



TAKE HOME CASE JUSTOS

Ivo Neto



Who is Ivo?

I'm 19 years old

I'm studying computer science at UFPE

I've always liked technology





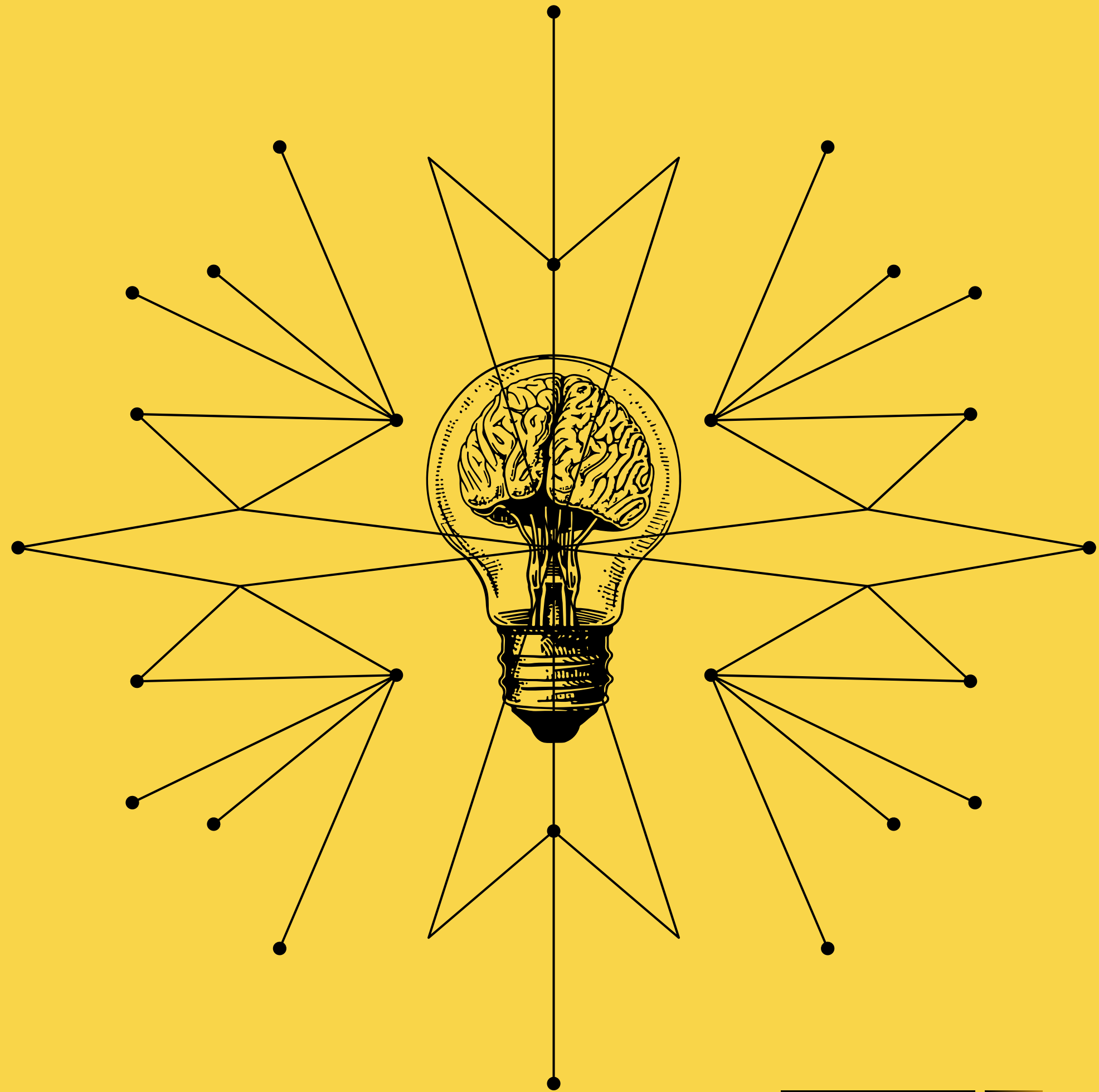
ABOUT JUSTOS

Justos Seguros is a Brazilian insurtech that seeks to transform the auto insurance market by adopting a customer-centric and technology-driven approach. With an innovative model, the company uses traffic behavior data to offer fairer and more personalized insurance, rewarding responsible drivers with affordable prices. In addition, Justos also stands out for its commitment to transparency, simplicity and positive impact on society, promoting a culture of safety and responsibility in traffic.



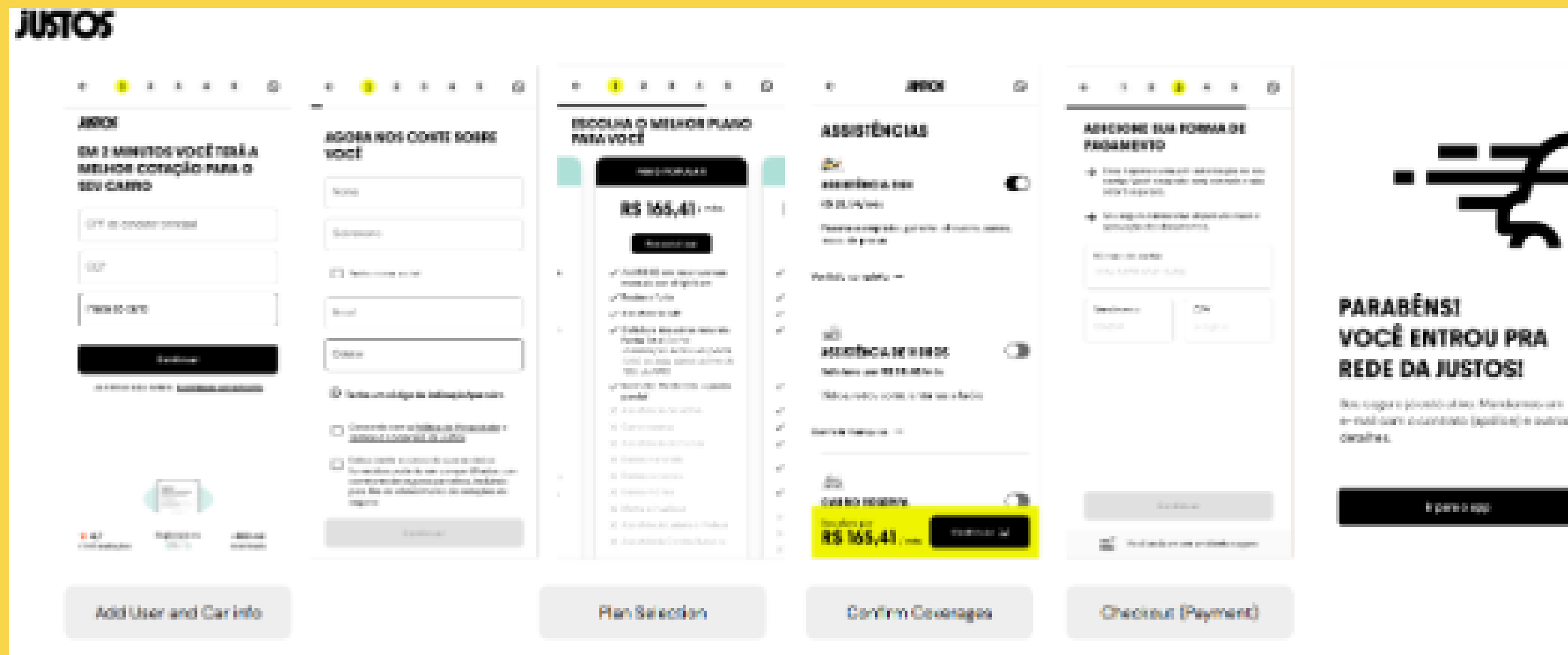
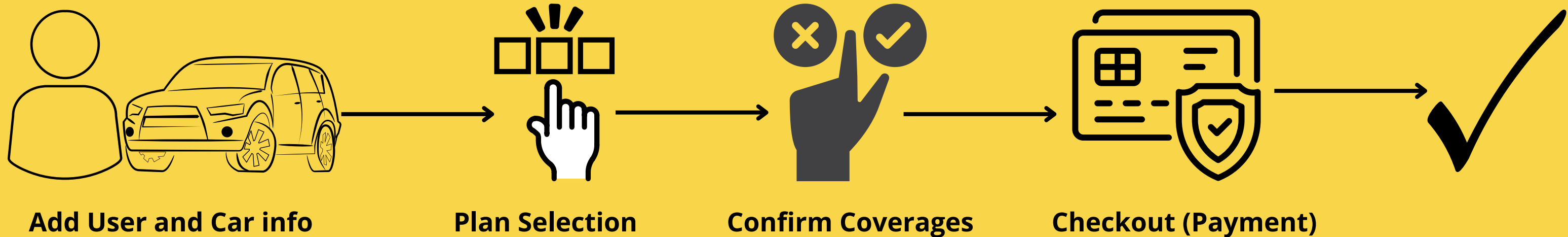
CASE DESCRIPTION

The case consisted of analyzing customer acquisition data and incident records, with the aim of identifying possible failures in the company's operational and strategic processes. Based on this analysis, we sought to understand the causes of these problems and propose data-based solutions that contribute to improving results, whether in efficiency, risk reduction or customer experience. The work emphasized the importance of data-driven decisions to strengthen the competitiveness and sustainability of the business.

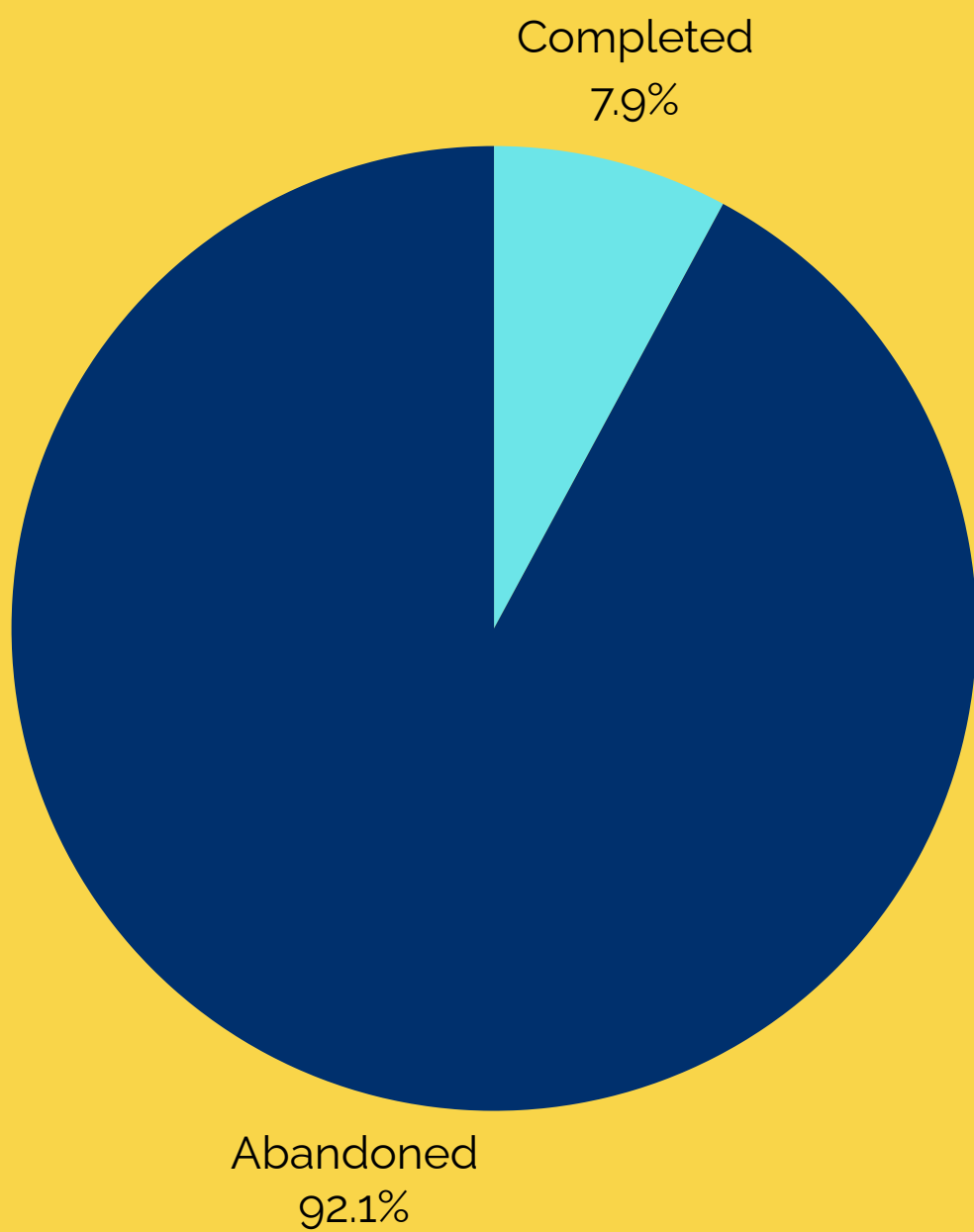
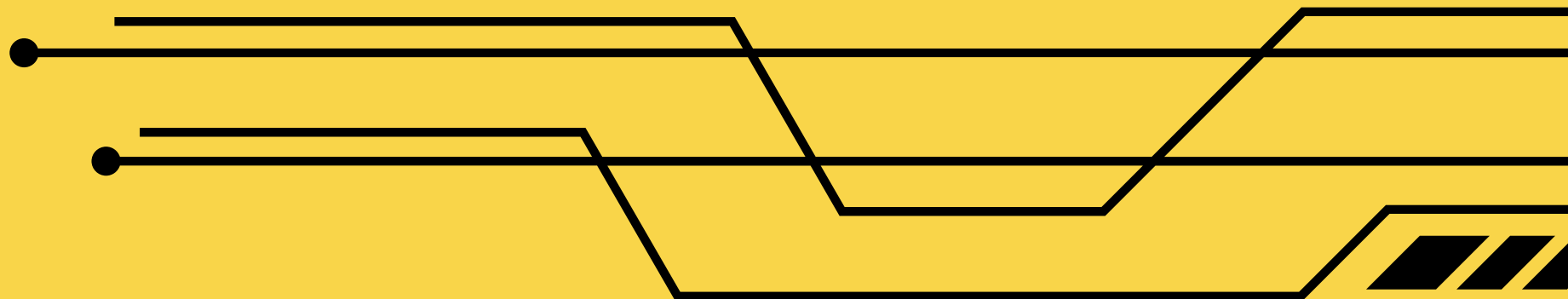


ACQUISITION PROCESS

User Journey



ANALYSIS



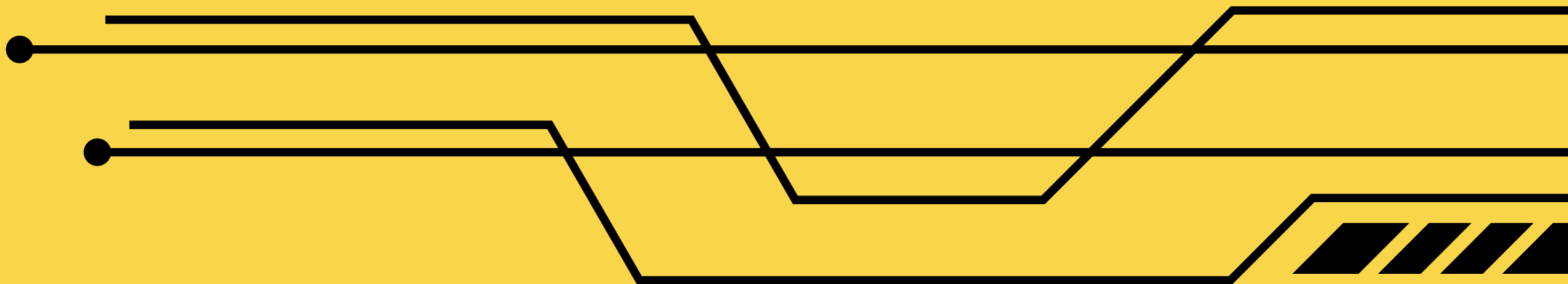
CONVERSION RATE

There is a conversion rate among customers of less than 10%

ANALYSIS

Step	Time (seconds)
Add User and Car info	70,3
Plan Selection	72,8
Confirm Coverages	139,94
Checkout (Payment)	74,1

Step	Completed (%)
Add User and Car info	74%
Plan Selection	29,78%
Confirm Coverages	85,71%
Checkout (Payment)	40,8%

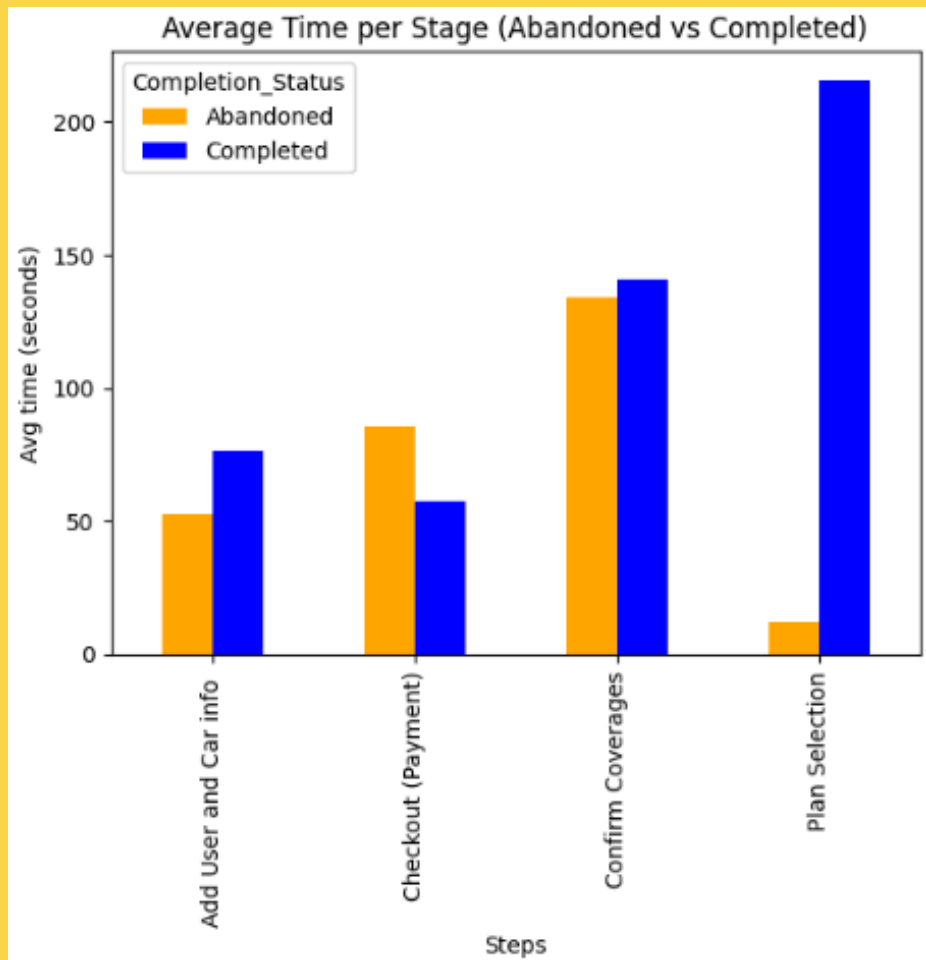


CONSIDERATIONS

There is a significant drop in the "Plan Selection" and "Checkout (Payment)" stages, which may indicate critical points in the funnel.

ANALYSIS

Step	Completed (seconds)	Abandoned (seconds)
Add User and Car Info	76.48	52.69
Plan Selection	215.58	12.22
Confirm Coverages	140.96	133.875
Checkout (Payment)	57.45	85.72



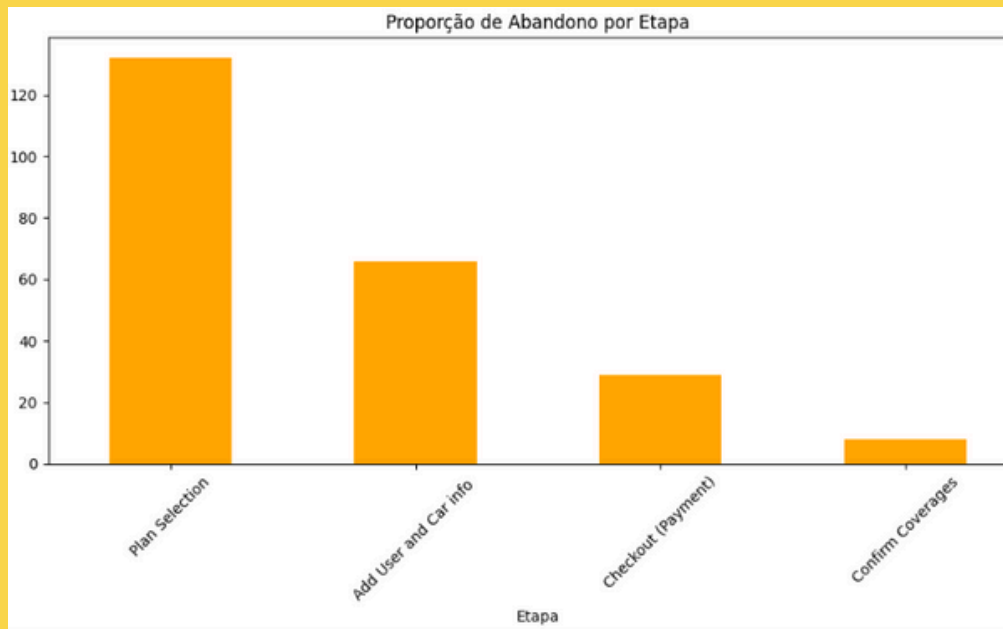
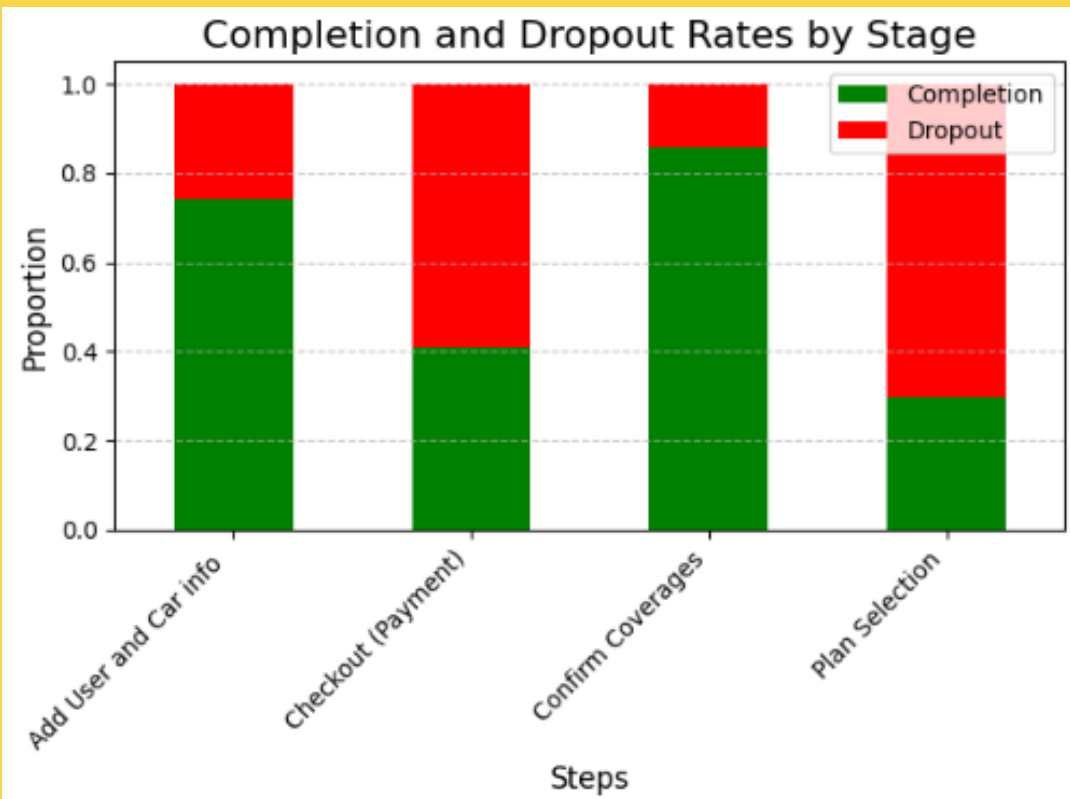
CONSIDERATIONS

It is clear that the Plan selection stage, which has the highest abandonment rate, those who abandon it spend only 12 seconds, probably due to the high complexity of the page.

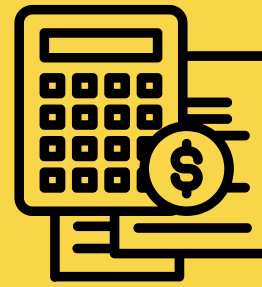
-Users who abandon Plan Selection spend very little time (12.2 s), which may indicate an initial barrier at this stage.

-The average time spent by those who complete Plan Selection is significantly high (215.6 s), which may suggest a complex or confusing process.

-At Checkout (Payment), users who abandon spend more time (85.7 s) than those who complete (57.5 s), which may indicate difficulties or frustrations at the end of the process.



SOLUTION



What problem we are solving?

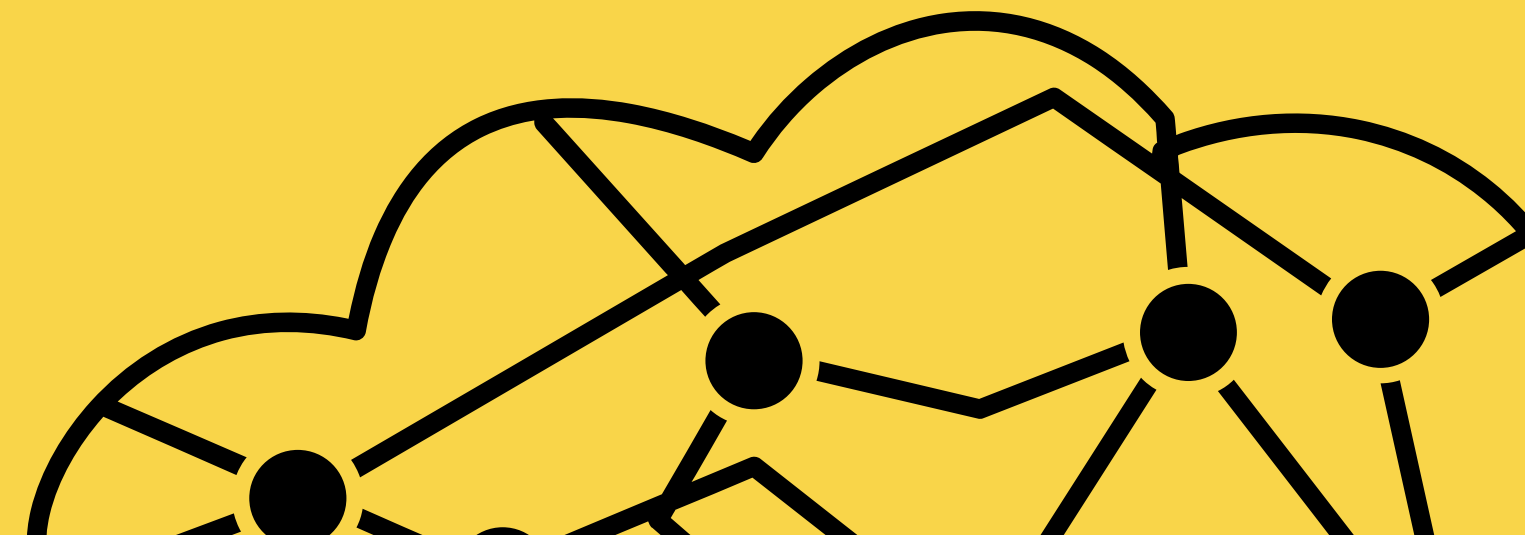
Having identified the problems of high abandonment rates in the Plan Selection and Checkout (Payment) stages, we must look for alternatives that allow for greater use of these stages, so that we can solve these critical points in the funnel.

We also seek to solve the problem of abandonment of the Plan Selection tab, since there is a long time to complete the completed stages and a very short time when abandoned, so we seek a system that presents a faster solution, that optimizes time and achieves even greater customer success

User stories

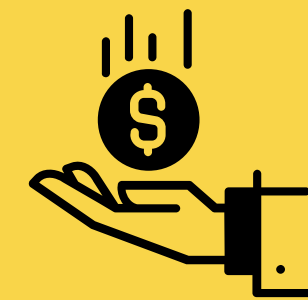
1 - “When I go to create my account on some platform, I get irritated when I have to complete several steps before even having access to that platform and this makes me give up on creating my account.”

2 - “When I'm choosing a plan for something important, I get anxious with the bombardment of information to read and I like it when the plan comes to me with personalized solutions.”



SOLUTION

Solution scope



1 - Divide the acquisition process into 2 steps.

The first is the “Add Car and User Info” process and “Payment information” (however, without being charged anything, just saving the information).

After that, the user will have access to the platform, where they will feel more confident and will be able to choose their insurance plan and additional features more easily.

Benefits:

- Reduces the pressure to make an immediate decision.
- Increases user confidence, since they have access to the platform before paying.

2 - Given the low completion rate of the "Plan Selection" stage (30%) and the extreme difference in time when completed, this reflects an initial barrier and a complex process.

The solution found aims to create a program that, through direct questions, guides the user to what they want their plan to have and thus directs them to the plan that best suits their profile.

Benefits:

- Makes the experience more intuitive.
- Improves the perception of personalization and customer service.
- Reduces time spent on the process, keeping the user's attention. If you want, I can help you structure these solutions in a more detailed format or adapt them to the context of your report.



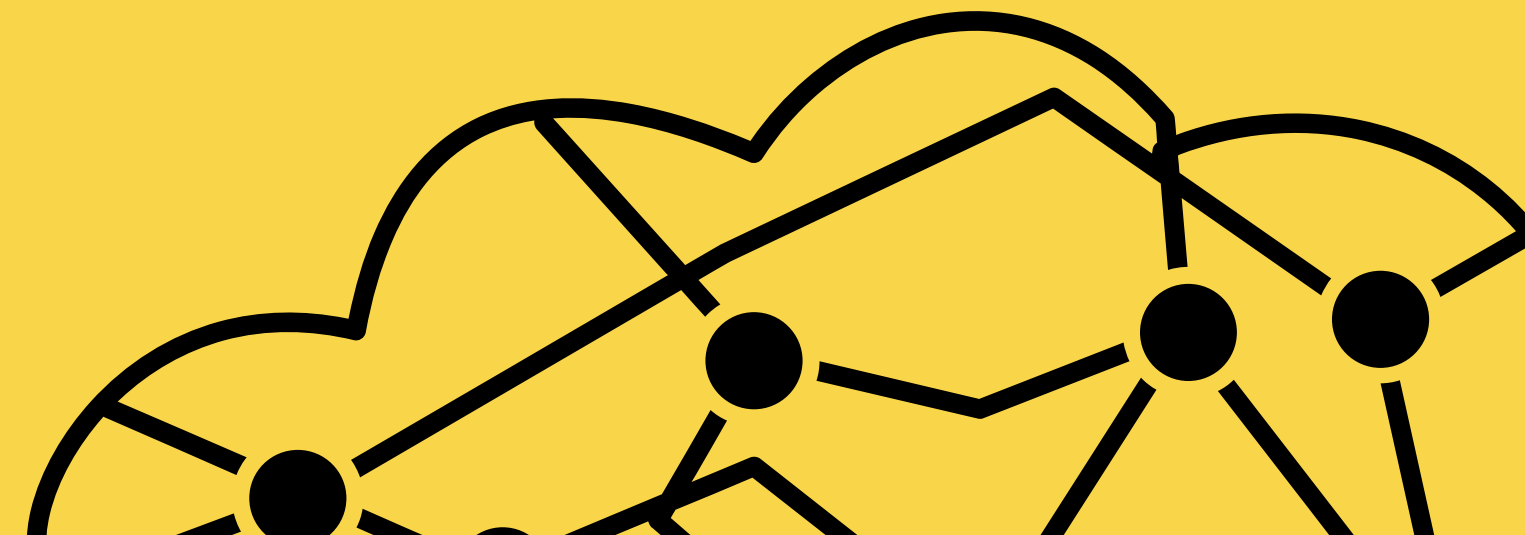
SOLUTION



How will we measure success?

Success will be measured by key performance indicators (KPIs) related to customer flow. For the first solution, we will use the acquisition conversion rate as the main metric, analyzing the impact of dividing the process into two stages on increasing or decreasing this indicator.

In the second solution, the priority KPIs will be the average processing time and the abandonment rate during the process, looking for evidence of a reduction in these indicators as a result of the implementation.



CLAIM PROCESS

User Journey

```
graph LR; A[Car Accident] --> B[Calendar]; B --> C[Group of People]; C --> D[Person with Equals Sign]; D --> E[Photo]; E --> F[Checklist];
```

Choose claim type Inform when it happened To whom you want to open your claim Inform people involved information Add photos to help the analysis Submit the claim request

JUSTOS

1. Escolha o tipo de sinistro

2. Informe quando aconteceu

3. Informe para quem você quer abrir o sinistro

4. Informe pessoas envolvidas

5. Adicione fotos para ajudar na análise

6. Submeta o pedido

7. Seu pedido foi enviado para análise

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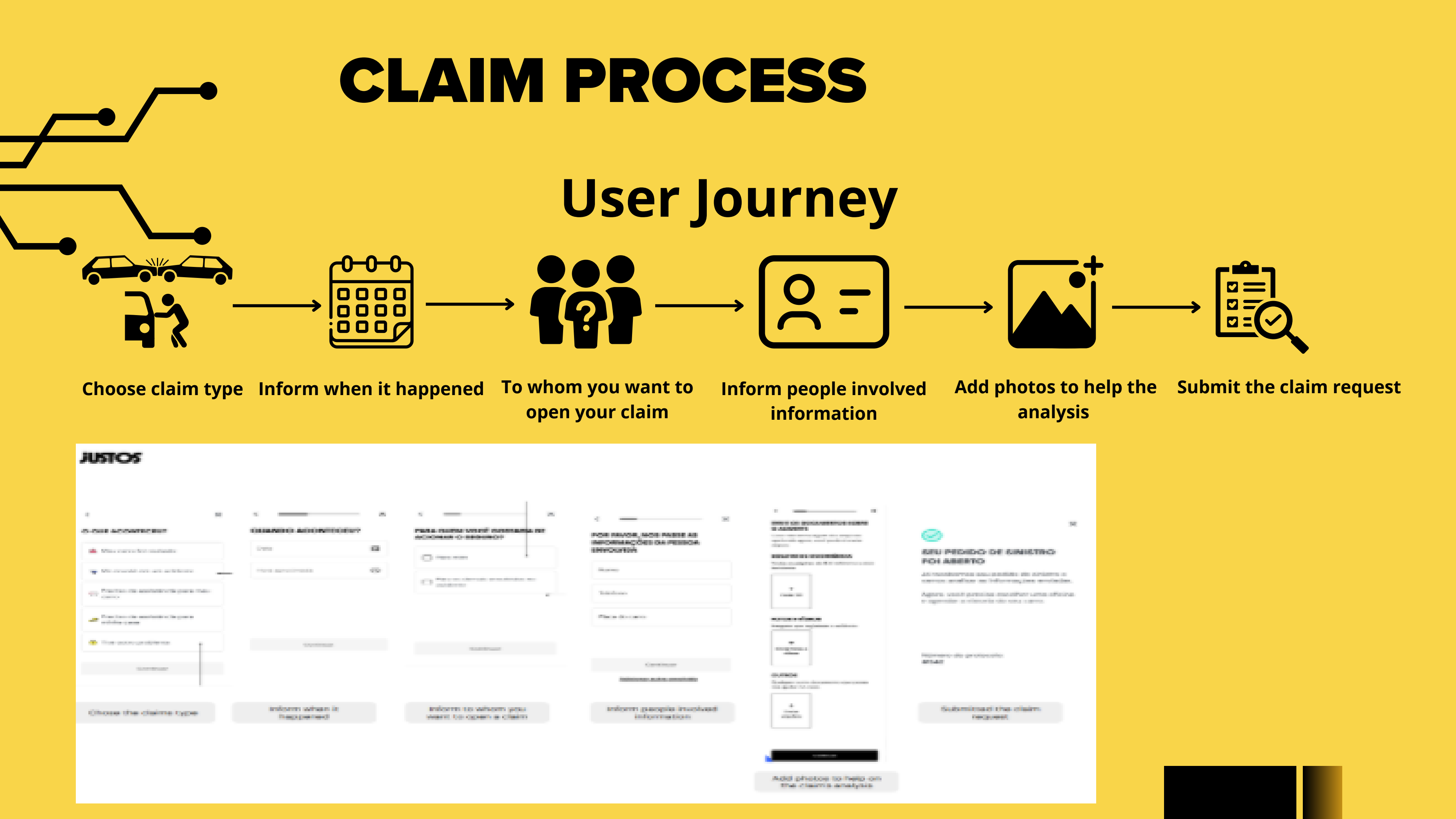
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CLAIM PROCESS

User Journey

```
graph LR; A[Car crash icon] --> B[Calendar icon]; B --> C[Three people icon]; C --> D[Person with equals icon]; D --> E[Photo icon]; E --> F[Clipboard icon];
```

Choose claim type Inform when it happened To whom you want to open your claim Inform people involved information Add photos to help the analysis Submit the claim request

JUSTOS

1. ESOLHA O TIPO DE SINISTRO

2. INFORME QUANDO ACONTECEU

3. INFORME PARA QUEM VOCÊ QUER ABRIR O SINISTRO

4. INFORME AS PESSOAS ENVOLVIDAS

5. ADICIONE FOTOS PARA AJUDAR NA ANÁLISE

6. ENVIE O PEDIDO DE SINISTRO

CLAIM PROCESS

User Journey

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The diagram illustrates the user journey for the claim process, consisting of six sequential steps:

- Choose claim type**: Represented by an icon of two cars colliding and a person pushing a cart.
- Inform when it happened**: Represented by a calendar icon.
- To whom you want to open your claim**: Represented by an icon of three people, with one person having a question mark.
- Inform people involved information**: Represented by an icon of a person and an equals sign.
- Add photos to help the analysis**: Represented by an icon of a photo frame with a plus sign.
- Submit the claim request**: Represented by an icon of a clipboard with a checklist and a magnifying glass.

JUSTOS

The screenshot shows the JUSTOS mobile application interface, which corresponds to the steps in the user journey diagram:

- 1. Choose the claim type**: A screen titled "ESCOLHA O TIPO DE SINISTRO" with four options: "Meu veículo foi roubado", "Meu veículo está com avarias", "Problema de assistência de terceiros (danos)", and "Problema de assistência de terceiros (avaria)".
- 2. Inform when it happened**: A screen titled "QUANDO O SINISTRO OCORREU?" with a date picker and a "Continuar" button.
- 3. Inform to whom you want to open your claim**: A screen titled "PARA QUEM VOCÊ QUER ABRIR O SINISTRO?" with two radio button options: "Meu seguro" and "Meu seguro através de uma seguradora parceira".
- 4. Inform people involved information**: A screen titled "POR FAVOR, FORNEÇA AS INFORMAÇÕES DA PESSOA ENVOVOLVIDA" with fields for "Nome", "Telefone", and "E-mail (opcional)".
- 5. Add photos to help on the claim's analysis**: A screen titled "SEUS FOTOS DO SINISTRO (Obrigatório)" with a "Carregar fotos" button and a "Continuar" button.
- 6. Submit the claim request**: A screen titled "SEU PRÓXIMO DEPOSITO POR ABERTO" with a green checkmark and a "Submeter o pedido" button.

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CLAIM PROCESS

User Journey

- Choose claim type
- Inform when it happened
- To whom you want to open your claim
- Inform people involved information
- Add photos to help the analysis
- Submit the claim request

JUSTOS

1. Escolha o tipo de sinistro

- Atropelamento por pedestre
- Atropelamento por veículo
- Problemas de estacionamento que geram danos
- Danos causados por animais de estimação
- Danos causados por outros

2. Informe quando aconteceu

Quando aconteceu: 12/12/2023

3. Para quem você quer abrir o sinistro?

Para quem você quer abrir o sinistro: 12/12/2023

4. Informe as pessoas envolvidas

Nome: []

Telefone: []

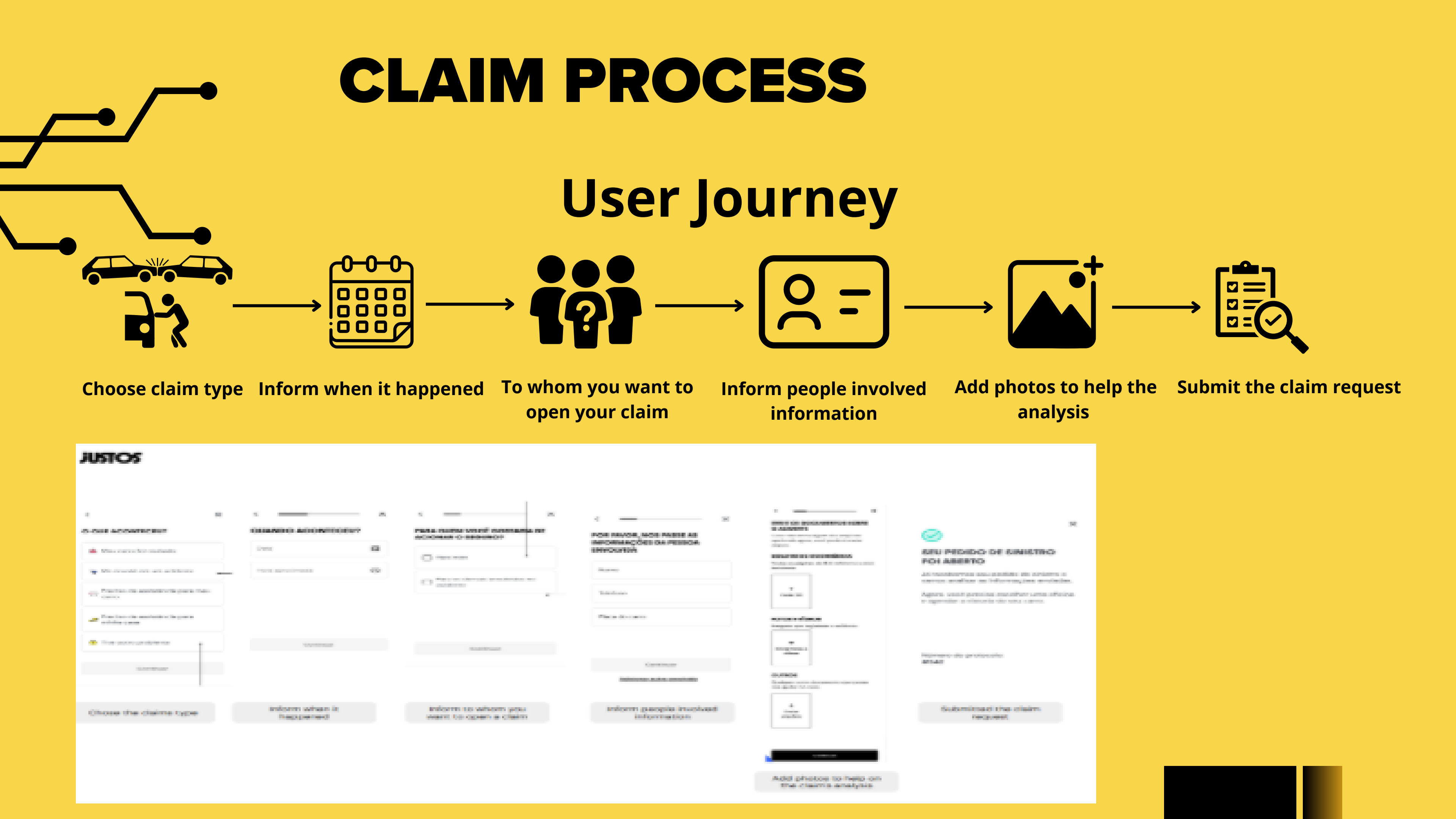
Endereço: []

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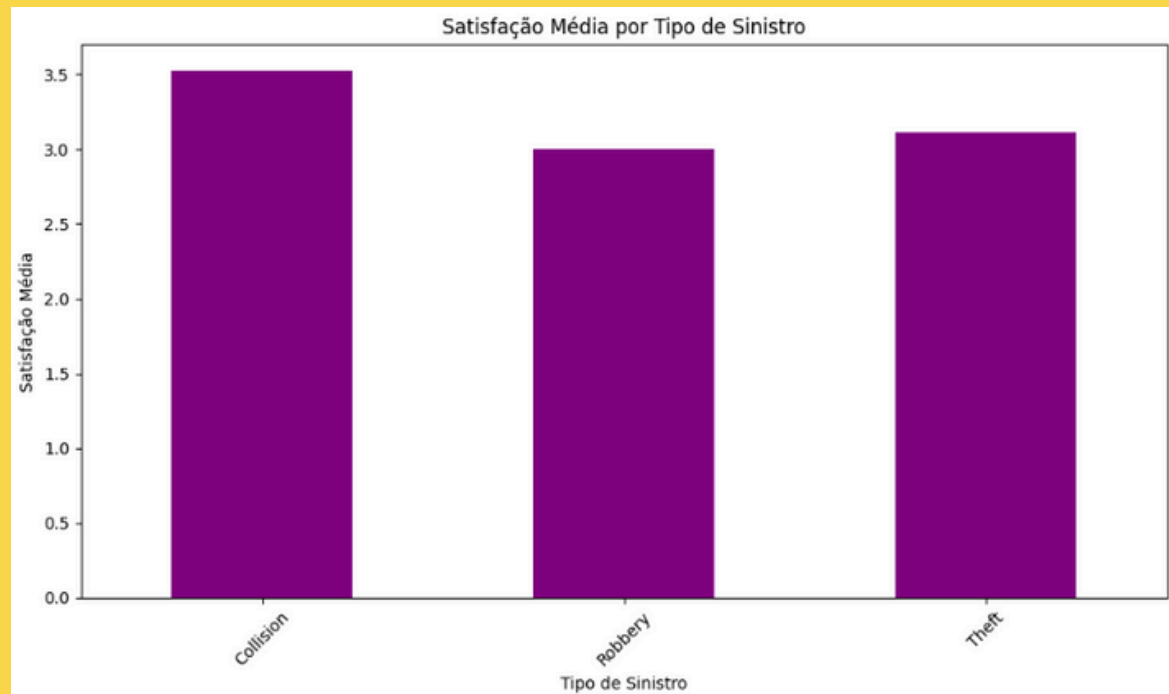
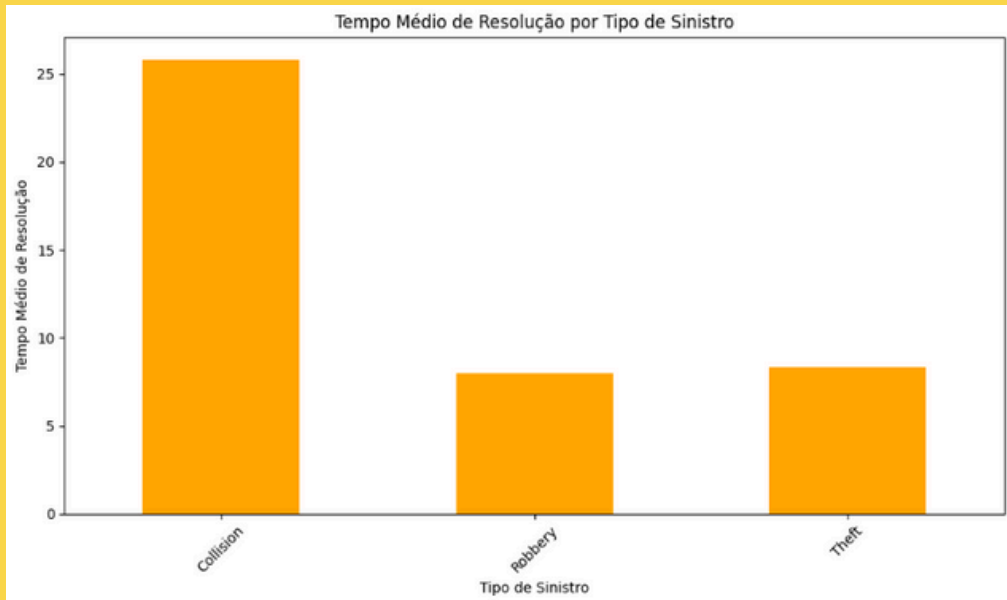
6. Envie o pedido de sinistro

Envie o pedido de sinistro



ANALYSIS

CLaim Type	Resolution (mean)	Satisfaction (mean)
Collision	25.7	3.52
Theft	8.33	3.11
Robbery	8	3



CONSIDERATIONS

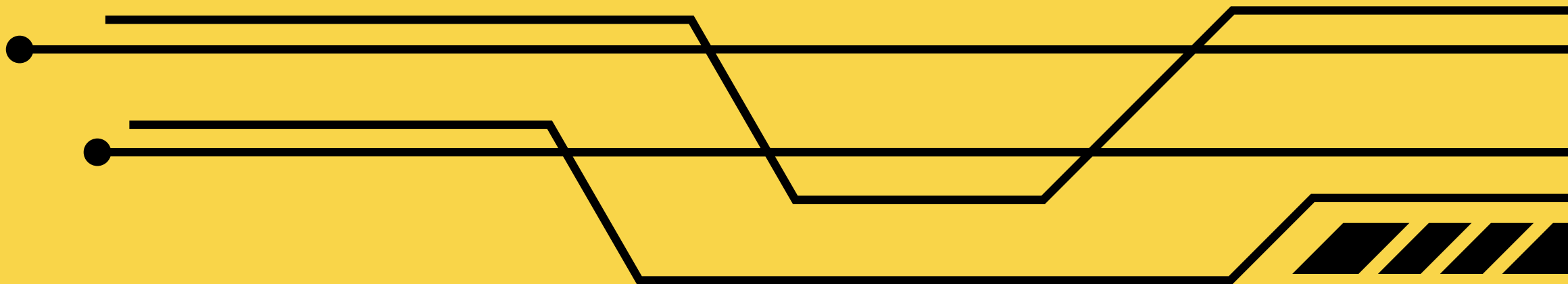
We can see that 61% of the claims are Collisions.

Collision incidents typically take longer to resolve, likely due to the complexity involved in gathering detailed information and coordinating with the other party involved.

ANALYSIS

Step	Time (seconds)
Add User and Car info	70,3
Plan Selection	72,8
Confirm Coverages	139,94
Checkout (Payment)	74,1

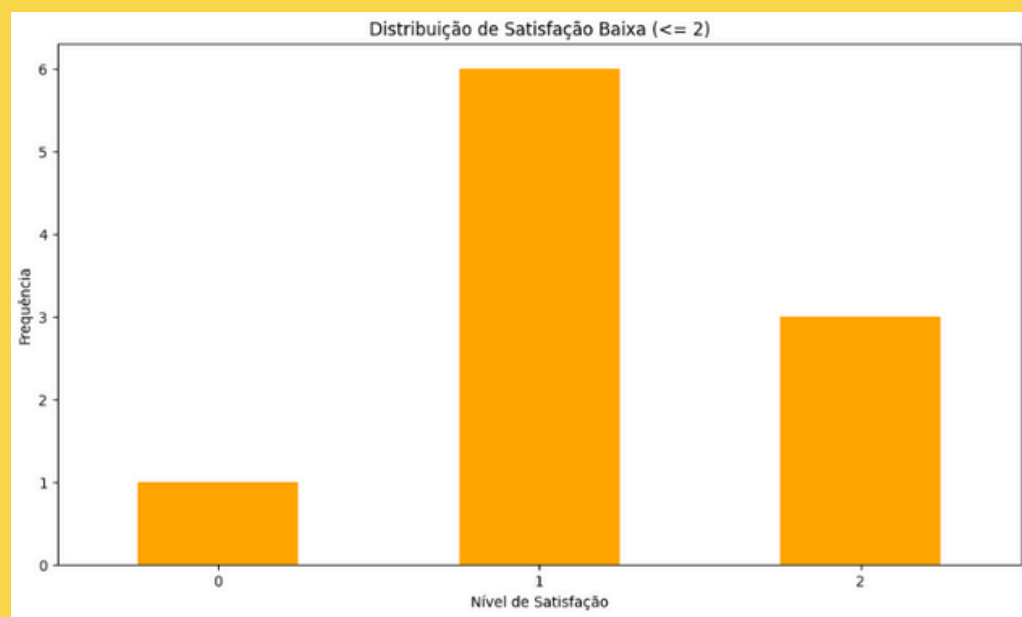
Step	Completed (%)
Add User and Car info	74%
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Checkout (Payment)	40,8%



CONSIDERATIONS

There is a significant drop in the "Plan Selection" and "Checkout (Payment)" stages, which may indicate critical points in the funnel.

ANALYSIS



Dissatisfaction cases (<=2) → 10 occurrences → 25 days to get a resolution → 90% did not send a photo

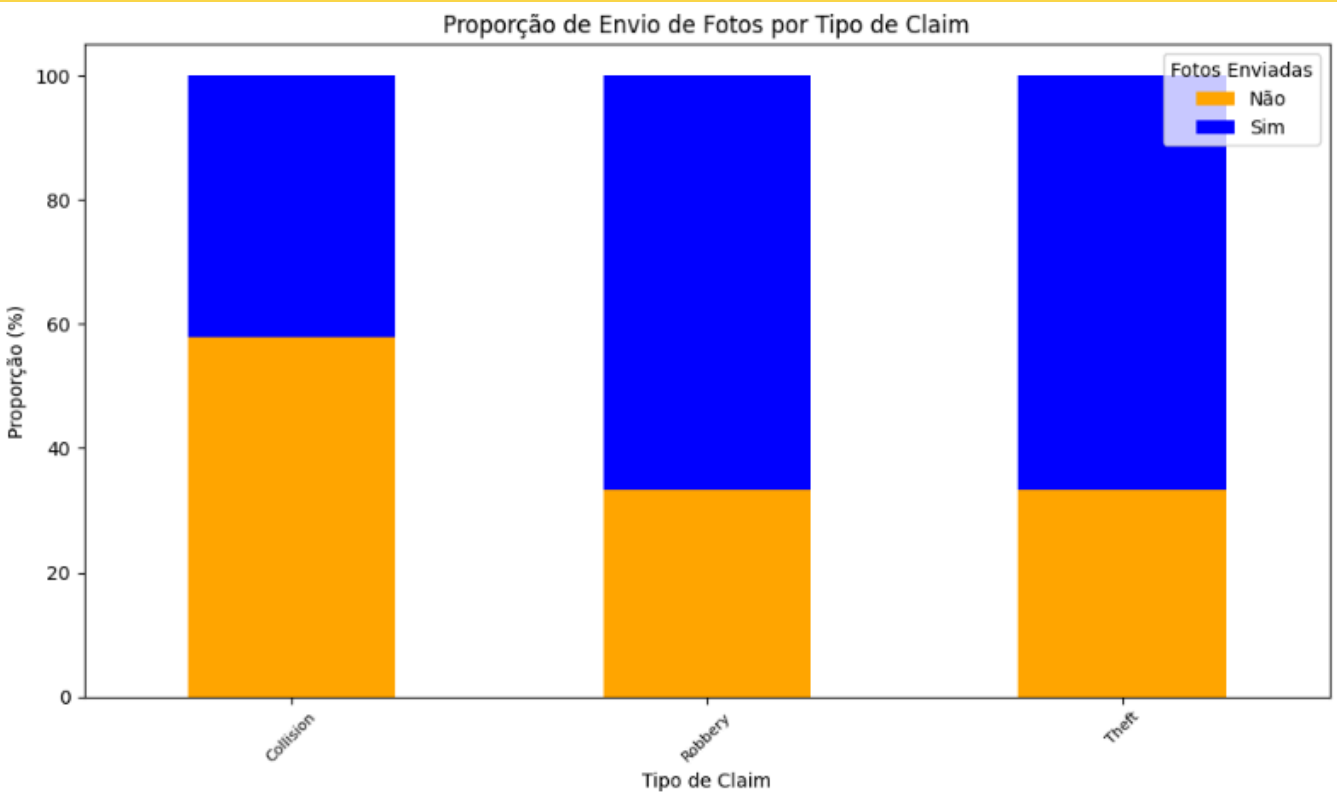
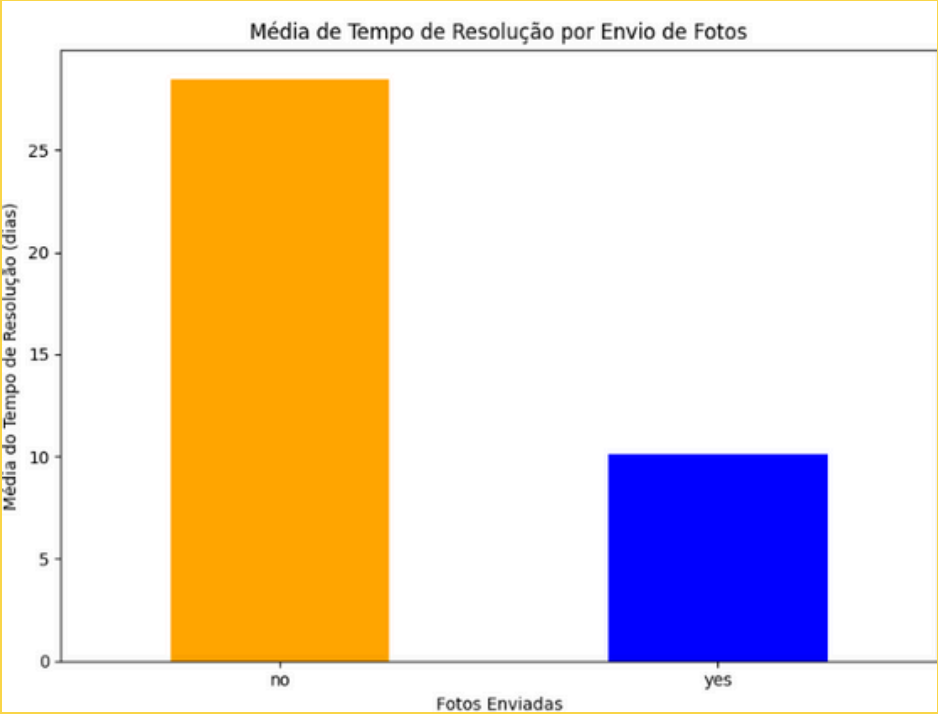
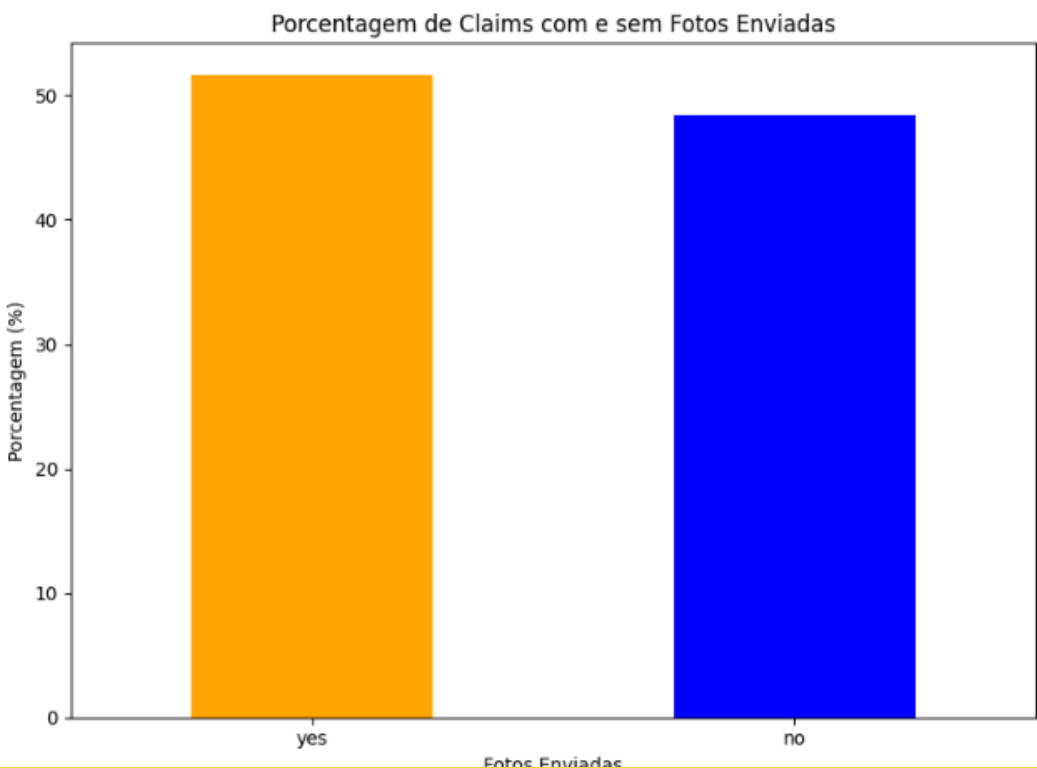
CONSIDERATIONS

-Cases with low satisfaction represent 10 records.

-Average of 25.5 days for resolution, with a standard deviation of 19.23 days.

-Most cases (90%) did not have photos sent via the app.

ANALYSIS

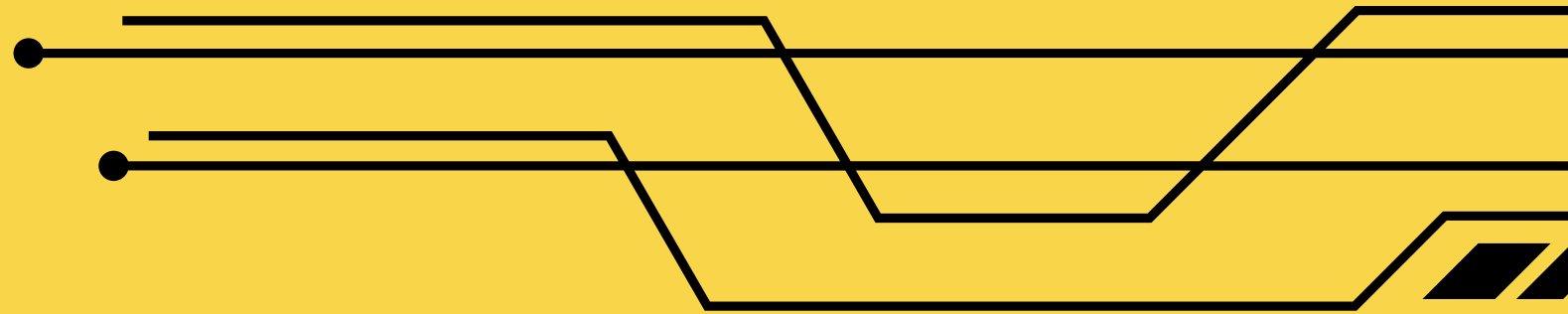
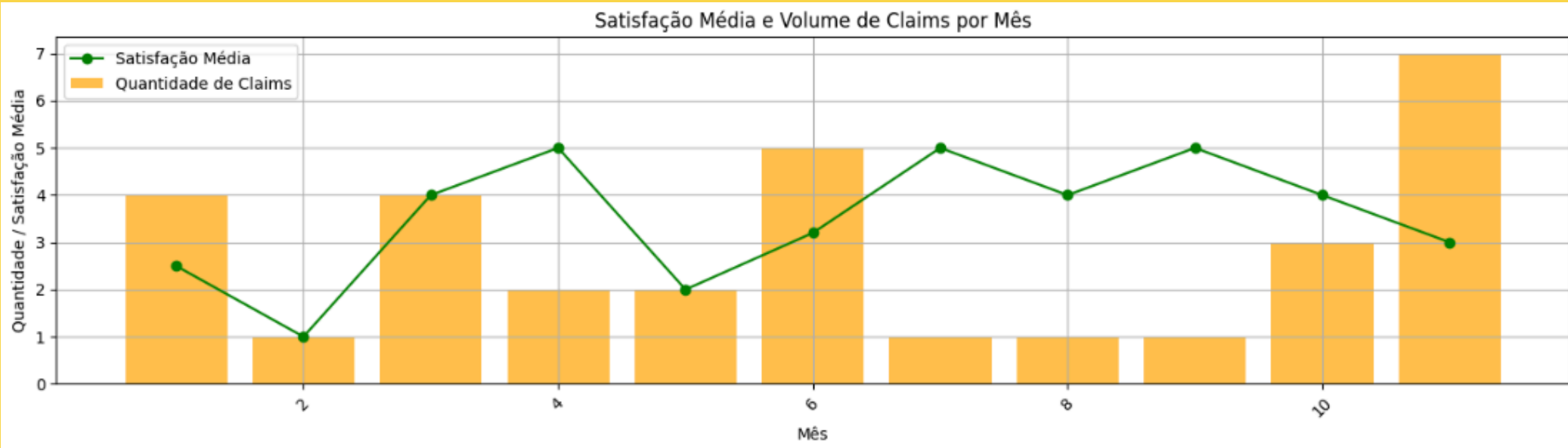
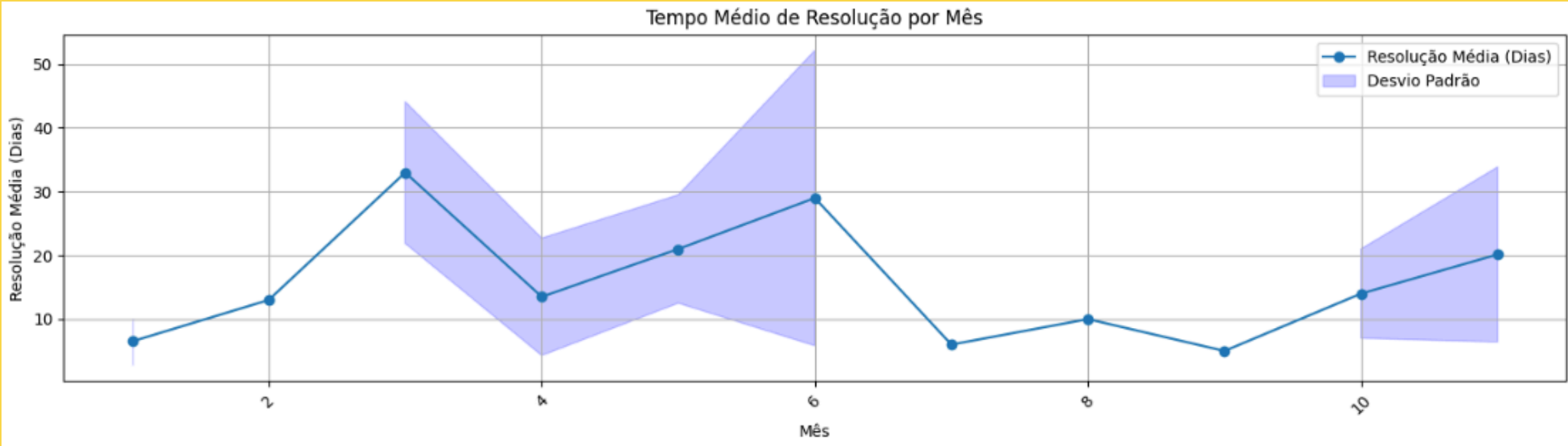


CONSIDERATIONS

Data shows that the inclusion of photos significantly reduces the average resolution time for claims, highlighting their importance in the process.

However, this practice is not yet a common habit among users, likely due to a lack of awareness about the benefits of submitting photos or technical difficulties during the upload process.

ANALYSIS



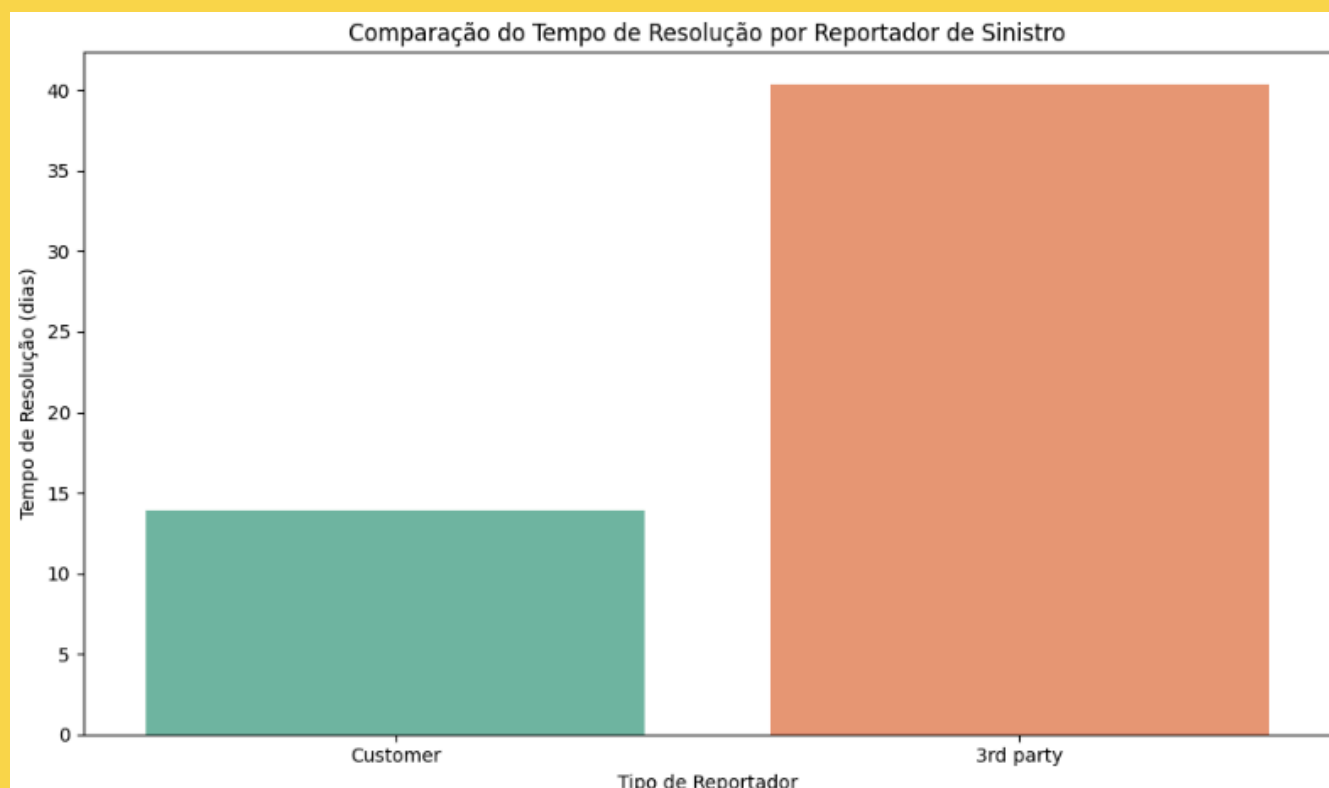
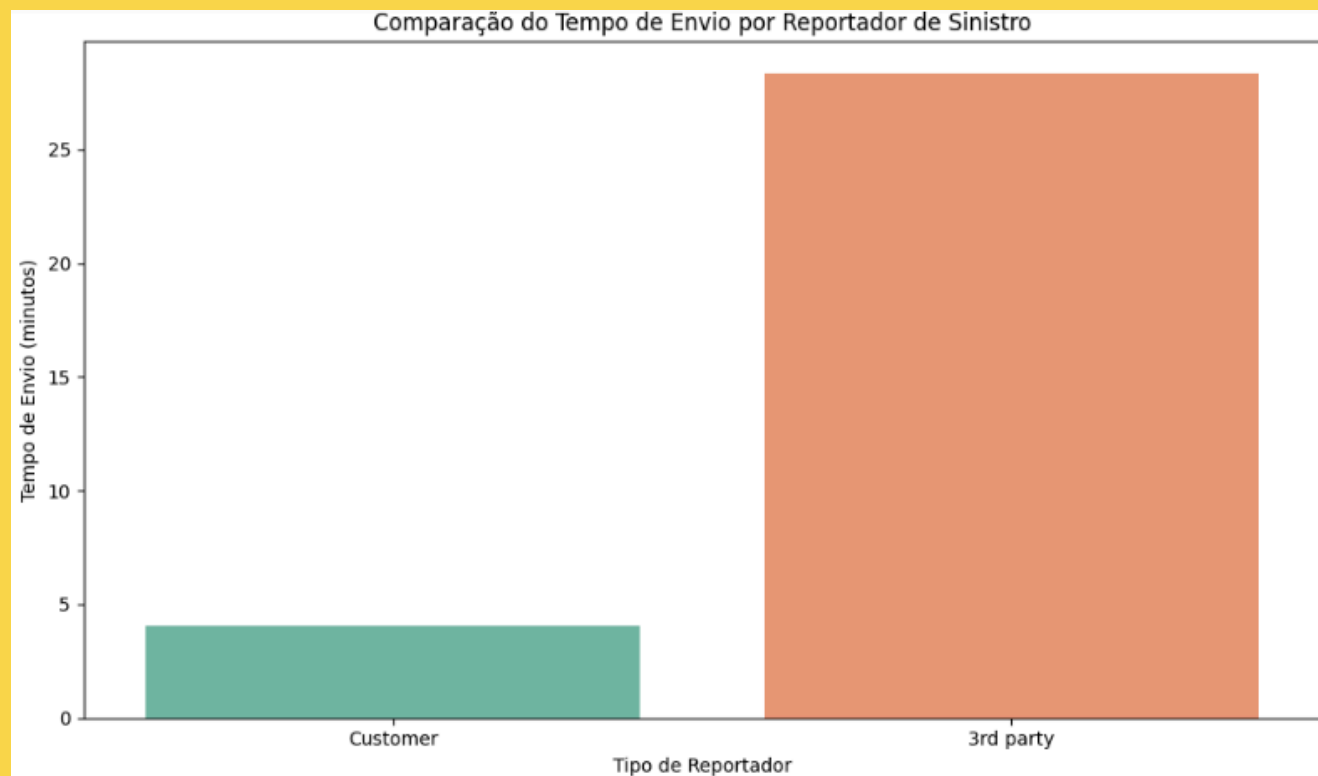
CONSIDERATIONS

Average Resolution: Some months have significantly higher average resolution times, suggesting possible seasonal bottlenecks, such as increased demand during certain periods.

Months with greater variability in resolution time indicate an inconsistency in the process.

Average Satisfaction: Months with longer average resolution times tend to have lower satisfaction levels, reinforcing the correlation between resolution time and customer experience.

ANALYSIS



CONSIDERATIONS

The significant discrepancy in shipping times between the customer and the third party highlights inconsistencies in the process, likely caused by gaps in information provided or delays in communication.

This disparity may stem from a lack of automated checks or clear instructions, leading to errors or incomplete submissions.

SOLUTION

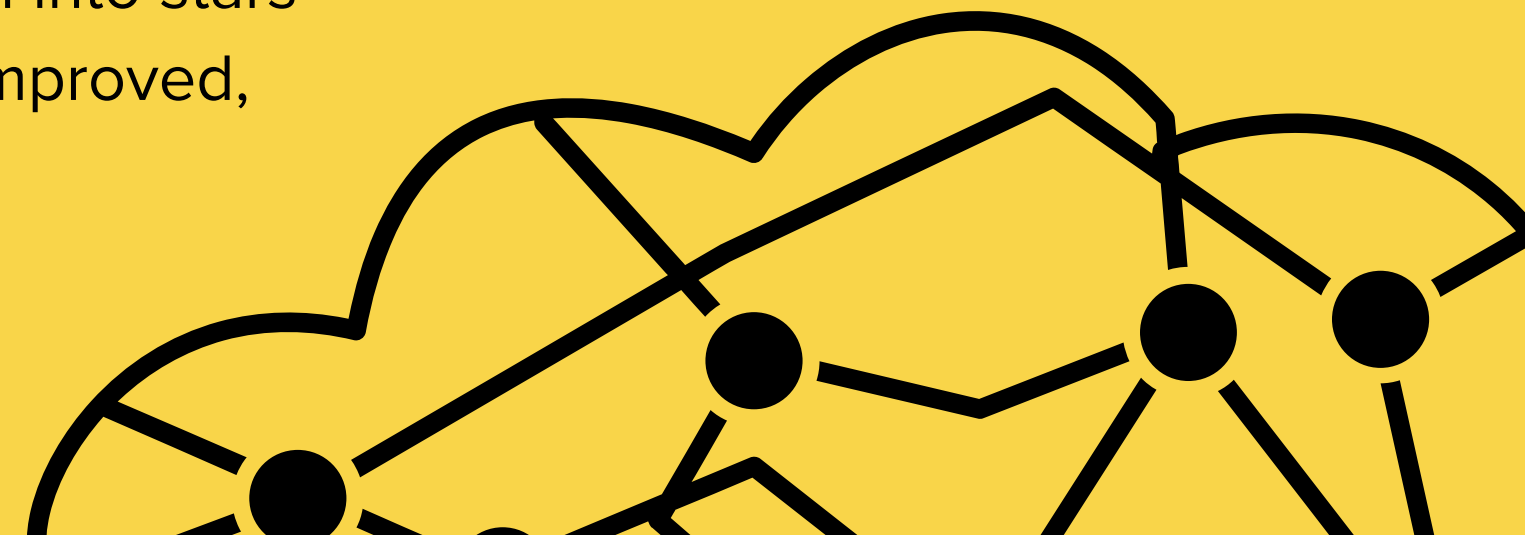


What problem we are solving?

Once the difference in time optimization is identified, measures will be taken to increase this rate of sending photos, correcting a large gap in the process;

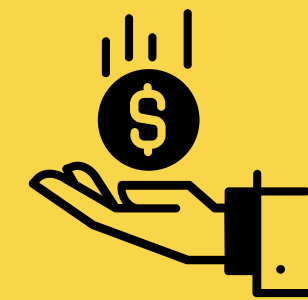
We also noticed the significant difference in time when sent by the customer and the 3rd party, which could be easily resolved and should not be a deadlock;

To improve the internal evaluation, transforming the evaluation into stars (1 to 5) makes it difficult to identify the points that need to be improved, which is why a more complete evaluation is required.



SOLUTION

Solution scope



1 - Mandatory photo submission to improve the process.

Considering that photo submission has been shown to significantly reduce resolution time, making photo submission mandatory can standardize information and help mitigate inconsistencies. A good practice would be to create a simple guide so that users know how to take and submit the required photos.

To minimize resistance, provide a user-friendly interface with clear instructions and examples of suitable photos.

3 - Service evaluation form (additional). Implementing a form at the end of the process allows to capture immediate feedback.

- Direct feedback is crucial to identify blind spots in the process. In addition to assessing satisfaction, include questions about waiting times, clarity of instructions and ease of use.

2 - Information for the best shipping by the 3rd party. This can be a crucial factor in reducing discrepancies observed in shipping times between the customer and the third party. Providing an automated checklist, notifications to ensure that all data is filled in correctly before finalizing the shipment would be a practical improvement, and automatic validations before shipping can prevent filling errors.

- This also reinforces customer trust, showing that the company takes care of each step.



SOLUTION

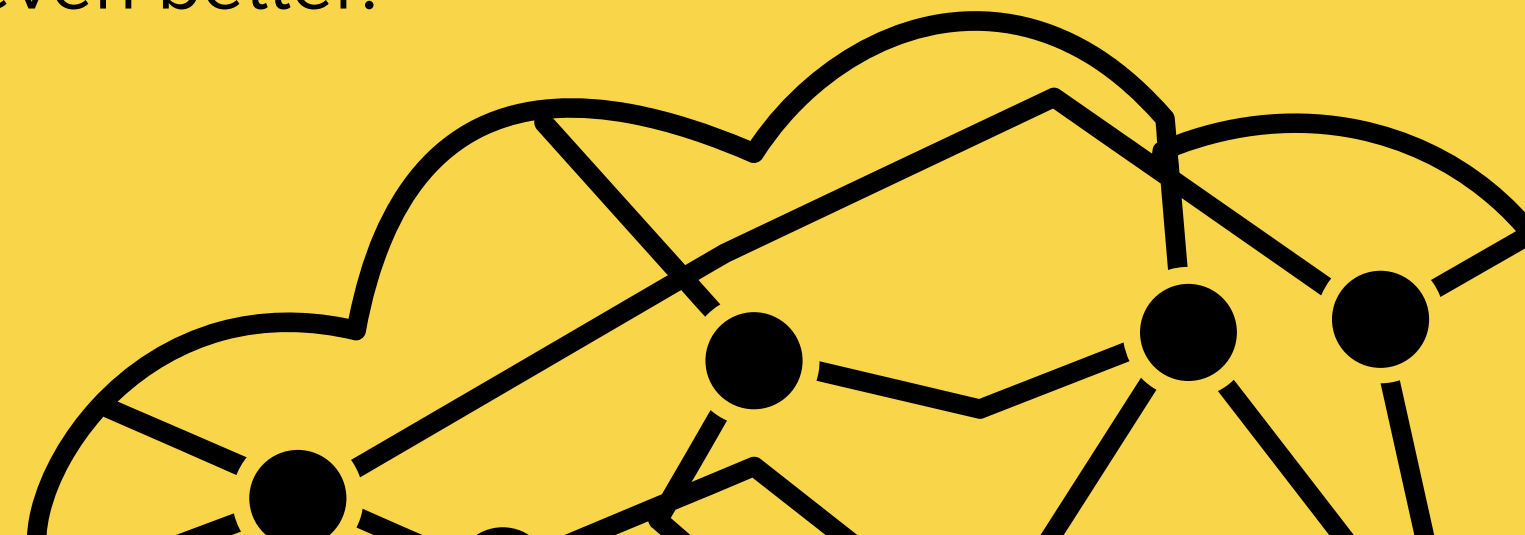


How will we measure success?

In the first case, success will be measured by the unanimity in sending photos without losing the number of claims. Achieving success is the meaning of success;

In the second case, success will be measured through graphs that compare the before/after performance of 3rd parties and also the standardization of time compared to costumers;

Regarding evaluations, success will be measured by the continuous improvement of customer satisfaction and positive quarterly feedback, making the company even better.



THANKS FOR YOUR TIME :)

Ivo Neto

