



INSUREASY

Insurance coverage at your fingertips

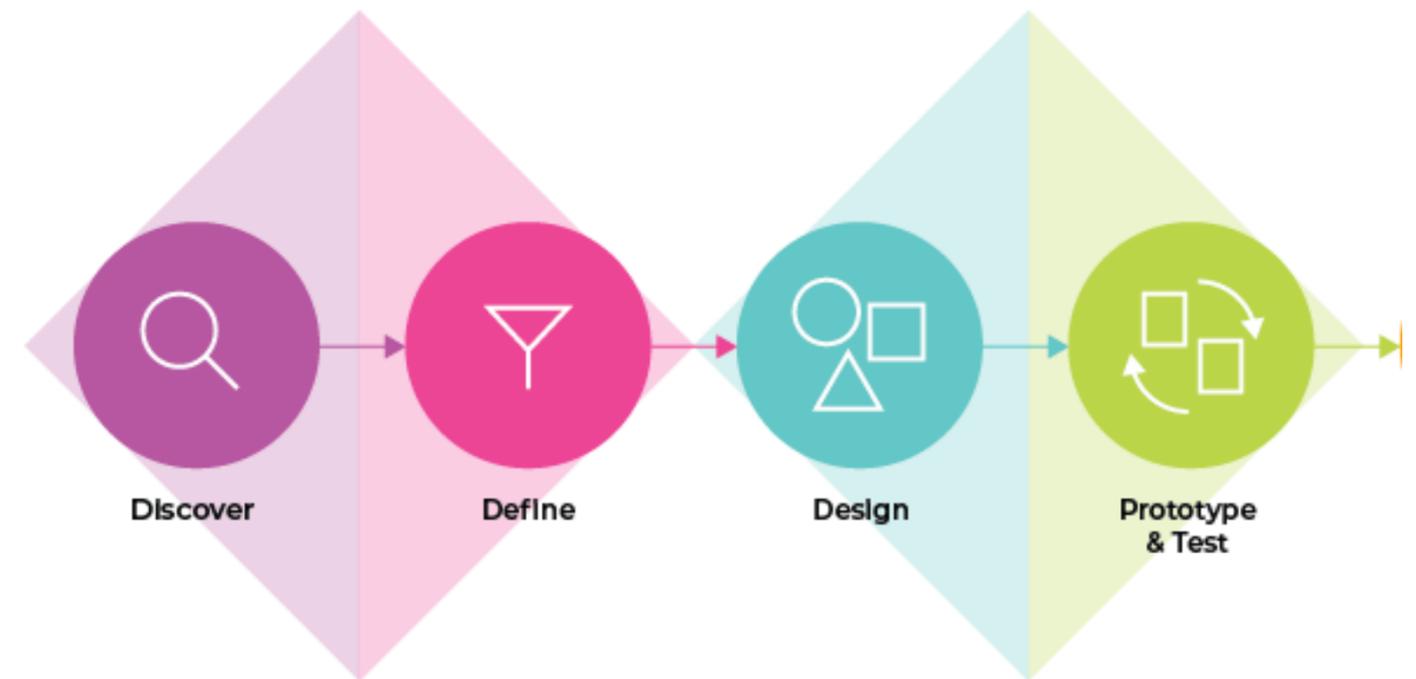
February 2022
Shan Shan Lim



The process

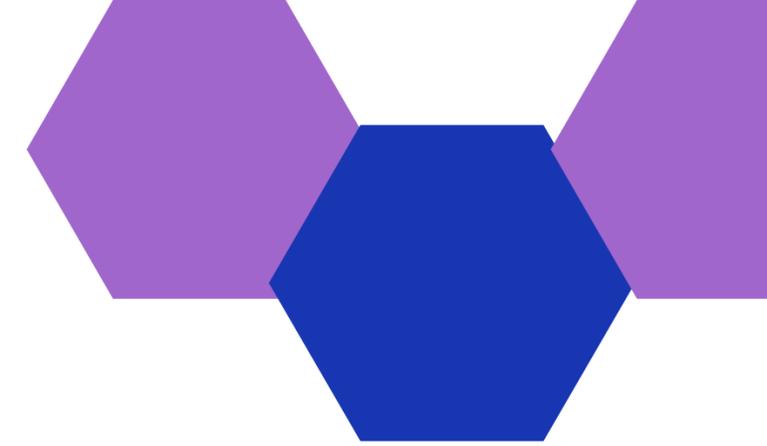
Empathy is the key starting point of a user journey. UI/UX designers need to be focused on what the user needs rather than what the business wants. Through walking a mile in the users' shoes and observing their behaviour, businesses will be able to understand their customers' struggles and challenges - hence providing a sustainable long-term solution to satisfy and retain customers to drive business needs.

Customers are always for on the look out for new and novel solutions. Hence, the reiteration of products/services using the Design Thinking framework helps to meet the evolving needs of customers.



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How might develop a consolidated platform for working professionals so that they are assured that they have sufficient insurance coverage?



◆ Additional statements

- How might we create an app so that working professionals are able to identify their insurance gap and purchase relevant products?
- How might we help first jobbers to benchmark insurance coverage amongst their peers?



User Interviews and Personas



User Persona 1



Demographics

- Male
- 40 Year old
- Has 2 children
- Sole breadwinner
- S\$6,000/month

Background

David is a working professional with over 10 years of experience in sales. He works 12 hours a day as he is leading a global team across different time zones. During his spare time, he likes to spend time with his family doing activities such as hiking and cycling.

Goals

- To have a consolidated platform for his family insurance coverage
- To ensure that he pays his insurance premiums on time

Motivations

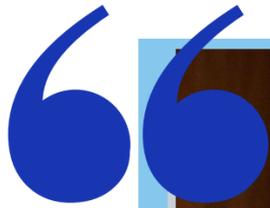
- Protection for self in case of loss of income
- Protection for family
- Spend more time with family and less time on administrative tasks

Frustrations

- Unable to track payments for all the insurance policy
- Unable to recall coverage for individual family member



User Persona 2



Demographics

- Sally
- 27 Years old
- Single
- Staying with parent
- S\$3,000/month

Background

Sally has just graduated from university and found her first job. She understands the importance of insurance but is unsure where to start. All her friends has started investing but she has not. During her spare time, she loves reading self development books.

Goals

- To have a platform to seek insurance advice
- To plan for her future home

Motivations

- Protection for self
- Seamless experience to purchase policies

Frustrations

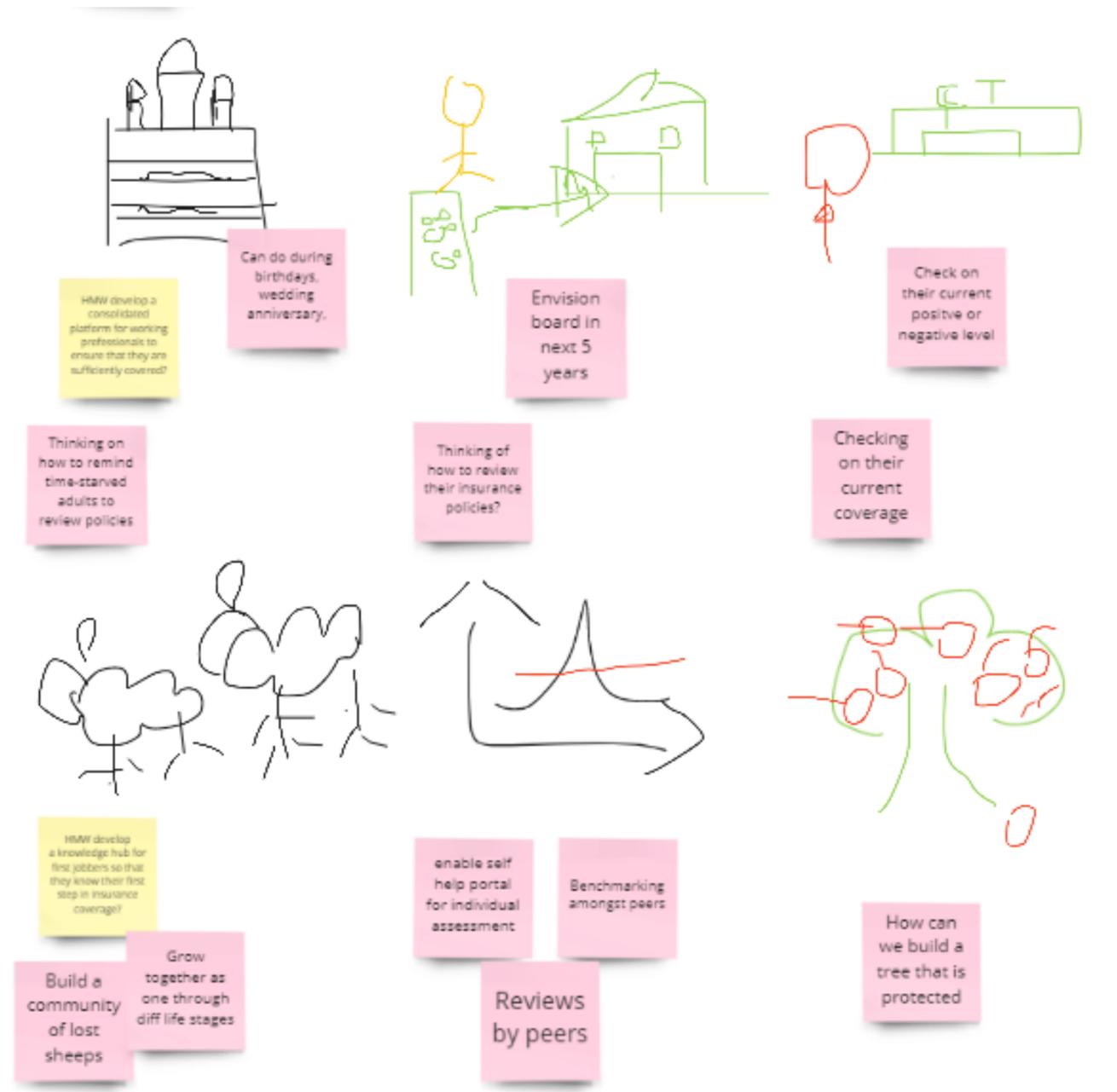
- Information overload
- Fear of being hard sell by different financial consultants



Features and Prototypes

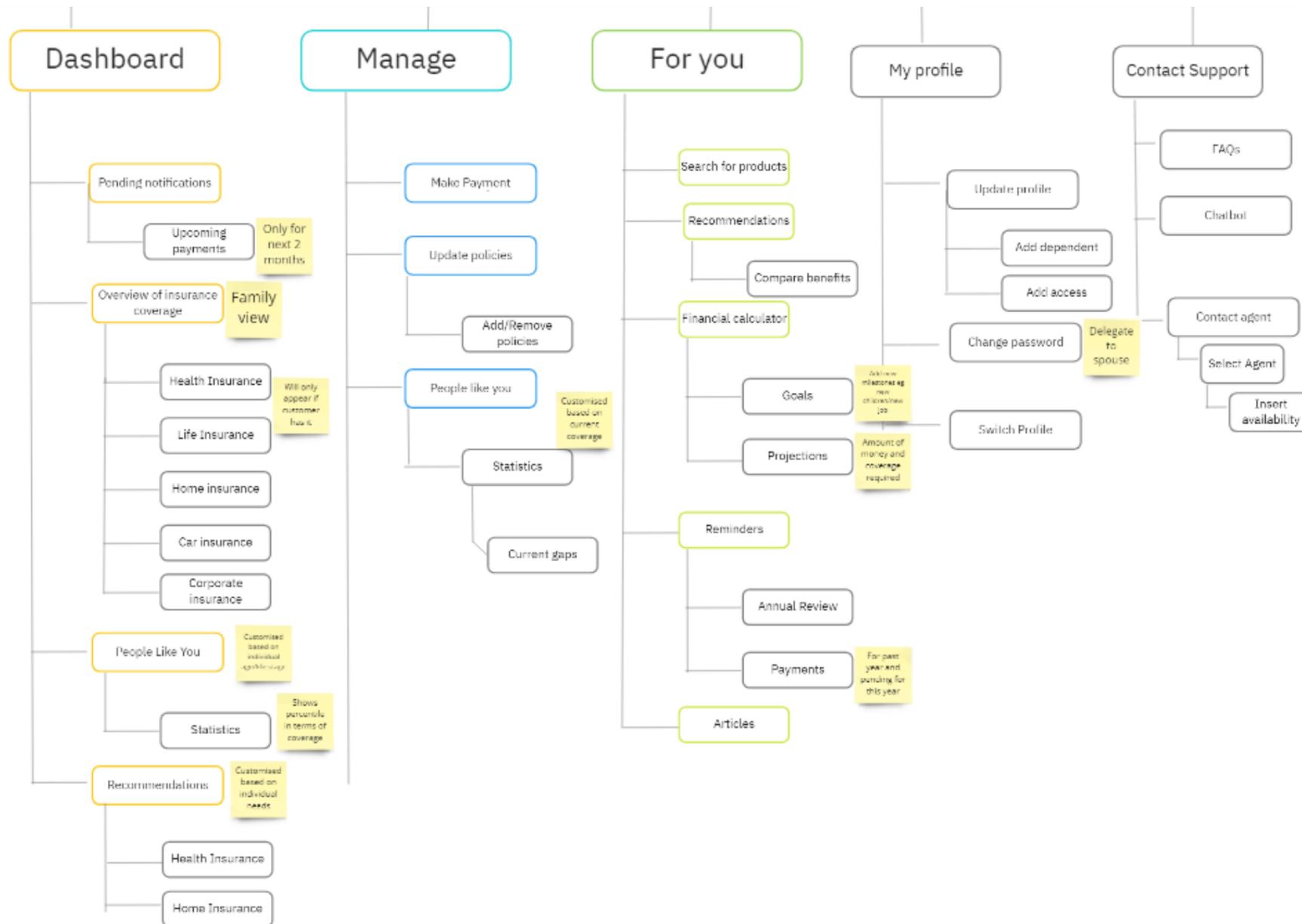


Learning from creative behaviour



Through the crazy 8 and reverse scenario activity, I have learnt about the importance of thinking out of the box to explore novel ways of providing solutions instead of being fixated on the ideas during initial brainstorm or being limited by system capabilities.

Sitemap



The sitemap activity provides the key architecture and navigation to guide the development of features.

Feature Prioritization using MoSCoW

Must-Have | 7

As a user, I am able to view all my and my dependents policies across different insurers in a consolidated platform

Dashboard - View my poli...

As a user, I am able to identify my gaps in my coverage

Dashboard - View my poli...

Recommendations - What...

As a user, I am able to see how my current coverage is benchmarked against people of my age/life stage

Recommendations - What...

As a user, I am able to identify required products at different life stages

Recommendations - What...

As a user, I am notified of upcoming payments

Notification

As a user, I am notified if I am overinsured or underinsured

Notification

As user, I would like to be reminded to do my policy review

Notification

Should-Have | 6

As a user, I am able to see what policies I can potentially consider

What to do - Glassball?

As a user, I am able to compare policies across different insurers

Compare Policies

Recommendations - What...

As a user, I would like to envisage my coverage for the next Lifestage

Recommendations - What...

As a user, I should be able to reach out to a consultant easily

Ask me anything

As a user, I am able to have layman information on financial terms

Information Bank

As a user, I would like to discuss my coverage with others

Information Bank

Could-Have | 8

As a dependent, I am able to see what coverage I currently have

Dashboard - View my poli...

As a user, I am able to do my insurance nomination

Management

As a user, I am able to delegate tasks to my dependents

Management

As a user, I would like to consolidate all my questions on the different terminology

Ask me anything

As a user, I am able to get multiple quotes from different agencies

Ask me anything

As a user, I am able to have an overview on dollar to dollar comparison for additional coverage

Compare Policies

What to do - Glassball?

As a user, I would get notifications on different insurance promotions

Notification

Type something

Won't-Have | 4

As a user, I am able to view all my bank statements alongside with insurance policy

Dashboard - View my poli...

As a user, I am able to do a survey to measure my risk appetite

What to do - Glassball?

As a user, I am able to calculate my additional insurance coverage required for one more children

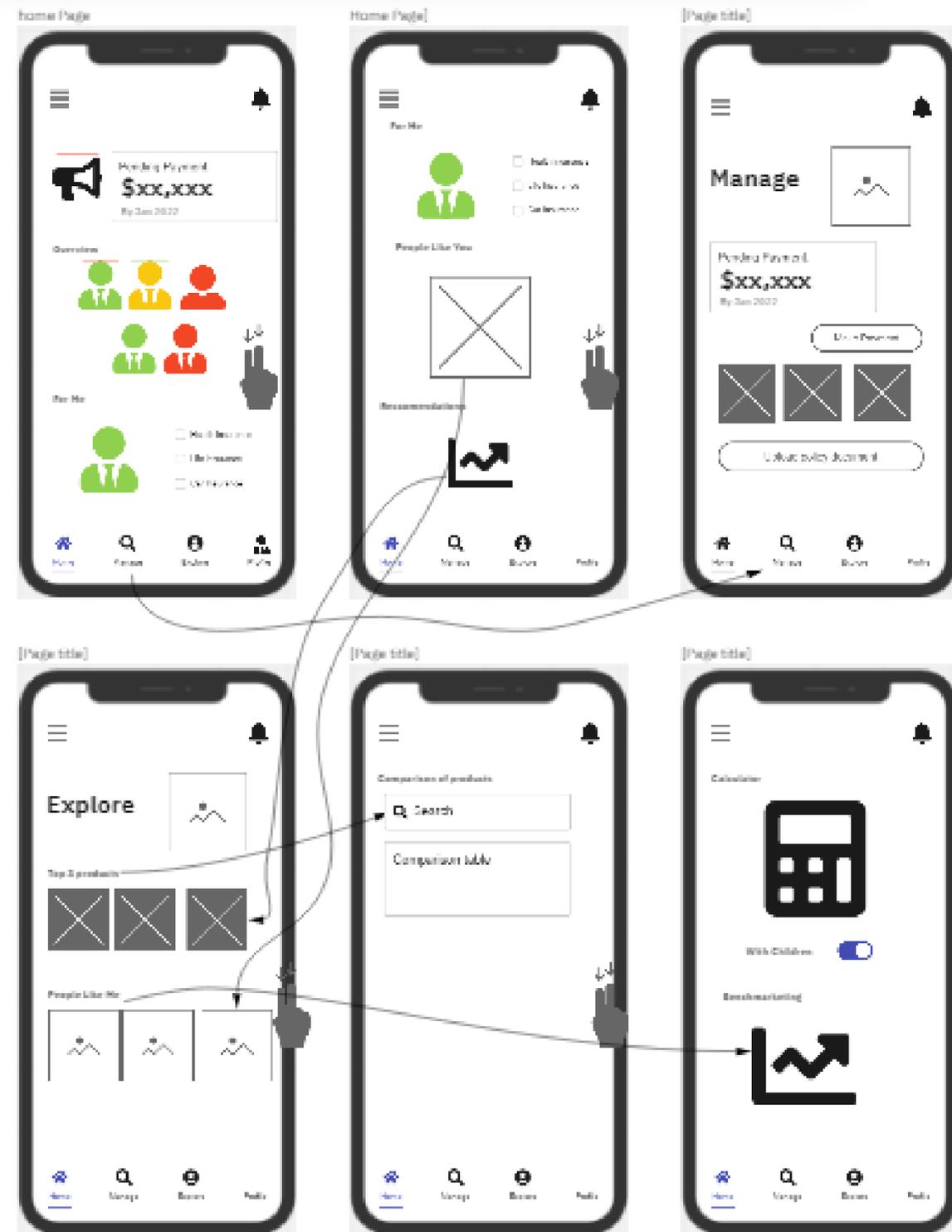
Ask me anything

As a user, I am able to calculate my finance gap if I was to lose my job

Ask me anything

Fullscreen

Low-fidelity Sketches



User Feedback

Likes

"Able to track pending payments"

"Able to view dependents' coverage in one view"

Criticism

"Sounds like a rental app"

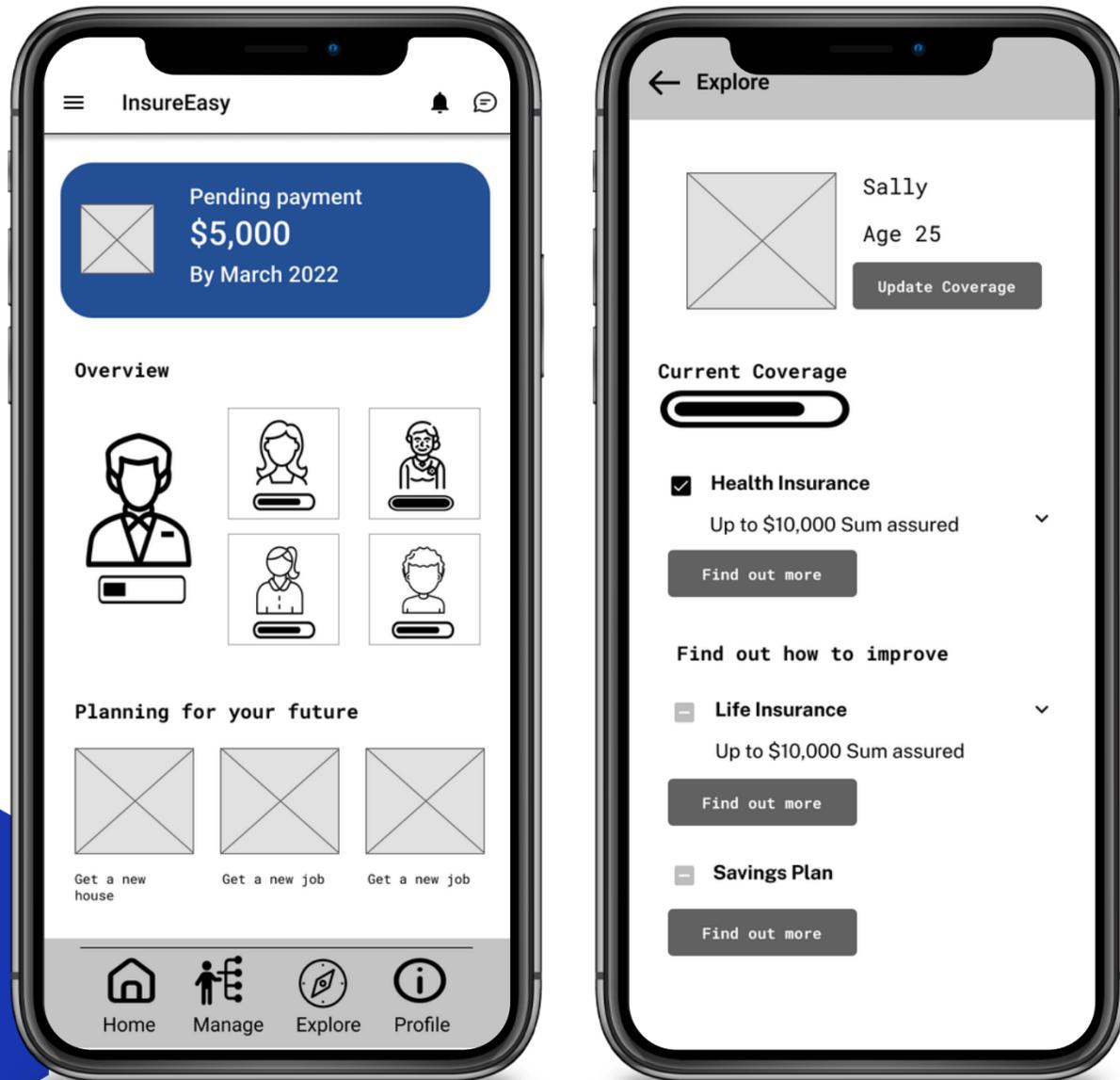
"Too salesy"

"Details on current coverage needs to be expanded"

Ideas

Questions

Mid-fidelity



View Mid-Fi Prototype

User Feedback

Likes

"Able to view dependents' coverage in one view"

Criticism

"Loading bar needs to be clearer"

"Clarify 'People Like You'"

Ideas

"Upload coverage function is confusing"

Questions

Consolidation of feedback (Mid-fi)

User Feedback *using card sorting method*

Changes made

Look and feel

Loading bar needs to be clearer

Upload coverage function is confusing

Clarity

Clarify "People Like You"

Details on current coverage needs to be expanded

User journey

Too salesy to feature products

Upon adding credit card, should go direct to payment

Look and feel

Coloured bar to show percentile

Changed wording to "Upload new policy"

Clarity

Include an "information icon"

Included a "more details" button

User journey

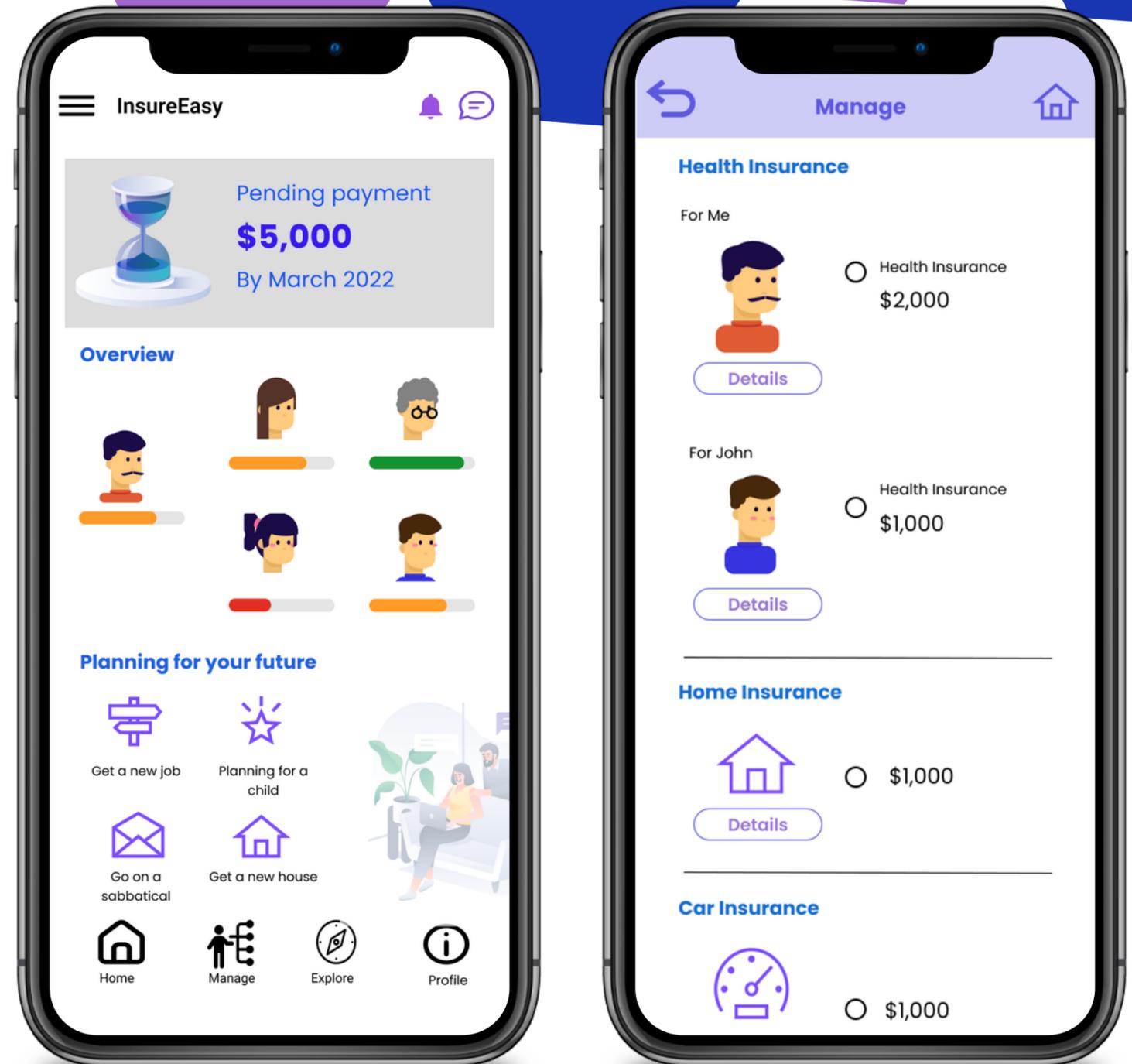
Included more steps to align with user goals instead of featuring products upfront on home page

Remove screen to confirm credit card payment

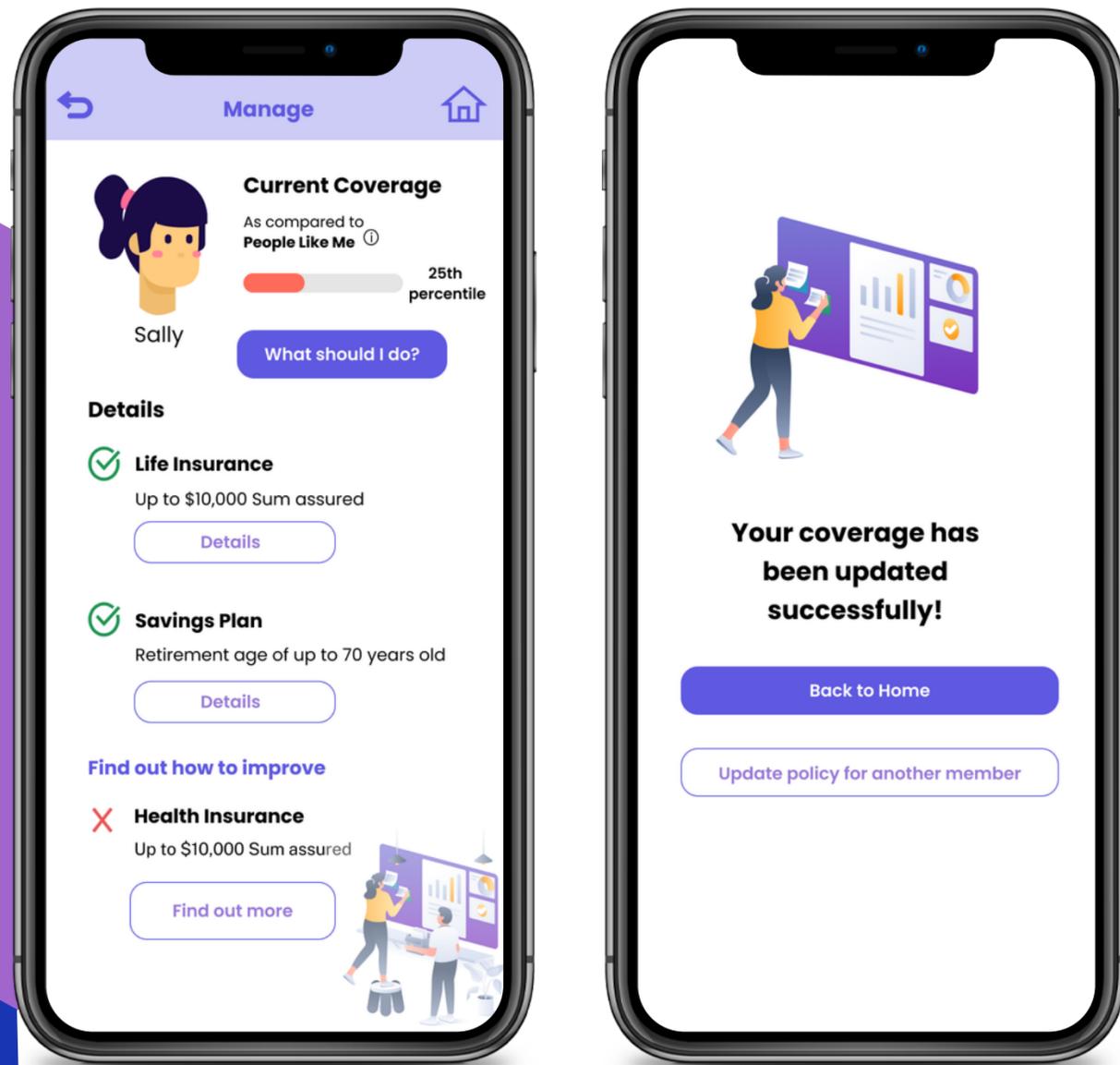
Key Design 1

Upon Signup/Log in, users are able to view their pending payments for the next 2 months and proceed to select the products which they wish to pay for.

Each individual member has a coloured loading bar to show their insurance coverage status.



Key Design 2



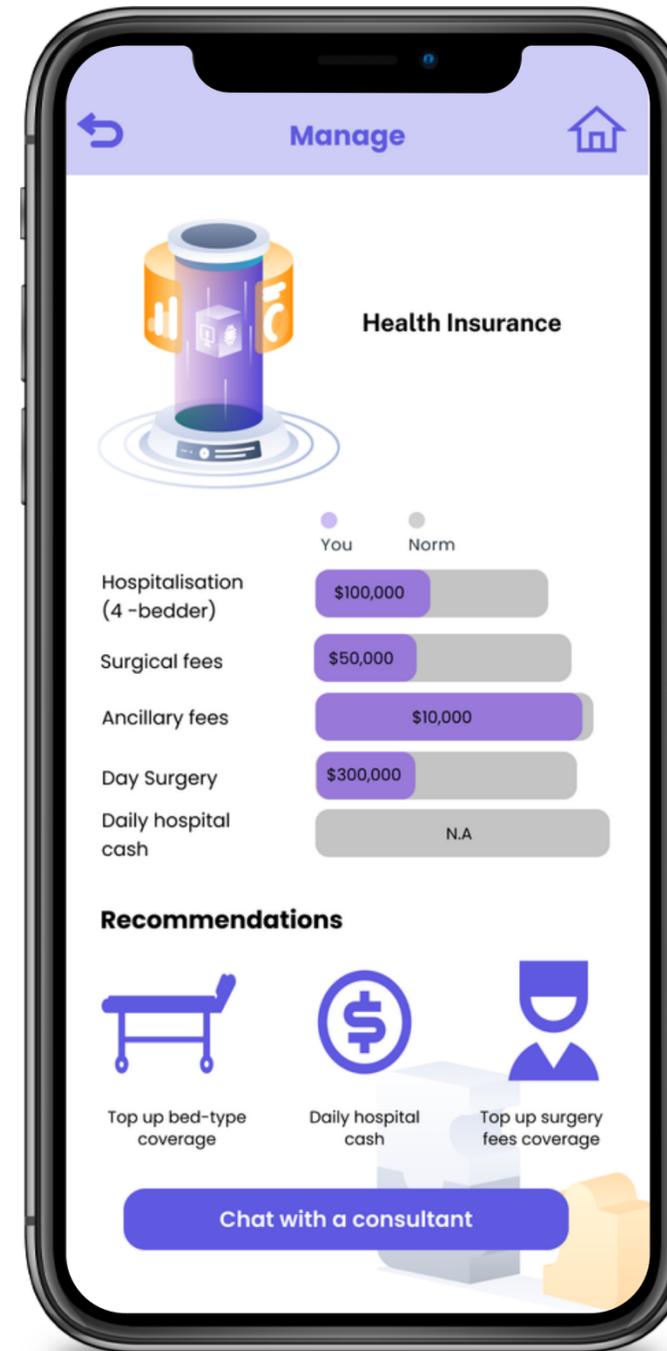
Upon selecting the dependent, users are able to view the individualised coverage for each product type accordingly. If user recently bought new policies for dependents, user is able to upload the policies so that the app can help to track upcoming payment and relevant coverage.

Users are able to view more details about their current coverage and find out more about relevant products.

Key Design 3

Upon clicking find our more, there is a feature to benchmark user's current coverage against others in who have similar demographics.

Users also have the option to explore different products to better suit their needs.



Hospital Care Insurance

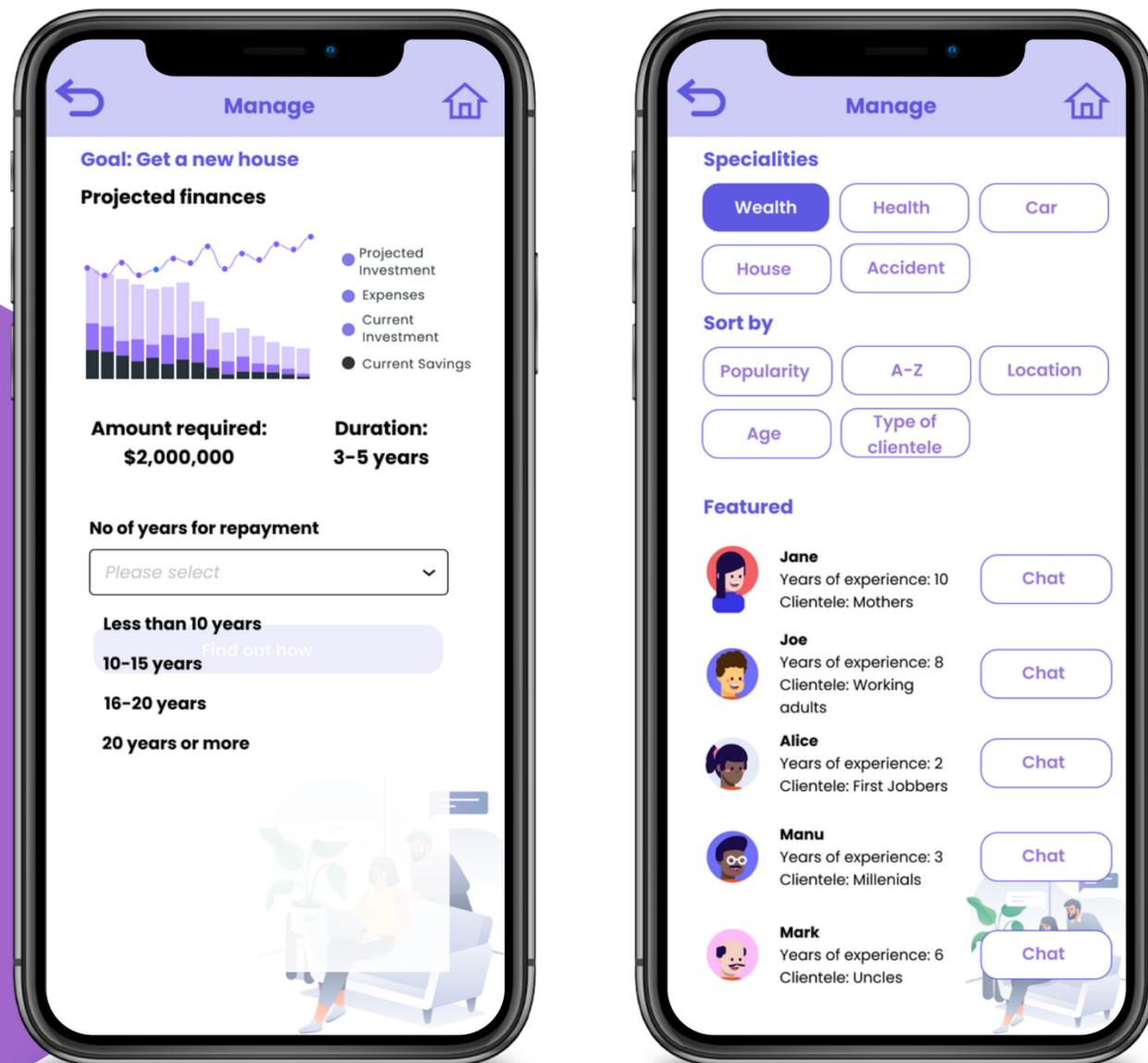
Receive daily hospital cash benefit[1] of up to \$200[2] per day in the event if you are hospitalised, even when you contract COVID-19[3].

Coverage for day surgery expenses in a hospital, emergency outpatient expenses to treat an injury due to accident and ambulance expenses[4].

Receive ICU triple cover benefit[1] of up to \$600[2] per day instead if you are hospitalised in an Intensive Care Unit (ICU).

Download full policy details

Key Design 4



Upon clicking into their preferred goal, user is able to select the duration they wish to achieve their goals alongside with projection of potential investment gains.

Of which, user can select the relevant products and chat with different financial consultants for more information.

Tasks

1



You are a busy working dad and is unsure of any pending insurance payment

2

You are unsure of your daughter's coverage

3

You are planning for a 3-room condo.



Task #1:
Make outstanding payment for insurance

Task #2: View dependent's existing coverage and discover any potential gaps in coverage

Task #3: Find out the products available for you to meet your goal of getting a new house

[View interactive Prototype](#)

User Testing for High-Fi

User Feedback

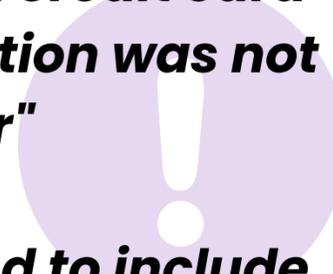
Likes

"Clean, good colour palette, sufficient white space around icons"



Criticism

"Add credit card function was not clear"



"Need to include duration of buying a house"

"Add in short app introduction for those who are new to the app"



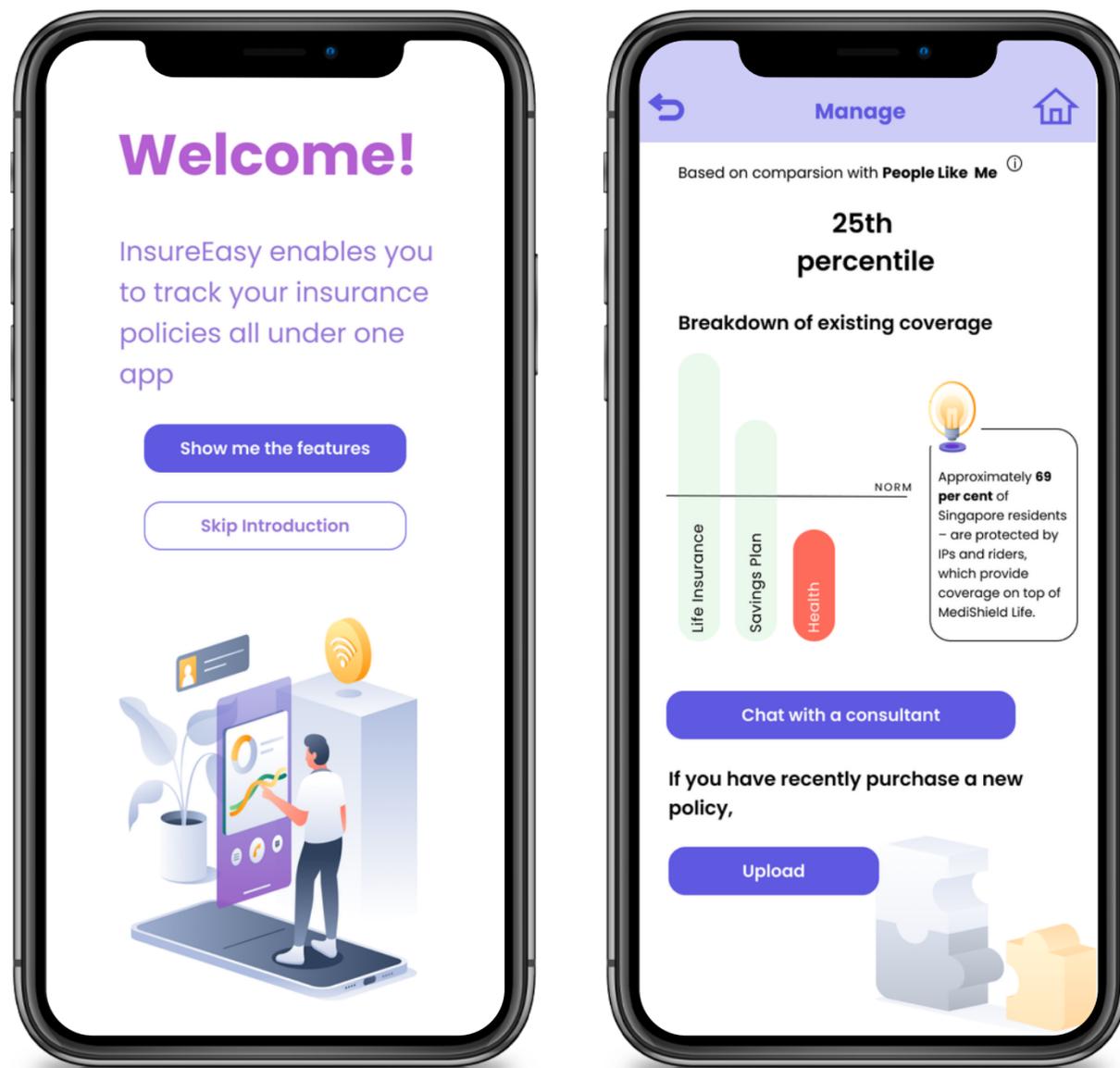
Ideas

"How is the percentile calculated?"



Questions

Final Design



Taking into account user feedback, the following tweaks have been made:

- Additional screens for app introduction
- Include explanation screens for benchmarking

Areas for future app development:

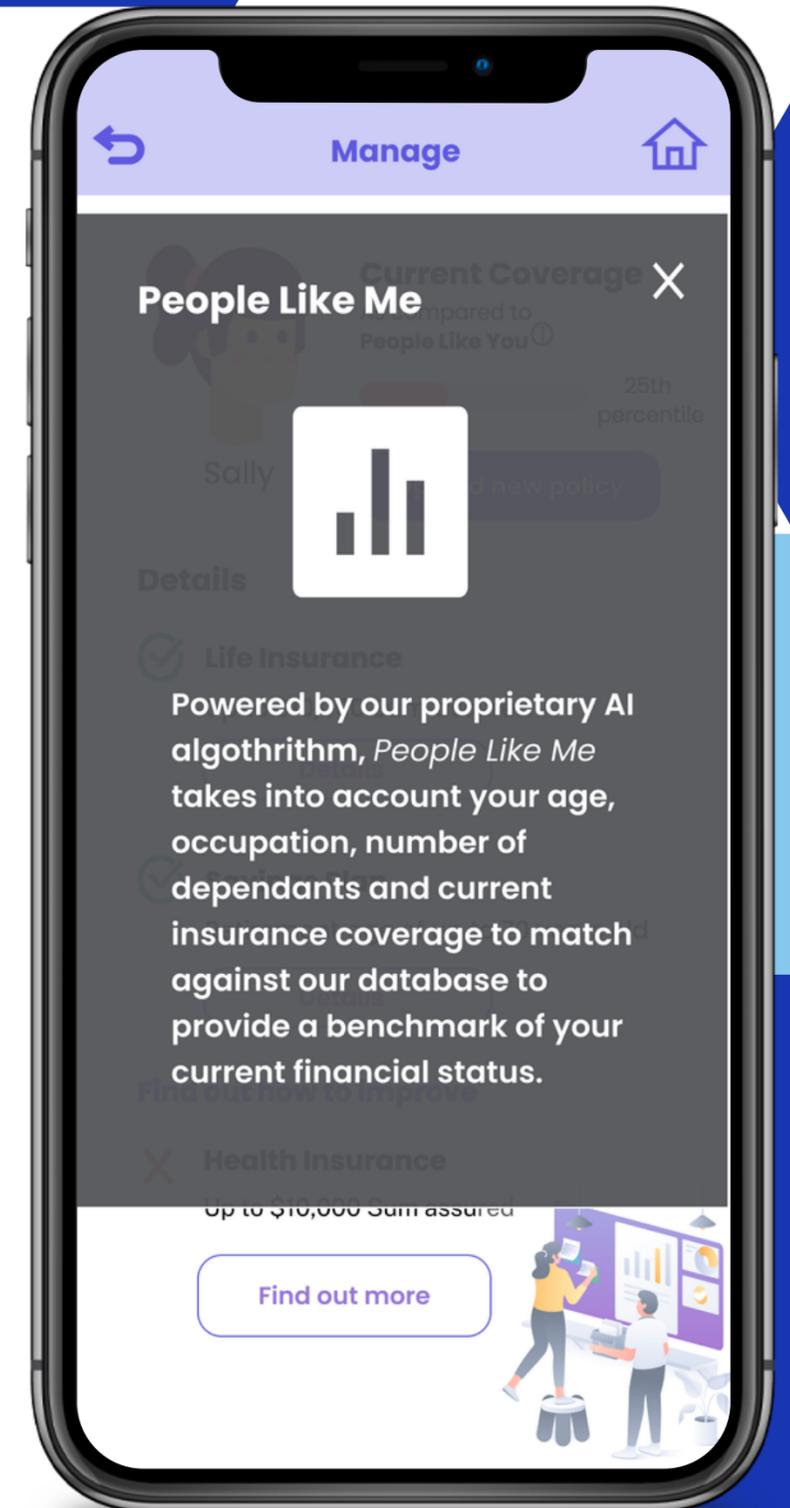
- Function to delegate/share access with family members
- Comparison table between different insurers and level of coverage

[View Final Prototype](#)

Reflections

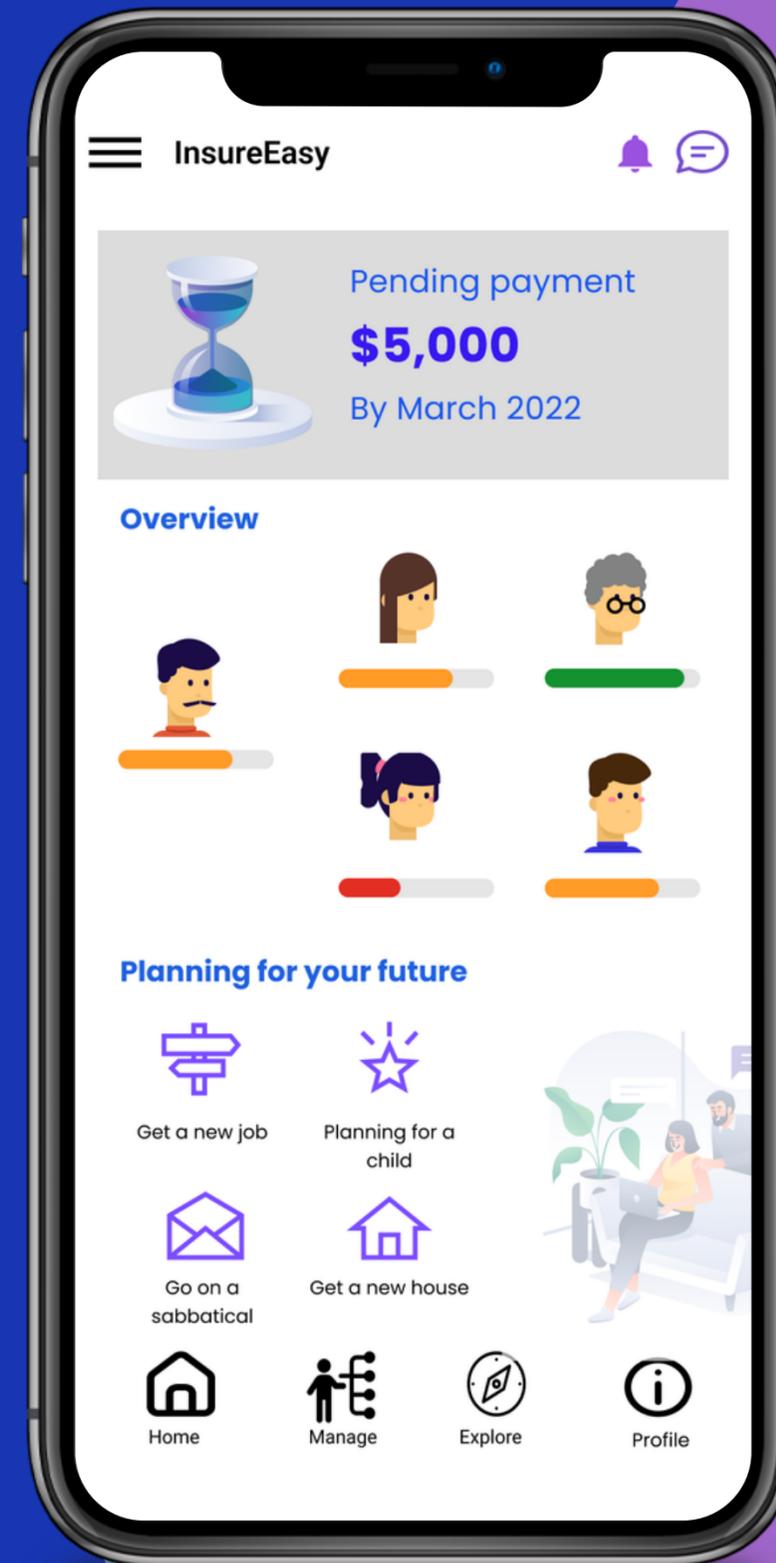
From the process of reiteration, observing user behavior (both verbal and non verbal) allowed me to generate actionable insights to create a intuitive user experience instead of second guessing their responses. Given that I am from the finance industry,

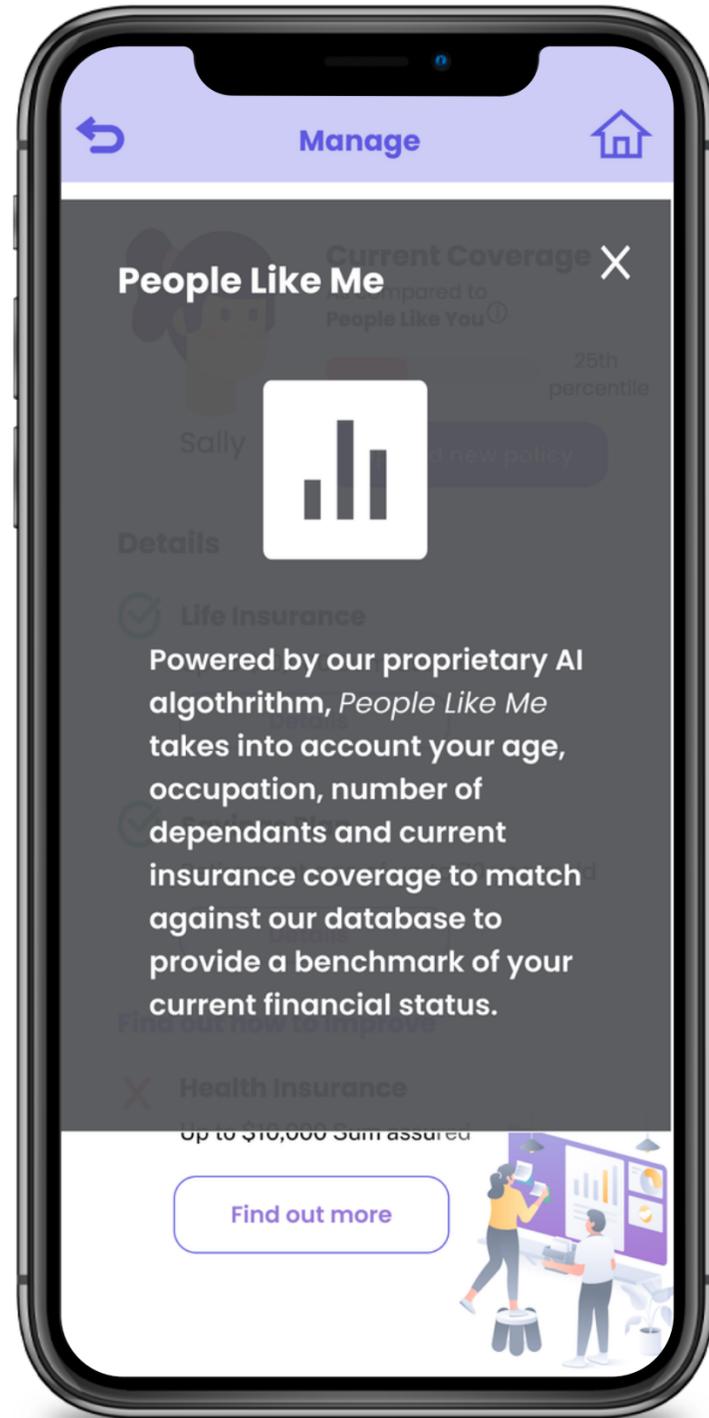
I have also managed to learn how to use key features of Figma within one month which is very useful in terms of designing prototypes for future apps.



Thank you!

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February/March 2022





References

Miro:

- https://miro.com/app/board/uXjVOUIQoR4=/
https://miro.com/app/board/o9J_I7fBA54=

Figma Design

Mid-fi

- https://www.figma.com/file/AzJ8iOLuFu8P61M
MoPqNPJ/InsureEasy?node-id=0%3A1

High-Fi

- https://www.figma.com/file/AzJ8iOLuFu8P61M
MoPqNPJ/InsureEasy?node-id=117%3A2013