

Building a design by compliance system

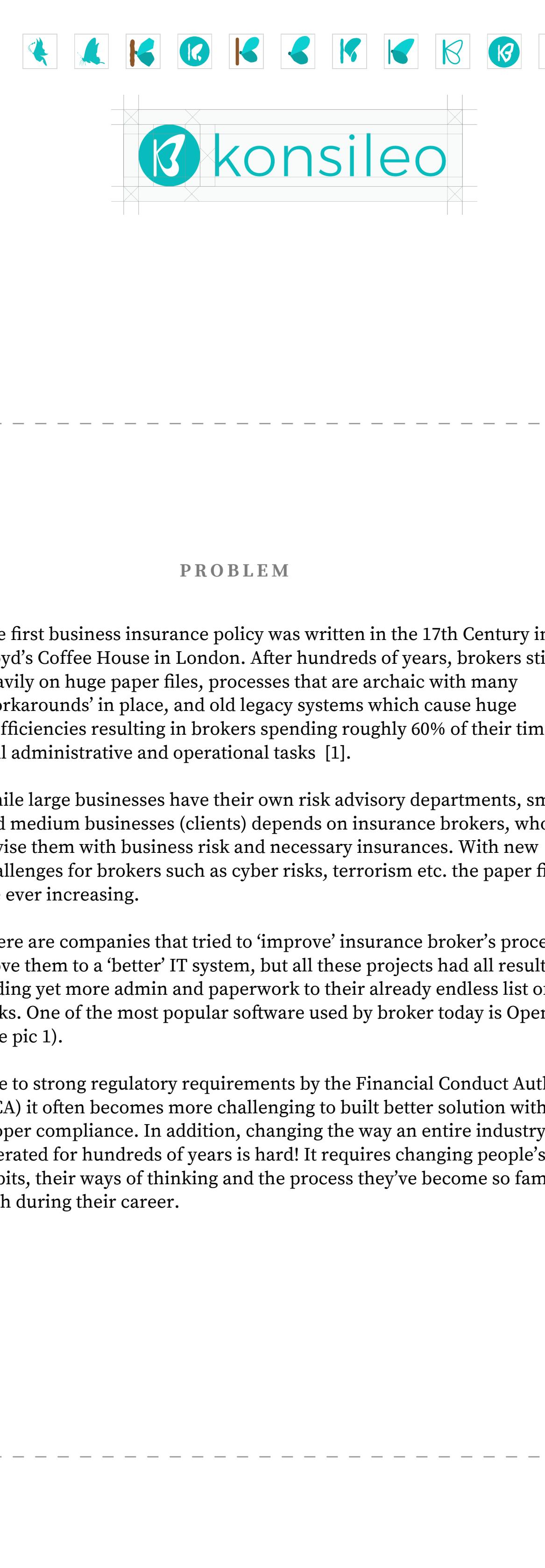
Arindra Das is the Lead Product Designer at Konsileo. This document presents a case study of his UX/UI work at Konsileo.

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 pillar 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.



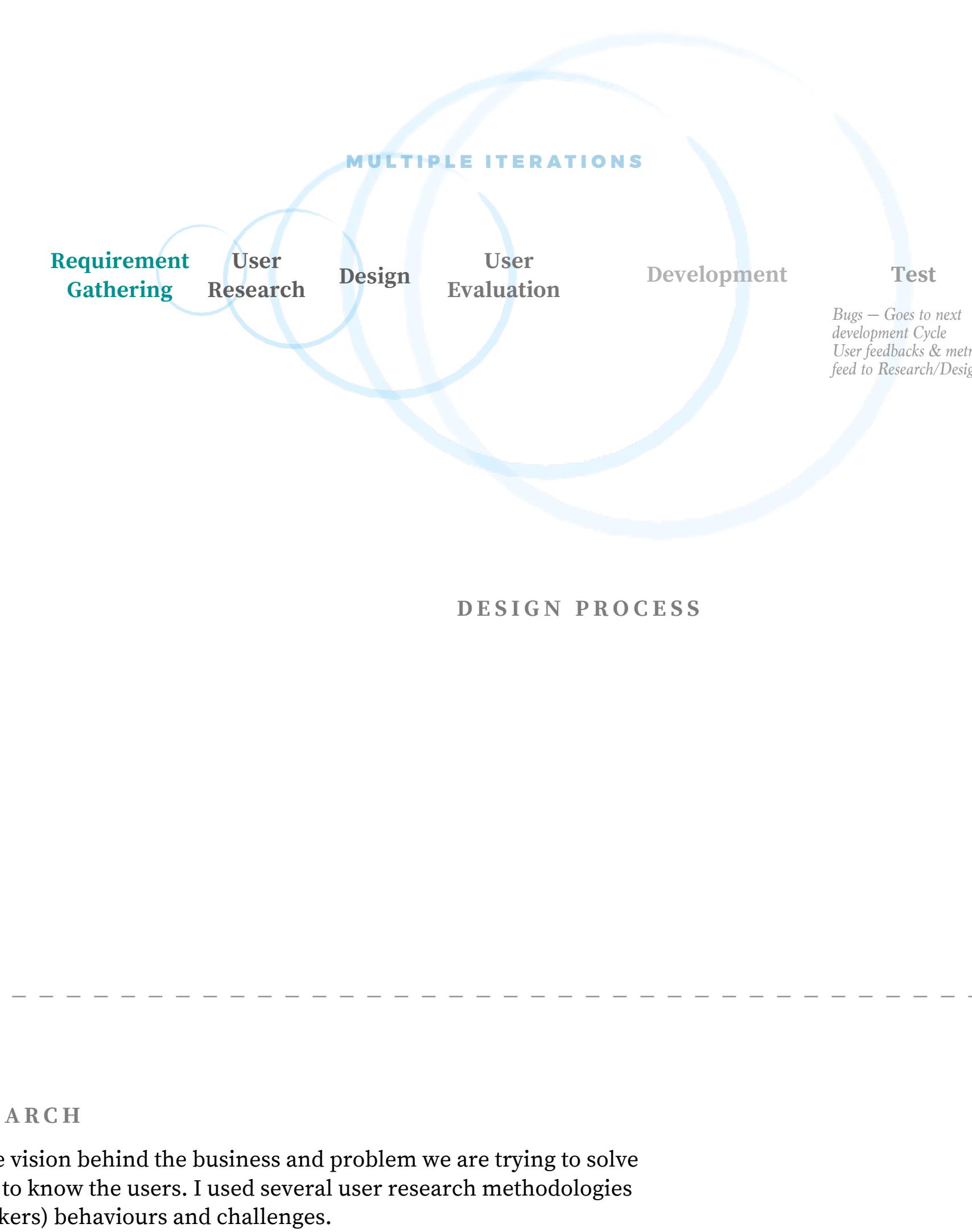
PROBLEM

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.

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

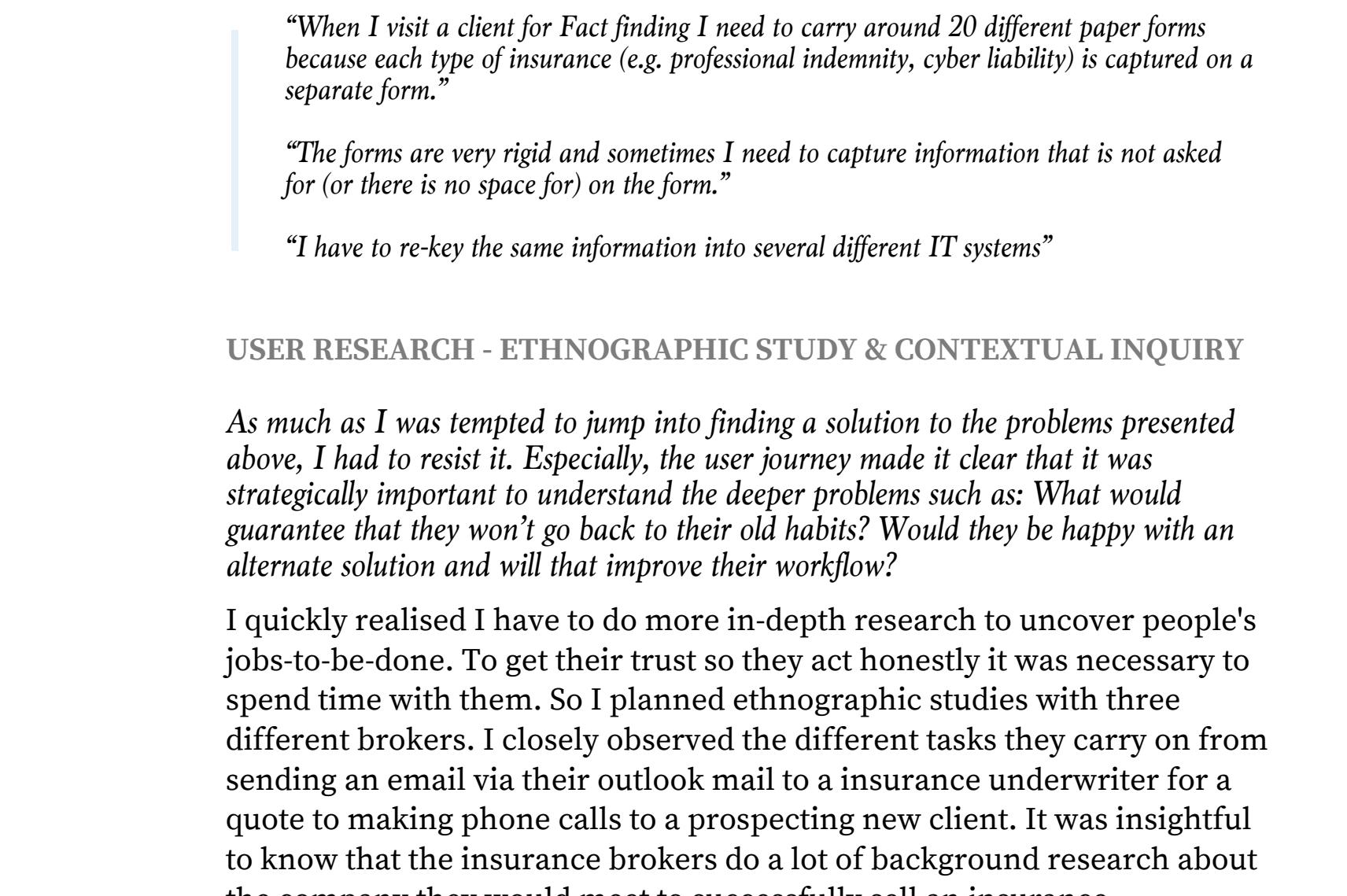
The Affinity map aided us to showcase trends, themes, concerns and areas of opportunity for discovery and improvement.

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 PROCESS

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."

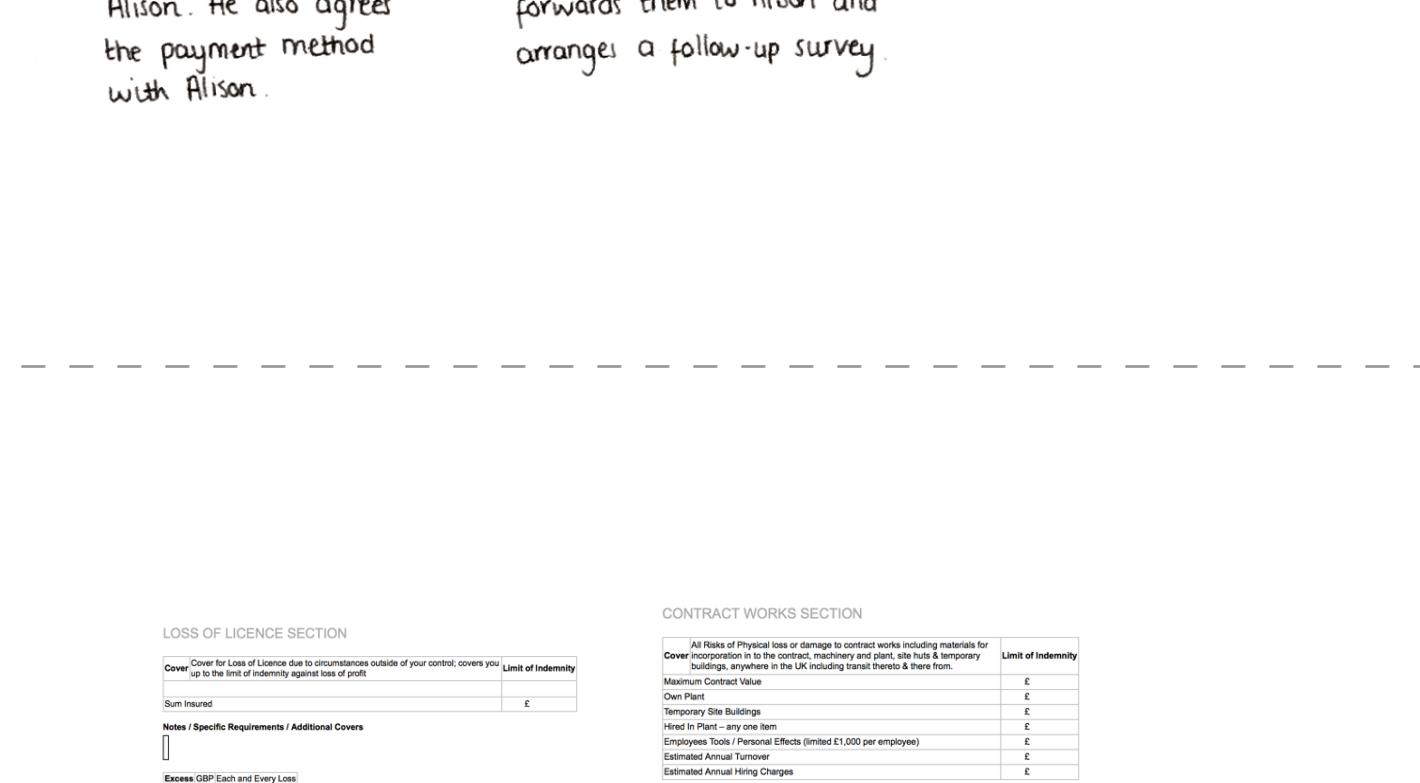
"I have to re-key the same information into several different IT systems"

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 that 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 out 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.



DESIGN - PERSONA & USER JOURNEY

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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 the process.

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 fields 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.

DESIGN - DESIGN STUDIO WORKSHOP

Bugs → Go to next development cycle
User feedback & metrics feed to Research/Design

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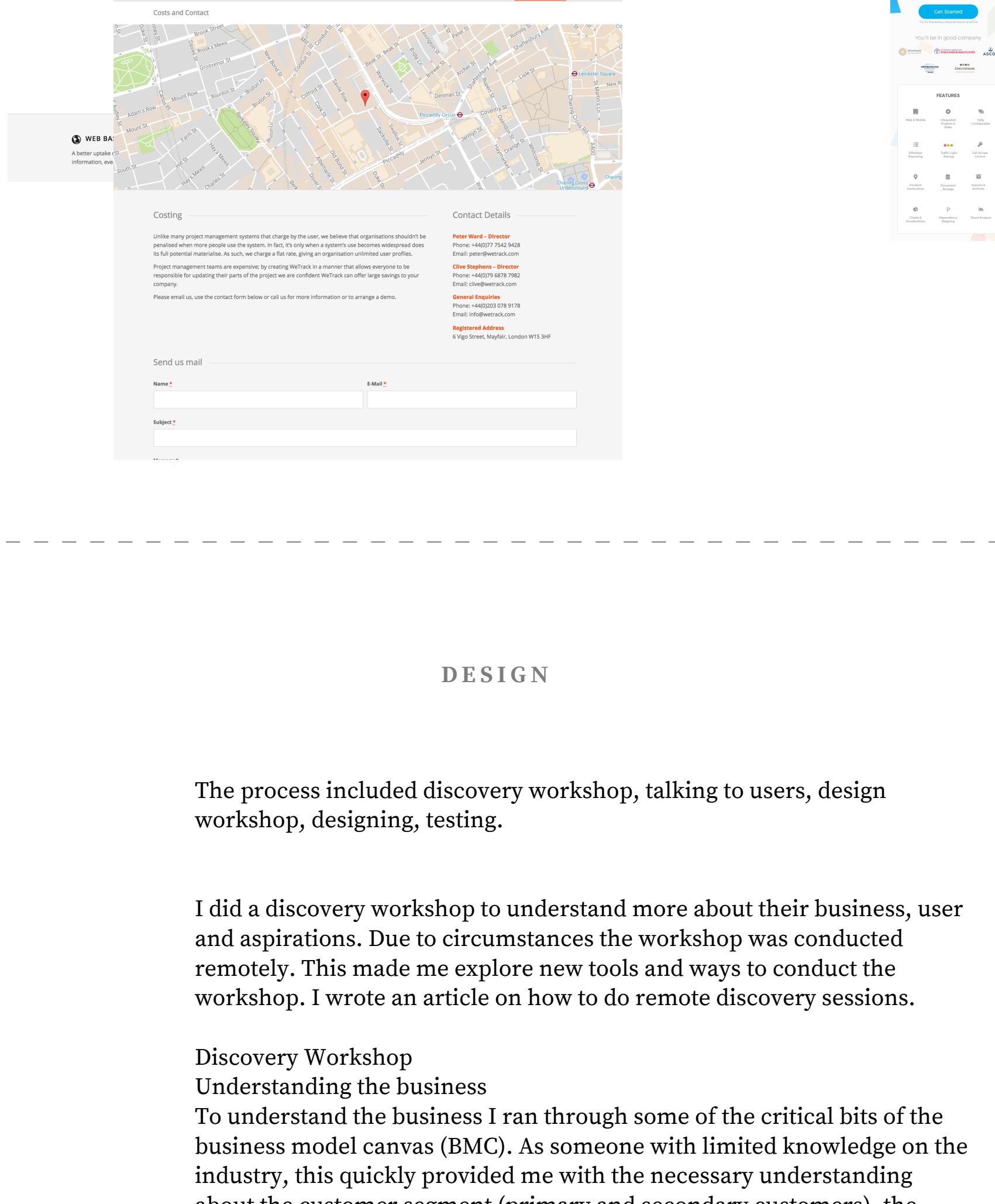
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Upgrading onboarding journey



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.

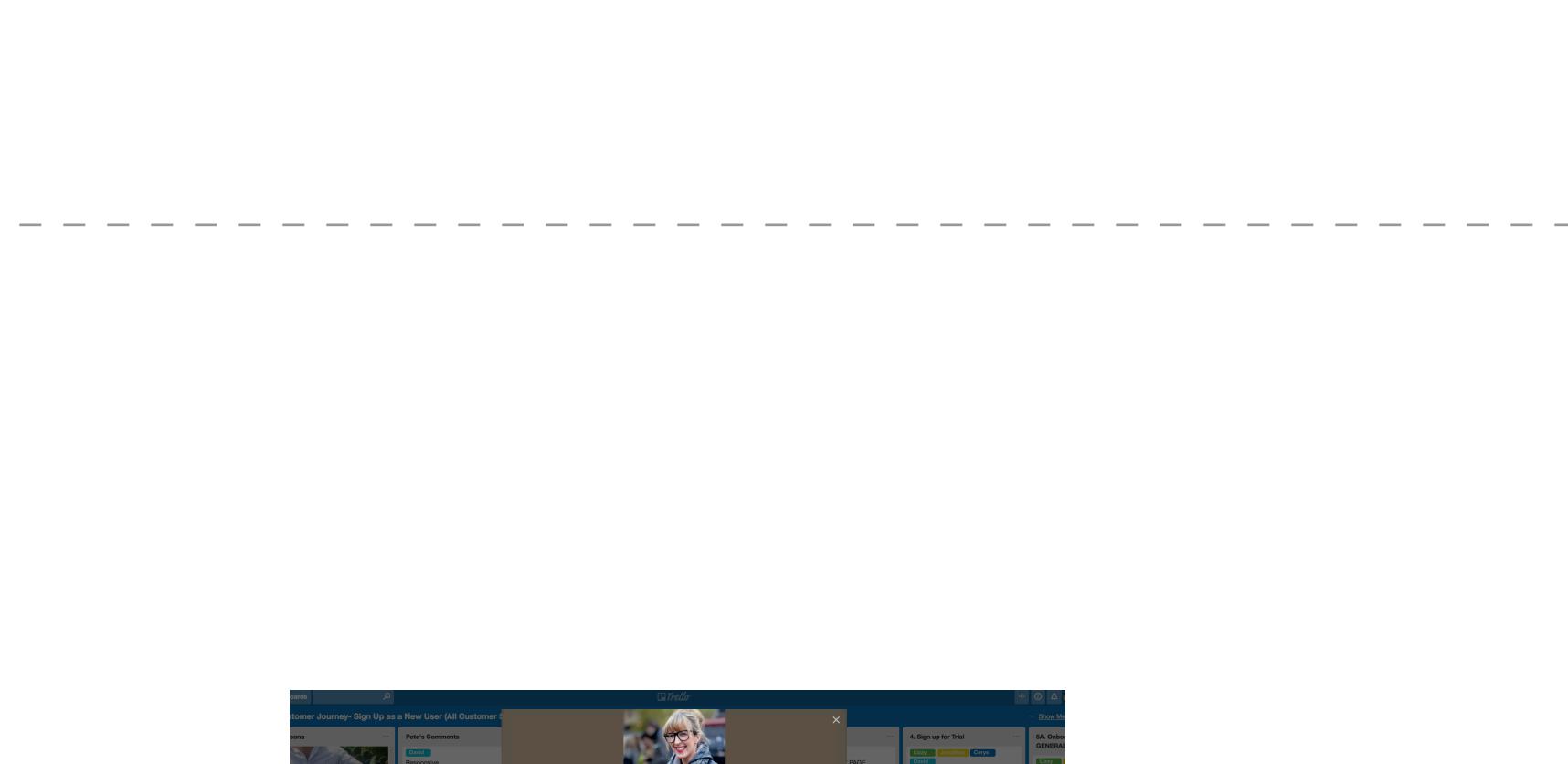
Discovery Workshop

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 personas and empathy map for different customer segments to understand the users and build empathy towards them.



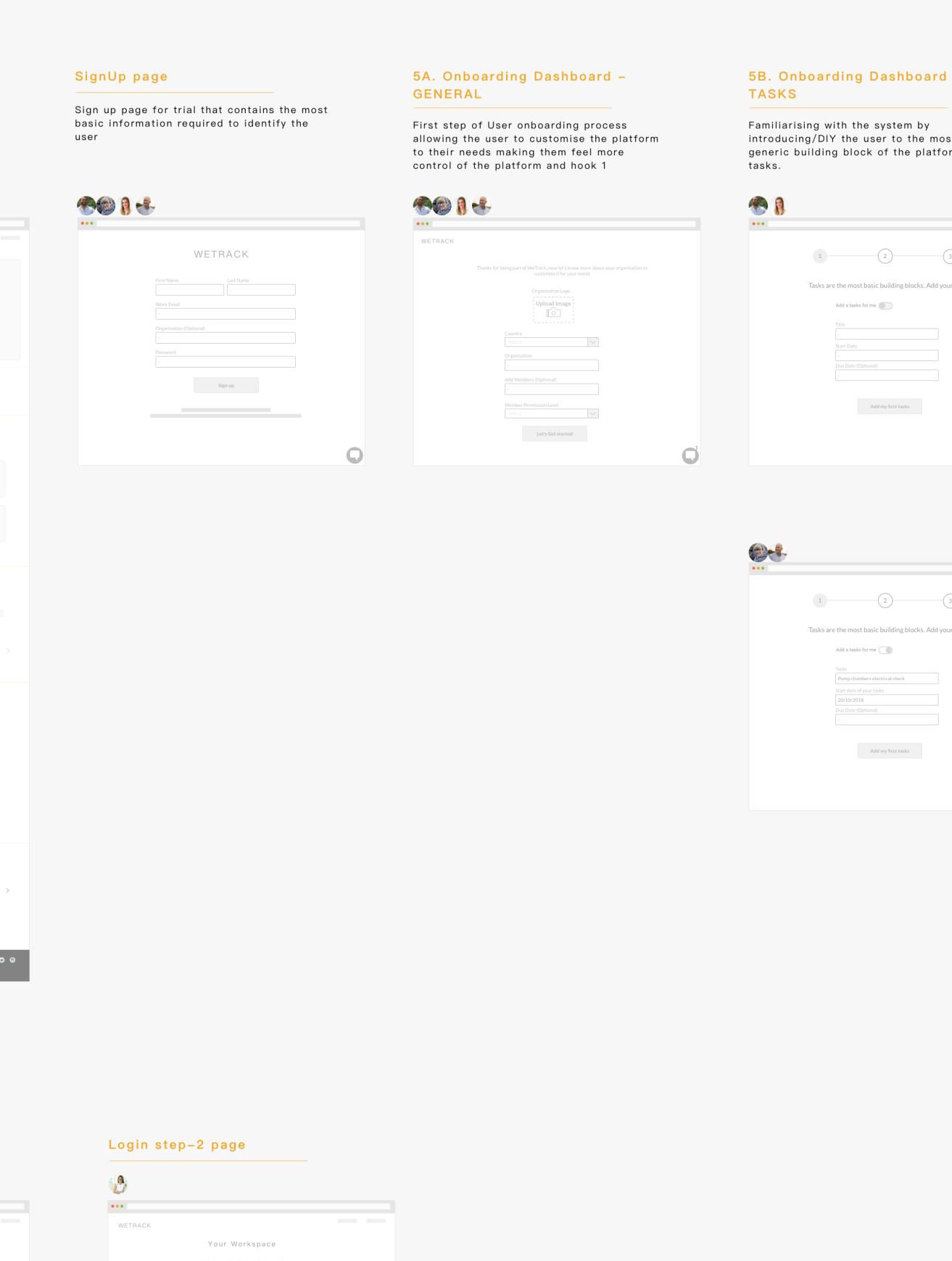
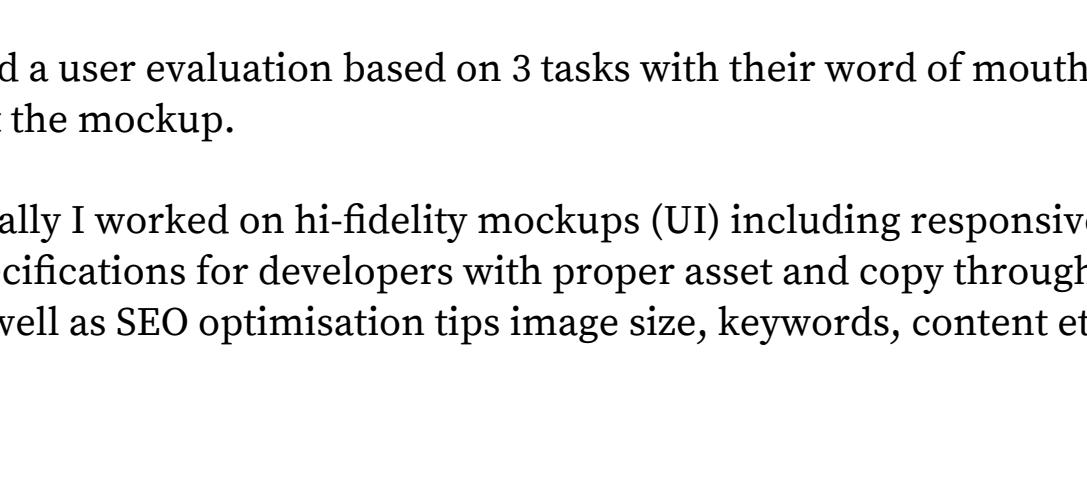
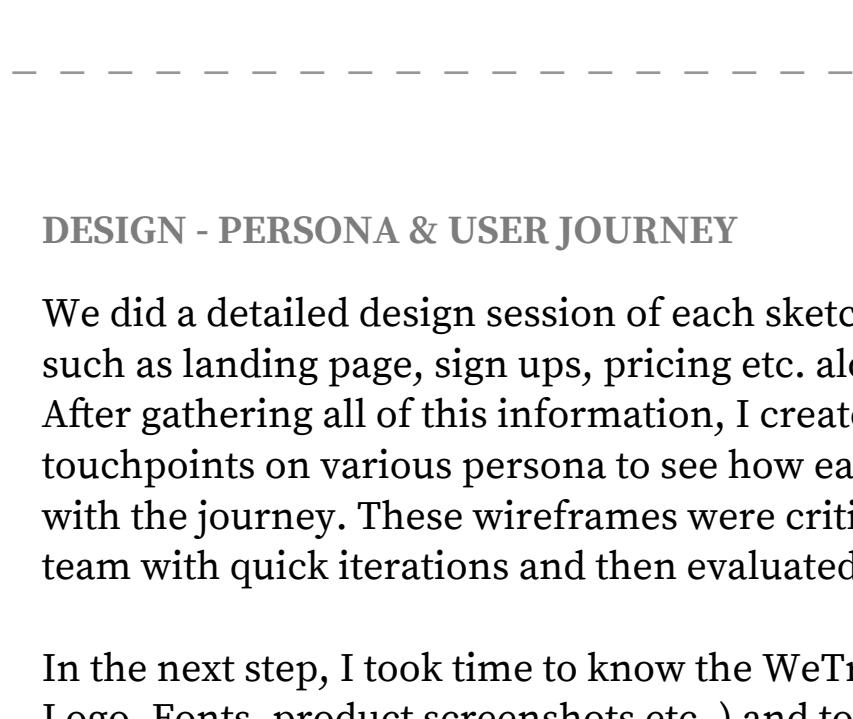
DESIGN PROCESS



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.



DESIGN - PERSONA & USER JOURNEY

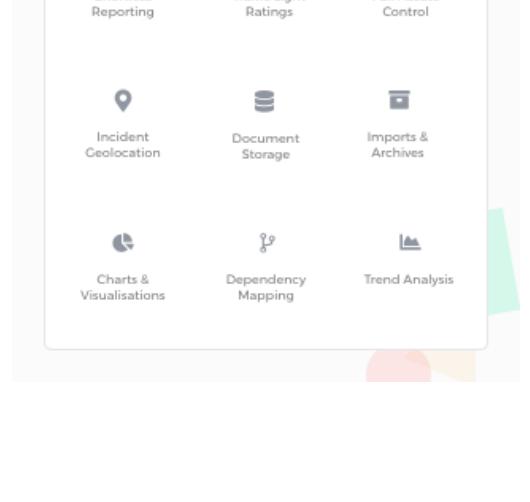
We did a detailed design session of each sketch of the customer journey such as landing page, sign ups, pricing etc. along with high-level contents. After gathering all of this information, I created wireframes with touchpoints on various persona to see how each persona would interact with the journey.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

Customer Journey - Sign Up as a New User



WeTrack

Plan and deliver your event better

Get Started

Try for free • Easy setup • Cancel anytime

You'll be in good company

ENGLAND & WALES 2019 ASCOT FARNBOROUGH CHICHESTER

What we provide

Events & Activities Project Management Risk & Incident Management Document Management Dependency Mapping Trend Analysis

Mobile App Web App API Integration Full Access Control

Plan and deliver your event better

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FEATURES

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INTERVIEW WITH CHARLIE VAUGHAN

Former Head of Product and Operations at WeTrack

Charlie has been working in design, both as a designer while WeTrack was on beta development, and now as a designer during the launch of our website. He was thorough in his quest to really understand our product and users, was very open to and built upon user feedback throughout the design process, and had a great sense of the needs of our users. One aspect of the design that there was no aspect of the website or our potential users that we had not considered. The finished product is better than we could have hoped for and we look forward continuing the journey with Charlie in the very near future for WeTrack.

LinkedIn Recommendation

Arindra is a Senior UX (Service + Product) Designer. Arindra has experience working with multinational corporations (Ericsson, Microsoft, Nokia, ABB, ARM etc.); government (National Archives as part of ODI) and non-profit organisations (Comic relief); agency (Innovify, TAU design); and startups.

He is also a mentor to numerous early-stage startups and accelerators (such as Cambridge Launchpad, MassChallenge etc.), where he shares his insights on how to design products to solve human problems and create value through effective user research practices.

Over the 9+ years, he has worked with more than 50+ projects and help raise more than £12+m in funding.

Arindra holds three Master's degree in the field of computer science, telecommunication, cognitive psychology and design including a Dual Masters in HCI.

His education has provided him with practical research tools to conduct and deliver high standard user research work. He is trained with the knowledge of multimodal technologies (GUI, AR/VR, NUI, Sound, Gesture, AI & Blockchain etc.). He has contributed & published to numerous academic research papers in the field of HCI.

As an engineer turned designer, Arindra understands the execution mindset alongside design thinking, advocates data-driven research and is comfortable working on the complete design cycle.

Note: Arindra is previously been DBS cleared (2014) for working with vulnerable groups while working in a project with Microsoft and Kent County Council.

USER CENTERED DESIGN

Personas
User Scenarios & storyboards
Emotional design

ERGONOMICS FOR DESIGN

Anthropometry
Tasks Analysis
Workspace Design
Postural guidelines

INTERACTION AND USER INTERFACE DESIGN

User Journey
Pattern library and design systems
Wireframes
Interactive prototypes/UI
Sketching
Responsive design
Native design

INFORMATION DESIGN

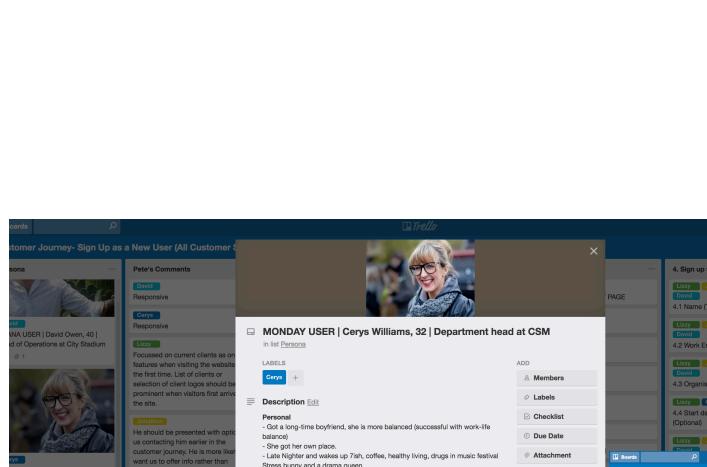
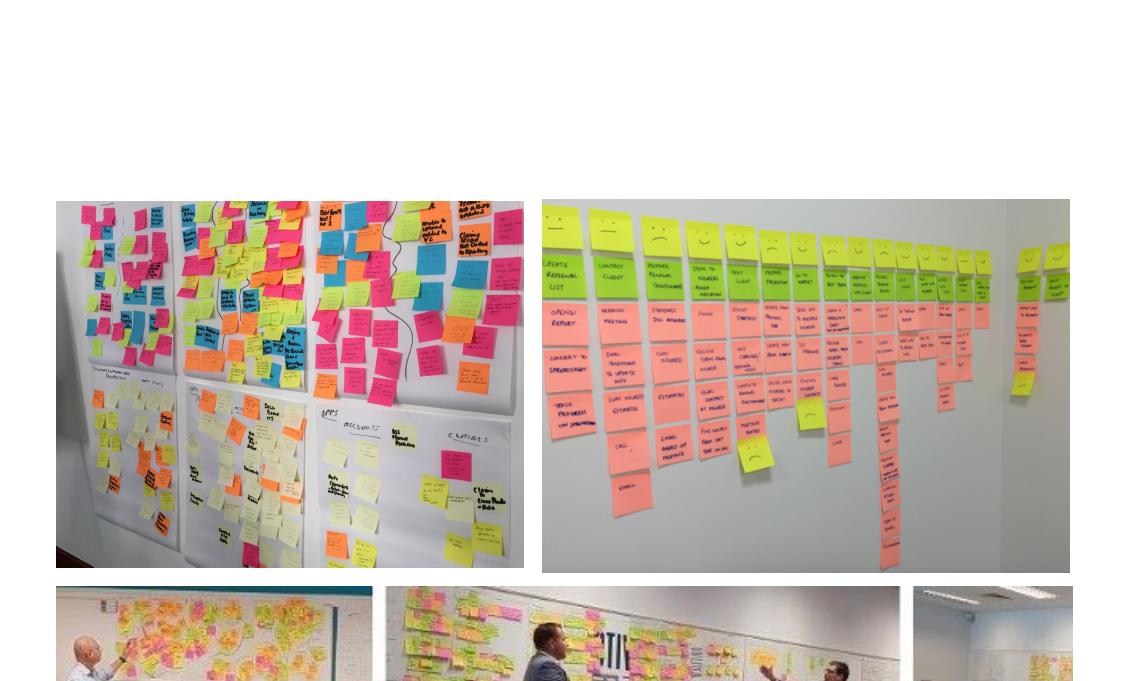
Content strategy
Information architecture
Taxonomy design

USER RESEARCH AND EVALUATION

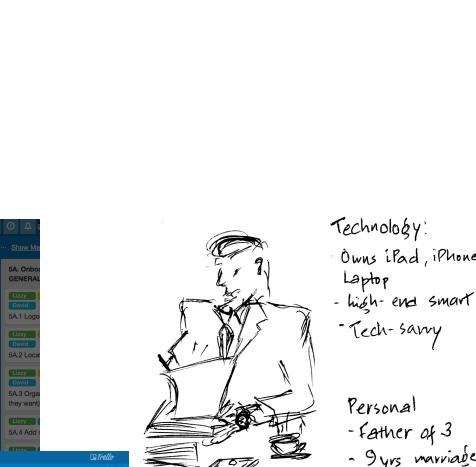
Contextual inquiries
Ethnographic research
Interviews & Observations
Focus groups
Diary studies & Surveys
Card sorts & tree tests
Expert evaluation
Participatory evaluation
Usability testing (incl. remote)

STRATEGY

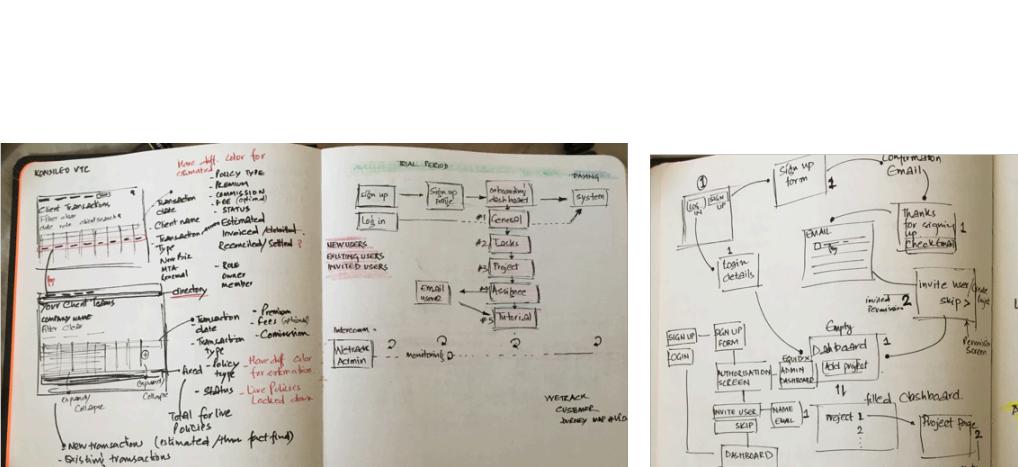
Proof of Concept and Innovation
Service Design
Market Analysis
Digital strategy and transformation
Design principles
Branding



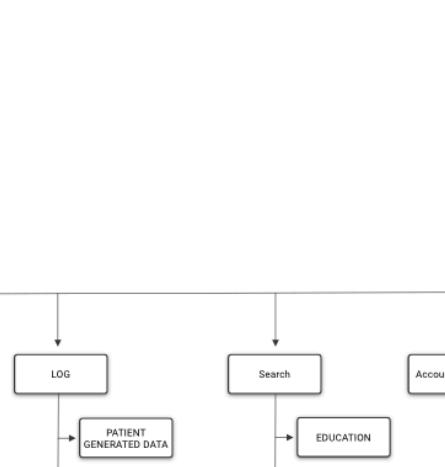
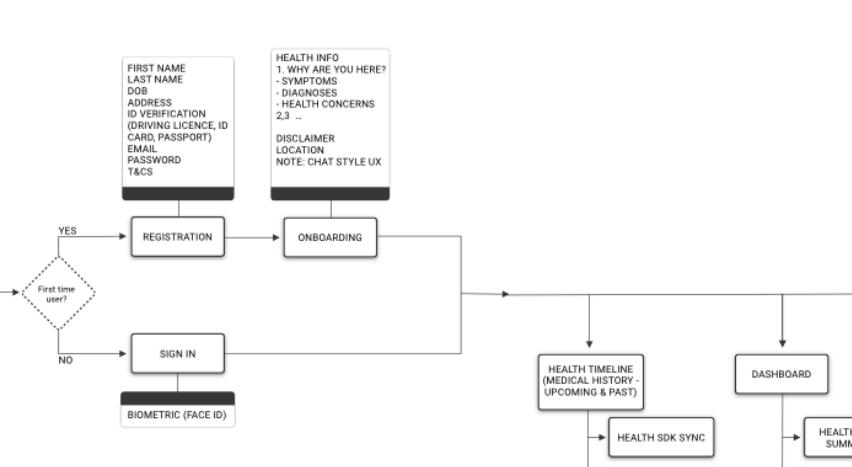
2015: Qualitative evaluation (Microsoft)



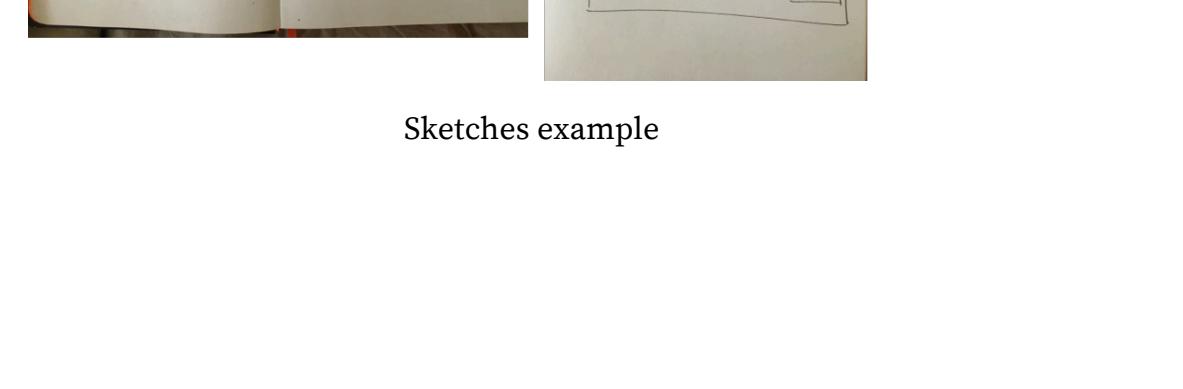
2017: Storyboarding (Konsileo)



2018: Running Design Sprint for a Insurance client



2018: Persona Creation examples



Sketches example



Process flow example

Color

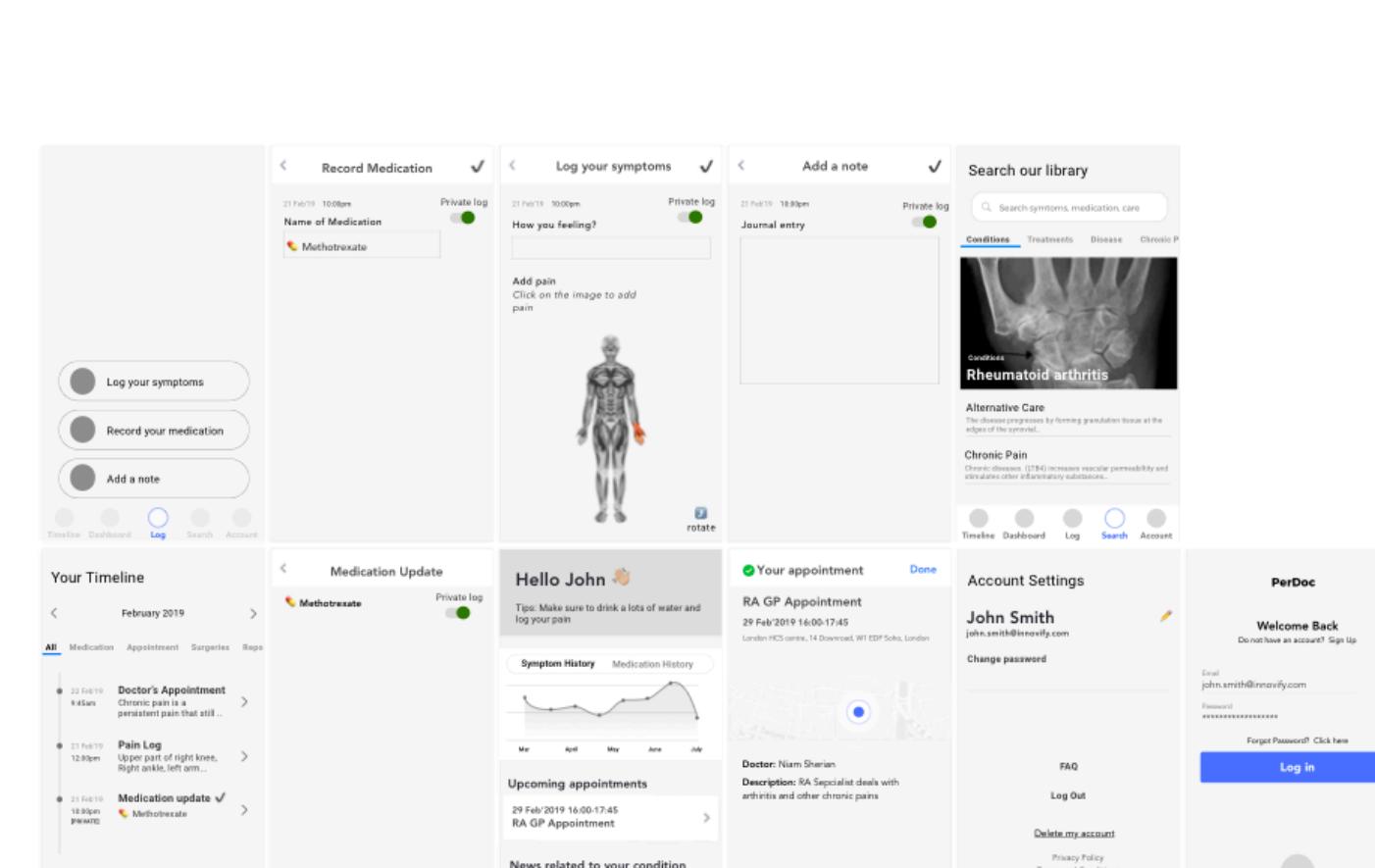
Desktop grid for 1170px

Container width: 1170px
Column width: 70px
Margin: 15px (both sides)

Desktop grid for 375px

Container width: 375px
Column width: 25px (8 columns)
Margin: 15px (both sides)

Style guide example



Wireframing example

