

UX/UI Design Project

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Business Problem

The big scope

The insurance industry is ready for disruption.

"Today's consumers expect insurers to engage them in their context via personalization, responsiveness and seamless experiences across all touch points." - IBM, 2015



The CEO has expressed the need for the company to invest in digital technology to improve customer experience

The company's existing mobile application is detracting from their customer experience



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“We need to transform our business to be much more of a technology-driven company. We need to become a much more customer-oriented organization and quite frankly the entire industry does. In many ways, if I’m absolutely honest, our industry is still in the dark ages.” - CEO, 2017

The company’s existing mobile application is detracting from their customer experience.

Uses insurance jargon, making it difficult to understand.

Making processes complex, creating a heavy cognitive load for customers.

Lack of transparency reflects poorly on the brand, causing customers to believe the company is unreliable.



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Opportunity

To elevate customer service, performance, and client satisfaction by improving the customer experience on the company's digital application.

Established insurance company.

More opportunity

established, older insurance companies have a need to expand into digital and improve existing digital platforms.

Our reason to believe.

The company is recognized by Mediacorp as one of the **Top Employers for Young People in Canada** in 2018.

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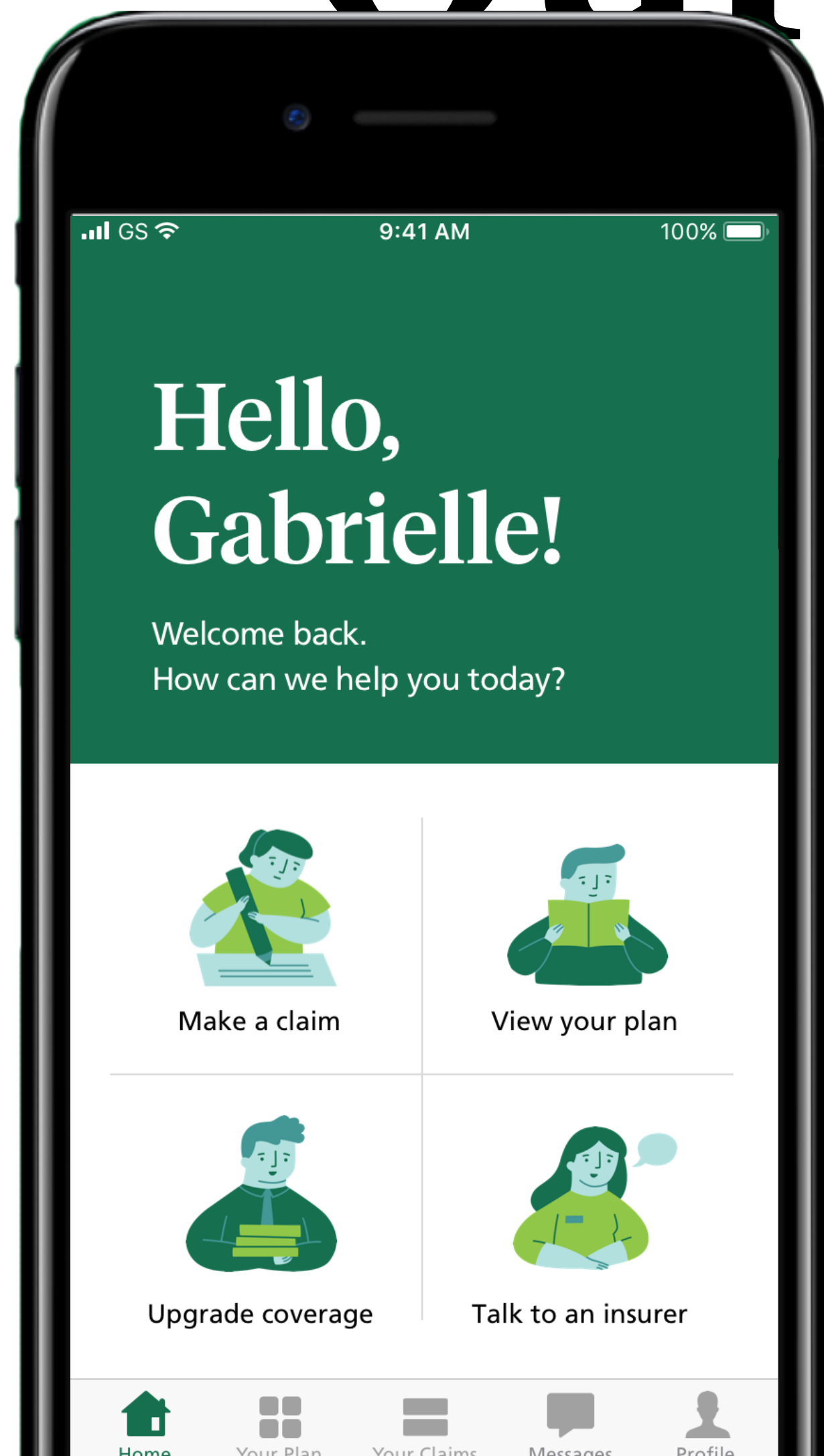
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Our Proposal



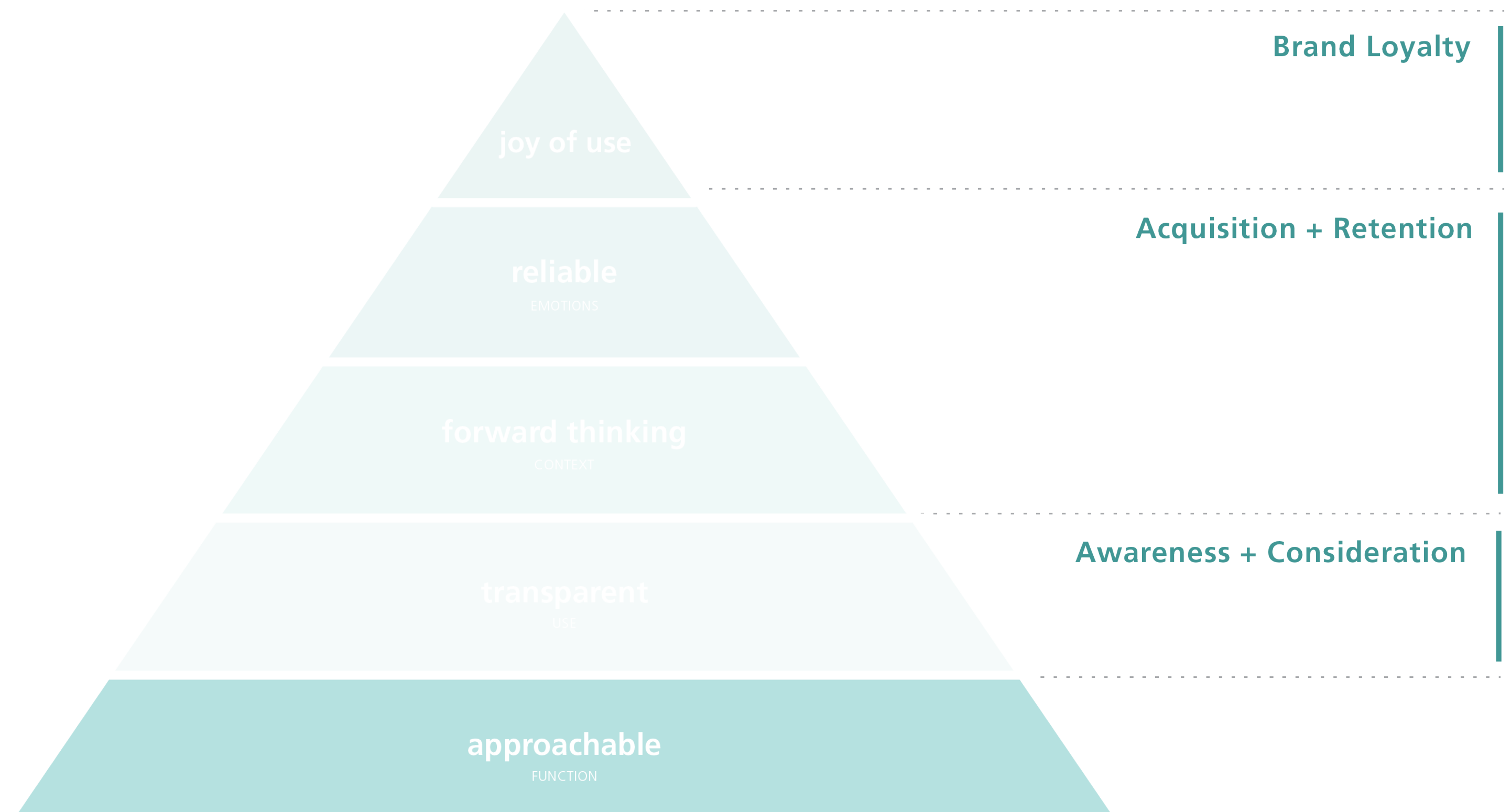
A mobile application for customers to manage their health insurance, leveraging digital capabilities to offer a personal and adaptive service.

Our proposed product fosters and maintains relationships with younger customers throughout their lifetimes, strengthening the company's customer base long-term.

Experience Pyramid

Approachable

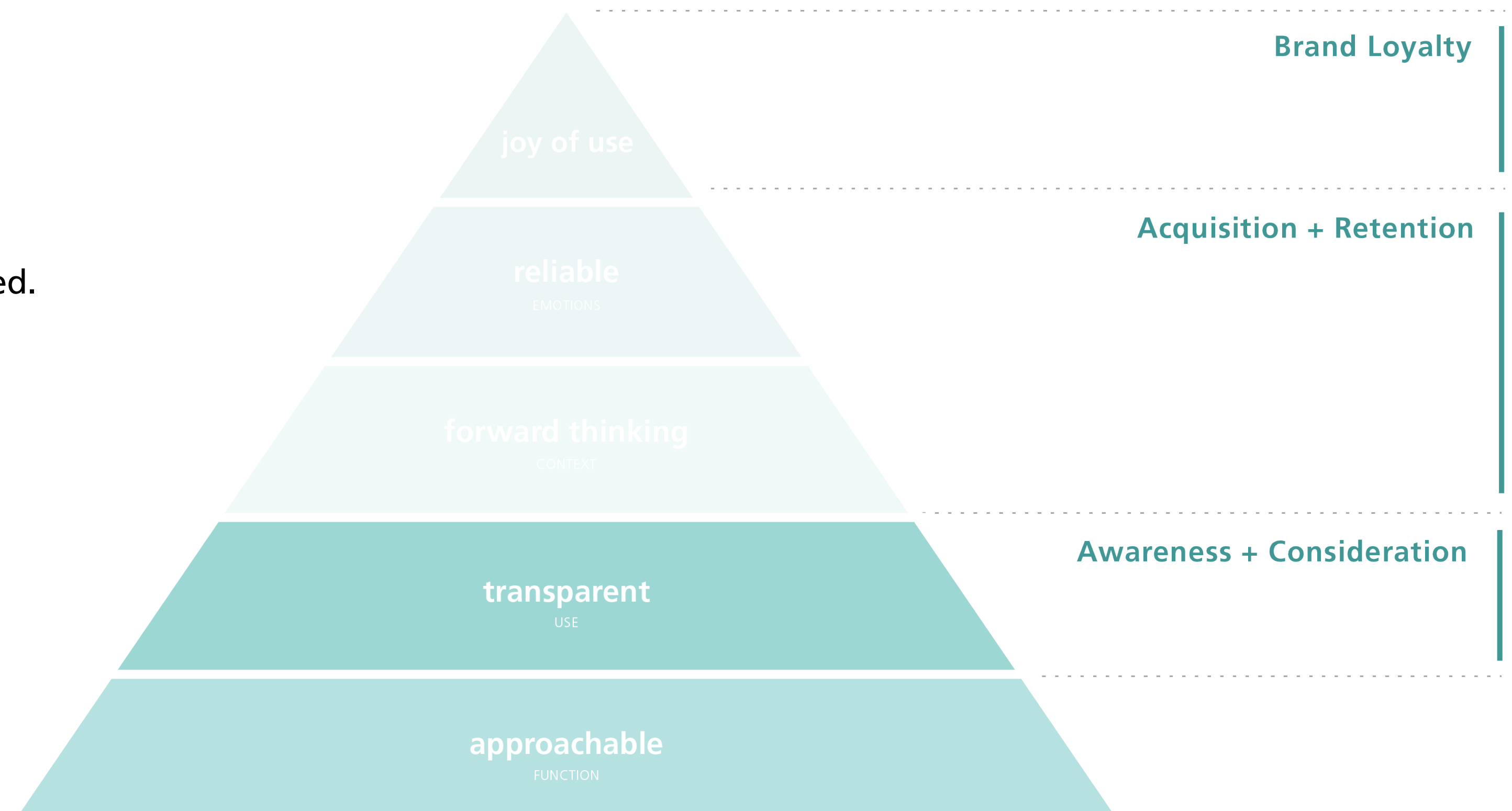
Making insurance feel less intimidating.



Experience Pyramid

Transparent

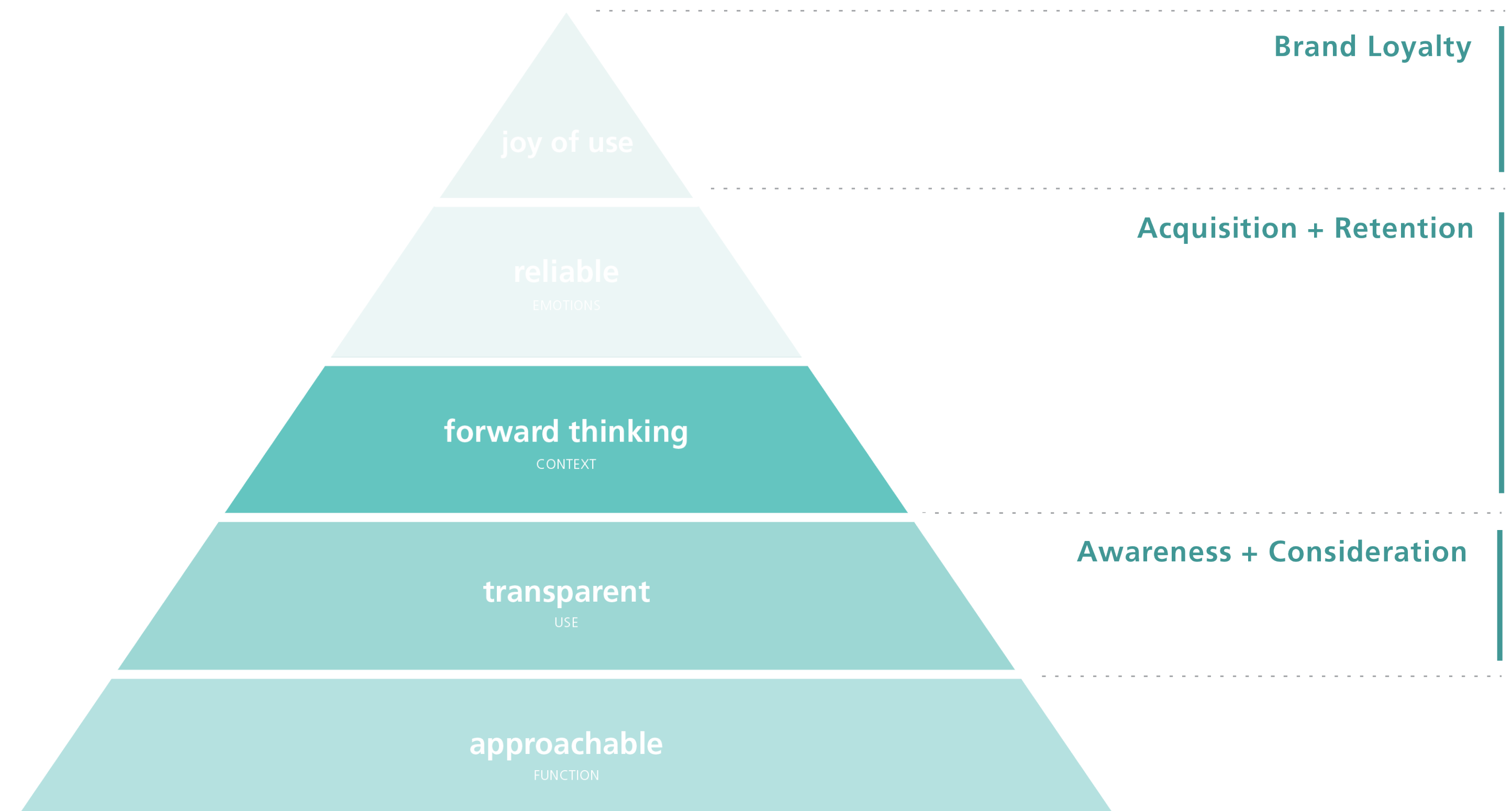
Keeping customers informed and involved.



Experience Pyramid

Forward Thinking

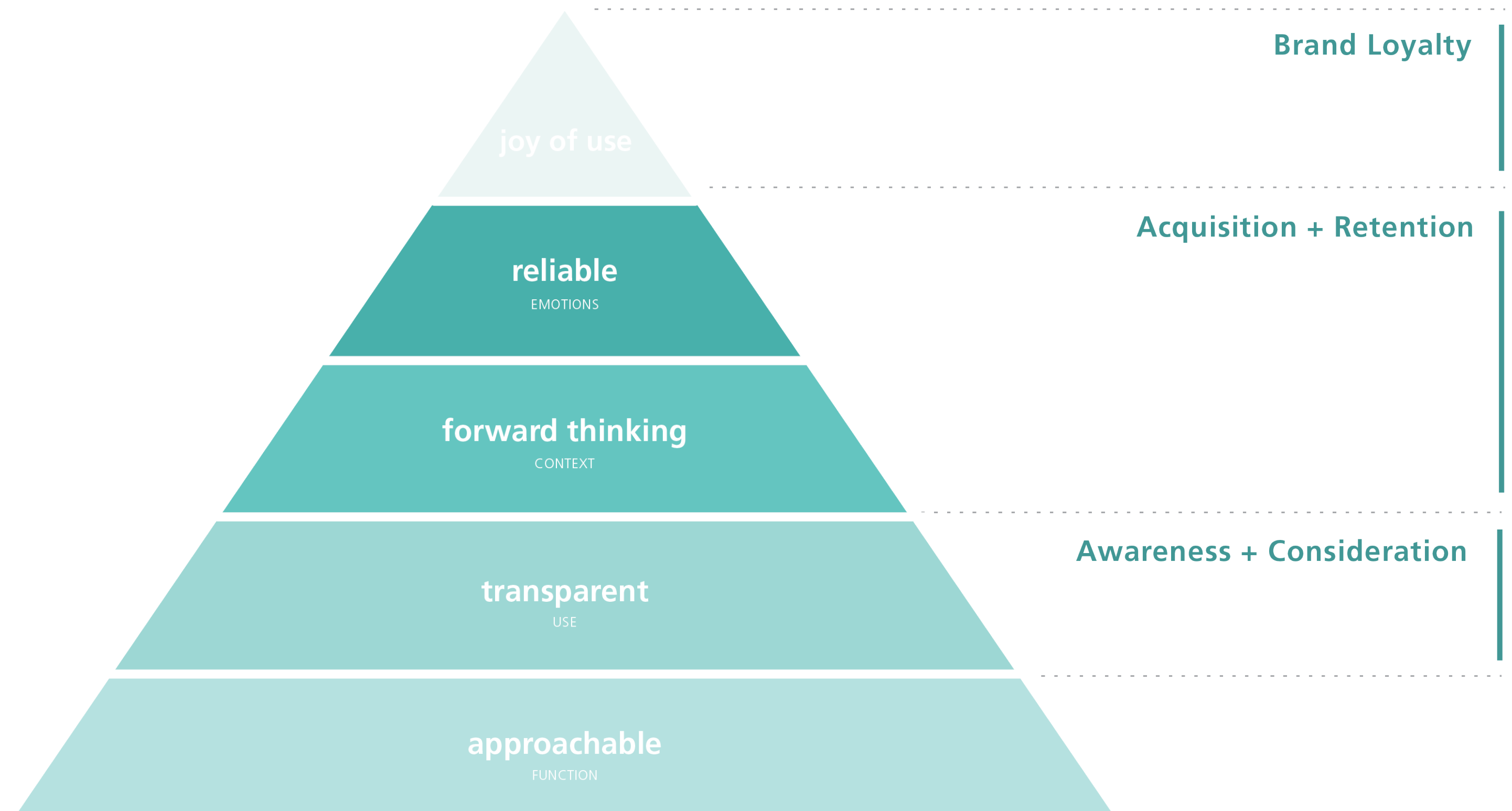
Capable of handling many situations by anticipating customer needs.



Experience Pyramid

Reliable

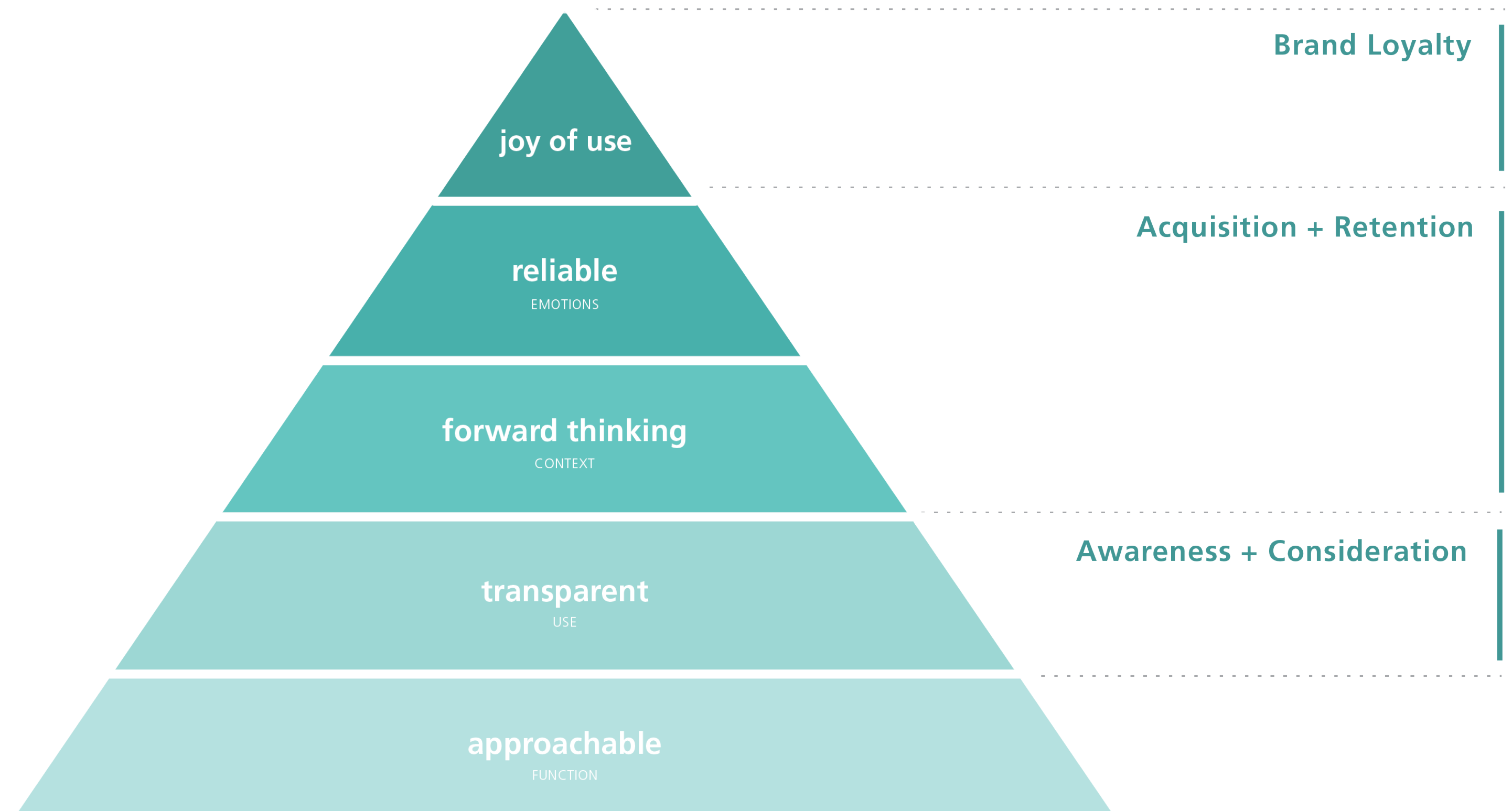
Instilling confidence in our customers.



Experience Pyramid

Joy of Use

Transforming customers from occasional to loyal customers.



Target Audience

People ages 25-40, customers.

Individuals are no longer covered under their parents' benefits when you reach the age of 25.

Up to age 40 is when people are more likely to embrace new technology if it adds convenience to their lives.



Key Actors

Who are the people involved in the claims process?

Customer

Health Practitioner

Advisor

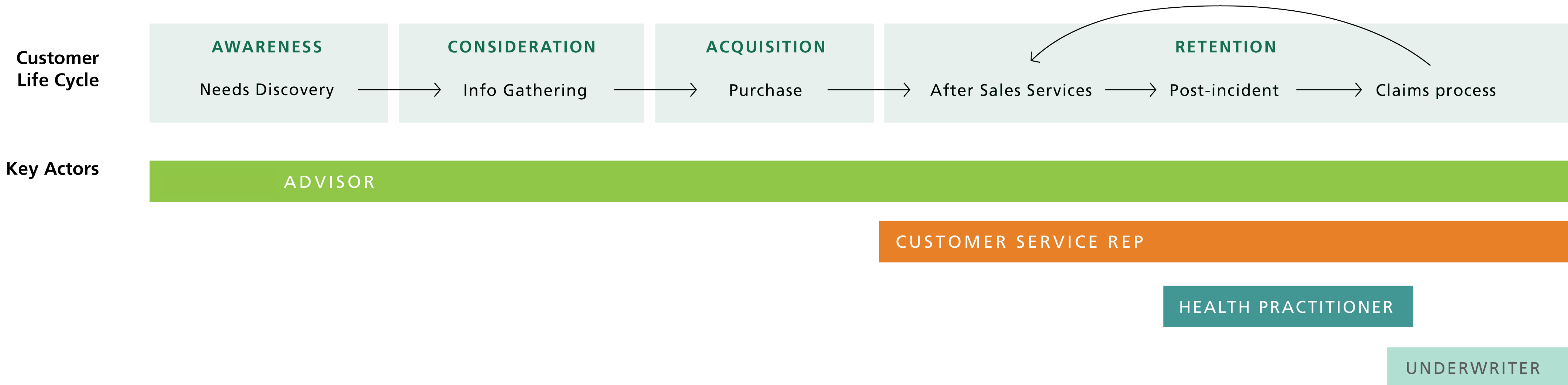
Underwriter

Customer Service Representative

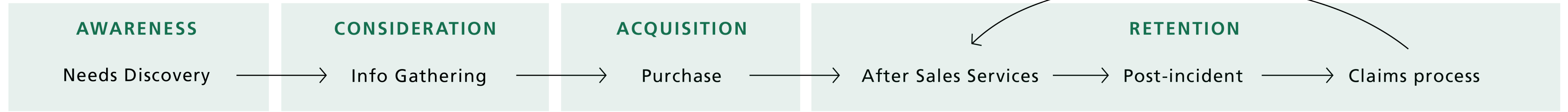


Fitting in

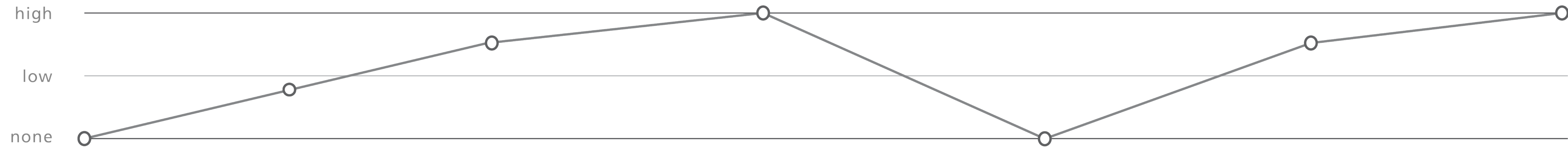
How would the key actors be placed in the existing ecosystem?



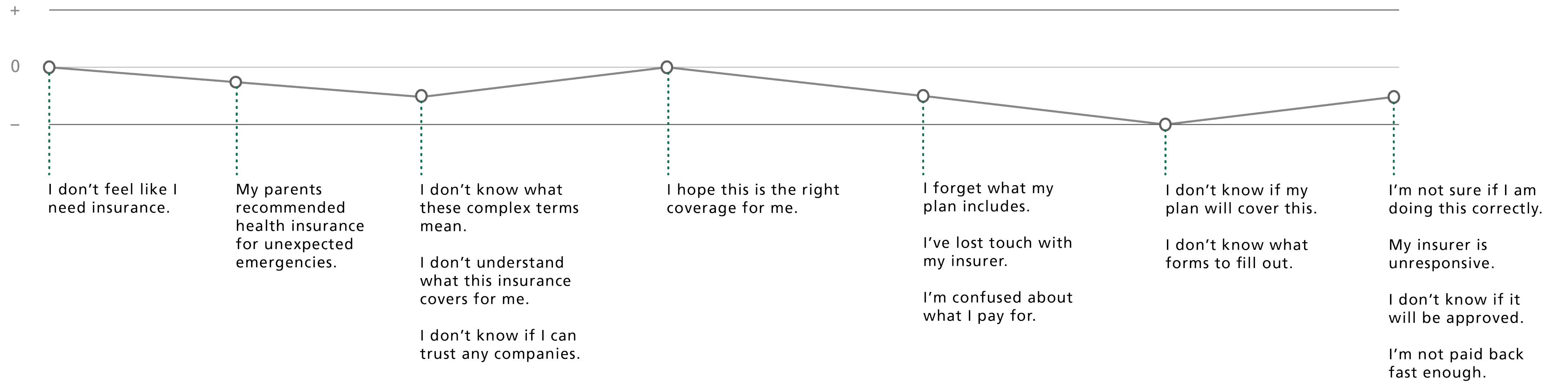
Customer Life Cycle



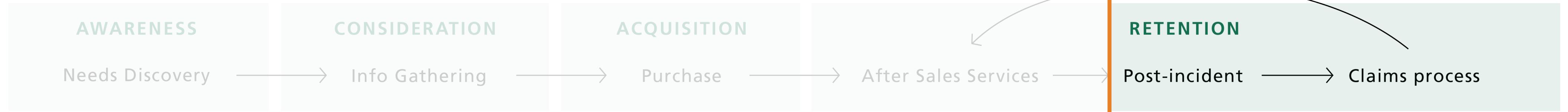
Customer Engagement



Customer Emotions



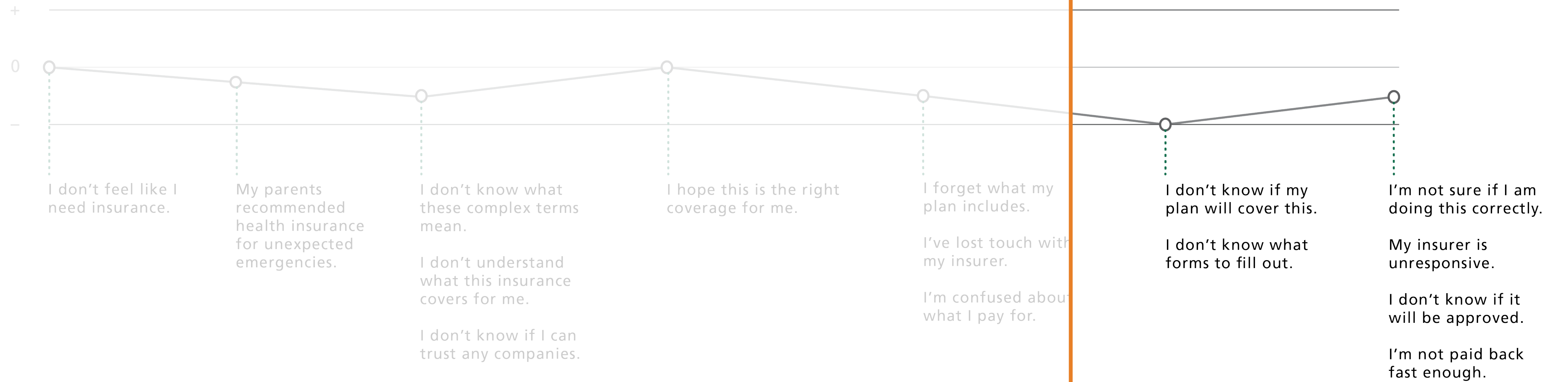
Customer Life Cycle



Customer Engagement

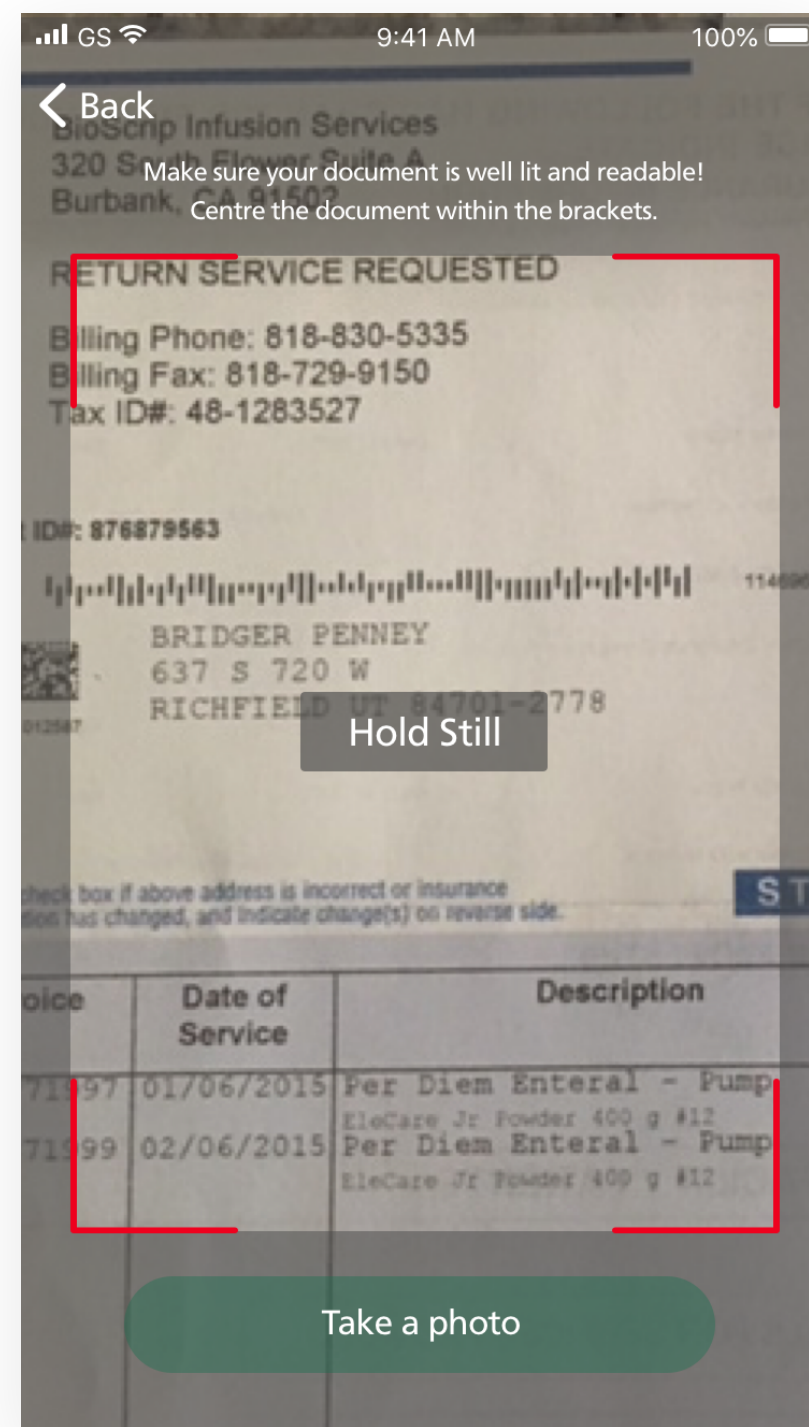


Customer Emotions

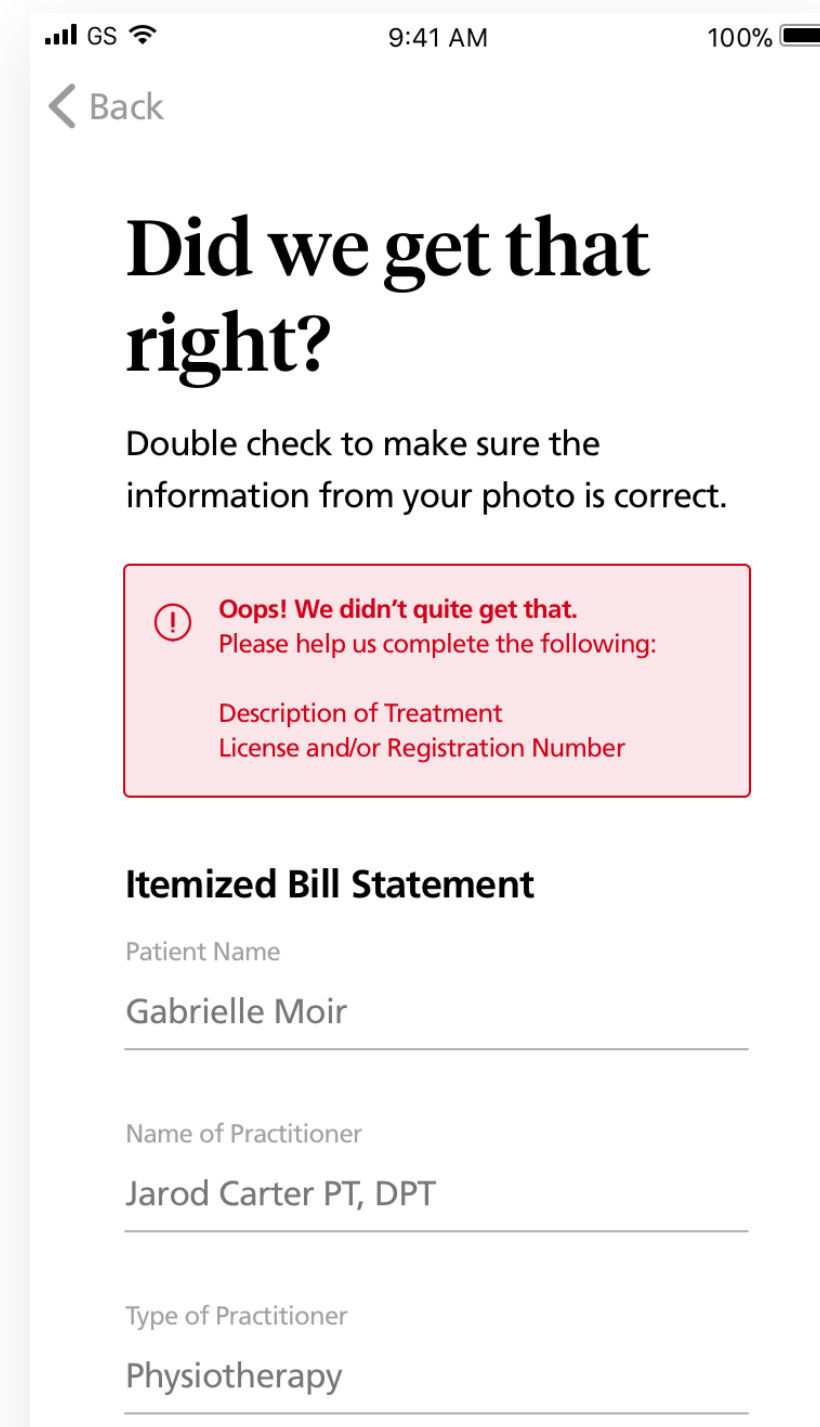


Error Prevention

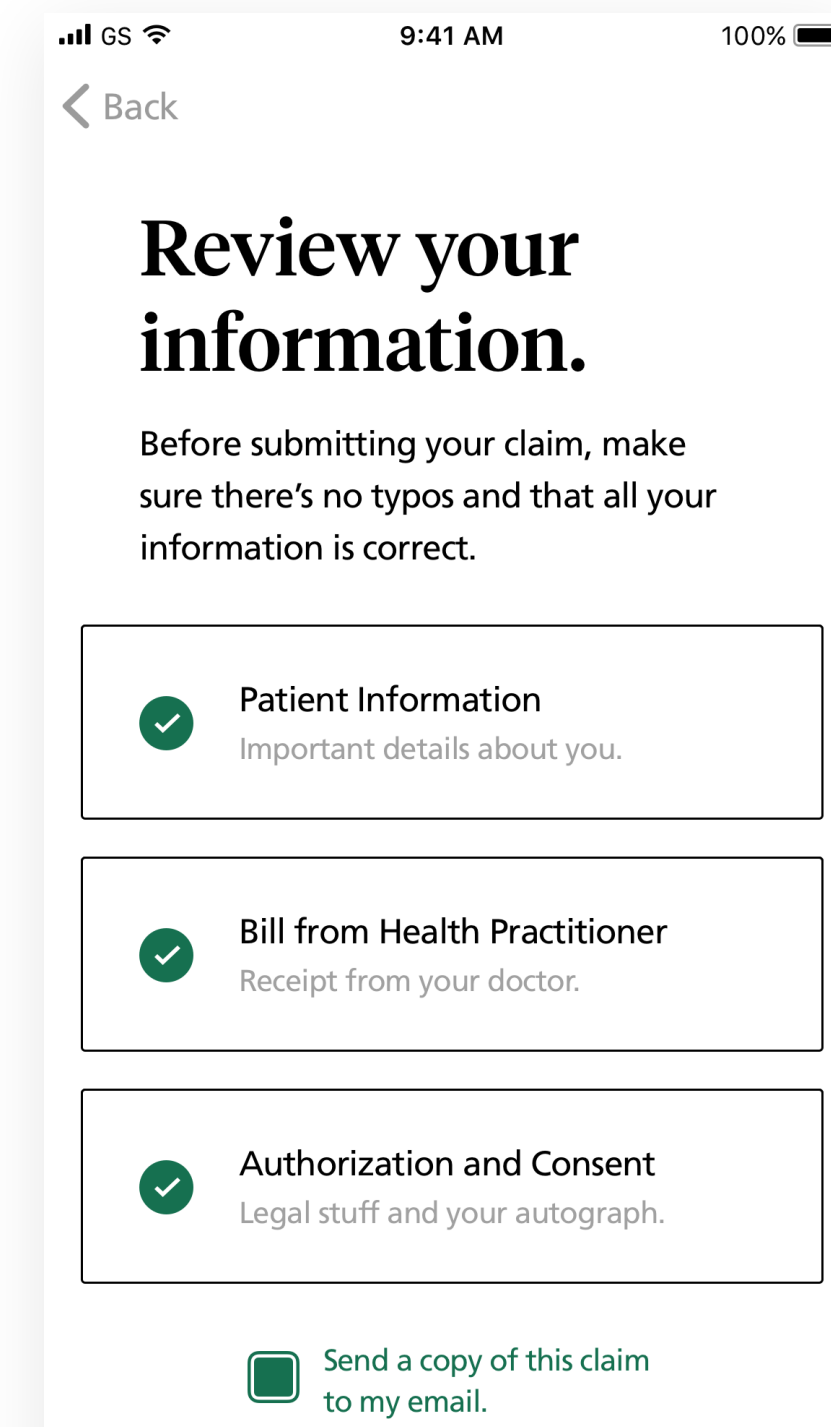
Camera guidance that helps improve the accuracy of scan.



Verification of scanned information to accommodate errors.



A preview of information to review before claim submission.





TRANSPARENT

Claim Denial

Although we can't control the emotional reaction to a denial, we can be as open and informative as possible in order to minimize confusion.

Using neutral & simple language.

The screenshot shows a mobile app interface for a claim denial. At the top, the status bar displays 'GS' with signal strength, '9:41 AM', and '100%' battery. The main heading is 'Claim #ME9505'. Below this is a red-bordered notification box with a red exclamation mark icon, containing the text: 'Sorry, we can't approve this claim. Unfortunately, the care that you received under this claim is not covered by your current insurance plan. Don't understand why? >'. Below the notification is a vertical timeline with four steps: 1. 'Claim documents submitted' (April 5) with a green checkmark icon; 2. 'Claim is being reviewed' (April 9) with a red 'x' icon; 3. 'Medical bill can't be verified' with a green circle icon; 4. 'Claim can't be processed' with a green circle icon. At the bottom, there is a link 'Have questions?' and a dark green button labeled 'Ask for help'.

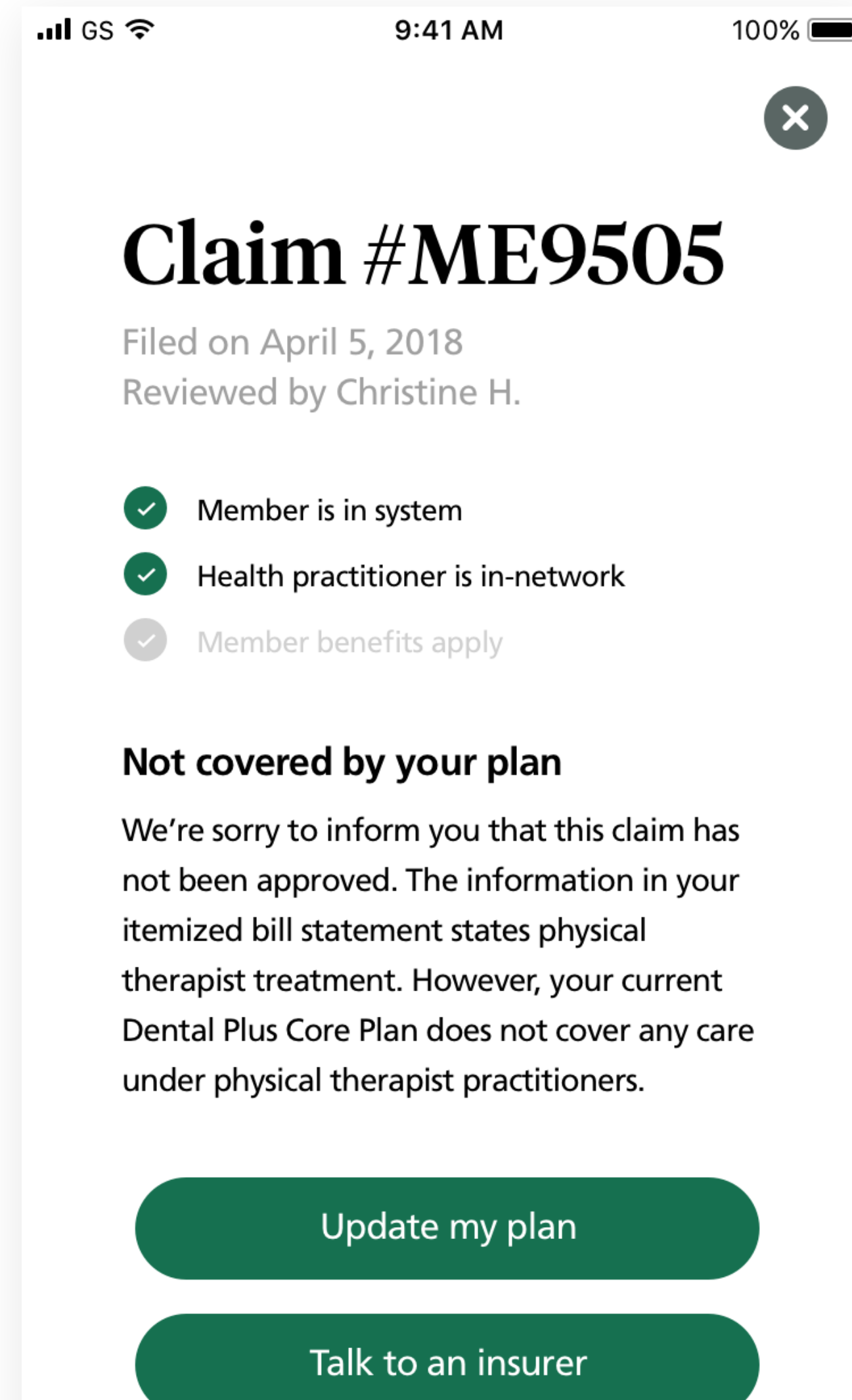


FORWARD THINKING

Claim Denial

Although we can't control the emotional reaction to a denial, we can be as open and informative as possible in order to minimize confusion.

Using call-to-actions for seeking help.



Claim #ME9505

Filed on April 5, 2018

Reviewed by Christine H.

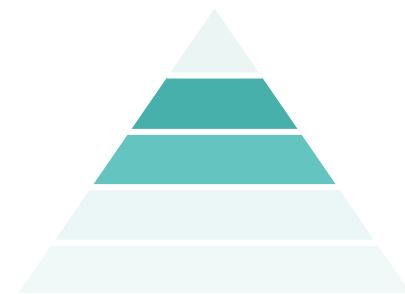
- ✓ Member is in system
- ✓ Health practitioner is in-network
- Member benefits apply

Not covered by your plan

We're sorry to inform you that this claim has not been approved. The information in your itemized bill statement states physical therapist treatment. However, your current Dental Plus Core Plan does not cover any care under physical therapist practitioners.

Update my plan

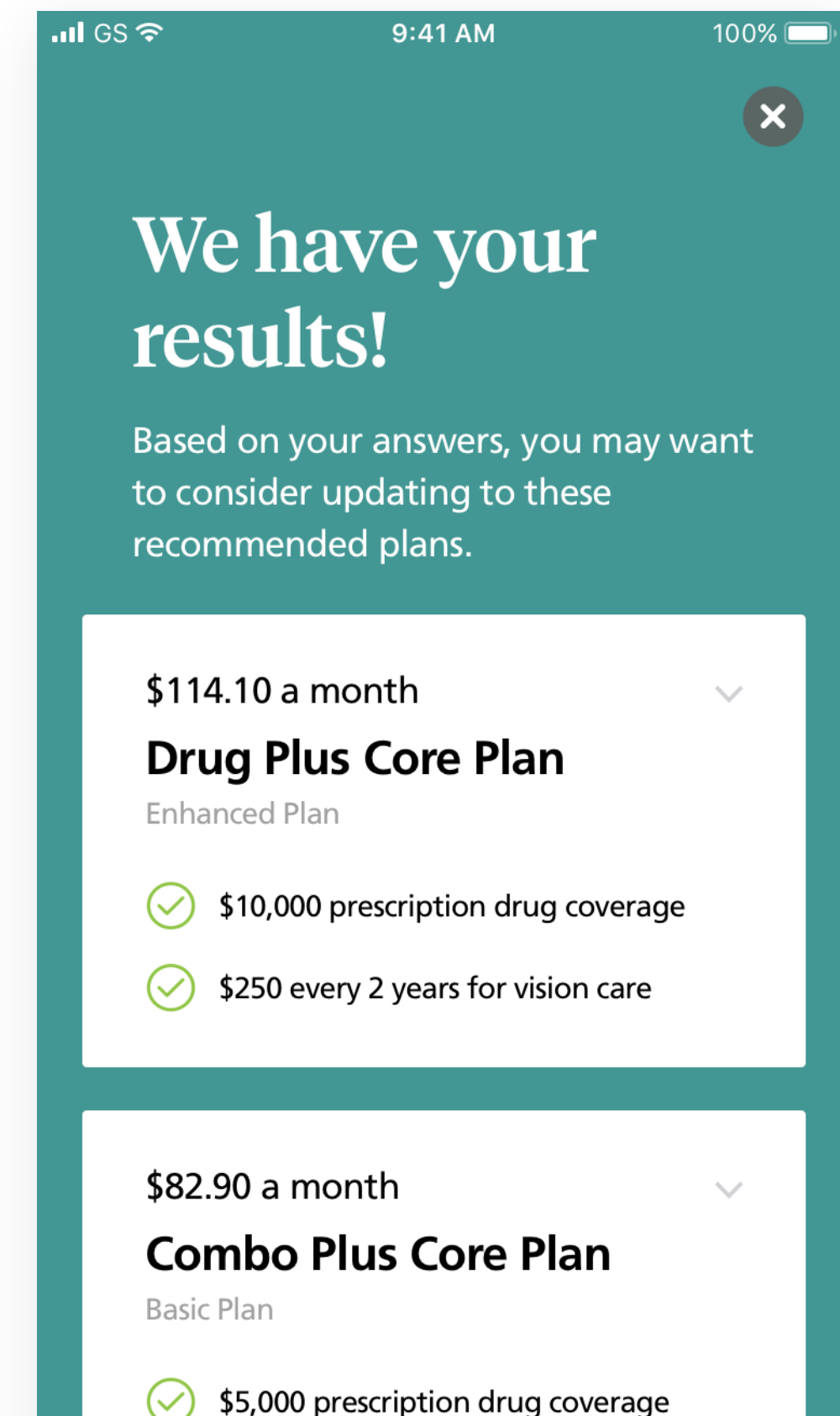
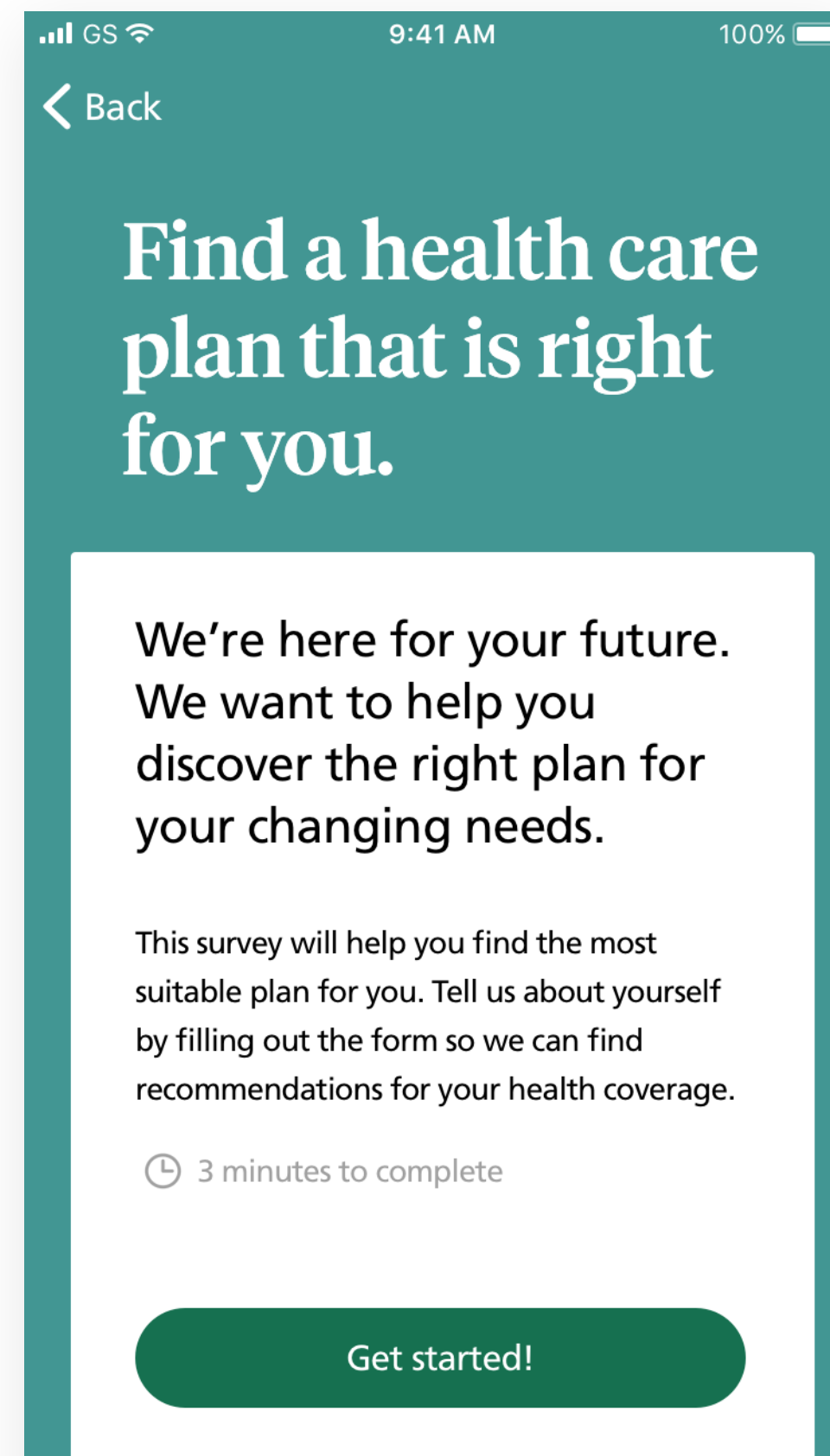
Talk to an insurer



RELIABLE + FORWARD THINKING

Questionnaire

Allowing customers to discover insurance plans that are more suitable for their changing needs.



Dependencies

Copywriters

Keeping the friendly, approachable brand voice, translating the insurance speak into plain language.

Illustrators

Updating visuals throughout the proposed application, creating illustrations for new definitions.

Developers

Updating the proposed application based on content changes and provide ongoing maintenance.

In

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to

Dependencies

Intercom (or similar)

A live chat software that allows customer service representatives to quickly respond to customers.

Netverify by Jumio

Reads, extracts and verifies information from smartphone photographs.

ed
content
ongoing

Design Decisions

**Established insurance
company.**

More opportunity

established, older insurance companies fall between the need to expand into digital and the need to improve existing digital platforms.

New insurtech.

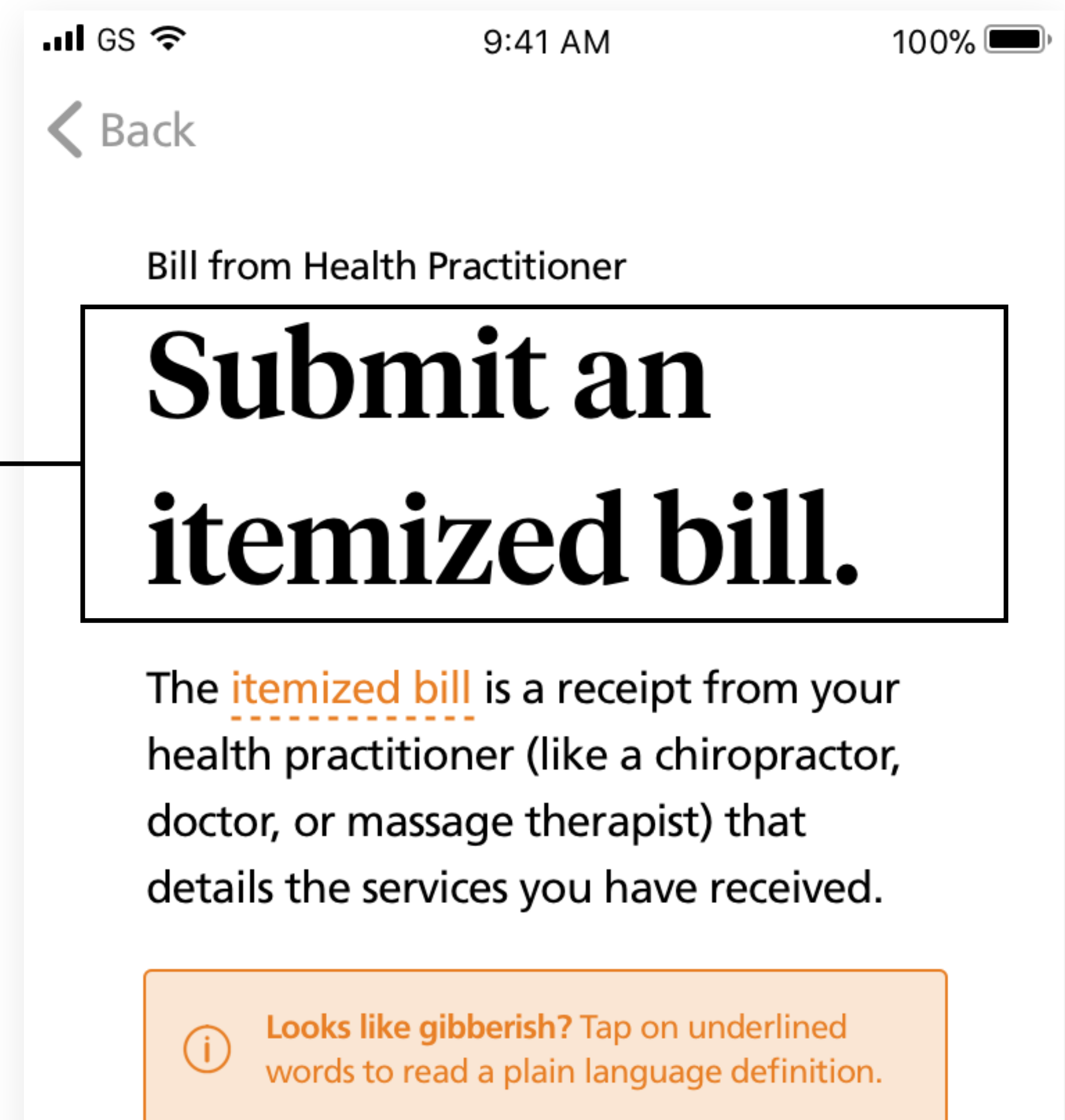
Limited opportunity

insurtech companies have become a very saturated market and are already developed with a focus on customer needs.

Design Decisions

Tiempos Headline

a serif typeface that has less contrast in the strokes of each letter, creating a reliable, friendly yet authoritative feel.



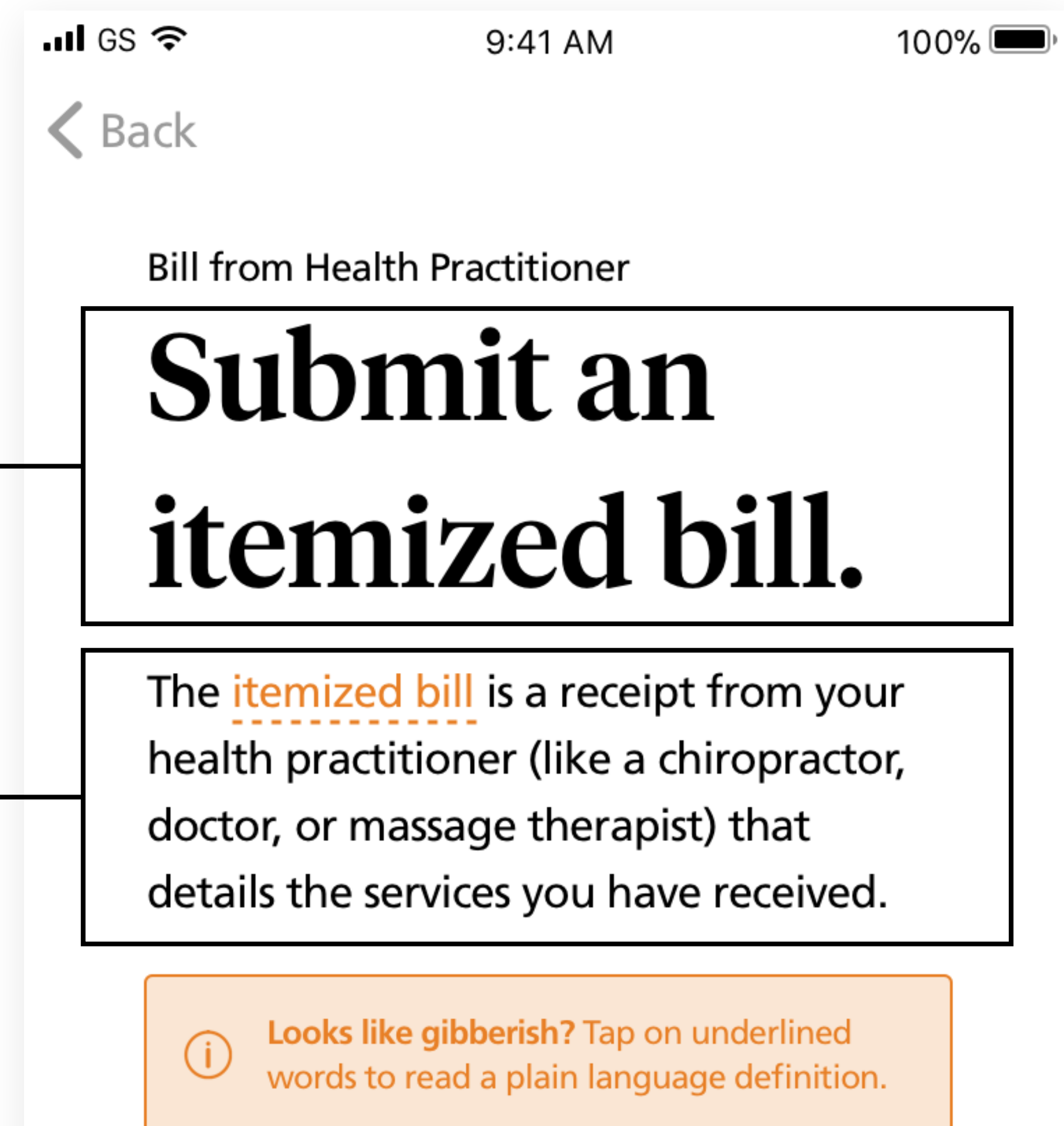
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Frutiger

already a part of the company's existing brand guidelines and has a distinct, clean and modern look.



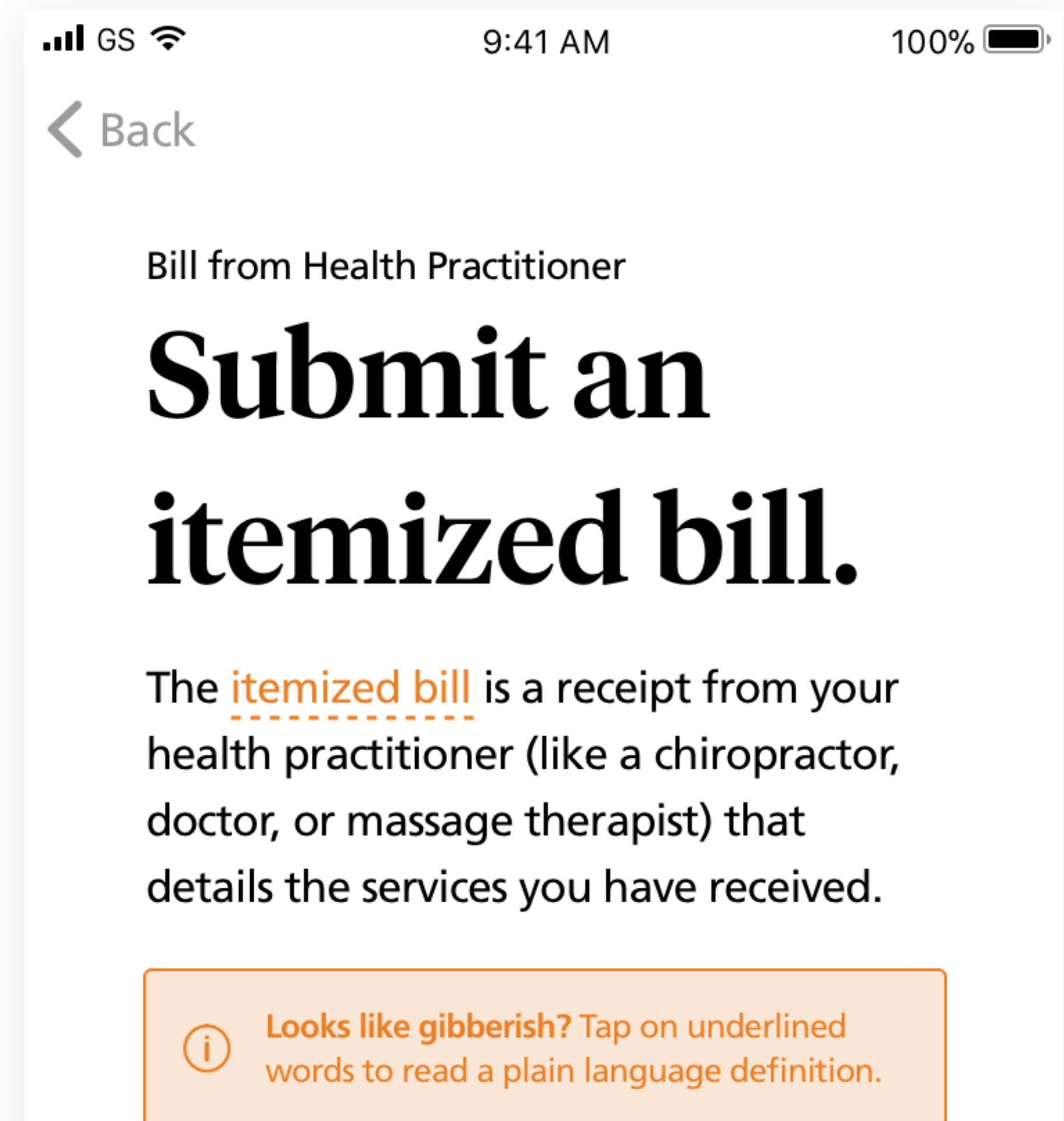
Typography

Friendly but still strong and authoritative.



Copywriting

Friendly, but not unprofessional.
Serious, but not dull.



Colours

OG Green

Informative Orange

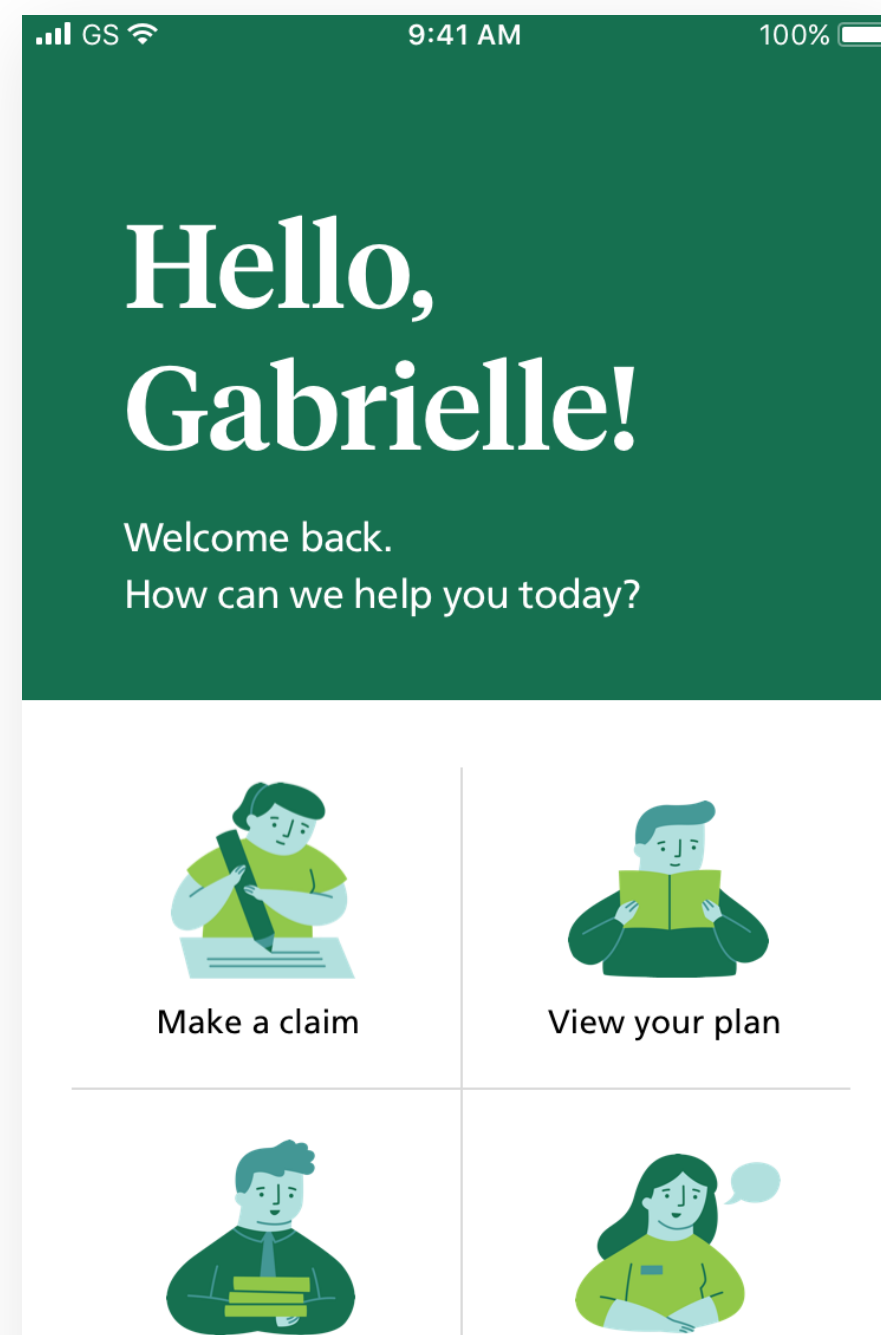
Money Green

Diversity Blue

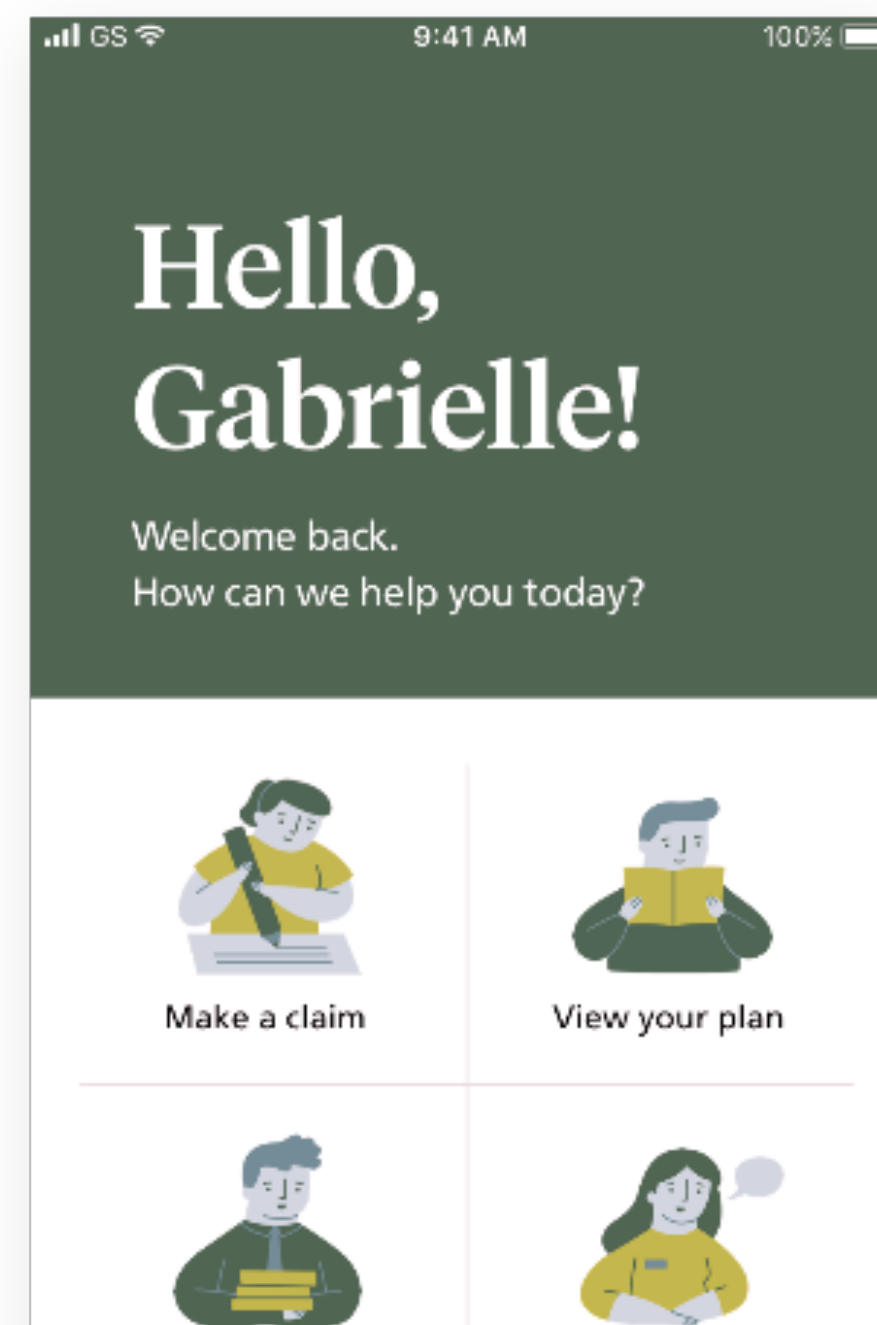
Trusty Teal



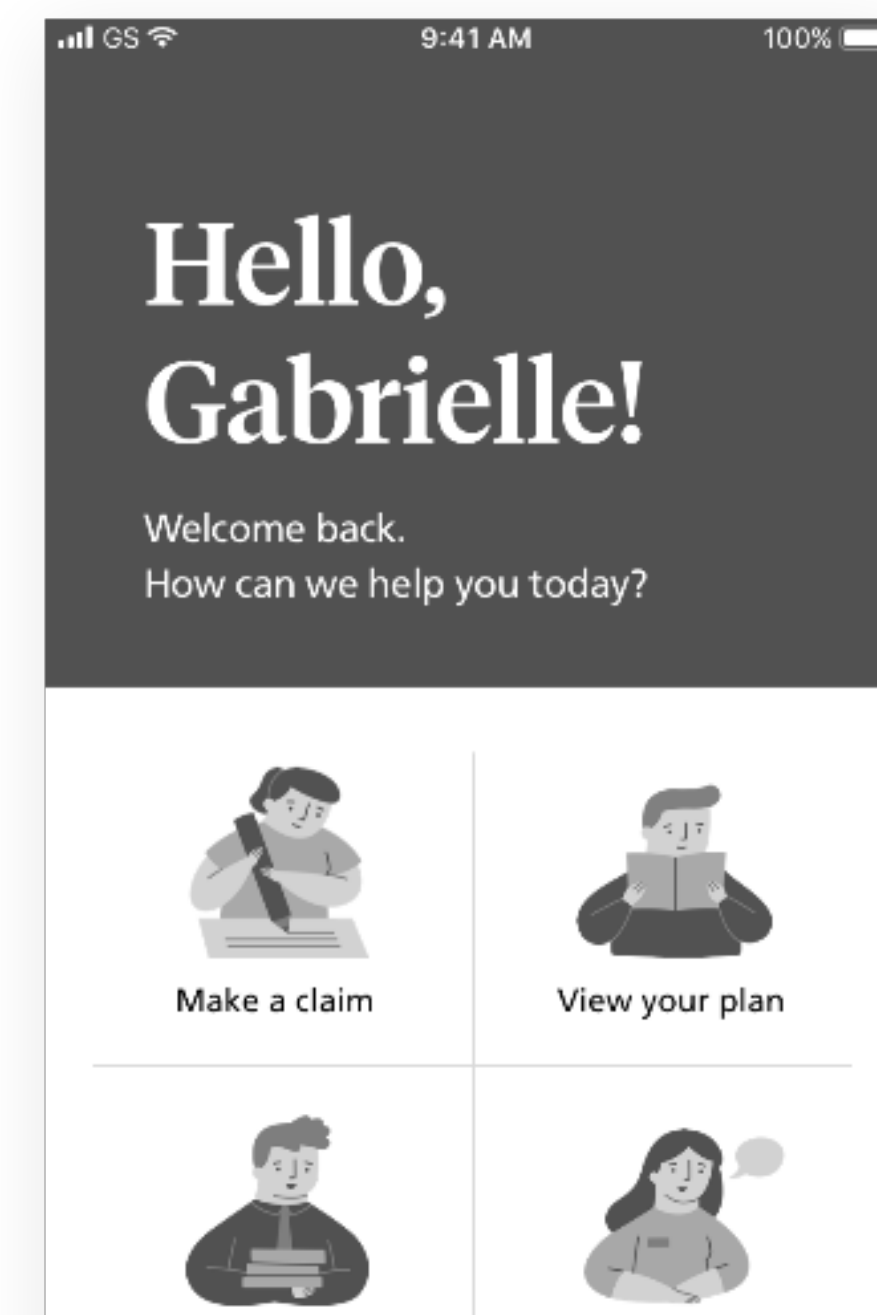
Normal



Deuteranomaly



Monochromacy



Illustrations

Prioritizing people over objects.



Considerations + Limitations

Integration with
existing web platform.

Considering seamless integration
between the app and the
company's existing website.

The screenshot displays a web application interface for managing claims. At the top, there is a navigation bar with a home icon, 'FOR YOU', 'FOR BUSINESS', 'FRANÇAIS', 'CONTACT US', 'SEARCH', and a user profile 'HI, GABRIELLE'. Below this is a secondary navigation bar with 'Learning centre', 'Insurance', 'Investments', and 'Why Manulife'. The main content area is titled 'Your Profile > Your claims' and features a heading 'Check up on your claims'. On the left, under 'In Progress', there are two claim cards: 'Health Claim #ME9505 Filed on April 5, 2018' and 'Health Claim #ME7351 Filed on March 22, 2018'. The right side shows a detailed view for 'Claim #ME9505' with a progress timeline: 'Claim documents submitted' (April 5, completed), 'Claim is being reviewed' (April 6, in progress), 'Medical bill is being verified' (pending), and 'Claim is processed' (pending). A 'Have questions?' link and an 'Ask for help' button are at the bottom.

FOR YOU FOR BUSINESS FRANÇAIS CONTACT US SEARCH HI, GABRIELLE

Learning centre Insurance Investments Why Manulife

Your Profile > Your claims

Check up on your claims

In Progress

Health Claim #ME9505
Filed on April 5, 2018

Health Claim #ME7351
Filed on March 22, 2018

Claim #ME9505

- Claim documents submitted April 5
Your claim has been successfully submitted to one of our trusty insurers and is waiting for review.
- Claim is being reviewed April 6
Our insurers are working hard to review your claim documents.
- Medical bill is being verified
- Claim is processed

Have questions?
Ask for help

FOR YOU FOR BUSINESS FOR ADVISORS

QUICK LINKS EXPLORE MANAGE CONNECT

Considerations + Limitations

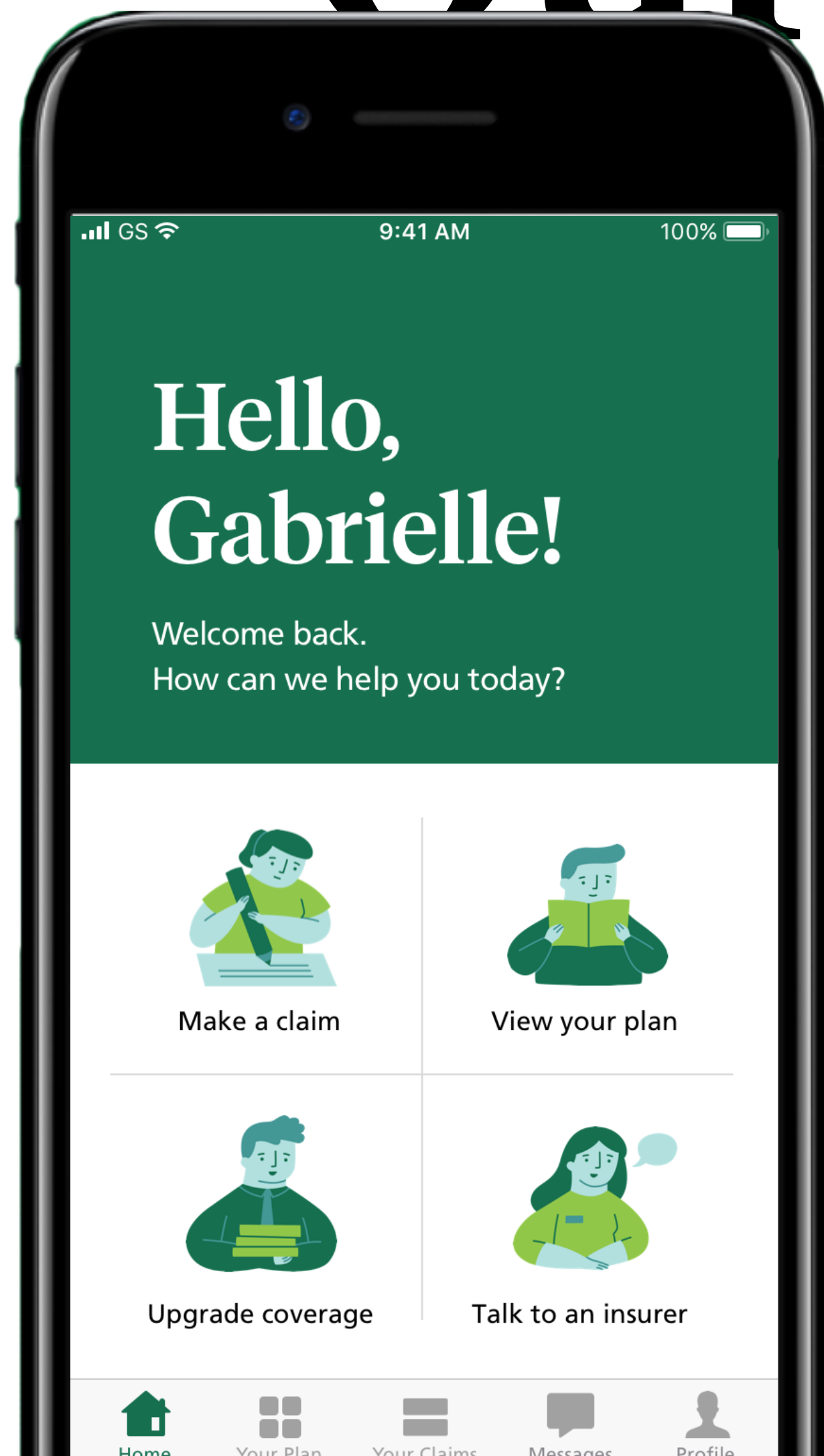
Designing for health insurance.

The emotional and recurring nature of health insurance makes a more noticeable impact.

Creating a memorable customer experience.

Fulfilling the functional and emotional experiences to build long-term customer loyalty.

Our Proposal



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