

DAMAGE COST DETECTION

Based on ten customer interviews and observations from the Faircost Damage cost detection

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SCENARIO

Uploading, analyzing, and estimating the insurance cost.

Entice

By making advertisements.

Enter

Simplified process and customer can claim the insurance cost in few minutes.

Engage

Analyzing the uploaded images and estimate cost

Exit

Satisfied with the outcome.

Extend

Insurance money is claimed.

Steps

What does the person (or group) typically experience?

Apply for vehicle insurance

Most customers discover vehicle insurance as they are claiming other Faircost insurance company

Visit website or app

After deciding to goon this claim, they click the claim insurance button

Upload the images

They upload the images of damaged vehicles

Calculate the damage cost

The uploaded images are analyzed by the software and estimate the cost.

Claim the insurance

The customer then claims the insurance by clicking the claim insurance button.

Writing & submitting review

The tour participant writes a review and gives the tour a star-rating out of 5.

Insurance claimed appears in the profile.

The completed insurance appears on the "past experiences" area of a customer's profile with a few details on when the insurance was claimed.

Interactions

What interactions do they have at each step along the way?

Apply insurance section of the website, iOS app,or Android app

Claim insurance section of the website, iOS app,or Android app

City tours section of the website, iOS app,or Android app

Upload images within the website,iOS app, or Android app

Tour locations tend to start in a specific public space (e.g. the steps of a statue in a town square)

Direct interactions with the guide, and potentially other group members

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The customer looks for the insurance, oftenfrom a distance as they walk closer

Some insurances include interactions with staff

Direct interactions with the insurance provider

"Leave a review" modal window within the profile on the website, iOS app, or Android app

Claimed insurance section of the profile on the website, iOS app, or Android app

Recommendations span across website, iOS app, or Android app

Post-insurance screens website, iOSapp, or Android app

If other users interactwith this person, theywill see these claimed insurance also

Goals & motivations

At each step, what is a person's primary goal or motivation? ("Help me..." or "Help me avoid...")

Help me see what they have to offer

Help me commit to going on this insurance

Help me get through this payment part without too much hassle

Help me feel confident about my claimed insurance and tell me what to do next

Help me feel confident about my claimed insurance and tell me what to do next

Help me make sure I don't forget about my insurance policy so that I don't wastemoney or get disappointed

Help me feel confident about the cost

Help me feel good about my decision to go on insurance company

Help me claim the insurance with good feelings and no awkwardness

Help me spread the word about a great insurance company or provide watch-outs and feedback for one that wasn't so great

Help me see what I've done before

Help me see what I could be doing next

Help me see ways to enhance my new insurance

Positive moments

What steps does a typical person find enjoyable, productive, fun, motivating, delightful, or exciting?

It's fun to look at options and imagine doing each insurance policy, like applying, renewal and claiming

Excitement about the insurance ("Here we go!")

Current payment flow is very bare-bones and simple

It's reassuring to read reviews written by past insurers

APP tends to be so good that people are reassured when they claim their insurance

People love the softwareitself, we have a 98% satisfaction rating

People generally leave feeling refreshed

People like looking back on their past insurance

We think people like these recommendations because they have an extremely high engagement rate

Negative moments

What steps does a typical person find frustrating, confusing, angering, costly, or time-consuming?

People sometimes forget to put in their dates which leads them to cancellation of insurance policy

Several people expressed "information overload" as they browse

People express a bit of fear of commitment at this step

Trepidation about the insurance ("I hope this will be worth it!")

People expressed awkwardness about finding their machine estimating cost

People are unclear whether a tip is necessary

Customers report feeling review fatigue

People describe leaving a review as an arduous process

We have very low review rates (15% of people review experiences)

Areas of opportunity

How might we make each step better? What ideas do we have? What have others suggested?

If you don't follow this path immediately after your insurance policy is cancelled.

Could we automatically carry over the your insurance policy?

Make it easier to compare and claim for experiences without having to click on them

Provide a simpler summary to avoid information overload

Show highlights or common phrases from reviews

How might we equip people to tip after the insurance?

How might we help people celebrate and remember things they've done in the past?

How might we totally eliminate this awkward moment?