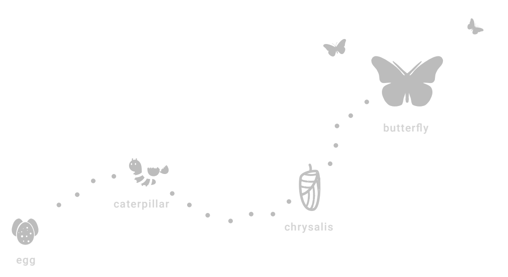
AUGUST 2016 - PRESENT

Hacking insurance

Building a design by compliance system



the evolution of a konsileo powered insurance broker

Arindra Das is the Lead Product Designer at Konsileo. This document presents a case study of his UX/UI work at Konsileo.

ABOUT KONSILEO

Konsileo is aiming to improve insurance brokers' lives by using technologies for repetitive, monotonous paperwork, building intuitive risk prediction and empowering them to build closer relationships with their clients and focus on providing expert services.

Konsileo was founded by industry veterans and engineers, who were frustrated with the current ways of doing things. I was hired to lead the design of the startup. At that time, Konsileo had already acquired one of the largest insurance brokerage firms to pilot Konsileo's platform. The firm had 200+ insurance brokers and placing premiums of up to £90 million. The researcher in me was excited to know that I had direct access to users from the first day.

In the past 2 years working with Konsileo, I had the opportunity to wear multiple hats. Apart from designing the Konsileo platform, I worked on the creation of the "Investor pack" (Konsileo raised £2.7 million in April 2018), branding guidelines and logo, building the design system with Atomic Design methodology to list a few.

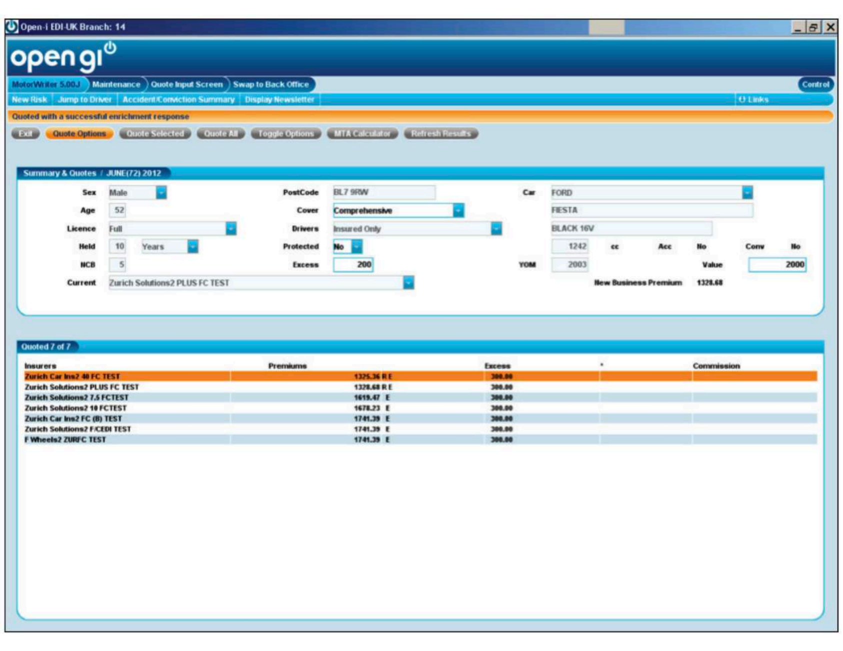
PROBLEM

The first business insurance policy was written in the 17th Century in Lloyd's Coffee House in London. After hundreds of years, brokers still rely heavily on huge paper files, processes that are archaic with many 'workarounds' in place, and old legacy systems which cause huge inefficiencies resulting in brokers spending roughly 60% of their time on dull administrative and operational tasks [1].

While large businesses have their own risk advisory departments, small and medium businesses (clients) depends on insurance brokers, who advise them with business risk and necessary insurances. With new challenges for brokers such as cyber risks, terrorism etc. the paper files are ever increasing.

There are companies that tried to 'improve' insurance broker's process or move them to a 'better' IT system, but all these projects had all resulted in adding yet more admin and paperwork to their already endless list of tasks. One of the most popular software used by broker today is OpenGI (see pic 1).

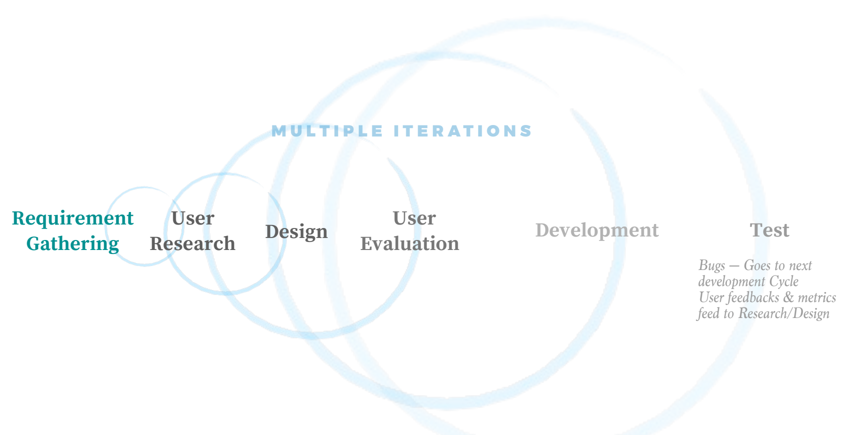
Due to strong regulatory requirements by the Financial Conduct Authority (FCA) it often becomes more challenging to built better solution without proper compliance. In addition, changing the way an entire industry has operated for hundreds of years is hard! It requires changing people's habits, their ways of thinking and the process they've become so familiar with during their career.



Screenshot of OpenGI software taken from a OpenGI training module [2]

Working in a startup was already challenging. However, with a completely new industry, hundreds of strict regulatory requirements and standards to adhere to and changing age-old habits was a real test in my UX career.

In this case study, I will describe my design process building a intuitive Fact Find that became the foundation of other value-added services that Konsileo would provide to disrupt the insurance broking Industry. Fact find is the most repetitive and time consuming operational tasks, that every broker would do as the first step in knowing about a business client. It is a form filling session between an insurance broker and their client who would like to be insured.



DESIGN PROCESS

GOAL

The goal was to create a seamless experience of the fact-finding process between insurance brokers and their client while reducing duplicity/ replication and the loss of information.

OUTCOME

Since, its launch a year ago, Konsileo's system has been used to place around £5 million in premiums and more broker are opting to join the system every day.

USER RESEARCH

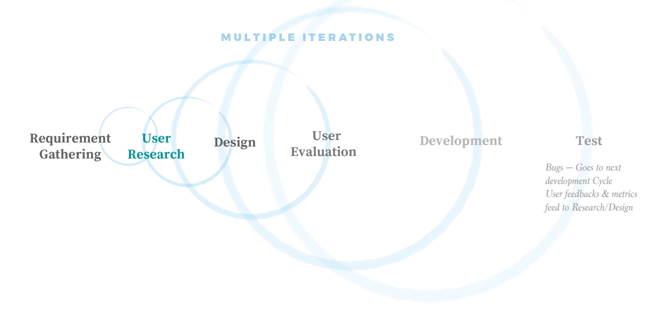
After acquainting myself with the insurance industry, the vision behind the business and problem we are trying to solve and gathering requirements and setting goal, it was time to know the users. I used several user research methodologies to explore the breadth and depth of users (insurance brokers) behaviours and challenges.

USER RESEARCH: FOCUS GROUP

I used focus group with 8 brokers from the client partners including the CEO. This was ideal to open up a healthy conversation regarding big and small operational issues faced during their daily work. I asked them to start sticking the issues up on a whiteboard and discussed each one in turn (starting with the CEO!!).

Once they had a good talk about their frustrations, I presented the tagline "If Carlsberg did… insurance broking" and asked them what insurance broking would look like in the ideal world. We labelled these ideas "Opportunities" in the affinity map. The Carlsberg principle

The Affinity map aided us to showcase trends, themes, concerns and areas of opportunity for discovery and improvement.

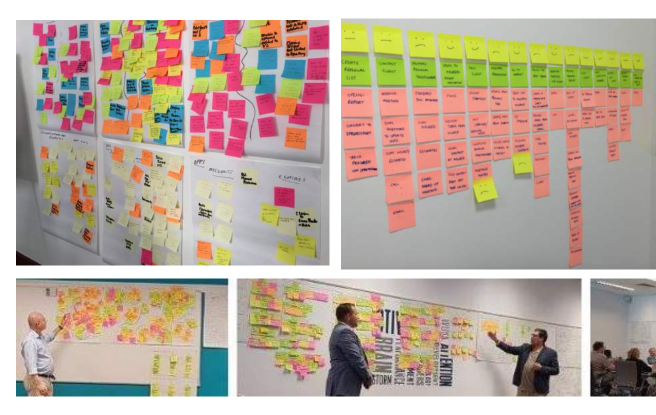


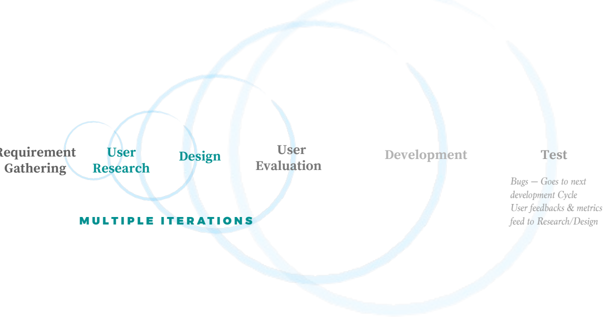
USER RESEARCH: TASK ANALYSIS & DESK ANALYSIS

Then I wanted to get to the heart of some of the issues raised so to better understand the end-to-end process and find out inefficiencies I asked 5 brokers to help me with a task analysis. Again, this was insightful and it was interesting to see how differently all of them completed the same processes, using different 'workarounds' to overcome inefficient and inadequate IT systems.

Throughout the focus group and tasks analysis processes, I encouraged my whole team to participate to develop empathy towards the users and understand the operational tasks. (show picture).

Finally, I used a desk analysis to investigate regulatory requirements and required outputs (insurance documentation).





DESIGN - PERSONA & USER JOURNEY

After collating and consolidating my research findings I started spotting trends and created 4 key personas. Using the information from the task analysis I sketched storyboards of their typical work-day and mapped out their user journeys. This was presented back to my team visually to enable them to clearly identify and agree on pain-points and areas for significant improvement.

Pain points to address: (from the broker's point of view)

> *"When I visit a client for Fact finding I need to carry around 20 different paper forms because each type of insurance (e.g. professional indemnity, cyber liability) is captured on a separate form."*
>
> *"The forms are very rigid and sometimes I need to capture information that is not asked for (or there is no space for) on the form."*
>
> *"I have to re-key the same information into several different IT systems"*

USER RESEARCH - ETHNOGRAPHIC STUDY & CONTEXTUAL INQUIRY

As much as I was tempted to jump into finding a solution to the problems presented above, I had to resist it. Especially, the user journey made it clear that it was strategically important to understand the deeper problems such as: What would guarantee that they won't go back to their old habits? Would they be happy with an alternate solution and will that improve their workflow?

I quickly realised I have to do more in-depth research to uncover people's jobs-to-be-done. To get their trust so they act honestly it was necessary to spend time with them. So I planned ethnographic studies with three different brokers. I closely observed the different tasks they carry on from sending an email via their outlook mail to a insurance underwriter for a quote to making phone calls to a prospecting new client. It was insightful to know that the insurance brokers do a lot of background research about the company they would meet to successfully sell an insurance.

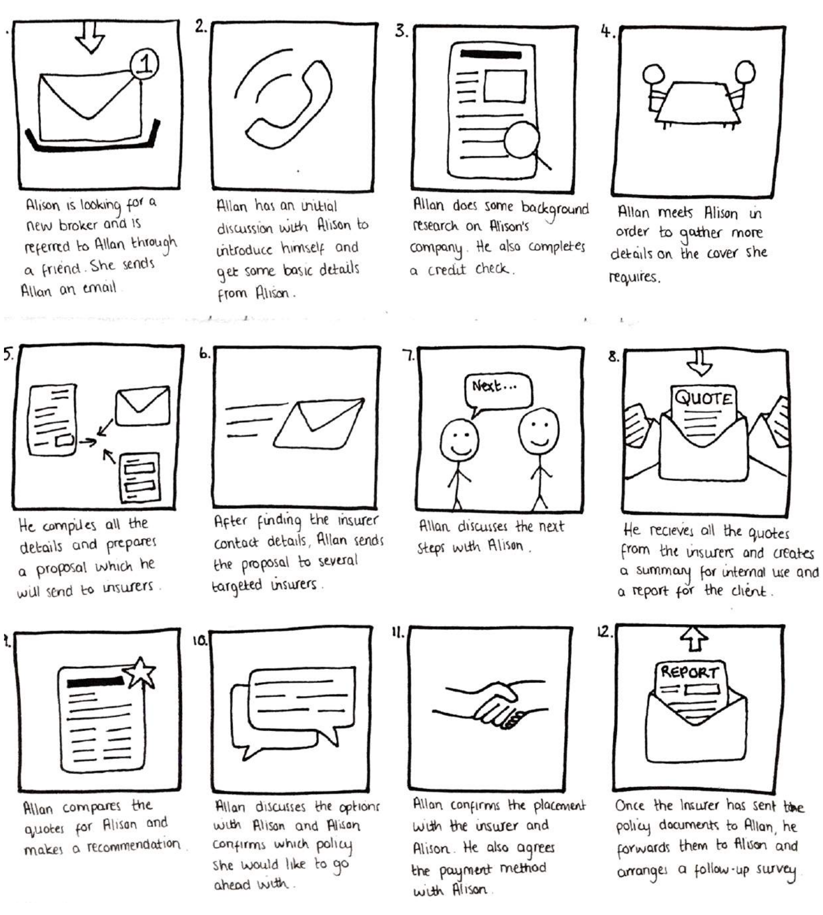
Following the ethnographic studies, I performed a contextual inquiry with those brokers. A major insight from this inquiry was that the use of paper was not a legal requirement but timestamps, signs & records were, and that paper handled this job very well.

Gary Mcdonald, 58
Client Director, Bristol, UK

EXPERIENCE
- 25+ yrs experience in insurance industry
- Previously an Underwriter at RSA
- University educated

WORK
- Small volume, high value clients
- Very close relationships with clients
- Often out visiting clients
- Has an account handler to do main data entry/writing up notes

QUALITIES
- Enjoys the social aspect of broking
- Takes pride in demonstrating expertise and providing a personal service
- Finds new business through existing connections/network
- Mentors/guides less experienced colleagues
- Advocate for change where there is significant value add - would need to see supporting evidence



DESIGN - DESIGN STUDIO WORKSHOP

Triangulating between research on existing tools, interviews, observations and user data provided greater validation and insights. Given the time period, I was quite satisfied with my research findings to move forward in the design phase.

It was important to the brokers I'd worked with that they feel part of the solution, so I invited them for a design studio workshops. The goal of the workshop was to explore a wide set of ideas and also create a shared vision to move forward within a short amount of time.

I did a small presentation on my research findings and briefed about the user journey. As well as showed them on how to draw simple pictures with pens and paper.

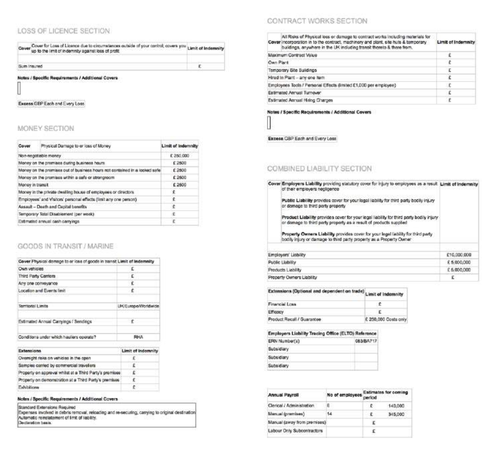
To set the scene, I introduced them to a persona, a scenario and a task I wanted to solve for them. I started with the question of what could replace paper during a fact finding session?

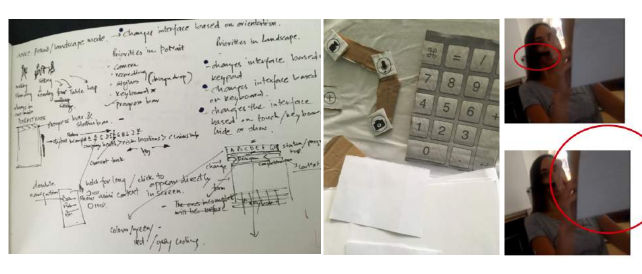
Persona: A Senior Account Manager
Scenario: At an on-site visit with a client discussing their insurance requirements
Tasks: Need to capture five complex information about different insurance needs, quickly, in front of the client.

During the sessions, individually and then collaboratively the team ideated and started sketching their ideas.

To make the session interactive and soak them fully into the design, I introduced them to Wizard of Oz and Role-playing. I choose Wizard of Oz methodology as this would give the participant full-freedom of interacting with different kind of props and the observers a good understanding of what would be the best option for the devices we could choose. Each one of them would role-play their sketched ideas to replicate a real scenario.

For roleplaying I choose various different context such as home, cafe, office, walking in the factory etc. Many different kinds of props (such as a tablet, keyboard, buttons etc.) were cut out of cardboard and participants were free to use anything to complete the tasks while playing the actor.





The session was recorded and then we sat down to discuss and compare how those significant pain points were handled by the brokers using props and which screen size they were more comfortable with.

It was quite an intense session but by the end, we decided to go with a modular desktop interface as majority of them prefered a relatively medium-sized screen (bigger in size than a tablet) with keyboard, touchscreen and camera facilities which would be portable as well as would be easy to connect to their large sized monitors once they were in office. Additionally, we had produced a couple of sketches and a high-level user flow which everyone supported. The sketch also included ideas to connect various data feeds, such as Google maps, Companies house company data.

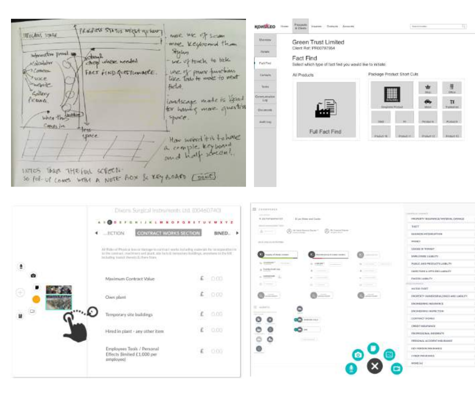
It was a strategic design that would not just make the process quicker but more intuitive and broker would happily switch to ripe the benefit of automatic data feed.

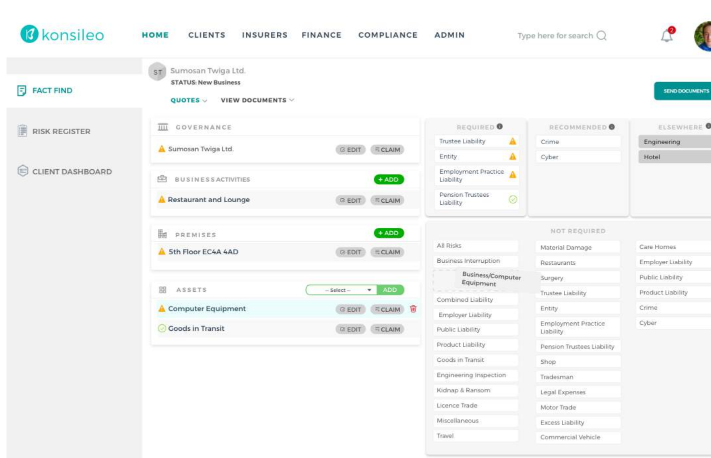
With a solid first iteration, I refined the design further with the new findings and started thinking about alternative flows, errors, and other such edge cases. After several iterations of testing and designing lo-fi wireframes in Whimsical, I was able to really hone the design. I consistently reached out for feedback from users throughout the process in order to ensure I created an informed and usable design.

Meanwhile I also mapped out a screen-flow diagram to communicate my ideas to the engineering team. Bringing them into the process at the beginning of the design phases proved valuable as we were able to collaborate and further simplify the flow.

Working with the management, lead developer and product manager, we defined a product roadmap to determine the release sprints. I then created a backlog of items in Jira formed our first sprint. I worked on the user journeys and screen designs based on the order of priority according to the roadmap. I used Sketch Design software to create hi-fi mock-ups and detailed the specifications in the Jira tickets and conducted walk-throughs with the development team out in Serbia.

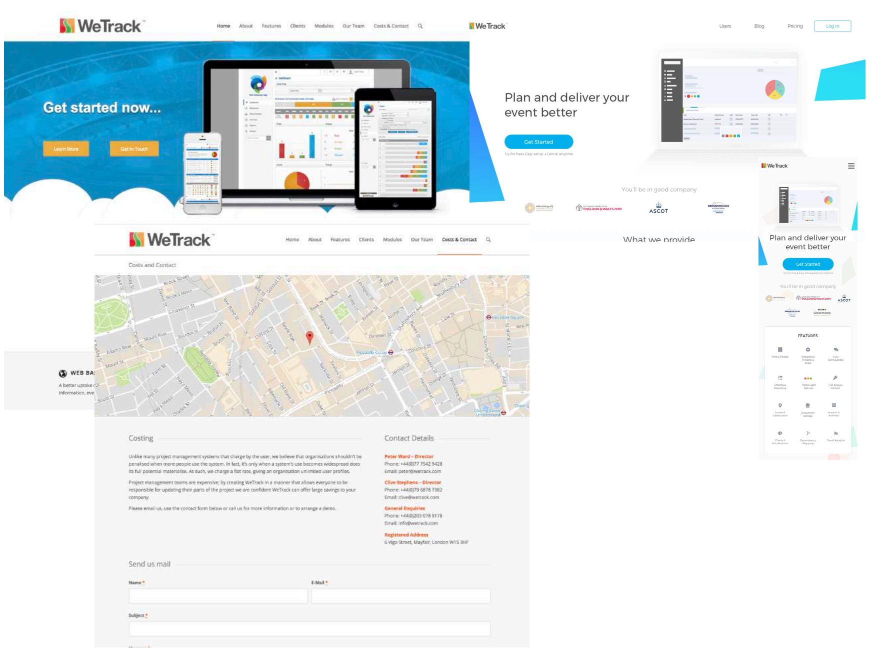
Further, I also took the role of business analyst collaborating with the CEO and the brokers to list the different data feeds that would make their life easy. I listed them in Excel and researched and found 39 different data sources to provide a complete overview of a company, such as Companies house API, ICO registers, Google maps, flood registry, crime data etc.





FEBRUARY 2017 - MARCH 2018

Project management for events



ABOUT WETRACK

WeTrack is a task management software for large events. Clients incl. Expo2020 Dubai, ICC Cricket World Cup 2019, Royal Ascot, Farnborough Air Show, Secret Garden Party, etc.

PROBLEM

WeTrack completed a system redesign in July 2017 which has dramatically improved user experience of the platform reducing the customer support time.
However, they acquire all of their customers through word of mouth. The platform still lack an intuitive onboarding process to make it scalable.

As part of the onboarding journey we decided to focus on the following:

Landing page: Design a customer centric website that would also reflect WeTrack's brand through appealing visuals, clear CTA's, concise messaging and analytics to measure KPIs

Automate the onboarding process: Design a self-explanatory onboarding process that would allow the customers to set-up free trials and explore the product without sales support.

Manage different profiles: If a user is part of different events, allow the user to access and manage different profiles.

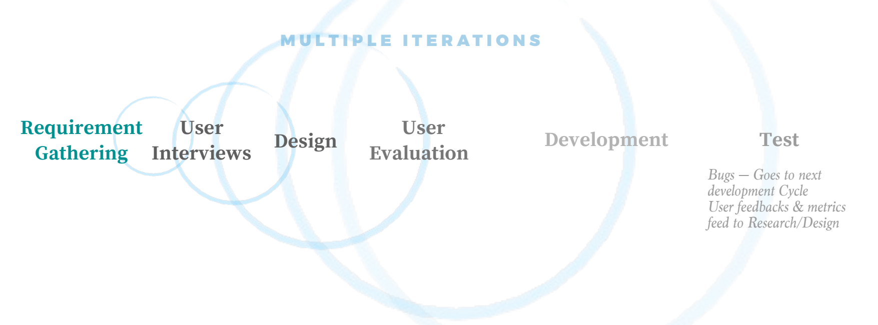
DESIGN

The process included discovery workshop, talking to users, design workshop, designing, testing.

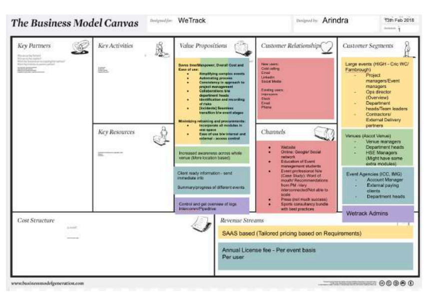
I did a discovery workshop to understand more about their business, user and aspirations. Due to circumstances the workshop was conducted remotely. This made me explore new tools and ways to conduct the workshop. I wrote an article on how to do remote discovery sessions.

Discovery Workshop
Understanding the business
To understand the business I ran through some of the critical bits of the business model canvas (BMC). As someone with limited knowledge on the industry, this quickly provided me with the necessary understanding about the customer segment (primary and secondary customers), the value they provide, the revenue they get in return, the channels and customer relationship they maintain, and the Competitors Landscape. For this I used Google hangouts, with Google docs shared in a huge monitor.

Understanding the users
We then created persona and empathy map for different customer segments to understand the users and build empathy towards them.



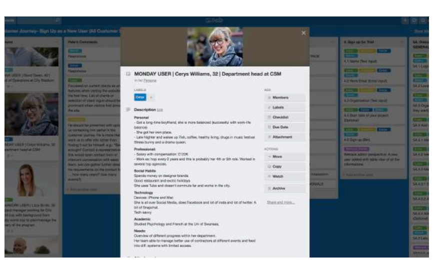
DESIGN PROCESS

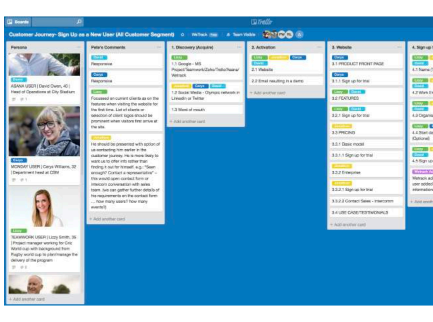


Working in a startup was already challenging. However, with a completely new industry, hundreds of strict regulatory requirements and standards to adhere to and changing age-old habits was a real test in my UX career.

Based on the personas, we mapped out different possible customer journeys. We did this in Trello.

WeTrack built a loyal customer base with their customer centric product who often gives feedback in their product roadmap. They pulled in some of the big names as listed previously such as Expo2020 Dubai, ICC Cricket World Cup 2019 etc. Therefore, on insisting I managed to interview 3 of their word of mouth users that matched 2 different personas to understand how they generally add a new software to their workflow. It was very clear that they would usually know about a new software through Google (10 best event management app articles) and they also get a lot of recommendation from their network who happen to bump into a software through similar article or social media.
The user interactions assured me that the persona's were familiar. I was also more aware of the users and it helped in creating the sketches for the customer journey.



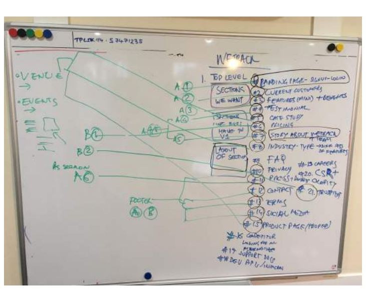


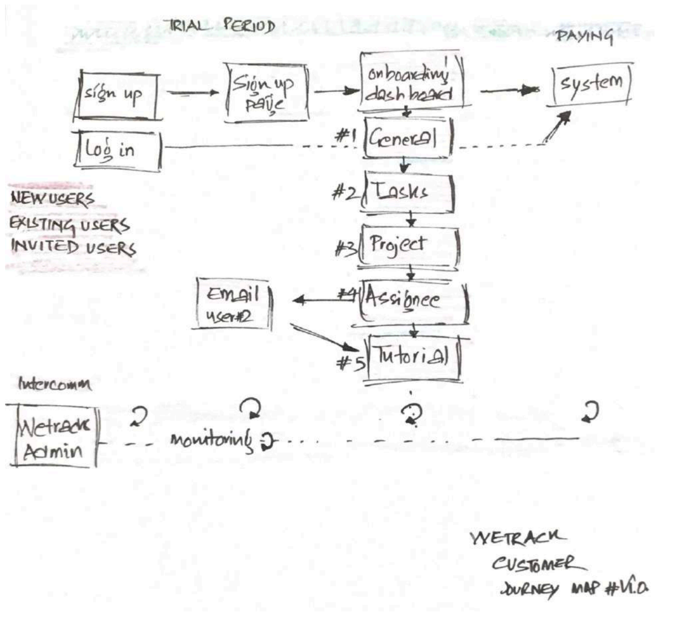
USER RESEARCH: TASK ANALYSIS & DESK ANALYSIS

While the previous workshop provided me with the overall understanding, this workshop was more about in-depth analysing of the journey's with the team through visual sketches, competitor reviews.

I kickstarted the workshop with a quick persona review and went straight into analysing the customer journey sketches. The visual cues gave the team an idea on what they thought about in the last session would not make sense in a more responsive mobile approach for some journey. We tweaked the journey accordingly.

The project management software space is crowded with well known competitors, it was important to go through an in-dept competitor review. We went through the journey of 7 of their competitors. Teamwork.com / smartsheet.com / monday.com / asana.com / trello.com / podio.com / wrike.com After understanding the main differentiator (i.e WeTrack provides a modular approach to event management that include some of the critical event-specific modules such as risks and incidents in one integrated system), inspiration on visuals and content, we moved to the brainstorming session.





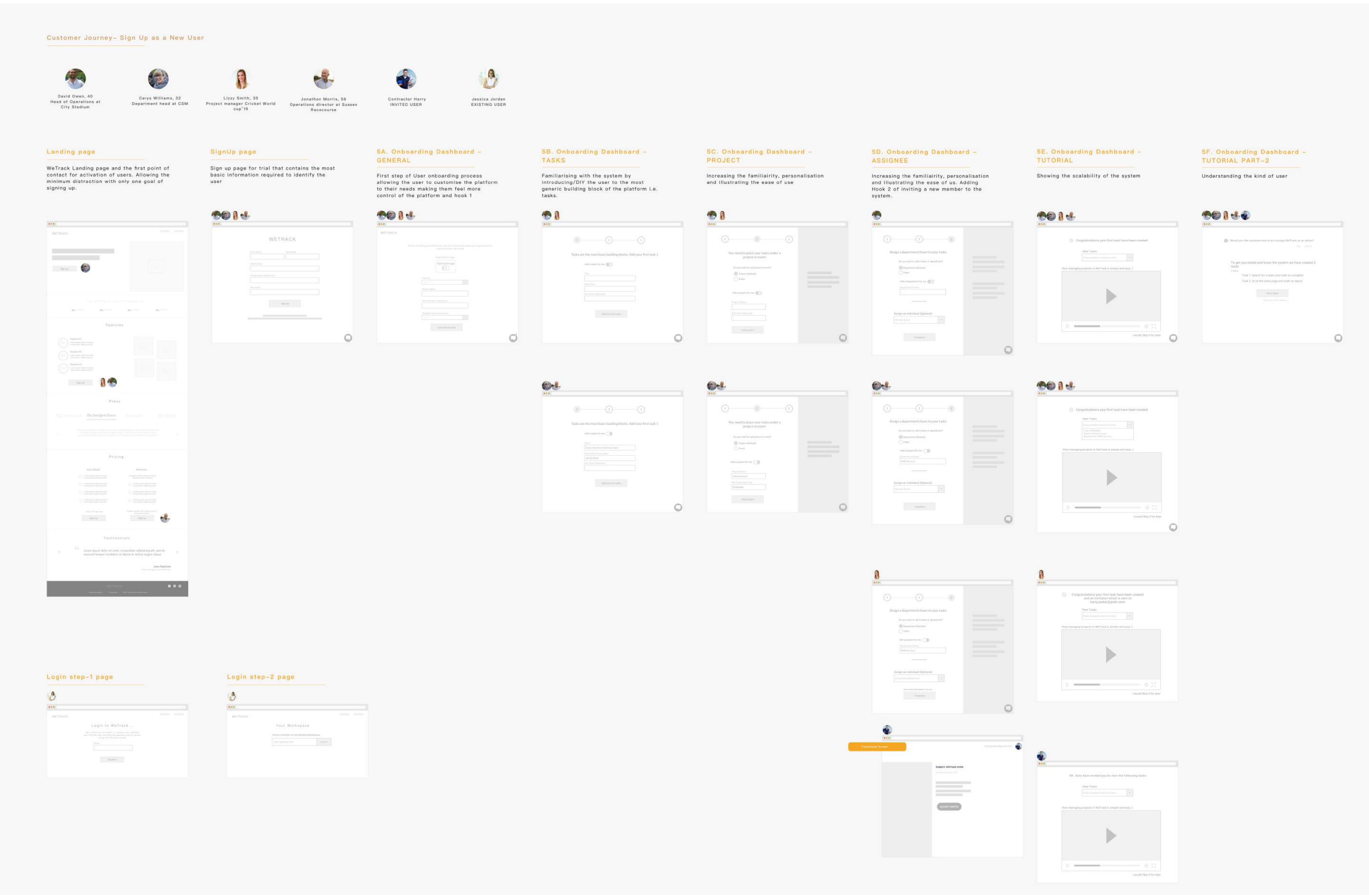
DESIGN - PERSONA & USER JOURNEY

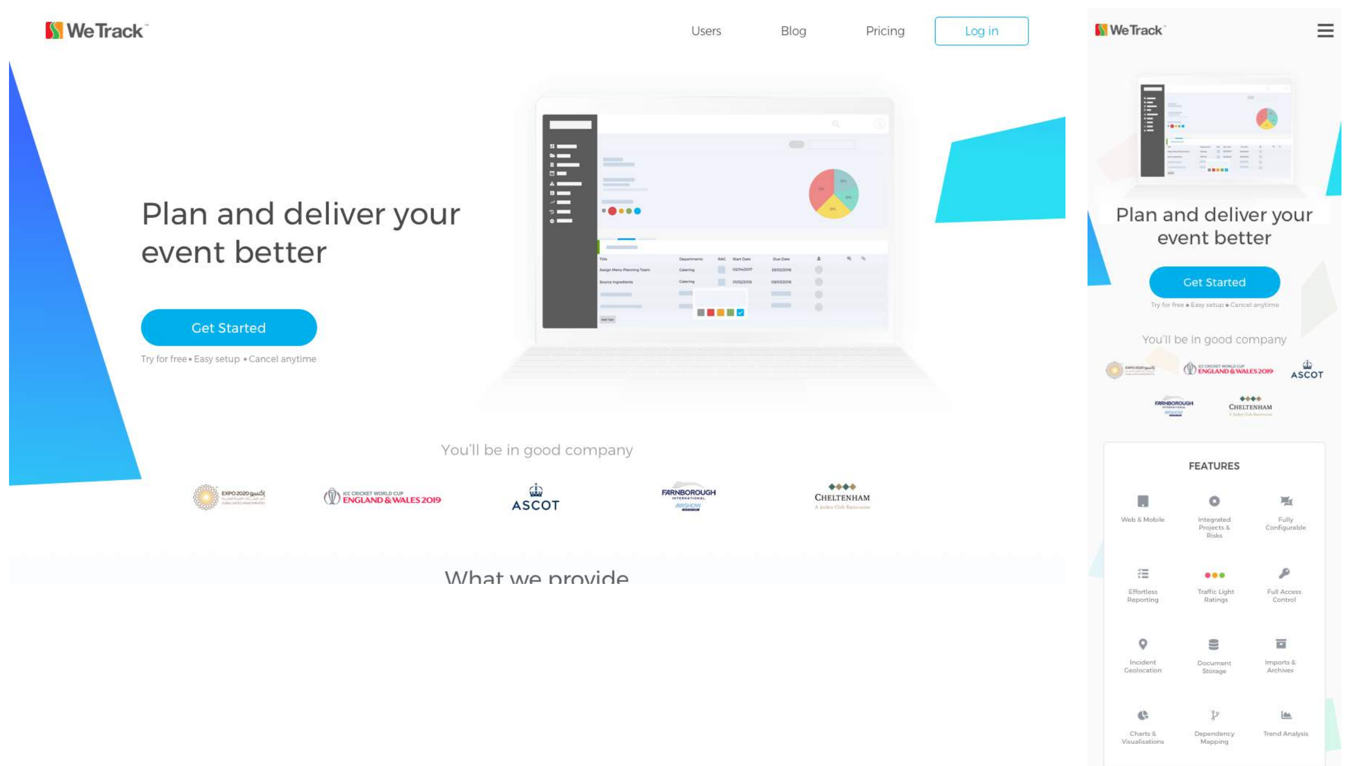
We did a detailed design session of each sketch of the customer journey such as landing page, sign ups, pricing etc. along with high-level contents. After gathering all of this information, I created wireframes with touchpoints on various persona to see how each persona would interact with the journey. These wireframes were critically discussed with the team with quick iterations and then evaluated with users.

In the next step, I took time to know the WeTrack branding (Colours, Logo, Fonts, product screenshots etc.) and tone of voice, I did mock-ups of the wireframes.

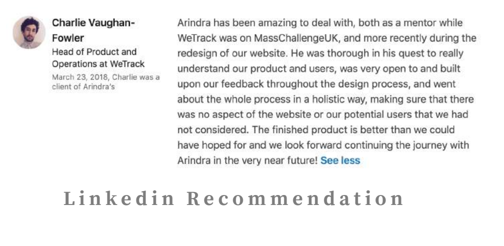
I did a user evaluation based on 3 tasks with their word of mouth users to test the mockup.

Finally I worked on hi-fidelity mockups (UI) including responsive design. Specifications for developers with proper asset and copy through invision, as well as SEO optimisation tips image size, keywords, content etc…





Final Design



Linkedin Recommendation