

## Comparison on Functionality and Usability

Online Website /Customer Portal

Questionnaire	NIA	MPFC Logo	KCC (KARWAD)	*****	*****
Is the vehicle detail population available using vehicle reg. no.?	No	No	****Yes	Yes	Yes
Number of screens traversed to issue policy for Two Wheeler	6	7	7	9	7
Number of screens traversed to issue policy for Private Car	7	8	8	10	8
Vehicle Self Inspection - Break in renewal	No	Yes	Yes	Yes	No
Vehicle Self Inspection - Claims	No	No	Yes	No	Yes
Is the policy issuance allowed without login?	No	Yes	Yes	Yes	Yes
Is calendar available to choose policy expiry date?	No	No	No	Yes	No
Retrieval of quote through mobile no. or email id.	Yes	No	Yes	No	Yes
Is the screen flow having tunnel view?	No	No	Yes*	Yes	No
Policy issuance using upload of RC/Previous Policy document	No	No	No	Yes	No
Number of starting points for policy purchase	2	1	1	1	2^

Items identified for

\*Note - The personal details and vehicle details are in accordion view. \*\* Note - There is no process of new policy purchase online. \*\*\* Note - Policy Bazaar is not an insurance organization. \*\*\*\* Note - Some cases vehicle details are auto populated/basis registration numbers. \*Note - Bajaj (BAJAJ) has undertaken a portal revamp.

## Recommendation Summary – General Usability

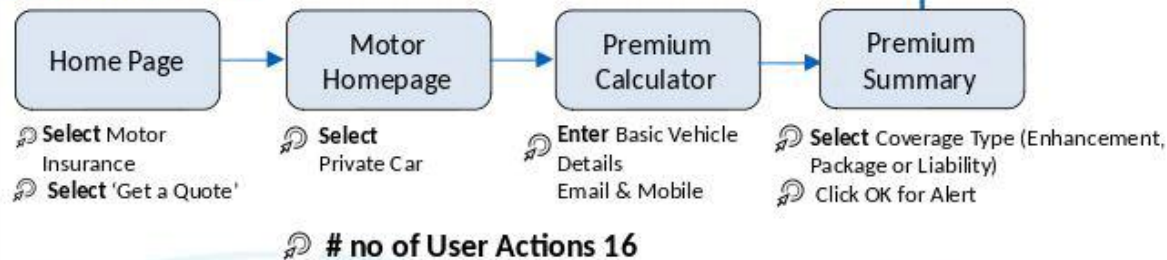
Sr. No.	Recommendation description
1	Use of simple font/11 Benefits
2	Use of limited (2-3) no. of colors
3	Header content and size should be reduced so that scroll and focus area not hampered.
4	Data duplication in the drop down should be corrected. Ex. MAKE
5	Use of auto fill (Type ahead) in the controls
6	Drop down Parameters having less option and Small String values should be designed in Clickable control
7	Insurance Abbreviations (WCA, IDV, PA, Opn etc should be avoided)
8	Insurance Jargons should be simplified
9	Use of information icons and/or more visual representation of information

## Observation on AS IS – Website Flow for New Business

### Buy Online Flow



### Get a Quote Flow

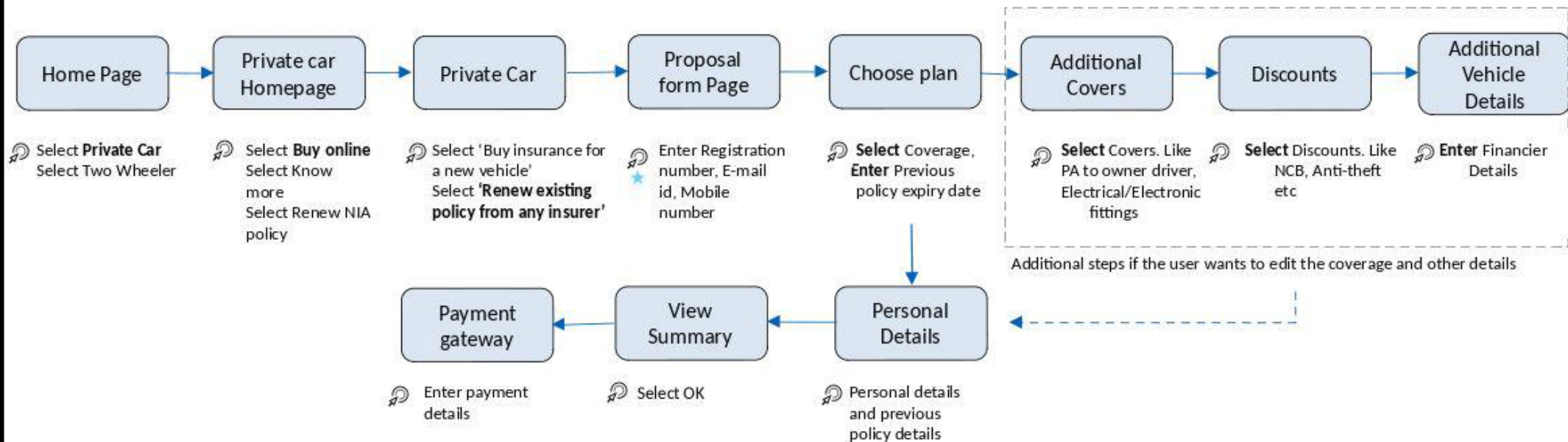


Indicates a step / page in the navigation

User Action : Any action in the form of a click, data entry(s), scroll that a user performs on the website / portal interface  
Identified for change in

# Proposed TO-BE Flow – New Business

Renew Policy from Other Insurer / Buy New Policy



- No of user actions reduced to 11 from 17
- Quick Quote integrated with the normal New Business flow (Feature: For quick quote scenario where will be the premium summary displayed – do we need to add in personal details to see base premium in to-be?)
- The current accordion view is replaced with interactive web pages
- Vehicle data will be auto-populated from VAHAN. For new vehicles where registration number not available, enter manually
- Choose Plans :Available Plans will be displayed upfront in the Buy Online journey using visual representations



Proposal Form

97.62% Individual claims are processed. 99.67% Group claims are processed.

Details of Proposed Policy Holder ⓘ

Step 1 - Personal and Contact Details

1. PERSONAL DETAILS2. CONTACT DETAILS

Email ID

+91 Mobile Number

Landline

Correspondence address

Address Line 1

Address Line 2

Address Line 3 (Landmark)

City

Top Search : Mumbai, Bangalore, New Delhi, Pune, Hyderabad

State

Pincode

You will receive all the policy documents only on your correspondence address

Permanent Address

Same as above?

Yes

No

Country

India

CONTINUE

CANCEL

Step 2 - Professional Information

Step 3 - Medical Details

Step 4 - Nominee Details

Details of Proposed Policy Holder

Step 5 - Professional Information

Step 6 - Personal and Contact Details

Step 7 - Additional KYC Details

Details of Funds

Step 8 - Fund Allocation Step

Step 9 - Sources of Fund

Details of Dependents

Step 10 - Dependent 1 Details (Shweta)

Step 11 - Dependent 2 Details (Tarun)

Other Details

Step 12 - DEMAT Details

Step 13 - Annuity Payout option

Step 14 - NEFT Details

Step 15 - Upload Documents

Disclaimer:

1. Tax benefits are subject to provisions as per Income Tax Act, 1961. Tax laws are subject to changes

2. The nominee will receive lumpsum payment in case of the demise of the life assured

3. This feature is available on the Income option, Extra Life Income option and Income Replacement option subject to terms & conditions. For more details please read product brochure carefully

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## WILLIS TOWERS WATSON Cancer Care

97.62% Individual claims are processed. 99.67% Group claims are processed.

Step 1 - Policy Details



Step 2 - Personal Details



Step 3 - Medical Details



Step 4 - Select Benefits



Select your preferred Cancer Care Benefits

Benefits	Silver	Gold	Platinum
Base Payout Sum Insured	₹ 10,00,000	₹ 10,00,000	₹ 10,00,000
Increase Sum Insured	✗	10% increase on Base SI per year	10% increase on Base SI per year
Monthly Income	✗	✗	Monthly income ₹ 30,000 for 5 years
Annual Premium (Including taxes and levies as applicable)	₹ 3,000	₹ 3,000	₹ 3,000
	CHOOSE	CHOOSE	CHOOSE

97.62% Individual claims are processed. 99.67% Group claims are processed.

Step 1 - Calculate Premium



Step 2 - Details of Life Assured



### Step 3 - Add Rider

Choose the extra benefits you'd like to add to your policy

☒ 19 Critical Illnesses Cover against for ₹ 374 per annum only

Additional Sum Assured

₹ 5,00,000

Policy Term  
35 Years

Premium Paying Term  
35 Years

Brochure

☒ Cover against accidental permanent disability for ₹ 308 per annum only

Additional Sum Assured

₹ 10,00,000

Policy Term  
35 years

Premium Paying Term  
35 years

Brochure

CONTINUE

CANCEL

#### Disclaimer:

1. Tax benefits are subject to provisions as per Income Tax Act, 1961. Tax laws are subject to changes
2. The nominee will receive lumpsum payment in case of the demise of the life assured
3. This feature is available on the Income option, Extra Life Income option and Income Replacement option subject to terms & conditions. For more details please read product brochure carefully

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We are just a call away  
1800 2218 8080

## Proposal Form

97.62% individual claims are processed. 99.67 % group claims are processed.

### Details of proposed policy holder

#### Step -1 Personal and Contact Details

##### 1. Personal Details

##### 2. Contact Details

Email ID

+91 Mobile number

+91 Landline

#### Correspondence Address

Address Line 1

Address Line 2

Address Line 3 (Landmark)

City



Top searches : Mumbai, Pune, Delhi, Bangalore

State

Pincode

You will receive policy documents on the above address

#### Permanent Address

Same as above ?

☐ Yes ☐ No

Country

India

Continue

Cancel

Step 2 - Professional Information



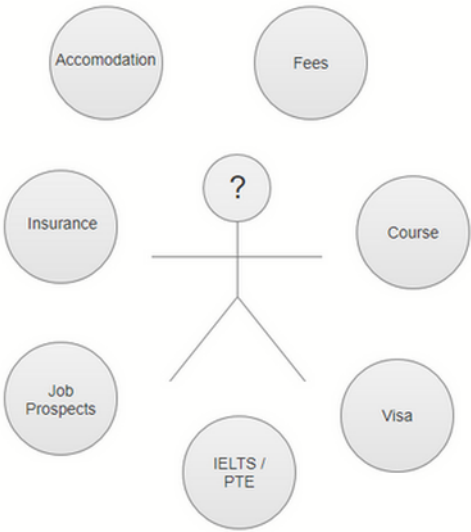
Step 3 - Medical Details



Step 4 - Nomination Details







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IMAGE

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### What we offer

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English Coaching

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Admission guidance

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Scholarship guidance

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Other free services

### Our success stories

Student photo

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### Our locations

LOREM IPSUM

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