

INSURCLOUD

80 % complete

Type of Claim

Safety

What Happened

**Claim Details**

Damage

Third-party

Review

**General Information**

Location  Save and Exit

Location of Incident  

Date of Incident  Fillable

Time of Incident  Fillable

**Was a police report filed?**

# Deloitte, Digital Insurance Claims.

1 month internship project -- from design to production

# //background

## My involvement

**Role:** Sole designer on a team of software developers owning end to end design and technical implementation. Originally a software developer on the team however took initiative to take on my own project.

**What I did:** Pitched a complete redesign of the existing application as it was built quickly for client demo purposes. Did 10 + user interviews, designed two end to end flows of Quote and Bind and Filing a claim, and coded what I made.

**Results:** Designs accepted by Deloitte leadership and clients resulting in new deals of 1M, and are currently being developed to push into production.

### Skills

UX-Research

Figma

Competitive Analysis

Iterative Design

Fin-tech

Onboarding

Education

Visual Design

Web-application design

## Project + Industry Context

Insurcloud is one of the first digital claims platforms where you can get a quote for car or home insurance and file a claim online.

**Users:** homeowners, carowners, renters, wide ranges of ages from young adults to seniors

**Needs:** looking for an easy-to-use solution that makes the nuances of insurance easy to understand, feels safe, secure, and empathetic to their situation.

When first embarking on this project, I barely had any understanding on how the insurance industry works.

It's a traditional industry powered by **inertia**. It's **hard for consumers to advocate for themselves**, because the broker's primary duty is to get the best deal for the insurance company.

Most deals are done in person or on the phone, making it harder for the user to have **choice** on their package. However, this makes it more personable/humanized, since it is dealing with **sensitive** information, putting the customer at ease.

# //the old platform

These painpoints were developed from my own observations and a compilation of points from 10 user interviews

I don't understand what these terms mean. How am I supposed to add coverages if I don't know what they need?

**Coverage Details:**

- Dwelling: Limit \$150,000, Deductible \$1,000
- Personal Property: Limit \$15,000, Deductible \$500
- Policy Deductible: Deductible \$500
- Statutory Conditions & General Conditions
- Voluntary Medical Payments: Limit \$1,000

**Summary Table:**

	Per Month
<b>\$22.82</b>	
Buy Now	
Save Quote	
Monthly	Yearly
Your price	\$21.63
Taxes	\$1.19
<b>Total</b>	<b>\$22.82</b>

**Coverage Start Date:** May 9, 2020

It's hard for me to navigate back and forth between different parts of the form.

**Basic Information:** Get a Quote → Basic Information

**Where is the property?** Business Name or Address \* 2595 Ledgerock Ridge, Invermere.

**Ownership type:**

- I own (selected)
- I rent
- I own and rent it out

**When do you want your coverage to start?** Coverage start date \* 5/9/2020

**Tell us a bit about yourself...**

First Name \* happy Last Name \* feet Date of Birth \* 12/19/2019

**Save & Continue**

happy, here is your Quote

If you have any questions, please call +1 (613) 271-9612.  
Let your agent know your Quote # 0008062518

We've gathered some information about your home.  
Please take a moment to confirm the information about your home below.

**Home Insurance**  
2595 Ledgerock Ridge, Invermere, BC, V0A 1K6, CA

**What kind of property?** Property Type \* Homeowners

**Is this property your primary residence?** Yes No

**Is this property currently vacant?** Yes No

**What type of roof do you have?** Roof type \* Wood Shingles

**Year of the most recent roof installation** Year installed \* 2005

**Do you run a home business from here?** Yes No

**Do you provide short-term rentals?** Yes No

**Do you have an active mortgage on your home?**

**How many people live in your home (including yourself)?** Number of family member \*

Designs are inaccessible, labels are in placeholders.

What if I want to fill this in later? How can I access my form

**INSURCLOUD** Home Get a Quote File a Claim Logout

Home Claim → Claim Details

**Which property are you filing a claim for?** 8 Adelaide St W 22 Adelaide St W

**Tell us a little about what happened**

Incident date Mon, Sep 16, 2019 Incident time 06:49 PM

Incident details Describe how the incident

Type of damage

Fire or Smoke Water Natural Disaster Electrical Other

This is my first time filing a claim. I wish there was more support.

Do they not care if I'm injured?  
Doesn't seem very humanistic, I'd rather call someone.

# //goals

## Quoting

### User goals:

- To purchase insurance quotes and understand what the terminology means
- To give in their information in a logical order
- To have control over what is included in their insurance package, but also have recommendations and decisions made for best practices

### Business Goals

- To increase the amount of accounts created - number of users that complete the sign-up process
- To increase user retention - prompt them to continue with the sign up process if they left in the middle



*Metrics of success: positive feedback (tracked through user interviews) increased amount of user sign-ups, less time spent on filing claims/quote sign ups, increase in number of users converted from initial claim exploration to account creation*

## Filing a Claim

### User goals:

- To express themselves in mediums that are the most comfortable to them
- To experience an empathetic and humanized process that provides them support after going through an accident or a damage on their home
- To input their information as fast as possible

### Business Goals

- To get accurate information from the user in an organized manner to give them a precise claim
- To increase customer satisfaction with their product

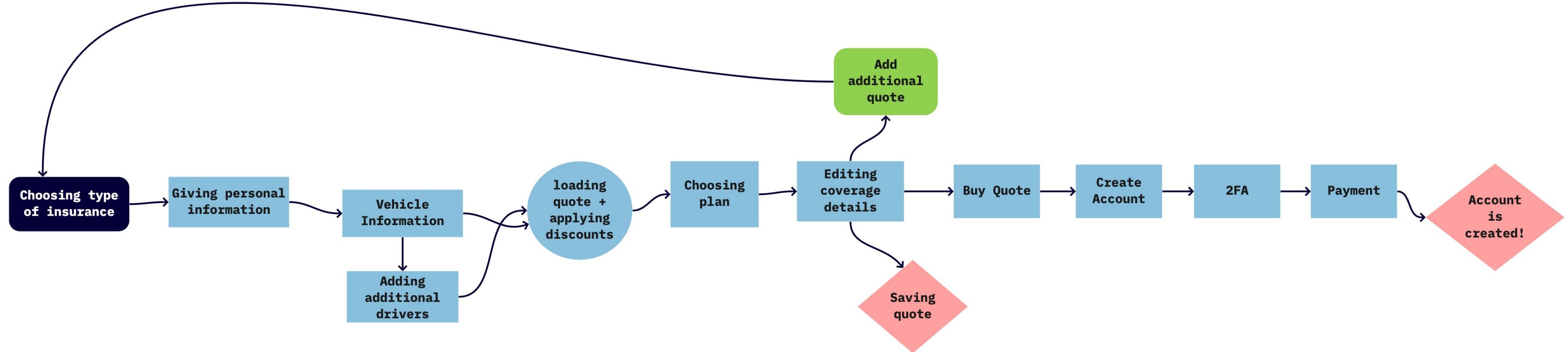
**Assumptions:** Users want to file claims digitally on their computer. (Mobile was not the priority).

**Constraints:** Technology we can use - I'll be on the team coding this as well, so I can't make things too complicated to develop in less than a month. Design for safety, trust, and education - make insurance easy to understand for new audiences

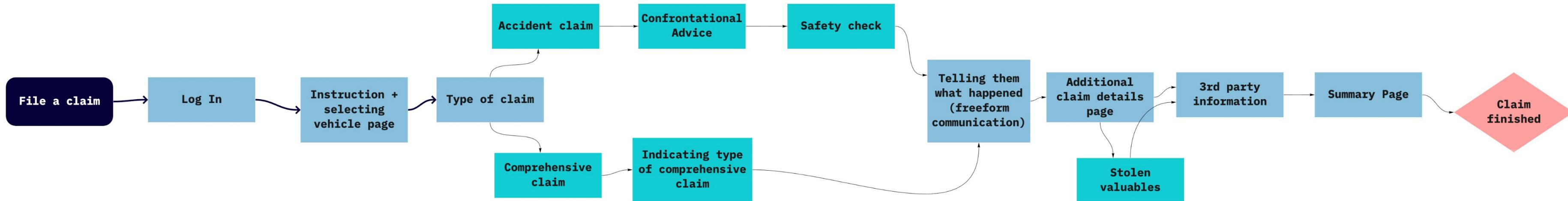
**Requirements:** My team lead wanted to see how we could incorporate voice input. I also needed to ensure all the questions asked on the application translate to all the requirements needed for Guidewire (insurance software) to compute the Quote value.

//flow

## Quoting



## Filing a Claim



# //process

## no bad ideas. sketching things out quickly

After I went through the process of mapping out the user flow for each product, I took a pen and paper and started to create some initial sketches to create a vision of how I wanted things to look like.

The most difficult flow for me to visualize was the recording flow, where the user explains what happens with their voice. I haven't seen many examples where this was implemented before so it took some creativity.

Most important thing: getting feedback early. I showed my team some of the sketches before I even got into the wireframes. A lot of my initial ideas had to be iterated upon which I'll explain further.

1. Understanding the problem and some background around the industry you're innovating in
2. Understanding user goals, businesss needs, constraints
3. Mapping out an end to end user flow and testing this
4. Drawing out sketches
5. Wireframing and making UX design decisions
6. Creating a consistent design system for the applicaiton
7. Making high-fidelity mock-ups

Key terms: understand, iterate, and make decisions



# //design decisions

## 1. Single form input per page

What's your first name?

Legal first (given) name

Press Enter →

In several onboarding flows I've seen, (for example Wealthsimple pictured below), they follow the. one question per page design

### PROS

- Visually appealing
- Easy to focus on one response at a time
- Engages people with lower attention spans

### CONS

- Hard to know what information you need exactly when
- May not be engaging for older audiences
- Must be filled in one sitting
- Hard to edit responses

## 2. Long form

Have all the form fields visible to the user, they need to scroll down to answer all the questions.

### PROS

- All questions are in one place
- User can anticipate what is coming next and can prepare information accordingly

### CONS

- Not as visually appealing
- Can be an overwhelming amount of information
- Does not have a cohesive flow

In my original design sketches, I made it similar to the first version, however after some feedback and realizing how long insurance forms can be, I decided to iterate on my designs.

### Decision

I realized it could be possible to have the best of both worlds: integrating a long form with arrows which shifts focus from different elements, having navigation + progress on the side, and a save and exit button so users can come back to it.



# //purchasing a quote - personal information

Here are the mockups are user would go through filling in their information for an auto claim quote.

**INSURCLOUD**

**Tell us about yourself**

First Name Fillable

Last Name Fillable

Date of Birth Fillable

Email Optional Fillable

Type of Insurance Location

Personal Details Address Line 1

Vehicle Details Address Line 2

Quote Plan Optional

Coverage Details Location

Create Account Location

License Province Fillable

Coverage Start Date Fillable

Driver's Licence Number Fillable

10 % complete

Save and Exit

**Personal Information**  
This section is to get a profile of you as a driver.

Indicates progress of the form, users can estimate how long it will take

Save & Exit to continue quote later

Ability to navigate between different sections of the form

Instructional section that explains what is needed to fill out the form

## USER VALIDATION

*"I feel like having an instructions panel somewhere through the form would make things a lot easier to understand so I know exactly why they're asking this information and what they're going to do with it."* - User interview

*"Making the emails optional in the beginning allows us to capture their information from the get-go if we wanted to contact them to continue their purchase, but also ensures there is no friction because it's not required. Win-win."* - Insurance leader at Deloitte

# //adding additional drivers

1. INSURCLOUD

**Add Additional Drivers**

Please add any other licensed drivers who will regularly use your vehicle

+ Add Additional Driver

View Quote

2. INSURCLOUD

**Add Additional Drivers**

Please add any other licensed drivers who will regularly use your vehicle

**Driver #1** Remove

First Name  
Last Name  
Date of Birth  
Email  
Driver's License Number

+ Add Additional Driver

Vehicle Information

3. INSURCLOUD

**Connect Drivers to Vehicles**

Let's connect the drivers on your account to your vehicles.  
Drag and drop the drivers under the category of Primary Driver or Secondary Driver.

2016 Toyota Camry

Primary Driver

Secondary Driver

Drivers:

- Jane Doe, 18 years old

Continue

The user can add any additional drivers and later label them as primary or secondary drivers for their vehicle via drag and drop.

## USER VALIDATION

*"I like the drag and drop - feels visually interactive and also makes me feel like I'm in control. Makes me excited to go through the quote process. "- User interview*

# //loading, plans, and coverage details

1.

**INSURCLOUD**

### Calculating your Quote...

Here are things we took into consideration:



Looks like you're eligible for the new driver discount!

imply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially

**loading animation**

Type of Insurance

Personal Details

Vehicle Details

Quote Plan

Coverage Details

Create Account

60 % complete

2.

**INSURCLOUD**

### You are buying a Quote

### Choose a Plan

The Essentials **\$125.42** monthly  
Coverage that has the essentials you need

**Our recommendation**

The Popular **\$135.42** monthly  
Plan most preferred by our customers

Full Coverage **\$145.42** monthly  
Covers everything that could possibly go wrong

Type of Insurance

Personal Details

Vehicle Details

**Quote Plan**

Coverage Details

Create Account

60 % complete

3.

**INSURCLOUD**

### Your Coverage Details

Quote #1223323 **\$125.42** per month Start Date : March 20, 2020 **Buy Now** **Save Quote** **Reset to Recommended**

Type of Insurance

Personal Details

Home Details

Quote Plans

**Coverage Details**

Create Account

50 % complete

**Dwelling**  
Covers the costs to repair or rebuild your home after it is damaged by a covered peril, such as fire.  
Limit: \$1,000    
Deductible:

**Personal Property**  
Protecting the value of the things you own, such as furniture, electronics, etc.  
Limit:    
Deductible:

**Medical Payments**  
Pays reasonable medical expenses in the year after an accident if someone is accidentally injured on your property.  
Limit:    
Deductible:

**Optional Coverages**

**Business Property**  
Protects your business property and its contents including exterior fixtures. Everything a company needs.  
Limit:    
Deductible:

**Personal Umbrella**  
Provides extra liability coverage on top of your insurance policy.  
Limit:    
Underlying Limit:

**Personal Umbrella**  
Adding extra liability coverage on top of your insurance policy.  
Limit:    
Underlying Limit:

If you have any questions or are interested in coverages that aren't displayed, please call +1 (613) 271-9612.

Indications of any discounts applied

Ability to reset package values to initial ones generated by computer

## USER VALIDATION

*"I like that I'm able to have a visual representation of what each coverage means, and have the option to change the suggested coverages to ones I want, but if I stray away too much, I can always reset to default."*

- User Interview

Visual representation and explanation of what each coverage means

# //saving quote

**1.** INSURCLOUD Your Quotes

Auto Insurance  
2015 Acura ILX 4D4  
Coverage Start Date: March 11, 2020  
**\$125.42** per month

Type of Insurance  
Personal Details  
Vehicle Details  
Quote Plan  
**Coverage Details**  
Create Account

80 % complete

**2.** INSURCLOUD Your Quotes

Auto Insurance  
2015 Acura ILX 4D4  
Coverage Start Date: March 11, 2020 [change](#)  
**\$125.42** per month

Type of Insurance  
Personal Details  
Vehicle Details  
Quote Plan  
**Coverage Details**  
Create Account

80 % complete

We'll email you a link to your saved quote settings.  
**Email Address**  
johndoe@gmail.com  
Looks like we have your email!  
 Keep in touch to receive special updates and promotions from Insurcloud

**Save Quote** **Cancel**

**3.** INSURCLOUD Your Quotes

Auto Insurance  
2015 Acura ILX 4D4  
**\$125.42** per month

Type of Insurance  
Personal Details  
Vehicle Details  
Quote Plan  
**Coverage Details**  
Create Account

80 % complete

**Success!**  
Your quote is saved for the next 30 days or until your Coverage Start Date passes. You can easily access your quote through the link in your email or by writing down your Quote ID.  
**Okay**

Looks like we have your email on file!  
 Keep in touch to receive special updates and promotions from Insurcloud

**Save Quote** **Cancel**

Their email automatically loads if they gave it in earlier

Here the user is able to save their quote for later. This is where the beginning optional email field comes to play - if they put it there, it will automatically pop-up, and we can send the user a link so they can come back to this at any time.

# //bind - account creation and payment

**1.**

**INSURCLOUD**

**Create your Insurcloud Account**

Before we can get your insurance, you'll need to create an account

**Email:** email

**Password:** password

**Confirm Password:** password

Choose a stronger password. Try mixing letters, symbols, or numbers.

**Sign Up**

**90 % complete**

- Type of Insurance
- Personal Details
- Vehicle Details
- Quote Plan
- Coverage Details
- Create Account**

**2.**

**INSURCLOUD**

**Confirm phone number and email address**

Before we can get your insurance, you'll need to confirm your phone number and email address.

Please enter the 5 digit code sent to you phone number.

**Code :**

Once you have confirmed your email, you may continue.

**Continue**

[Resend code](#) [Change phone number](#)

**90 % complete**

- Type of Insurance
- Personal Details
- Vehicle Details
- Quote Plan
- Coverage Details
- Create Account**

**3.**

**INSURCLOUD**

**Payment Information**

Your payment information is safe with us

**Card Number**

**Name on Card**

**Expiration Date** **Security Code**

**BILLING ADDRESS**

Billing Address is the same as my personal address

**First Name**

**Last Name**

**Country**

**Address**

**Address Line 2** optional

**City** **Postal Code**

**Create Account**

**99 % complete**

**Save and Exit**

**4.**

**INSURCLOUD**

**Thank you!**

Policy Number:

**Download Proof of Insurance**

# //filing a claim initial steps

1.

**INSURCLOUD**

**Please Log In**

Log in with your existing account to speed up the claims process

Email Address  
Fillable

Password  
Fillable

Keep me logged in      [Forgot password?](#)

**Log In**

2.

**INSURCLOUD**

10 % complete

**Type of Claim**

- What Happened
- Claim Details
- Damage
- Review

**File an Auto Claim**

We promise this process will be as quick as possible, so you can get back to what's important.  
To ensure this process goes smoothly, please have the following ready before you proceed.

5 minutes of your time      Photos of your vehicle      Insurance information of anyone involved

**Select Vehicle**

These are the vehicles you are insured with.

Vehicle #1      Vehicle #2

**Save and Exit**

3.

**INSURCLOUD**

20 % complete

**Type of Claim**

- Safety
- What Happened
- Claim Details
- Damage
- Review

**What type of claim are you filing?**

Let us know if you've been in an accident or if your car has been damaged due to other reasons.

**Accident claim**  
This is if you have been in an accident while driving.

**Comprehensive Claim**  
This includes theft, weather damage or non-driving related issues.

**Save and Exit**

4.

**INSURCLOUD**

50 % complete

**Type of Claim**

- Safety
- What Happened**
- Claim Details
- Damage
- Review

**Please indicate what has happened to your vehicle**

**Weather**      **Theft**      **Other Damages**

If your car was stolen, please call us directly at:  
[657-900-8686](#)

**Save and Exit**

The user can log into their account, select the vehicle (if they have multiple vehicles insured) and choose the type of auto claim they're filing.

The instructions let them know what items they need for the process so they are prepared, and explains the difference between types of claims

Comprehensive claims are split further into weather, theft, and other damages. If the car was stolen, they are prompted to call instead since the form would not be helpful to the user.

# //safety

**1.**

INSURCLOUD

Confrontational Advice

Save and Exit

Type of Claim

**Safety**

What Happened

Claim Details

Damage

Review

**30 % complete**

**2.**

INSURCLOUD

Are you safe?

Please only fill this form if you are in a safe position to do so, or else we will call emergency services.

Save and Exit

Type of Claim

**Safety**

What Happened

Claim Details

Damage

Review

40 % complete

Is your vehicle operational?

Please safely pull your vehicle over to the curb of the road.

Yes

No

Contact Support Services

Call a Tow Truck

Call an Uber

Request Temporary Car

ALERT

If you are injured, we recommend you call us right away at:

657-900-8686

Call Us

Continue with online claim

Accident claims are a very tough and scary situation to be in. I wanted the designs to put the **user's wellbeing first**, giving them confrontational advice before dealing with third parties, and checking if they are in a safe position to file a claim. Digital claims aren't always the solution, and if they are at the scene we prompt to proceed with a phone call instead. This ensures the application shows empathy, and we're able to link to third-party services to provide further support.

This is helpful on the claim front as well, we're able to capture information on big damage - such as the vehicle not working - early.

# //free-form response: tell me what happened

This was the most exciting feature to design. There is a chat bot that guides the user's responses - asking additional details about the collision as they talk. The user can switch between recording or text options

**Interactive chat bot**

**Key words are highlighted as the user types, giving instant feedback**

## USER VALIDATION

*"This adds a humanistic touch to an otherwise mechanical and money driven process."*  
- User Interview

*"I like that I'm getting immediate feedback and it gets as much detail as possible - things that are usually missed on a form. What's annoying is that usually after I submit a claim, there's a lot of back and forth because information is missed, and this prevents that."*  
- User Interview

# //general information form

1.

INSURCLOUD



- Type of Claim
- Safety
- What Happened
- Claim Details**
- Damage
- Third-party
- Review

**General Information**

**Location**

Location of Incident

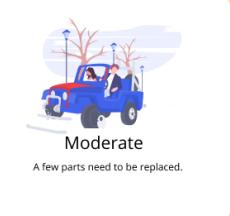


Date of Incident  Time of Incident

**Was a police report filed?**

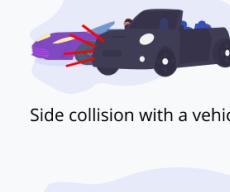
**Please Rate the Severity of the Damage**

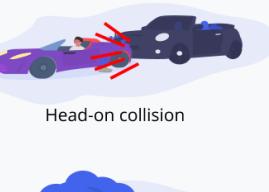
  
Low  
Scratches, scrapes, or dents.

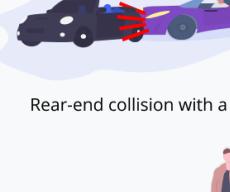
  
Moderate  
A few parts need to be replaced.

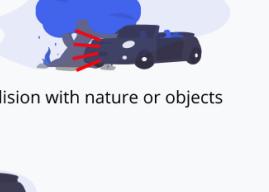
  
Severe  
People may be injured, the car is unusable.

**What type of collision is this?**

  
Side collision with a vehicle

  
Head-on collision

  
Rear-end collision with a vehicle

  
Collision with nature or objects

  
Collision with a person

**Tell us about the accident**

Number of passengers in your vehicle  Passengers Injured

2.

**Tell us about the accident**

Number of passengers in your vehicle  Fillable

Passengers Injured  Fillable

**Select Damaged Parts**

**Describe other damages**

**Upload photos of damage**

For better results and fastest claims processing time, please follow the following photo upload guidelines.

Too far      Too close      Too blurry

Drag photo here or [browse](#) for a photo to upload

## Were any valuables in the vehicle?

Please add the information of all your personal valuable items and attach a receipt, owner's manual, or warranty to prove your ownership.

Valuable Name	Type	Value of Item	Proof of Purchase
Necklace	Jewellery	\$12,000	
Necklace	Jewellery	\$12,000	
Necklace	Jewellery	\$12,000	
Necklace	Jewellery	\$12,000	

+ New

< 1- 10 of 100 >

The user fills in other details pertaining to the accident with buttons to rate the severity of damage, visualization for different types of collisions, and a spot to upload photos.

If was a comprehensive claim (ex - break-in) the user can report any damaged or stolen valuables in a typable form with proof of purchase. - This component is easily transferable to home claims where they could have multiple damages to personable valuables.

# //third party + summary

1.

**INSURCLOUD**

## Third-party Information

Click on the button to add third party vehicles involved and fill in their information.

**Vehicle #1**

	Driver's License		Licence Plate
Driver First Name:	Fillable	Driver Last Name:	Fillable
Email:	Fillable	Phone Number:	Fillable
License Plate:	Filled Input		
Insurance Company:	Filled Input		
Number of Passengers	Dropdown	Passengers Injured	Dropdown

**Witness #1**

Full Name:	Filled Input
Email:	Fillable
Phone Number:	Fillable

**Continue**

90 % complete

2.

**INSURCLOUD**

99 % complete

## Summary

**Location** [Edit](#)

**Type of Claim** [Edit](#)

**Safety** [Edit](#)

**What Happened** [Edit](#)

**Type of claim** [Edit](#)  
Side-Collision with another vehicle

**Vehicle** [Edit](#)  
Acura TLX 2017

**Damage** [Edit](#)

**Review** [Edit](#)

**Other Driver's Information** [Edit](#)  
Name: Paul Bob  
Address: 320 Front Street  
License Number: 526257

**Other Vehicle** [Edit](#)  
Acura TLX 2016

**Damage Severity** [Edit](#)  
Moderate

**Damaged Parts** [Edit](#)  
Front bumper, side door

**Damage Pictures** [Edit](#)

**Details** [Edit](#)  
The other car hit me in the middle of the road at the cross section...

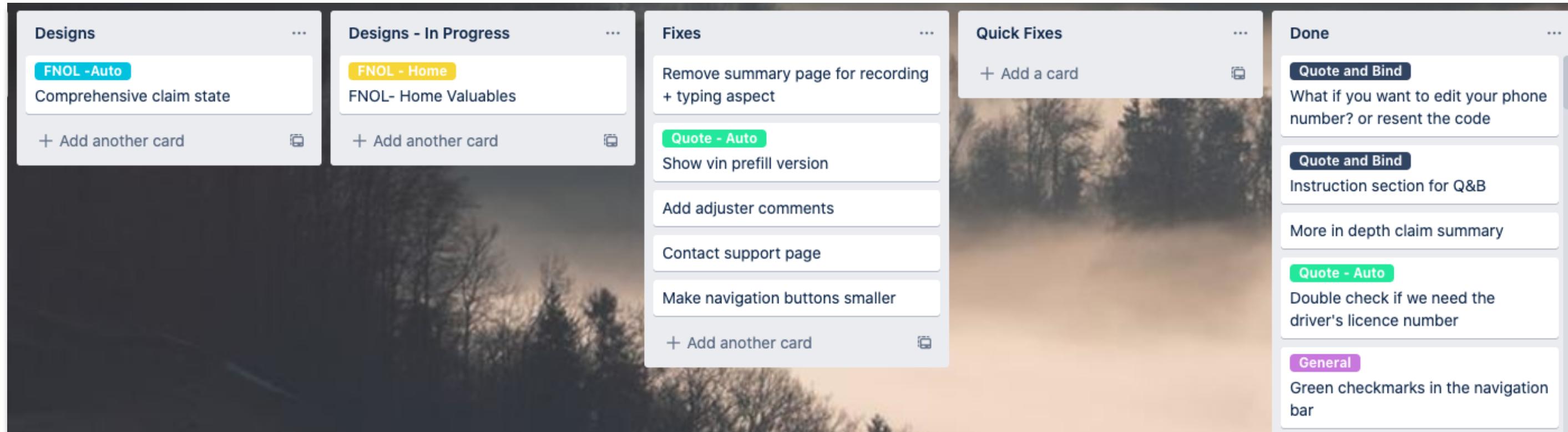
**Submit Claim**

I separated the third-party information from the collision information page to differentiate the information needed. Here the user can click on the button to populate new fields for additional vehicles and witnesses. I added the fields of number of passengers and number injured as it helps the insurance company cross-reference information on both sides and detect fraud

Lastly, the summary page provides the user information of everything they put in from the very beginning of the flow and they can easily go back and edit if they wish before submitting.

# //creating a workflow & tracking feedback

Since I was the only designer and owning this project end-to-end, I had to define a process for myself to keep myself on track.



This was helpful to keep track of all the pages and components I would need to make - if you really break a page down there are so many states it could be in. After I developed my first draft of mock-ups, I had over 10 1:1 meetings with everyone on the team to run the designs by them, user interviews, and sessions with insurance industry leaders to gather feedback.

I had 4 main flows (quote - auto + home, and filing a claim - auto and home), Using the tags on Trello I was able to categorize and translate all the feedback from the meeting into action items to iterate upon. I separated between fixes and quick fixes, one would require some more time and brainstorming as the solution may not be as clear to implement, and quick fixes may be as simple as editing the font colour.

# //learnings + future improvements

## Learnings

### Learned about the insurance industry

Prior to this, I had no exposure at all. It is a huge market with legacy technology. It's hard to get users to change behaviours, but if you take it one step at a time, and build for trust and user experience, you can get people on board.

### Learned how to design a complete product, end to end

I got the opportunity to be involved in all aspects of the product design process, from finding painpoints, sketches, high-fidelity mock-ups, project-management, user + team sync interviews, and finally coding it :)

## Improvements

Because of the short-timeline, I need to prioritize the features I designed. I couldn't make everything as complex as I wanted to.

Some things I would change - in the claims coverage details page, I would possibly have a display of everything they've added to their package (similar to online shopping where you can see all your items at once) because it is hard to visualize all the additional packages you added quickly.