

Road to Digital Architect

Session 4-Mission 3

“Service Design”



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Agenda:

Having worked out the Key Business Journeys of Safesure in earlier Mission, objective of this Mission is to create a logical Service Blueprint of Safesure. We need to create following:

a. Service Blueprint of Safesure:

Please depict the layers of Safesure Digital enterprise and the salient components on each layer (components = services/API, or legacy application components) to support the Sales and Servicing Journeys of the customers. We need visual depiction and some narrative/details.

(The minimum number of layers to be elaborated – Client applications, Channel services, Enterprise services, Enterprise applications/core back-end platforms, 3rd party applications)

b. Service Strategy of Safesure

From given Brief of Safesure (Background of Safesure shared in Mission #1), the Digital charter/initiatives created in Mission #1 -> Detailed in Mission #2 and the Service Blueprint created above (a), can you create a point of View to cover your approach for the services/components –

- Which components are to be built
- Which components are to be leveraged/reused
- Which components are to be enhanced
- Which components are to be re-engineered
- Which components are to be bought

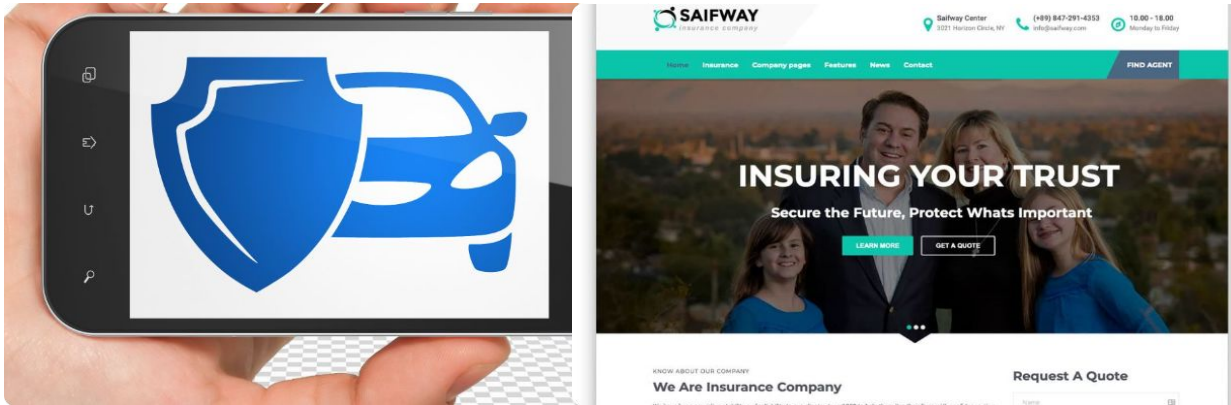
Pls make suitable assumptions and provide rationale for your approach.

Creating a Logical Service Blueprint of Safesure Insurance

Explore the layers of SafesureDigital enterprise and the components supporting the Sales and Servicing Journeys of customers.

Client Applications

Seamless and intuitive interface for customers to access and manage their insurance policies.
Streamline processes with user-friendly workflows.



Mobile App

Quickly access policy details, make claims, and manage documents on the go.

Website

User-friendly platform for browsing insurance options and managing policies.

Channel Services(Why)

Bridging the gap between clients and the Safesure ecosystem. Enable smooth connectivity and secure transactions across multiple touchpoints.

Effective Communication

Enhance Customer Engagement,

Build Trust and loyalty,

Enhance Customer Satisfaction,

Minimum communication barrier,

Always Reachable

Real-Time Interaction

Zero wait time,

Always Reachable,

24/7 connection with Customers,

Priority and Emergency Support

Cross-Platform Consistency

Simplicity and Uniform experience,

Consistent service delivery across diverse channels ensures uniformity and reliability, irrespective of the chosen communication method.

Channel Services(What)

Bridging the gap between clients and the Safesure ecosystem. Enable smooth connectivity and secure transactions across multiple touchpoints.

Live Chat

24/7 support with real-time assistance for queries and concerns.

AI Chat Bot

24/7 AI driven self service support channel

Call Center

Professional customer service representatives available to address policy-related inquiries. Priority and Emergency hot line like 100/101

Community Room

Customer community discussion room, chat room, Q& A room community support channel

Email/SMS/WhatsApp Communication

Efficient and reliable channel for important updates and notifications.

Enterprise Services

Powerful tools and systems that form the backbone of SafesureDigital, driving efficiency, data management, and seamless integration.

1

Scalable Infrastructure

The enterprise services are built on a scalable architecture, accommodating varying workloads and ensuring optimal performance under demanding conditions. Example New Region Implementation and Infrastructure Isolation

2

Automated Workflows

Streamlined processes and automated workflows minimize manual intervention, enhancing operational efficiency and reducing processing time.

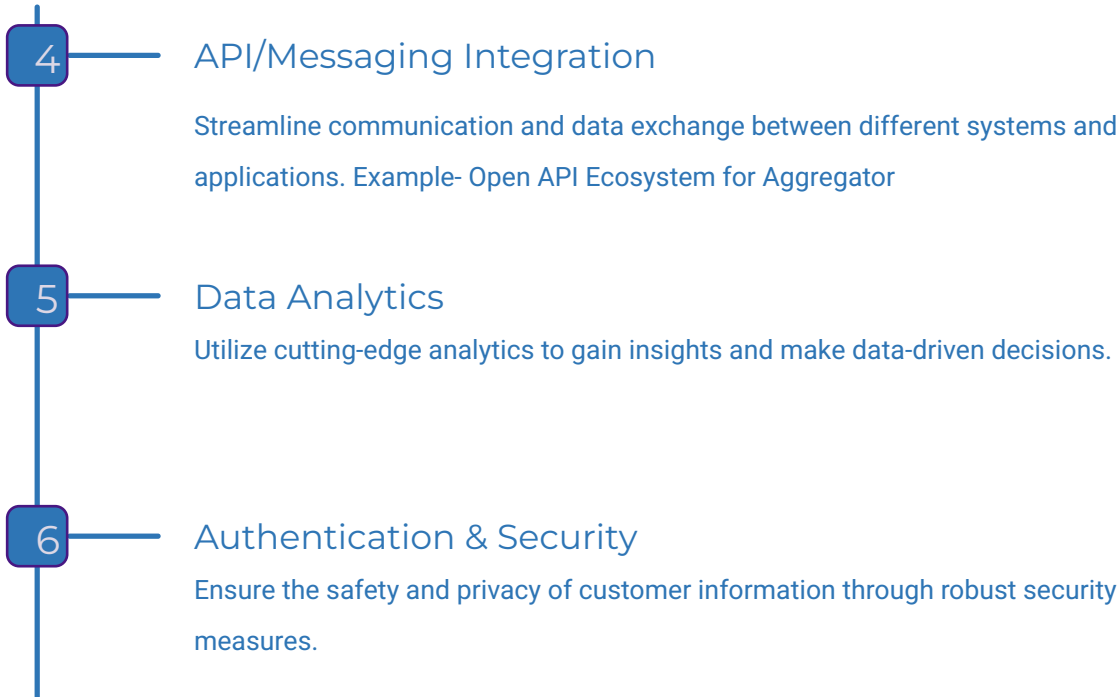
3

Example – Automate various business Process.
Authentication & Security

Ensure the safety and privacy of customer information through robust security measures. Implementation of AIM&ACL

Enterprise Services

Powerful tools and systems that form the backbone of SafesureDigital, driving efficiency, data management, and seamless integration.



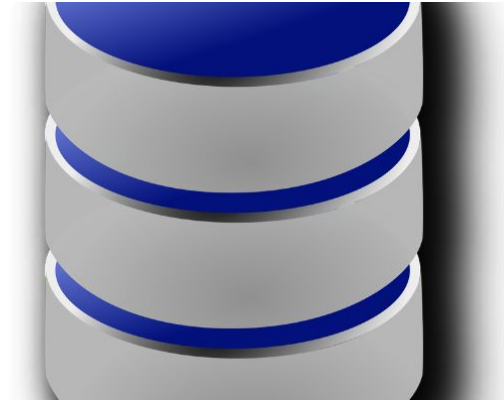
Enterprise Applications/Core Back-End Platforms

Foundational applications and platforms that support the operations and processes of SafesureDigital, ensuring reliability and scalability.



Server Infrastructure

Powerful and secure servers capable of handling high volumes of data and transactions.



Database Management

Efficient storage and retrieval of vast amounts of customer information.

3rd Party Applications

Collaboration with trusted external applications and services to enhance the SafesureDigital ecosystem and provide additional functionalities.

CRM Integration

Seamlessly sync customer data with a customer relationship management system for streamlined customer interactions.

Payment Gateway Integration

Secure, reliable payment processing solution to facilitate premium payments and refunds.

3rd Party API Integration

Integrate with the Customer data from the public/private platform under regulatory and control framework and vendor collaboration.

Supporting Sales and Servicing Journeys



The seamless integration of SafesureDigital enterprise layers ensures efficient sales processes and exceptional customer service.

1

Streamlined Onboarding

Effortless registration and policy selection for new customers.

2

Policy Management

Easy access to policy details, premium payments, and endorsements.

3

Claims Processing

Efficient handling of claims, ensuring prompt resolution and customer satisfaction.

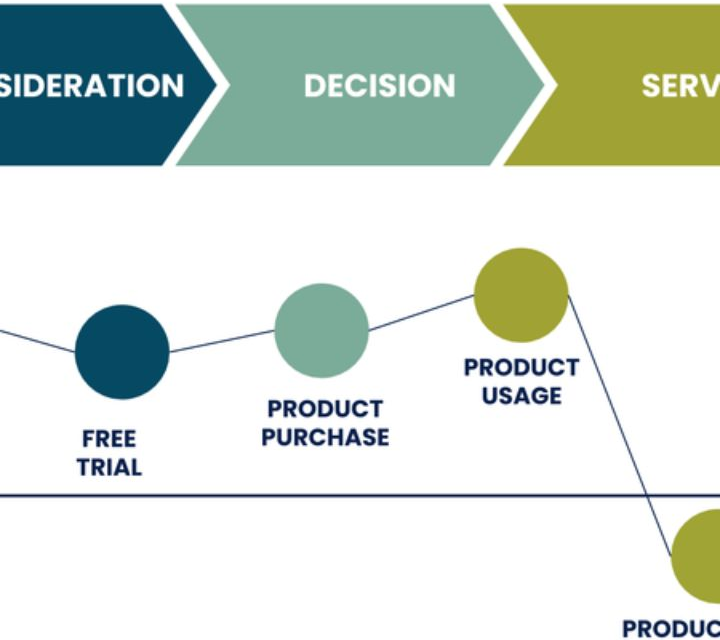


Service Strategy of Safesure Insurance

Safesure Insurance's service strategy focuses on providing comprehensive insurance coverage while delivering exceptional customer service. This presentation outlines the approach to building, leveraging, enhancing, re-engineering, and buying components to achieve this goal.

CUSTOMER JOURNEY MAP

What do our customers experience when they interact with our product in different touchpoints?



Overview of Service Blueprint

- Service blueprint outlines the entire customer journey and the underlying processes and systems involved in delivering the service.
- It provides a visual representation of the service, helping identify touchpoints, pain points, and opportunities for improvement.
- The blueprint includes the customer actions, front-stage, and back-stage activities, as well as the support processes required.

Approach for Service/Component Selection

1

Building New Components

Identify key gaps in the existing service offering and develop new components to address these needs.

Components which would be driven by companies core strength and high IP ROI.

2

Leveraging/Reusing Existing Components

Utilize proven and successful components from within the organization to expedite service delivery and maintain consistency.

3

Enhancing Components

Continuously improve and optimize existing components to meet the evolving customer expectations and market demands.

4

Re-engineering Components

Rethink and rebuild underperforming components with modern technologies and innovative approaches to increase efficiency and effectiveness.

5

Buying Components

Evaluate external vendors and solutions to acquire components that cannot be efficiently built or acquired through other means.

Building New Components

Innovative Service Offerings

Develop new **insurance products and services** that address emerging customer needs and market trends.

Data products to integrate With other external platforms and agencies

Streamlined Claims Processing

Create a digital **claims platform** to simplify and expedite the claims settlement process for customers.

Personalized Customer Portals

Build user-friendly portals that allow customers to manage their policies(Customer Self Service aka **Customer Hub**), view coverage details, and make online payments.

Leveraging/Reusing Existing Components



Customer Service Representatives

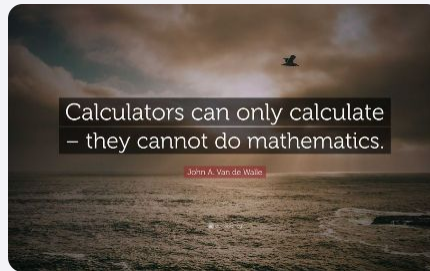
Leverage the expertise of our experienced customer service team to deliver excellent support to policyholders.

**Enable the existing
workforce**



Data Analytics Tools

Utilize advanced analytics tools to gain valuable insights from customer data and drive data-driven decision making.



Quote Calculation Engines

Reuse existing quote calculation engines to facilitate quick and accurate policy pricing for customers.

Enhancing Components

1

Digital Self-Service Portal

Enhance the functionality and user experience of the self-service portal, allowing customers to view policy documents and submit change requests.

2

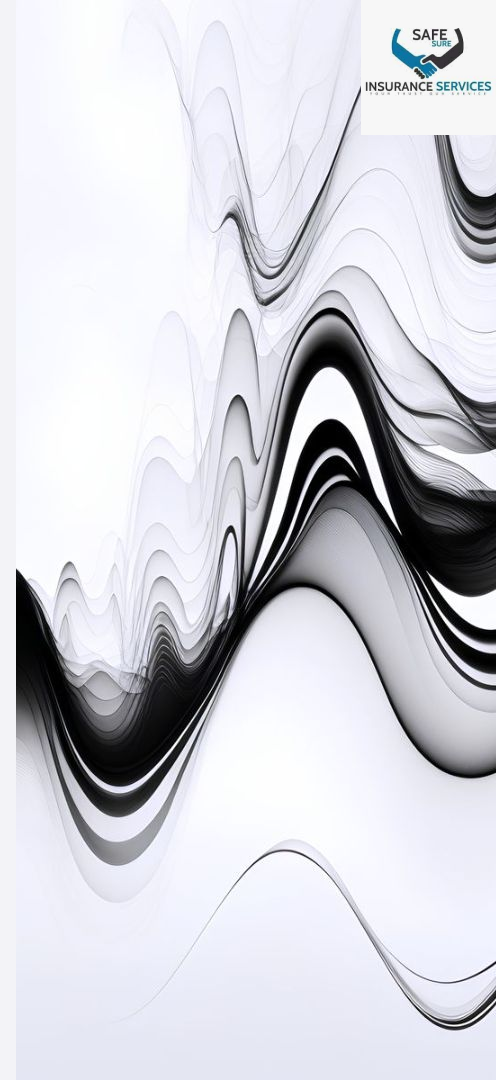
Mobile App

Improve the mobile app by adding new features like **live chat** support, policy **renewal reminders**, and claims **status tracking**.

3

Automated Underwriting

Enhance the underwriting process by integrating automated underwriting systems to improve accuracy and reduce processing time.



Re-engineering Components

Claims Processing Workflow

Redesign the claims processing workflow to eliminate bottlenecks and improve transparency and efficiency.

Policy Documentation Management

Implement a centralized digital document management system to streamline policy issuance and reduce paper-based processes.

Customer Onboarding

Re-engineer the customer onboarding process with a seamless and intuitive experience to ensure a smooth transition for new policyholders.

Insurance Quote Comparison

Revamp the quote comparison tool to provide customers with personalized policy recommendations based on their specific needs and preferences.

Buying Components

Customer Relationship

Management (CRM) System

Acquire a robust CRM system to manage customer interactions, track leads, and analyze sales performance.

Data Security Solutions

Invest in state-of-the-art data security solutions to ensure the protection of sensitive customer information.

Payment Gateway Integration

Integrate a reliable and secure payment gateway to enable seamless online premium payments from customers.

Chatbot Technology

Implement AI-powered chatbots to provide instant support and answer common customer queries.

Assumptions and Rationale for Approach

- Assumption: Building new components allows for customization and innovation to address unique customer needs.
- Rationale: Leveraging existing components ensures efficiency and consistent experiences across the organization.
- Assumption: Enhancing components improves customer satisfaction and keeps up with changing preferences.
- Rationale: Re-engineering components eliminates inefficiencies and optimizes processes for better performance.
- Assumption: Buying components fills gaps where internal development is not feasible or cost-effective.
- Rationale: The chosen approach maximizes resources and delivers a comprehensive and competitive service offering.