



CASE STUDY

Customer Experience Design & Engagement
Strategies for Insurer Mobile App

MANTRA LABS



About SBI General Insurance

SBI General Insurance is a leading non-life insurer and the insurance arm of **India's largest bank**, State Bank of India – offering a complete suite of non-life products including motor, travel, health, home and personal accident insurance protection to retail customers.

SBI General's multi-distribution network includes over 22,000 SBI branches, 21,000+ IRDAI certified employees and 8,000+ agents serving over 110 cities across India.





Problem

The General Insurance Carrier required a full-service mobility solution to improve insurance accessibility pan-India, specifically catered for mobile-centric policyholders.

Their biggest challenge was in maximizing the potential of mobility opportunities for customer & partner engagement.

Key Requirements

- ◆ Provide complete range of services provided by SBIG
- ◆ Third-party integration for accessing healthcare services
- ◆ Scalability via application clustering
- ◆ Buying & Product Recommendation Journeys
- ◆ Engage customers with multiple Moments-of-truth
- ◆ Intuitive and educational user guidance



Solution

Mantra Labs delivered a hybrid application built on Flutter, founded on an iterative interaction-design process and real-world usability tests.

Mantra also utilized its deep insurance-specific knowledge to help define strategies for building engagement, customer journeys and intuitive feature discovery.

Solution Components

Application Flow & Experience Design

Using design logic to bring features & journeys together using intuitive UX concepts, reduced cognitive load approach & coherent navigation design.

Simplified Buying Journeys

By taking a behavioural perspective, individual user journeys were conceptualised to highlight value to users.

Product Navigation

Health plan recommendations were created to optimize product navigations journey, allowing users to arrive at the right product.



Phase-wise Sprints

A **phase-wise implementation plan** of the full-scope of work for building the Minimal Viable Product & achieving faster go-to-market.

Minimal Viable Product – *Current deployment**

- Health Insurance Buying Journeys, Claims Intimation, Onboarding ecosystem Partners, Navigation Paths, Dashboards.
- Interviews with Product & Sales teams to demystify product's pricing, features and usp. Understanding user's motivations to enhance visual storytelling.

Upcoming Features – *Next deployment*

- Gamification design, User Health profiles, Adapting high impact features based on behavioral changes.
- Evolving product features, Multilingual capabilities, Addition of multiple insurance products

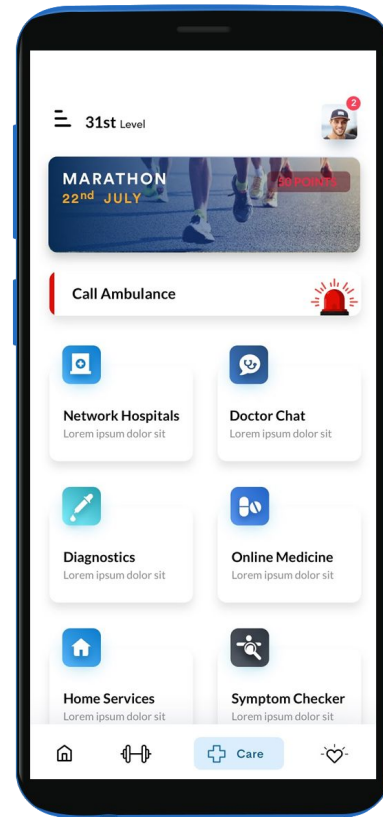
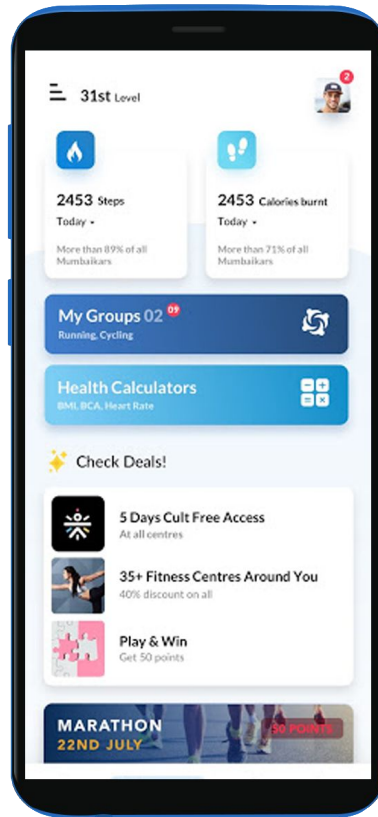
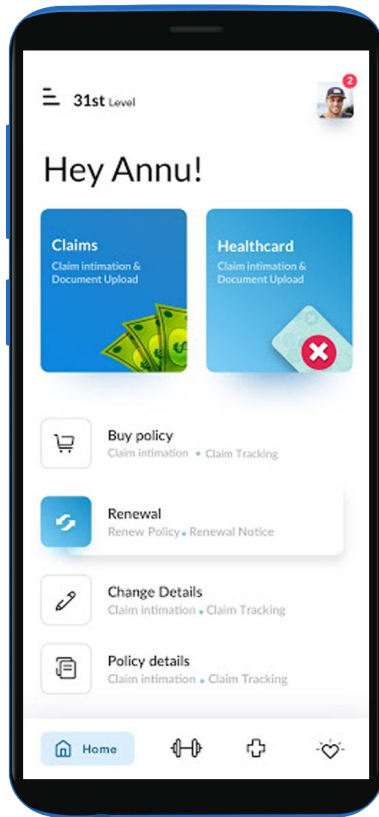
Design Methodology



1 User Screens

Recommendation Journey

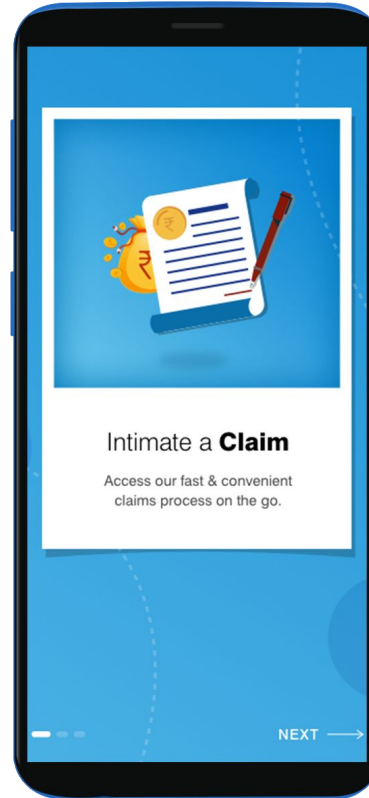
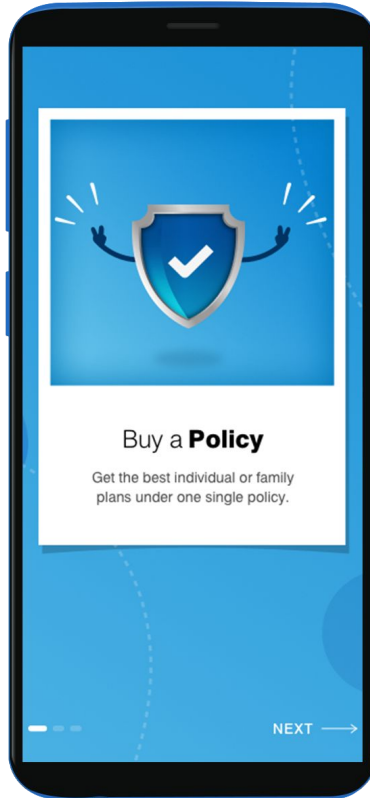
A gamified experience for improving health insurance awareness for users, and recommendations for optimal personal coverage.



2 User Screens

First-Time Onboarding Screens

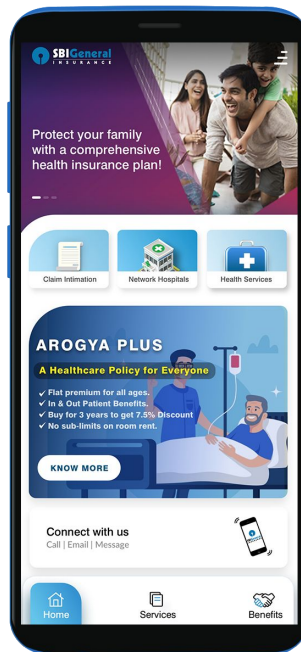
Simple user walkthroughs and clarified break-up of app's core features.



3 User Screens

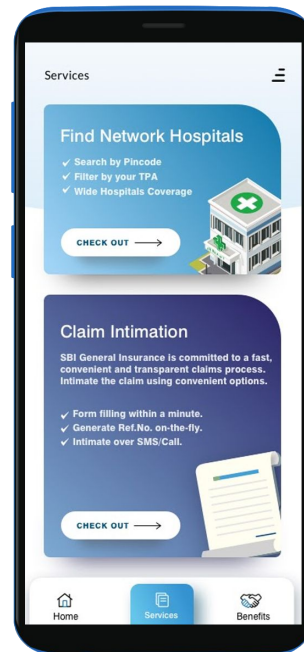
Home Screens & New Dashboards

- Main user functions are grouped under three tabs – 'Home', 'Services' & 'Benefits' – for intuitive navigation and cleaner information architecture.
- Non-intrusive CTAs are positioned clearly.



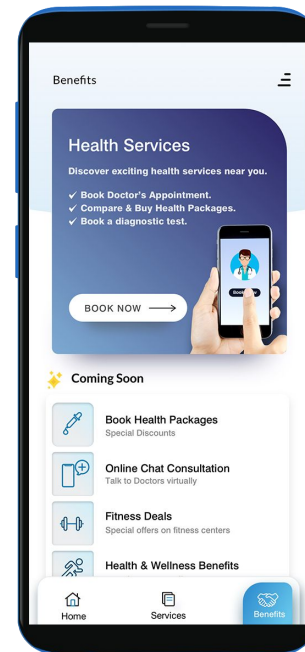
Home –

Upfront display of key insurance plans, and de-jargonized product info



Services –

One-tap access to Claims Intimation & Hospital Locator services



Benefits –

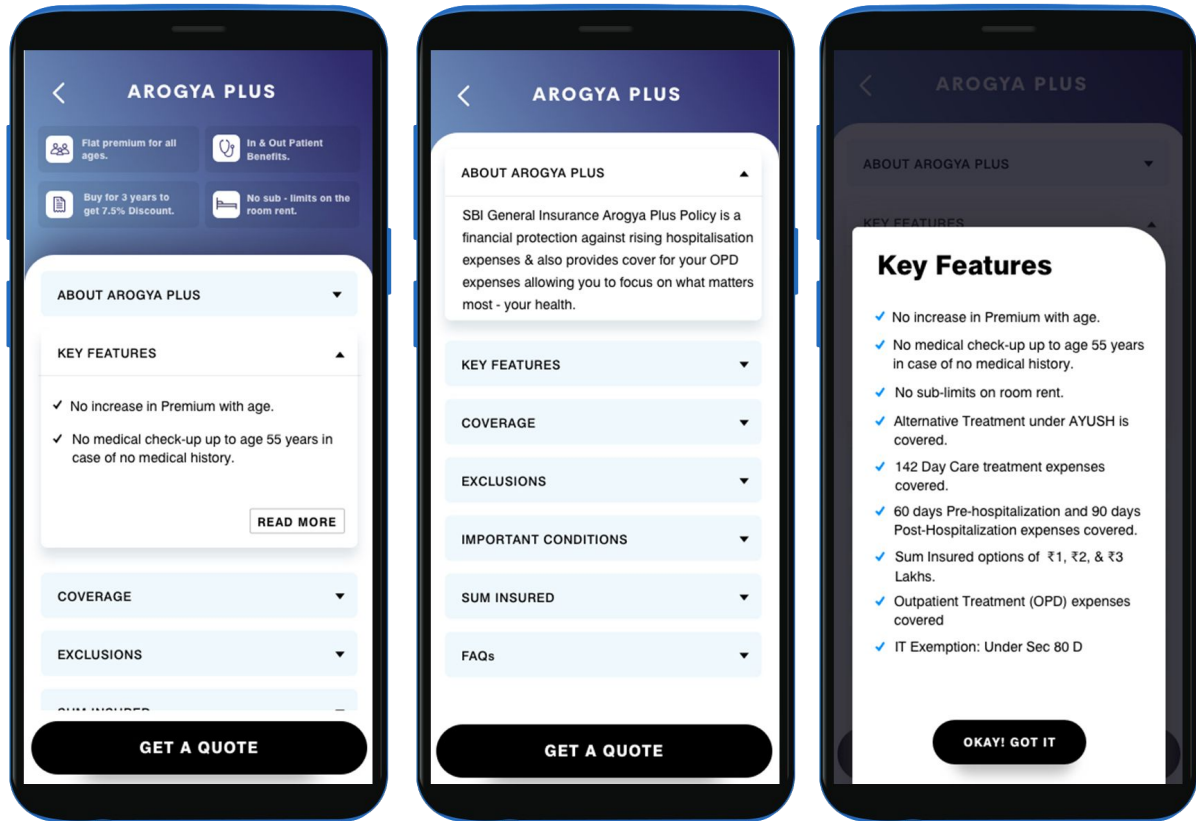
Booking direct health services like doctor's appointment & diagnostic tests



4 User Screens

Product Navigation

- Each policy is made less dense by splitting up relevant product information into clean card-style layouts.
- User is shown simple, minimally informative and clean choices along with cross-sell and up-sell suggestions.

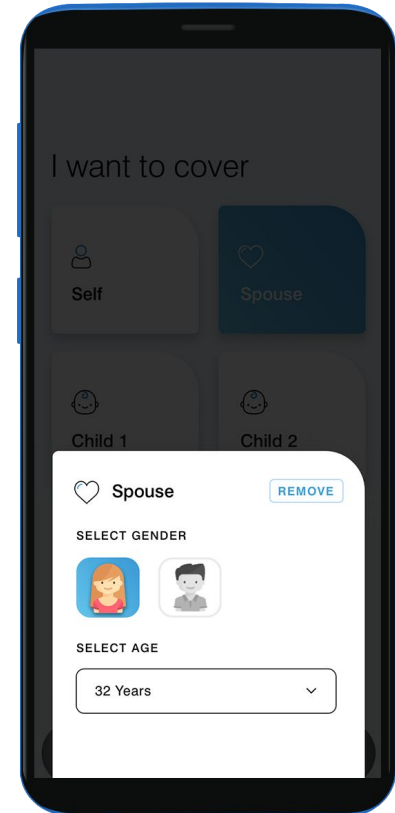
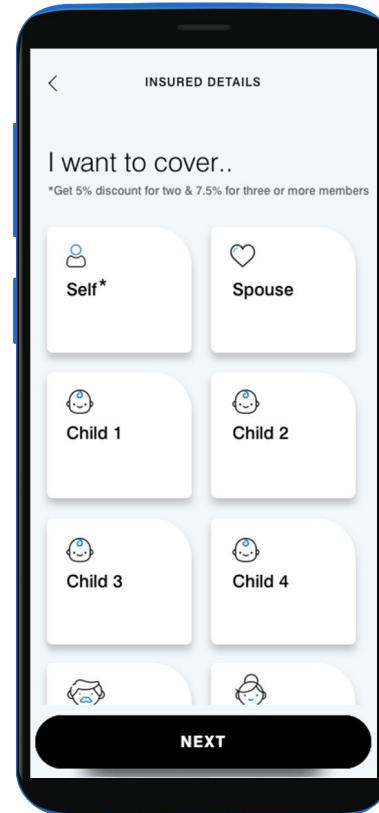
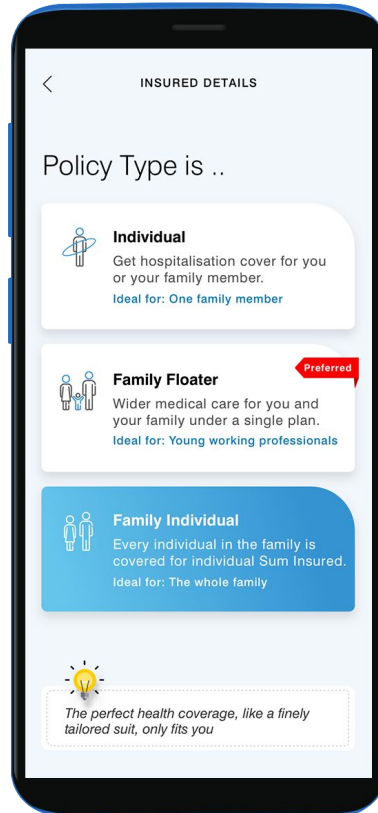


5 User Screens



Buying Journey

- Each screen is aligned for single-task actions.
- Recommended policies are highlighted to the user.
- Most valuable benefits are upfront for rationalizing user's decision making.
- Buying process is designed with clean & coherent content explaining coverage options.



6 User Screens



Health Questionnaire

Essential health questionnaire along side the product buying journey to calculate policy premiums quickly.

HEALTH QUESTIONNAIRE

1. Does any of the insured member(s) suffer from physical / mental disease or infirmity or medical complaints or deformity?

☐ YES ☒ NO

2. Does any of you smoke?

☐ YES ☒ NO

3. Does any of the insured member(s) consume any other type of tobacco including betel nut?

☐ YES ☒ NO

4. Does any of the insured member(s) consume alcohol?

☐ YES ☒ NO

NEXT

HEALTH QUESTIONNAIRE

1. Does any of the insured member(s) suffer from physical / mental disease or infirmity or medical complaints or deformity?

☐ YES ☒ NO

2. Does any of you smoke?

☒ YES ☐ NO

SPECIFY THE PERSON

☐ Self ☐ Spouse ☒ Child 1

3. Does any of the insured member(s) consume any other type of tobacco including betel nut?

☒ YES ☐ NO

SPECIFY THE PERSON

☐ Self ☐ Spouse ☒ Child 1

REVIEW QUOTE

Premium Breakup

POLICY DETAILS

Policy : Arogya Plus
Policy Type : Family Individual
Sum Insured each : ₹ 2 Lakhs
Period : 2 Years

MEMBER DETAILS

Member 1 : Self, M, 32 Yrs
Member 2 : Spouse, F, 20 Yrs

PREMIUM DETAILS

Net Premium	₹ 46,725
Applicable discount (5%)	₹ 321
Applicable tax	₹ 8,411
Total Premium	₹ 55,136

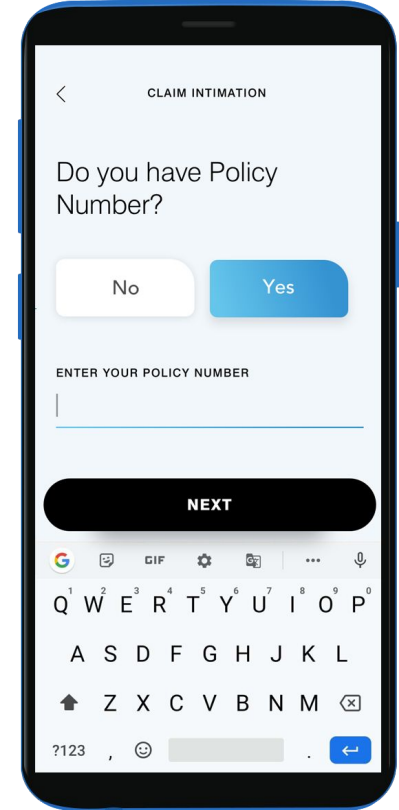
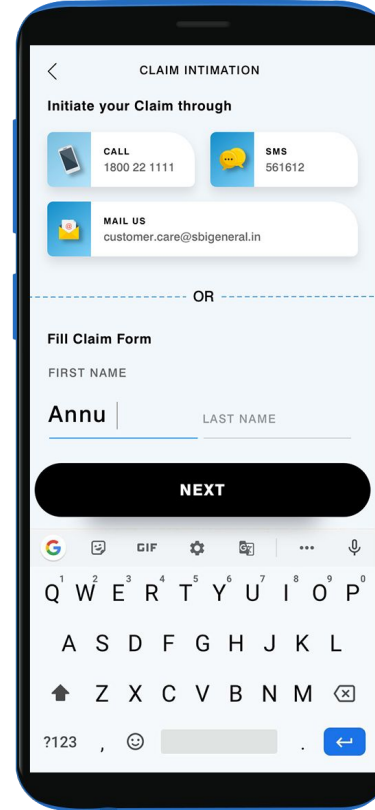
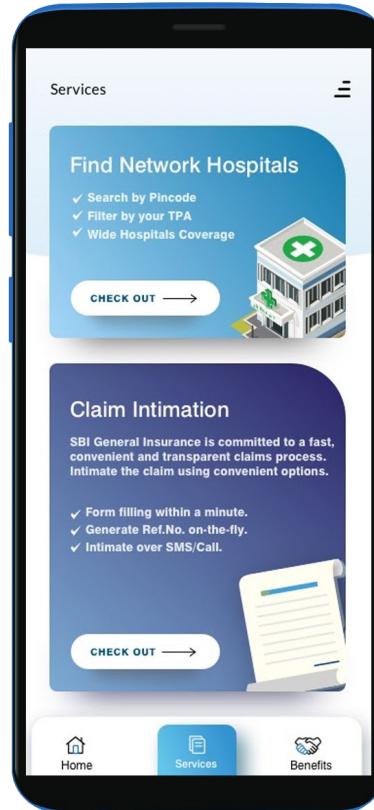
PROCEED TO BUY

7 User Screens



Easy Claims Intimation

- Claims intimation is made hassle-free through quick intimation buttons.
- User has to fill out minimal information to file a claim.





Key Benefits

Through a phase-wise rollout of core features, Mantra was able to achieve significant business objectives for the client.



Reduced support calls & requests for simple product information.



Maximized visual real-estate for cross-selling multiple insurance products.



Optimized user journeys for increasing recurring revenue through Renewals.

About Mantra Labs



- ◆ Domain Focused Products and Solutions for the Digital Insurer
- ◆ Real World Problem Solving using Artificial Intelligence and Customer Experience Consulting



100+
PROJECTS

175+
GEEKS

03
OFFICES

Key Partnerships



Leading Clients



Thank You!



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