Partner Portals

B2B2C Enterprise Digital Transformation

To redesign 20+ partner portals, across 11 Line of Businesses, in an enterprise level digital transformation program for India's leading general insurance provider company. This case-study explains the UX/UI approach adopted for the program through agents portal of Travel Insurance LOB.

ROLE
Lead UX Designer

RESPONSIBILITIES
Design Management
UI/UX Strategy and Planning
Process modelling
Stakeholder management
User Research
Analysis & Synthesis
Ideation and prototyping
Design Workshops
Usability Evaluation
UI Design
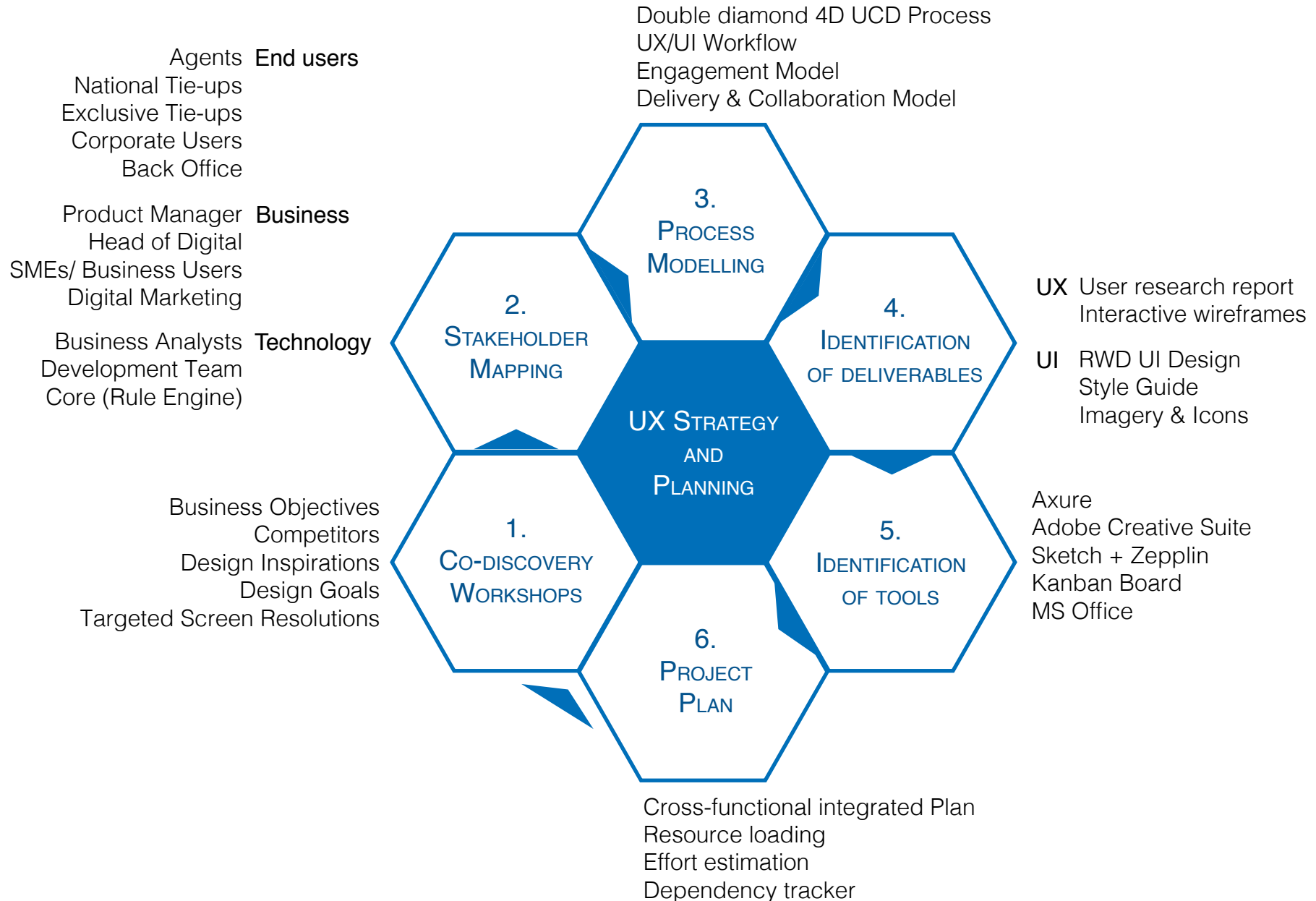
CONTENT

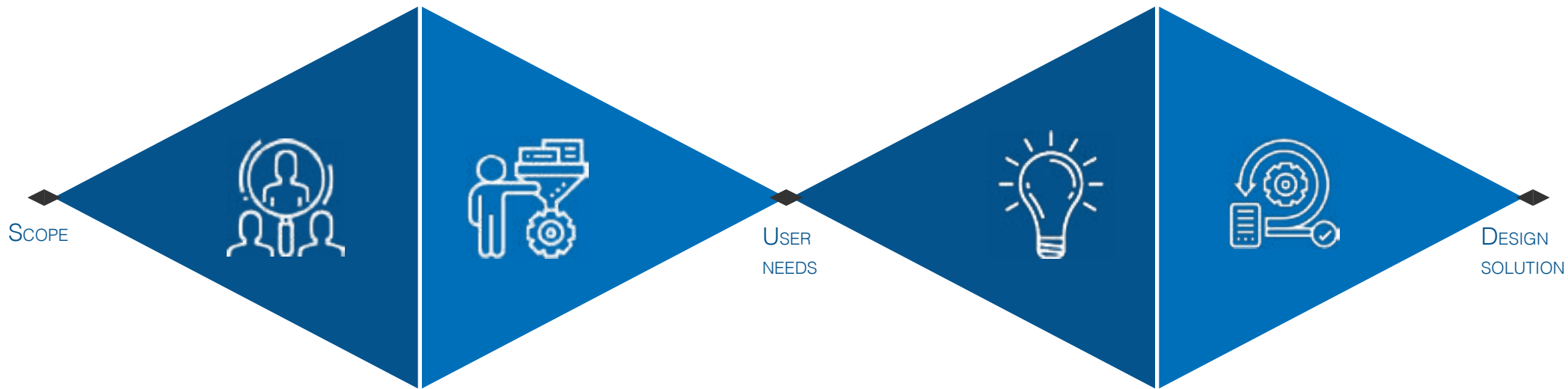UI/UX STRATEGY AND PLANNING

PROCESS

UX RESEARCH

INTERACTION DESIGN

UI DESIGN

Double diamond 4D UCD Process
UX/UI Workflow
Engagement Model
Delivery & Collaboration Model

Agents **End users**
National Tie-ups
Exclusive Tie-ups
Corporate Users
Back Office

Product Manager **Business**
Head of Digital
SMEs/ Business Users
Digital Marketing

Business Analysts **Technology**
Development Team
Core (Rule Engine)

3.
PROCESS MODELLING

2.
STAKEHOLDER MAPPING

4.
IDENTIFICATION OF DELIVERABLES

UX STRATEGY AND PLANNING

UX User research report
Interactive wireframes

UI RWD UI Design
Style Guide
Imagery & Icons

Business Objectives
Competitors
Design Inspirations
Design Goals
Targeted Screen Resolutions

1.
CO-DISCOVERY WORKSHOPS

5.
IDENTIFICATION OF TOOLS

6.
PROJECT PLAN

Axure
Adobe Creative Suite
Sketch + Zepplin
Kanban Board
MS Office

Cross-functional integrated Plan
Resource loading
Effort estimation
Dependency tracker

Scope

User needs

Design solution

DISCOVER
EXPLORE AND EMPATHIZE

DEFINE
SYNTHESIS

DESIGN
IDEA GENERATION AND PROTOTYPING

DELIVER
REFINEMENT

UX

- Contextual Inquiry
- Heuristic Evaluation
- User Interviews
- Competitor Analysis

- Thematic Coding
- Persona
- User Journey Map
- Requirement establishment

- Task Flows
- Paper Prototyping
- Wireframing
- Usability Testing

- User research report
- Interactive Wireframes

UI

- Visual language identification

- Theming and Branding
- Design options

- Screen Design

- RWD Visual Design
- Style Guide
- Imagery and Icons

HEURISTIC REVIEW

Based on Nielsen-Norman 10 principles, existing portals were evaluated to find usability issues.

KEY FINDINGS

▶ Too many input fields with poor error handling
▶ Grouping of fields, layout, iconography, flow of information, and overall design language were inconsistent across pages
▶ Inadequate and unintelligent 'Search'
▶ System didn't store data on session time out
▶ Pre-population of form data was not possible

CONTEXTUAL INQUIRY

CI with SMEs/Business users was conducted to
1. understand context of use
2. technical hindrances, if any
3. challenges with the existing process, and
4. expectations from To-be application

KEY FINDINGS

▶ Agents were over-reliant on back-office
▶ Lack of awareness amongst agents on types of plans, they tend to sell same plan
▶ Policy should be issued in under 60 secs
▶ Trust issues- agents try to hide client's contact information by filling own email/phone in forms

COMPETITOR ANALYSIS

FEATURES	RIYA	TATARIYA	RELIGARE	TATAAIG	
Process	3 steps - Select plan - Customer details - Issue policy	2 step - Select plan - Customer details & Policy issue	Stepwise Refined process : - Select plan - Send Quote/ Share Quote - Fill proposal form - Send link to customer - Payment	2 step - Customer details - Payment	Improper grouping of input fields
Categorisation of plans	There is no categorisation of plans	Categorisation is based on single trip/multi trip. (it means if the traveller is travelling only once he will choose single trip. For those who travel frequently will choose multi trips.)	Categorisation is based on age group, single trip/ multi trip (it means if the traveller is travelling only once will choose single trip. For those who travel frequently will chose multi trips.) and sum insured.	Categorisation is based on products and plans.	There is no categorisation of plans.
Error Messages	Inconsistent	Inconsistent	Inconsistent	Inconsistent	Inconsistent
Layout	Consistent	Consistent	Consistent	Consistent	Inconsistent
Branding	Consistent	Consistent	Consistent	Consistent	Inconsistent

USER INTERVIEWS

On field interviews were conducted with end users that had two parts to it
1. Paper based questionnaire focussed on educational background, digital competency, experience in the insurance industry, usage of portals, preferred devies and demographic information
2. Semi-structured interview on their day-to-day activities to understand their goals, needs, challenegs and expectations

KEY FINDINGS
▶ Manual submission of proposal form cause dropouts, impacts business
▶ System is not intuitive, back-office assitance is required majority of times
▶ Portal is desktop only, can't issue policy on-the-go
▶ Quote sharing through portal not possible
▶ Once issued, modification in policy is possible at back-office only

▮ THEMATIC CODING

Data collected through User Interviews and Contextual inquiry were coded to find co-relation and patterns that led to insight generation. The insights generated were used to create persona for primary user group (agents) and secondary user group (back-office operations), and to formalise user journey map for critical business functions - policy issuance, renewals, cancellation and claims.

▮ PERSONA CREATION

Affinity Diagram derived out of thematic coding
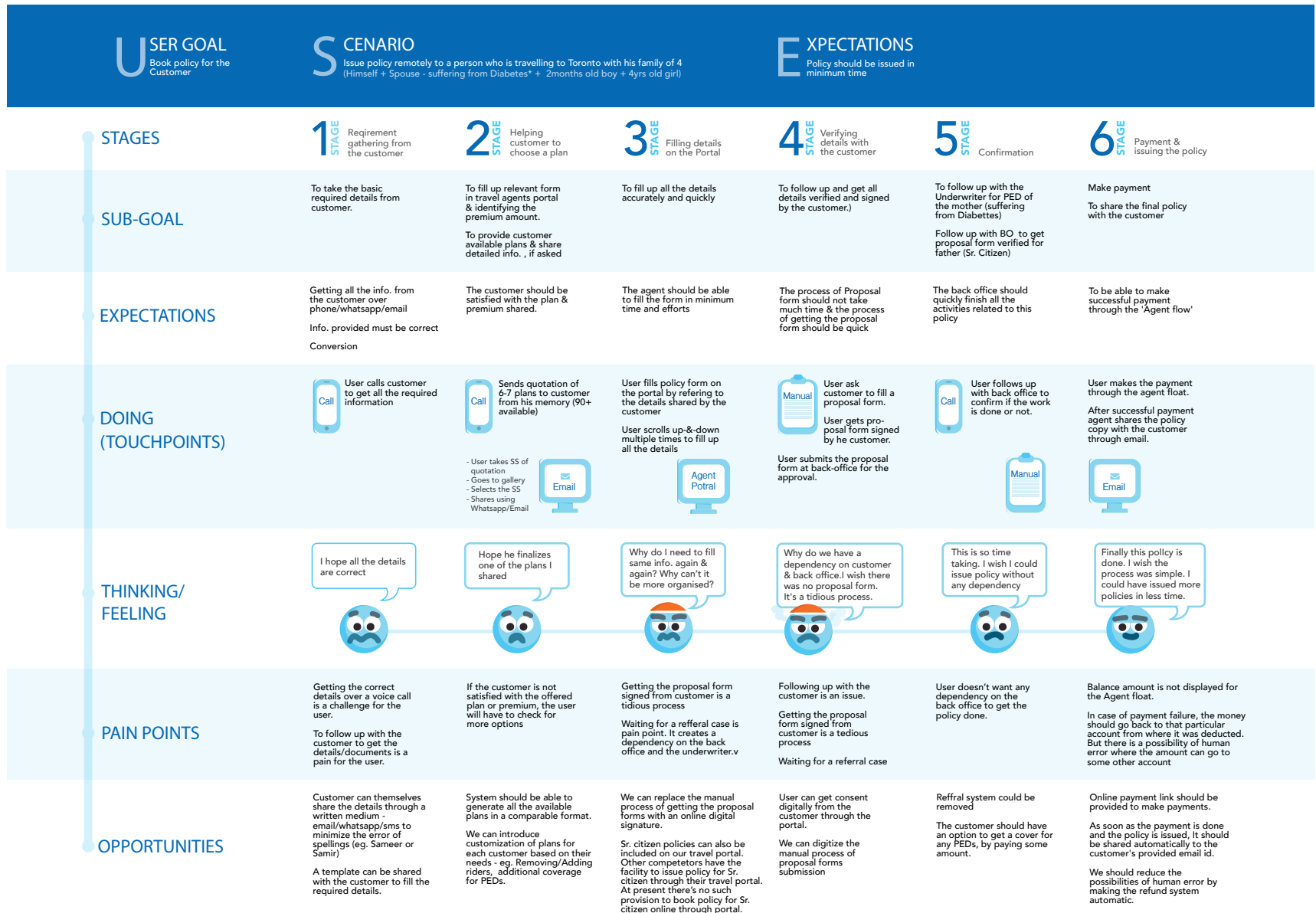
USER JOURNEY MAP

User journey maps were created for in-depth understanding of different tasks user performs for accomplishing a goal, and their expectations, emotional state, access to various channels for supporting their actions, and pain-points during each task. It helped to derive oppurtunities for improving the experience.

USER GOAL
Book policy for the Customer

SCENARIO
Issue policy remotely to a person who is travelling to Toronto with his family of 4 (Himself + Spouse - suffering from Diabetes* + 2months old boy + 4yrs old girl)

EXPECTATIONS
Policy should be issued in minimum time

STAGES	1 STAGE Reqirement gathering from the customer	2 STAGE Helping customer to choose a plan	3 STAGE Filling details on the Portal	4 STAGE Verifying details with the customer	5 STAGE Confirmation	6 STAGE Payment & issuing the policy
SUB-GOAL	To take the basic required details from customer.	To fill up relevant form in travel agents portal & identifying the premium amount. To provide customer available plans & share detailed info. , if asked	To fill up all the details accurately and quickly	To follow up and get all details verified and signed by the customer.)	To follow up with the Underwriter for PED of the mother (suffering from Diabettes) Follow up with BO to get proposal form verified for father (Sr. Citizen)	Make payment To share the final policy with the customer
EXPECTATIONS	Getting all the info. from the customer over phone/whatsapp/email Info. provided must be correct Conversion	The customer should be satisfied with the plan & premium shared.	The agent should be able to fill the form in minimum time and efforts	The process of Proposal form should not take much time & the process of getting the proposal form should be quick	The back office should quickly finish all the activities related to this policy	To be able to make successful payment through the 'Agent flow'
DOING (TOUCHPOINTS)	Call — User calls customer to get all the required information	Call — Sends quotation of 6-7 plans to customer from his memory (90+ available) User scrolls up-&-down multiple times to fill up all the details - User takes SS of quotation - Goes to gallery - Selects the SS - Shares using Whatsapp/Email — Email	User fills policy form on the portal by refering to the details shared by the customer — Agent Potral	Manual — User ask customer to fill a proposal form. User gets pro-posal form signed by he customer. User submits the proposal form at back-office for the approval.	Call — User follows up with back office to confirm if the work is done or not. — Manual	User makes the payment through the agent float. After successful payment agent shares the policy copy with the customer through email. — Email
THINKING/ FEELING	I hope all the details are correct	Hope he finalizes one of the plans I shared	Why do I need to fill same info. again & again? Why can't it be more organised?	Why do we have a dependency on customer & back office.I wish there was no proposal form. It's a tidious process.	This is so time taking. I wish I could issue policy without any dependency	Finally this pollcy is done. I wish the process was simple. I could have issued more policies in less time.
PAIN POINTS	Getting the correct details over a voice call is a challenge for the user. To follow up with the customer to get the details/documents is a pain for the user.	If the customer is not satisfied with the offered plan or premium, the user will have to check for more options	Getting the proposal form signed from customer is a tidious process Waiting for a refferal case is pain point. It creates a dependency on the back office and the underwriter.v	Following up with the customer is an issue. Getting the proposal form signed from customer is a tedious process Waiting for a referral case	User doesn't want any dependency on the back office to get the policy done.	Balance amount is not displayed for the Agent float. In case of payment failure, the money should go back to that particular account from where it was deducted. But there is a possibility of human error where the amount can go to some other account
OPPORTUNITIES	Customer can themselves share the details through a written medium - email/whatsapp/sms to minimize the error of spellings (eg. Sameer or Samir) A template can be shared with the customer to fill the required details.	System should be able to generate all the available plans in a comparable format. We can introduce customization of plans for each customer based on their needs - eg. Removing/Adding riders, additional coverage for PEDs.	We can replace the manual process of getting the proposal forms with an online digital signature. Sr. citizen policies can also be included on our travel portal. Other competetors have the facility to issue policy for Sr. citizen through their travel portal. At present there's no such provision to book policy for Sr. citizen online through portal.	User can get consent digitally from the customer through the portal. We can digitize the manual process of proposal forms submission	Reffral system could be removed The customer should have an option to get a cover for any PEDs, by paying some amount.	Online payment link should be provided to make payments. As soon as the payment is done and the policy is issued, It should be shared automatically to the customer's provided email id. We should reduce the possibilities of human error by making the refund system automatic.

USER NEEDS

User needs were established by combining insights from expert Heuristic reviews, Contextual Inquiry with Business users, and User Interviews with end users.

Need	Emerged in			Severity in HE	MoSCoW	Scoped in Travel LOB
	HE	Interviews	CI			
System should have step indicator to understand the progression	Yes	Yes	Yes	High	Should have	Yes
Save and Next option should be present	No	Yes	Yes	NA	Should have	Yes
"Save as draft" when issuing the application	No	Yes	No	NA	Could have	Yes
Policy timer should be made significant or removed	Yes	Yes	Yes	Medium	Must have	Yes
Distinct icons should be used for different actions	Yes	No	No	High	Must have	Yes
Labelling of fields should be clear enough to depict its functinality and should be understandable to lay man user	Yes	No	Yes	Medium	Must have	Yes
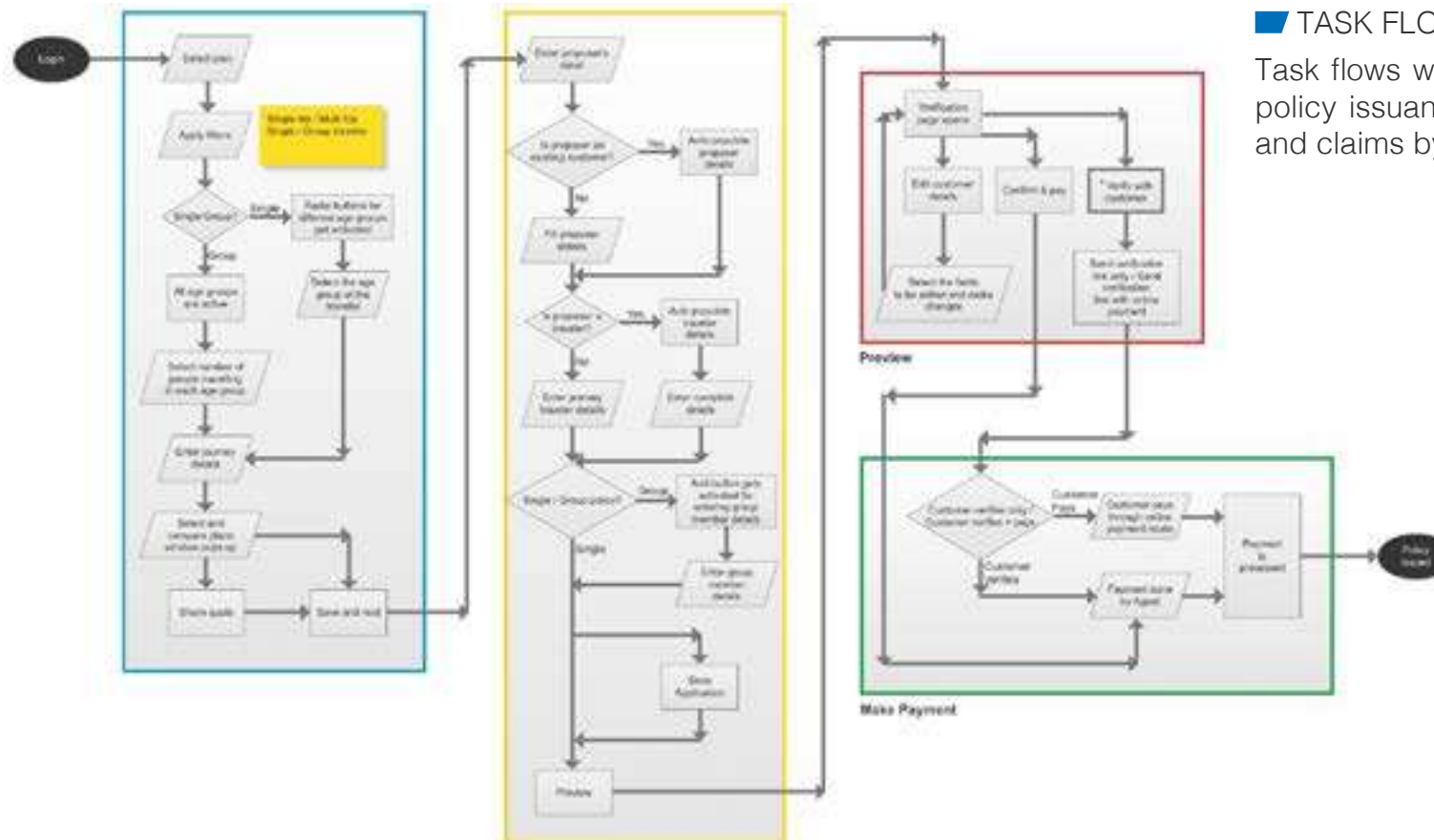
TASK FLOWS

Task flows were created for each business function - policy issuance, endorsement, cancellation, renewals and claims by addressing identified user needs.

INFORMATION ARCHITECTURE

IA was created on the basis of finalised task flows by Heirarchical IA model

Dashboard

Issue Policy		Policy Servicing		Transactions	Services		Reports	Claims
Travel		Endorsement		Saved Quotes	DB Chart	Network Hospitals	Cheque Balance Reports	Apply Claim
Health		Renewal	New Renewal	Proposal Inward	Repair Portal	GMC Policy Details	Integrated Reciept Reports	Paid Claims
Motor		Cancellation	Renewal URM	Pre-inspection Generation	Network Garages	EZEE Tap Right Request	Renewal Report	Outstanding Claims
Marine	New Marine	View Policy	Smart Renewal	Pre-inspection Search	SMS Consent Form	Reciept Printing	Scrutiny Report	Claim Status
Property	Covernote Conversion		Renewal Notice(Motor)	Loader Commercial Vehilce	Customer Data Enrichment	Business Search	Healthclaim Report	Healthclaim Status
Cybersafe Individual			Renewal Notice(Non-Motor)		TDS Certificate	Corporate Gallery		
Extended Warranty				Pre-Policy Proposal Status				
Workmen Compensation								

LOW-FI PROTOTYPES

Ideas were generated by translating task flows into paper prototypes, which acted as a medium for design workshops with business and technical team to identify viability and feasibility of proposed ideas.

DESIGN WORKSHOPS

Generated ideas were validated in design thinking workshops with SMEs, Technical Architects and expert users to evaluate the design concept for viability, feasibility and usability of the solution.

Design Workshop in progress
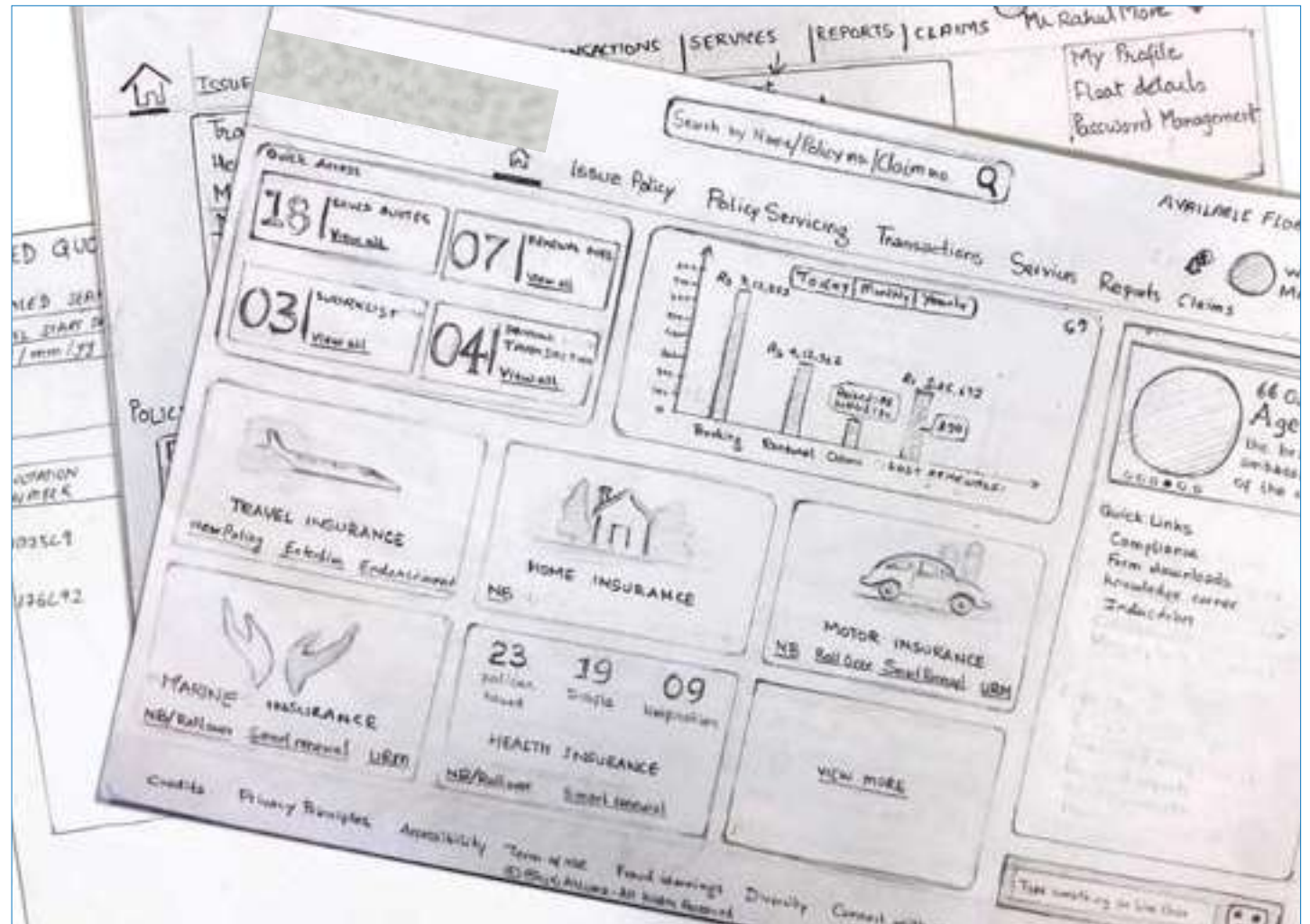
INTERACTIVE WIREFRAMES

Interactive wireframes were created for finalised ideas using Axure. These wireframes were used for usability evaluation with end users, where they were asked to complete a scenario based tasks. While performing tasks users were

1. asked to think-aloud their actions and their motive behind them
2. observed to understand if they are actually doing what they are saying
3. asked to fill exit usability-questionnaire

Usability evaluation in progress
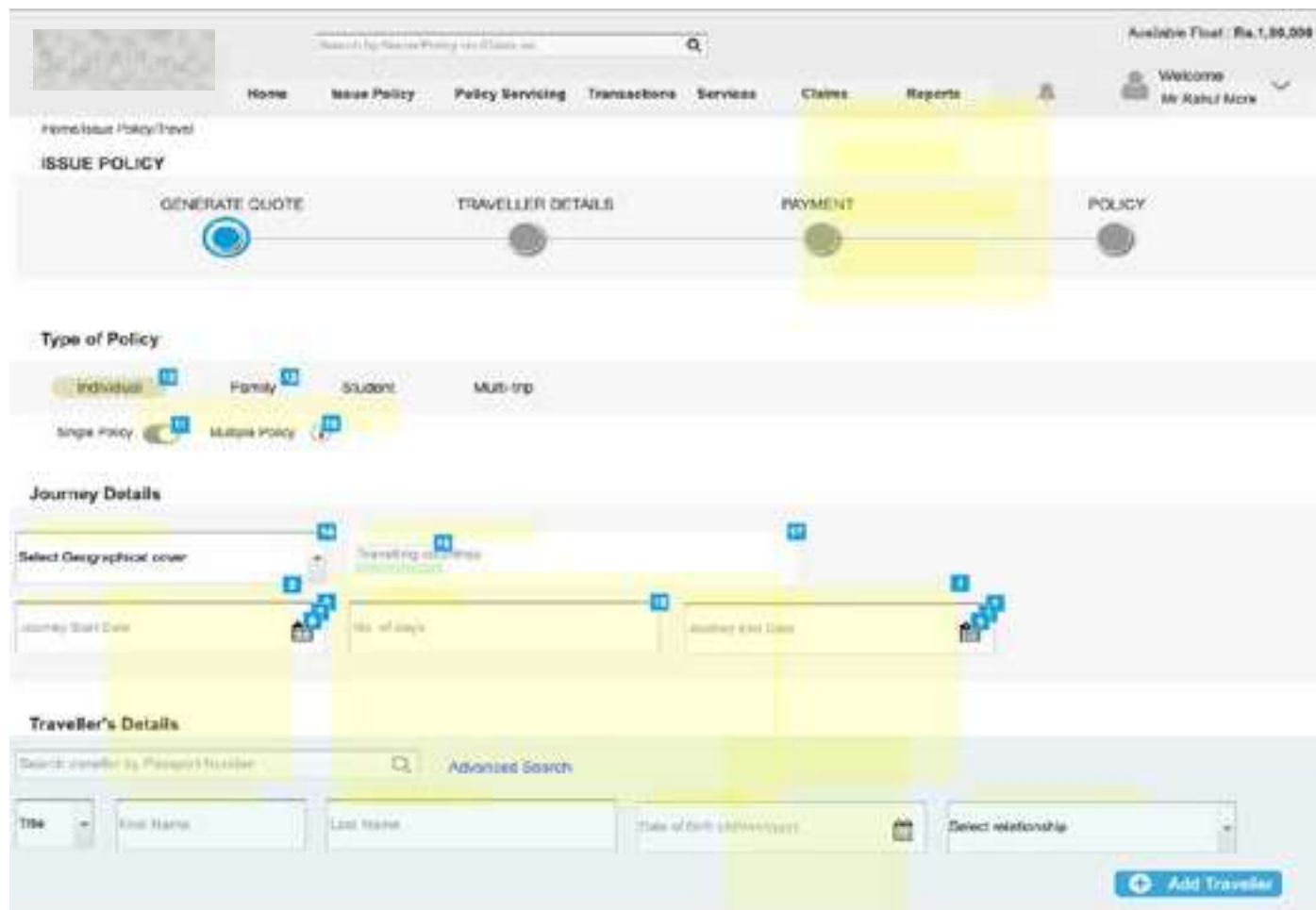
Based on findings from usability evaluation, the interactive wireframes were further refined in an iterative process to come up with final design concept.

◢ CO-DISCOVERY WORKSHOP

A co-discovery workshop was held with Head of Digital, Digital Marketing team and Branding team to identify visual language of the interface

KEY FINDINGS

▶ Conversational tone to be used for content's language
▶ Minimalistic design approach
▶ Illustrations to be used wherever possible
▶ Stock images to be avoided
▶ User Interface of Digit emerged to be the benchmark
▶ Maximise use of primary colour (blue)
▶ Orange to be used as accent colour

◢ THEMING AND BRANDING

By addressing the findings from co-discovery workshop, three UI design options were created by three sub-teams within the design team. The options demonstrated to the stakeholders, and based on their inputs, home screen and a form page of finalised design concept were created to define the theming and branding of the interface for formalising the visual language to be used for whole digital transformation program. Image in the right shows the form page of 1st iteration of selected design option

UI DESIGN

RWD SCREEN DESIGN

Since 85% of usage for the portals was discovered to be on desktop, responsive screens with desktop-first approach were created using Sketch. Zeplin was used for sharing digital assets and collaboration with the development team.