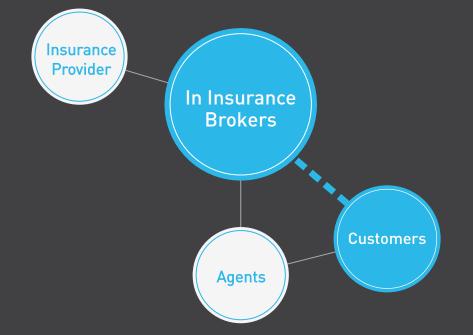
In Insurance Agency

User Journey Map - 1

Customer walks in with request



This map studies **In Insurance broker - Customer**

DESIGN FOCUS

Strengthen relationships between In Insurance Agency and its clients (customers, agents and insurance providers) by building long-term trust.

impression

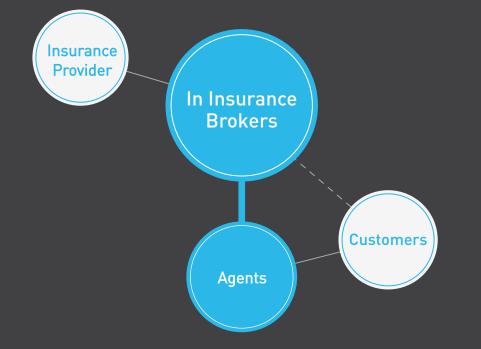
ACTION PAINPOINT ACTION	New customer walks in 1 Greet	Broker engages with him and finds out his needs Engage	Broker gives customer available options 3 Give Options	Broker waits for customer's response Response	Customer confirms and broker finalizes request 5 Finalize	Broker checks customer's documents Documents	Broker gets customer's payment 7 Payments	Final documents get sent to insurance provider 8 Proceed	Broker informs customer about completed request 9 Complete	Customer contacts for further questions Tuture Contact
WORK MAP (Workload level)										
EMOTIONAL MAP (Stress level)										
QUESTIONS	Why did the customer choose us?What is he looking for?Will I be able to help him?	Is he a potential customer?What can I do for him?Is this task doable?	Does customer understand what I am offering?What will meet his needs?Which option suits him the best?	Will the customer accept the offer?Is he satisfied with the offer?	What information do we need from him?What form is required?What policies does the customer need to know?	Do I have all the information needed?Is his information correct?	How does customer want to pay?Is the transaction approved?	Will the provider approve?How long will it take to process?	- How should I contact them?- Will they pick up their phone?	Will they come back?Were they satisfied with my service?Will they recommand to others?
HAPPY MOMENTS	- Someone new!	- I think I can help him - The task will be easy	I know what is the best option for himThere is more than one best option	- Customer seems interest- ed in the options we gave	- I am getting the business going	 I have gained the customer's trust I can finally move forward to next step because all the information is ready 	- Transaction is approved	- Fast process time	- I have succeeded in completing the customer's request	 I am looking forward to have more business with them I am gaining a good reputation both with my client and my company
PAIN POINTS	I am not available nowI may not be able to help him	 I don't understand his need His information doesn't look right This task is time-consuming 	 We cannot provide an option that satisfies his needs There are too many options to compare from 	 - He wants to look at more options to compare - He's not confident in the options - He cannot make a decision 	 Customer needs to delay the confirmation Customer does not respond immediately He still has concerns 	I notice some of the information is missingI notice an error in the information provided	 - Asking for discount - Customer insist on paying by cash (illegal) 	Provider wants to confirm informationRequest is rejected by the provider	- Customer didn't pick up the phone	- I no longer have contact with the client
OPPORTUNITIES	Create inviting atmosphere and give customer good first	Structure the engagement into a multilinear conversation path	Quick and accurate quote calculation	Help client to compare the options immediately		Easy to spot the missing information		Have a checklist to check the missing documents Track progress of		Allow opportunity to rate and review Build on relationship

processing the request

In Insurance Agency

User Journey Map - 2

Agent sends a request to agency



This map studies **In Insurance broker - Agent** relationship.

DESIGN FOCUS

Strengthen relationships between In Insurance Agency and its clients (customers, agents and insurance providers) by building long-term trust.

Broker sends all the documents to Broker does basic research for the Agent sends remaining customer Broker finishes a final quotation and Broker waits for agent to confirm with Broker gives forms to agent to get Agent sends a new request to broker Broker sends a rough quotation to details to broker after confirmation request sends to agent customer insurance provider to process ACTION PAINPOINT 7 Sign 2 Research 5 Final Quote 1 New Request 3 Rough Quote 4 Details **6** Confirm 8 Process **ACTION** WORK MAP (Workload level) EMOTIONAL MAP (Stress level) QUESTIONS - Why did the agent select us for this - What options are avaliable for them? - What are the selling points? - Is the customer satisfied? - Will the customer change their - Will the insurance provider approve - Has the agent seen my reply? - Will the customer agree with the deal? mind? the request? - Which option best suits their wants - Is what I am offering better than - How long will he take to respond? - Has the agent explained all the and needs? whats on the market? - What important information does the - Does the customer still need more - What can I do for the agent? - How long does it take to process? customer still need to know? time to decide - When will I get a reply? **HAPPY MOMENTS** - Great! I got a response fast! - Great, new project! - A lot of options for agent to choose - The quote is better than what is on - I am confident about the quote and - I recieve a reply! - We meet with the customer - Documents are approved and - The agent trusts me with this task - Customer has expressed his satis-- We recieve back the documents in a faction with the offer timely manner - Agent and customer are both satis-PAIN POINTS - The quote isn't better than whats on - There is a delay with the final docu--I need more information to continue - Unable to find a match to what agent - I still haven't recieved a response - I can't get in contact with the agent - Customer/agent needs more time to - Documents are rejected by the insurance provider [°] the market from the agent or customer or client - Task is complicated and time-con-- They want to call off the deal - Need to contact agent again about **OPPORTUNITIES** Bring more agents to the agency Search engine to filter and Quick and accurate quote Be able to track the process of Faster signing process Critical point where relationship compare options agent and customer between agent, the agency and calculations communication provider interact