customer worst feedback into good review		automate the payment processfor instant payment / automate settlement process through digital channels	