

PROJECT DESIGN PHASE-II

CUSTOMER JOURNEY MAP

DATE	20 September 2022
TEAM ID	PNT2022TMID39097
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 facilitate 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 is	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 discouraging?	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 a weeks to assess & 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 a 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 customer's payment of car value claims automate the appointment process & pickup the car for assessment	make the claim into correct path try to change the customer worst feedback into good review	automate the payment process for instant payment automate settlement process through digital channels