AS

# 1. CUSTOMER SEGMENT(S)

i.e. working parents of 0-5 v.o. kids

Who is your customer?

Define

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fit into

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

### 6. CUSTOMER CONSTRAINTS

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.

Customers may feel that our website is **not trustworthy** due to some other scam websites.

## 5. AVAILABLE SOLUTIONS

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Which solutions are available to the customers when they face the

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

Just by sending the image of damaged car to our website, customer gets the details of amount to be **claimed in a minute** rather than days if it is inspected visually. There won't be any claim leakage problems.

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

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

Customers limit themselves from claiming insurance for minor damages because of **claims leakage** (Difference between the final settled amount paid out by an insurer and the amount that they could've paid had the claims process been more efficient).

## 9. PROBLEM ROOT CAUSE

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.

The real problem arises when the customer has severe damage on the car and they get **minimum amount** than expected. Since many people are involved at various stages of a claim, there is lack of visibility which makes the process to **slow down** and **over-complicated** at different stages.

## 7. BEHAVIOUR

What does your customer do to address the problem and get the job done?

Le. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace)

Whenever the customer has damage on the car, they **meet the insurer** and apply for claim amount. As this process is time consuming, the customers **search** for car insurance websites to claim the amount. They upload the image of damaged car and get the details of claim amount within fraction of seconds.

## 3. TRIGGERS

Identify

strong

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

Being **transparent** to the customers by not making any false guarantees

## 4. EMOTIONS: BEFORE / AFTER

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.

We should prove that our website is better than others by providing good customer support, gaining the customer trust and provide customer satisfaction.

# 10. YOUR SOLUTION

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.

The aim of this project is to estimate the cost of damaged car accurately by detecting the area of damage, categorizing the damage with precision in a **fast and intelligent manner**. It can be used by insurance companies for faster processing of claims if users can upload pictures.

## 8. CHANNELS of BEHAVIOUR

8.1 ONLIN

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

- Select the model of damaged car.
- Select the city where you live.
- Upload the image of damaged

#### 8.2 OFFLINE

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

- Meeting the insurer.
- Filling application forms.
- > Submitting the required documents.



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