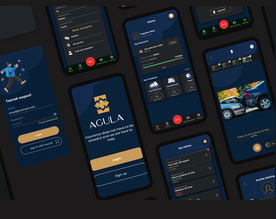
TITLE PAGE

TAKE BOLD

Agula App

An insurance app that simplifies claim process with the help of AI and image recognition

SCREENS



OVERVIEW

Project duration

01 August 2021 to 10 September 2021

My role

UX designer leading the app design from conception to delivery

Scope of work

Conduction user research, paper and digital wireframing, low and high-fidelity prototyping, conduction usability testing, iterating on designs and determining information architecture

Project Overview

Agula app is an insurance app that meant solve many pain points that the end-users experience during user journeys. Agula's goal is to create an user-centered product that allows its users to simplify any insurance processes.

The Problem

The biggest hurdle facing the insurance industry in Mongolia is that consumers simply do not trust insurance companies or is often viewed in a negative light. Thus, the industry is underdeveloped and lacks the innovation that is needed to solve this very problem

The Goal

Designing an user-centered application to repair trust within the risk insurance ecosystem through fair pricing, sound product design, ethical claims management and transparency.

CONSTRAINTS

everybody deals with constraints

3rd party integration

The app requires lot of 3rd party integration such as AI based damage recognition, bank payment integration, maps etc.

Lack of brand loyalty

Unlike other sectors such as Telecommunication and Banks, the Insurance sectors suffers from customers directing how their providers should meet their needs. Innovation is an important factor in building customer loyalty and retention, coupled with an innovative approach that is both feasible and cost effective was a challenge

External factors

There are many external factors that impacts the insurance industry such as the economy, insurance regulations, the police, the banks and the repair shops all play integral part in the insurance ecosystem. All these factors should be considered before making any final decisions.

Homogeneous market

Insurance market is Mongolia is homogeneous, which indicates that there are little differentiation between each the industry. This leads to lack of efficiency and innovation, which hinders the growth of the industry

DESIGN STUDIO OUTCOMES

we're looking around these themes

Innovation

Unique features, functions and design

User-centered product

Focuses on putting users at the center of product design and development

Aesthetics

The features fully playing design gives the user a positive feeling that the design actually works

SOLUTIONS

here's what really happened

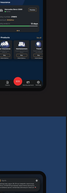
People want to communicate their insurance issues largely through mobile channels and seek more personalized offerings.

Real-time status

Everything that the user needs can be found in Home page where they can get updated on their current insurance claim, the more lingering is extend insurance policy.

Choosing policy

Customers claim that choosing the right insurance plan is one of the biggest challenges. There are often people who are not sure what they need and thus customers want to have more transparency and guidance which can be offered in a mobile app.



SOLUTIONS

Better user engagement

Most of the initial contact between the insurer and the user happens after the accident, this leads to negative perception of the industry.

Informative notification

Pop-up notifications to inform users with any information that can benefit the user and improve better user engagement.

Renewal reminders

There can be in-app notifications about renewing a current policy.

SOLUTIONS

Guiding in times of despair

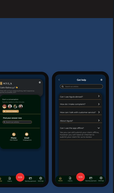
Our research shows that there were concerns in regards to using the app in times of the accident, which can be both stressful and traumatic. UX buttons in the navigation provides the user with simple steps to claim the incident so that they can have some ease-of-mind.

Less is better

Only display bare necessary information to avoid overwhelming the user of inaccurate useless information. The can require additional documents later if needed.

Guiding through every step

Segmenting every steps with a guidance in difficult times.



SOLUTIONS

Chat with concierges

Before connecting patients to doctors, a health insurance application should have an initial live chat with concierges who can consult on insurance coverage and direct patients to healthcare professionals.

Chat

If insurance agents are available via an in-app chat, it eliminates unnecessary visits and calls, making it easier for customers to learn about the policy details.

F.A.Q.

They improve user journey by addressing the needs of your customers, IGIA increases your levels of high-quality and relevant traffic. They improve site visit time and conversion rate.

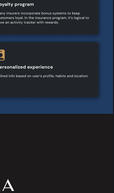
SOLUTIONS

Policy Management

A user should be able to review, cancel, or change a current policy. Providing an opportunity to shift from another insurance carrier might be a good advantage.

Policy Management

When some changes are introduced to policies or loyalty programs, agents can update the information in an app.



OPPORTUNITIES

Identify Opportunities

Repair shops

Create partnership with repair shops, future integration in the app to book an appointment. Eliminate the financial concern from the users' hand.

Loyalty program

Many insurance incorporate bonus systems to keep customers loyal. In the insurance program, it's logical to have an activity tracker with rewards.

Chatbot

Innovative technologies are in use in the insurance business and help create a higher level of engagement and reduce any incoming traffic that can be handled with Chatbot.

Personalized experience

Tailored info based on user's profile, habits and location.

AGULA

Thank you for watching!