Jai Guru!

**Potential Solutions from a Data Scientist’s Perspective**

* Data Enrichment:
  + Customer demographics – (location, …)
* Advanced Analytics:
  + Predictive Modeling: Develop model to predict which customers are likely to have issues or churn. => Helps address problems
  + Customer Segmentation: Based on customers’ behavior, demographics, and journey quality, they are segmented into different groups and solutions are tailored to each group. => Helps improve overall experience
  + Root Cause Analysis: Statistical analysis or machine learning techniques are employed to identify the underlying causes of issues (specific steps in the journey or system failures)
* Process Optimization:
  + Journey Mapping: Create detailed journey maps to visualize the customer’s experience and identify pain points.
  + A/B Testing: Experiment with different flows or variations to optimize the journey and improve conversion rates.
  + Automation: Automate repetitive tasks to reduce errors and improve efficiency
* Technology Implementation:
  + AI-Powered Tools: Use chatbots, recommendation engines, and fraud detection.
  + Data Visualization: Implement dashboards and visualizations to monitor key metrics and identify trends

**Specific Recommendations Based on the Data**

* Prioritize Underwriting Issues: Based on the emphasis on high submission rates, focus on improving underwriting processes and reducing errors.
* Analyze Technology Impact: Investigate the impact of technology issues on the customer journey and identify areas for improvement.
* Optimize User Experience: Conduct usability testing and gather user feedback to identify UX pain points and make necessary changes.
* Explore New Revenue Streams: If profitability is a concern, consider exploring new revenue streams or cross-selling opportunities.