Crafting Experiences

I believe that a great user experience is the result of a strong employee, stakeholder, and partner experience. In the design consulting space, I have led the end-to-end design and project lifecycle process while also fulfilling the role of a UX designer.

How can I add value to your dream team?

As a *consultant*

- Creating proposals
- Scoping the project (Inclusions/exclusions/limitations)
- Create a project roadmap
- Estimating timelines
- Being the point of contact & building rapport with the client

As a *UX designer*

- Conducting heuristic analysis
- Planning and conducting user research
- Creating concepts
- Optimizing user flows
- Defining information architecture
- Creating high-fidelity wireframes
- Reviewing UI

Project Snapshot

Omnichannel approach to after sales customer experience

Product

- TATA AIG is a platform where users purchase personalised insurance policies with ease.
- India's first fastest growing general insurance company, a joint venture between TATA Group and American International Group (AIG).

Role

- I have led end-to-end research and UX activities for the project, playing the role of a spoke from the consultancy side, closely collaborating with stakeholders at TATA AIG—from gathering requirements to owning the delivery.

Key Deliverables

- Self service journey
- Insurance Agent Workflow
- Website
- App
- Service Design

KPIs

- Minimize user attrition and optimise retention rates.
- Reduce time and optimizing user journey.
- Increase NPS Score
- Decrease inbound customer care calls
- Revitalizing the website with a contemporary and refreshed design.

Appreciations

- Won DOD awards 2020 for Best UX Website & Best UI Website
- BFSI awards 2020 for Bvest in General Insurance sector

DRIVERS OF DIGITAL AWARDS AND SUMMIT

BFSI.com EXCELLENCE AWARDS 2020

Customer Feedback

Manish Sharma ★★★★☆ 16/07/2021

Seems awesome interface, easy to use and add policy but taking time in digitizing the policy

satya prakash gupta ★★★★★ 25/06/2021

Claims process is smooth and easy. User friendly interface

Vikash Kumar ★★★★★ 05/05/2021

Good quality app, lives up to the brand. The app is smooth to operate. I was able to effortlessly get the contact details changed on my policy. Great stuff!

Problem Statement

To increase the retention ratio across line of businesses (health, motor & travel)

Synthesis of customer tickets

Before we solve the problem, identifying the problem is key and often the proof in the pudding. Synthesized customer complaints & categorized them into problem areas responsible for customer drop off/dissatisfaction.

Problem Areas

- Functionality
- Technical Issues
- Human Errors
- UX
- Product/Pricing
- Miscellaneous

What customers are saying? (NPS)

Identifying all customer touch-points

Being one of the pioneer in the industry the company has developed various sales channels and touch points.

Mapped policy life cycle along with customer journey maps

Mapping key decision making points & paints across the user journeys help us find opportunities for intervention.

Hypothesis creation

As a foundation to our investigation we started of with a handful of calculated guesses.

Hypothesis (Customer End)

1. SMS/Email being sent post the expiry of the policy
2. Policy Document in SPAM**
3. After Payment, Policy document is received within 2-4 working days
4. Customer email ID & phone No Address not captured during buying the policy
5. Too many calls post renewal Vs No calls post renewal
6. No transparency in pricing & benefits (Customer unhappy with hiked prices)
7. The renewal journey is taking too long
8. Users unaware of renewal journey online /Agent/ Broker customers)
9. Reminders not sent before expiry of policy
10. Too many variables which change/deny customer plans during every renewal (Difference in plan/ product during renewal as compared to features promised while buying the product.)
11. Customer care unaware of the protocol and product level details for renewal

Hypothesis (Stakeholder's End)

1. Lack of omnichannel ticketing system
2. System delay in updating customer requests
3. No proper data log in customer care agents system
4. Links not getting generated
5. Customer care unaware of the protocol and product level details for renewal
6. Policy Document not sent to customer post payment (Delay)
7. Agent's Email Address Captured during the purchase

On Ground Research

Is a complex intertwined ecosystem of internal processes, norms, agents, customer care executives and customers. All perspectives had to be considered and also few perspectives had to be cross verified in order to validate our hypothesis.

We interviewed 54 customers, ensuring a diverse participant matrix cutting across point of sale systems, usage patterns, and age.

The research was further extended to include internal stakeholders such as agents and customer care executives, along with 9 agents & 9 customer care executives

	Jay Shah	Aditya Jha	Abhijit
of awareness	Referred by a friend	Axis Bank Offer	Axis Bank Relationship Manager reached out to him
	Motor	Medi protect	Group Mediclaim Policy
policies	2 HDFC Ergo (Motor) MAX Life (Term plan)	3 LIC Life Insurance Joint Insurance AIG (Health)	2 National Insurance (Customer for last 10yrs) AIG (Group Health)
ons to choose AIG	Price Point and benefits	He liked the offer & Benefits (3 Lacs cover)	Axis bank offer
ebsites who the user considered	All insurers in policy bazaar Primarily Hdfc ergo since it's already had a policy with them.	None. Since his entire decision making & purchase happened in the bank	None. Since his entire decision making & purchase happened over the call
s faced during buy journey	Unable able to find a custom plan to fit his need i.e a policy with engine cover He choose one of the available packages assuming he could customize it later	None. Since his entire decision making & purchase happened in the bank	None. Since his entire decision making & purchase happened over the call
s faced during after sale	His primary mode of communication was email where	Unable to generate password to login to AIG portal	Unable to find a portal to login

Competitor Analysis

Is an assessment of the strengths and weaknesses of current and potential competitors. This analysis provides both an offensive and defensive strategic context to identify opportunities and threats.

We studied the following insurers :

- Bajaj
- Cover Fox
- HDFC Ergo
- Lemonade
- MetLife
- Acko
- Digit
- ICICI Insure
- Policy Pal

Ratings are comparative	Channels	Customer Support	LOB Specific Features	Claim Process	Cross Selling	Additional features	Customer Engagement	Buy Flow
Bajaj	Web Portal App Whatsapp SMS Live Chat	★★★★★	Agent Locator Branch Locator Hospital Locator Garage Locator	★	★★★	Demo/Tutorials	★	✓
Cover fox	Web Page	★★	–	–	★★★★	-	★	✓
HDFC Ergo	Web Portal App Whatsapp Chat bot	★★★★	Emergency Cashless Network Hospita Branches,Garages Dedicated Health app Roadside assist Ambulance	★★★	★	Blogs Driving Score E-Vault	★★★★	✓
Lemonade	Web App Chat bot	★★★★★	Addons	★★★★★	★		★★★★	✓
MetLife	Web Portal App	★★	Calculators E-card	★★★	★		★	
Acko	Web Page App	★★★	-	★★★★★	★★★★	Blogs	★★★	✓
Digit	Web Page App	★	–	★	★★★★★	-	★	✓
ICICI Insurance	Web Page App Live Chat	★★★	AI Based self inspection Insta Spect IL Assist Health Card	★★★★★	★★★★★		★★★★★	✓
Policy Pal	Web Page App Live Chat	★★★★★	4 Apps	★	★★★★★	Referral Challenges Quizzes Virtual Business Pos	★★★★★	✓

Areas of Intervention

Neglected AfterSales Service

After purchasing a policy, customers primarily rely on customer care or agents for service requests. This process is often frustrating due to long wait times, lack of self-service options, and inconsistent resolutions.

Customer Poaching by Competitors

Emerging insurers differentiate themselves through seamless onboarding and superior customer experiences, attracting policyholders from traditional players. Additionally, competitor agents lure customers with aggressive pricing strategies and better service offerings.

Inefficient Policy Renewals

Renewal reminders are either delayed or fail to reach certain customer segments. Additionally, broken or non-functional renewal links lead to drop-offs, causing inconvenience and policy lapses.

Lack of Persuasion

Customer care agents lack access to detailed product information, such as No Claim Bonus (NCB) benefits, cross-selling opportunities, and bundling options. This results in missed opportunities for upselling and retention.

Concepts and User Flows

High-Fidelity Wireframes

Designed screens following a mobile-first philosophy, which were then adapted for desktop versions. Identified components and interactions that required an adaptive approach to ensure optimal functionality and user experience across both mobile and desktop platforms."

Transformed physical forms into wizard-based interfaces using sequential progressive disclosure, ensuring that only relevant information is presented based on the user's choices, streamlining the experience.

Design Approach

Utilized visuals wherever possible to support recognition over recall, enabling agents to quickly generate quotes by reducing cognitive load.

Created an interstitial landing page for each form, allowing users to fill out the form in any order, rather than being constrained by a predefined sequence. This approach provided users with situational awareness of their progress, showing how much and which parts of the form were completed.

Created a unique landing page that identifies frequently performed actions across lines of business, enabling users to quickly complete tasks. This approach is scalable to accommodate future lines of business, while also providing a unified experience for customers managing multiple policies across different business areas."

Click here to visit the website!

Similar Projects

Mercedes-Benz

Part of building sales assist platform for retail sales representatives. Adhering to the vision global first experience.

Increased cohesive of the product by streamlining all modules in line with the design system. Introduced new components to improve usability.

HDFC Life

Re-designed end to end claim process for group insurance policies to bring down the turn around time. Created a personalised experience for Key account manager, Master policy holder, Nominee & Insured.

Designed features like bulk actions, Quick search widget & OCR flows.

Angel Broking

Reimagined partner experience for angel which was predominantly an unorganised & Offline.

Build a tailor made mobile first experience for equality sub-brokers, mutual fund sub-brokers & digital referral agents. Introduced new interaction patterns like tasks, reports pinboard, call recorder & call to text converter.

C-ZENTRIX

Re-designed virtual workspace for call centre agents. Closely worked with them in their context & environment to understand their pain-points. Optimised workflows & improved usability.

Introduced voice UI which enabled seamless multitasking.

Testimonials

Dinesh Malekar · 1st
Vice President - Product | IIM-K | Business Development | Product/Project Mgmt | Broking | FinTech | SLP
October 10, 2021, Kotagiri was Dinesh's client
All LinkedIn members

Vivek is working on one of the B2B mobile UX/UI project initiated by my org which I'm leading and I can see the innovative and creative mind that is helping me build this app. I like to work with a process oriented person where we don't miss anything and that is what I got from Vivek and his team.

Bhairavi Singh · 1st
Design @ Adobe
October 6, 2021, Bhairavi was senior to Kotagiri but didn't manage Kotagiri directly
All LinkedIn members

Vivek and I worked together on the UX of a complex B2B project in the fintech space, where I was responsible for overseeing his work.

Right from the start, he took complete ownership of the project and his process was meticulous throughout the course of it. His problem-solving & people skills helped us deliver excellent work & establish a good