

# REIMAGINING DIGITAL INSURANCE



In The Consumer-first Era

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**SBI General Insurance**

Customer App

**MANTRA LABS**

# About Us

MANTRA LABS

Experiential Product Design and Engineering for Digital Enterprises.

AI-Driven Products and Solutions for Consumer Facing Businesses.

**125+**  
PROJECTS

**250+**  
GEEKS

**OFFICES**  
Bangalore  
USA



## Key Partnerships



# MISSION OBJECTIVE

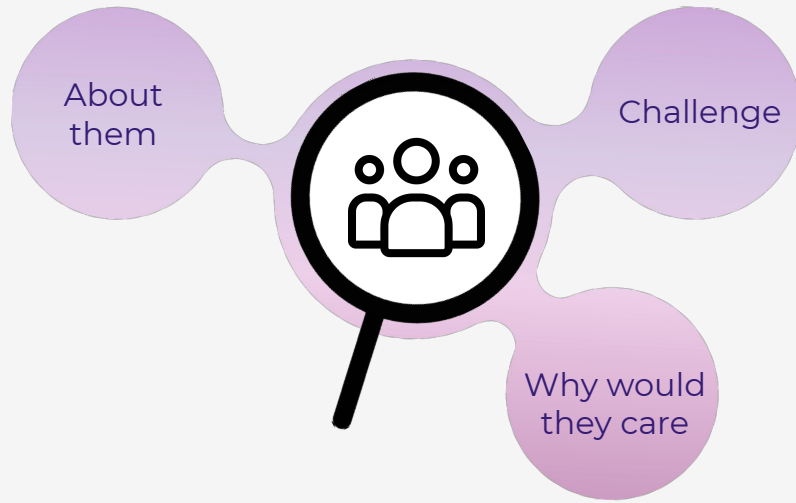
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How we can create a nimble, digital insurance ecosystem for an Insurance behemoth and make it more convenient & accessible for their humongous **customer base**?

# Our Approach

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To build a intuitive mobile app ecosystem, we performed detailed study of SBIG's stakeholders and brand-positioning in the market; and abided by the following steps.



**Identifying  
Stakeholders**



**Solution Levers**

# Identifying Stakeholders

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## of the App Ecosystem

### Existing Users

Primary Early Adopters

#### They are—

Highly brand loyal and needs quick access to policy information

#### Their Challenges—

Users previously were likely to make **support requests** for simple product information/ services, and deal with agents through multiple channels

#### What's in it for them—

A '**One-Stop Shop**' will be their new *home* for everything digital insurance



# Identifying Stakeholders

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## of the App Ecosystem

### New Users

Secondary Adoption Enablers

#### They are—

Highly utility oriented and expect well defined features with **clear** value propositions

#### Their Challenges—

New users typically struggle with complicated product walkthroughs filled with jargon

#### What's in it for them—

A 'Personal Risk Advisor' tool that provides simplified, 'no-jargon' breakdown and need-based product recommendations

# Identifying Stakeholders

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## of the App Ecosystem

### Business Users

Operations, Customer Experience & Digital Leaders

#### They are—

Customer-first decision makers who look to streamline experiences and **reduce operational loads**

#### Their Challenges—

Moving insurance online, and having a multi-faceted view of the customer & their unique needs

#### What's in it for them—

Ability to derive actionable insights from new data sources and understand the **user's real-time needs**, mapped across their entire lifecycle

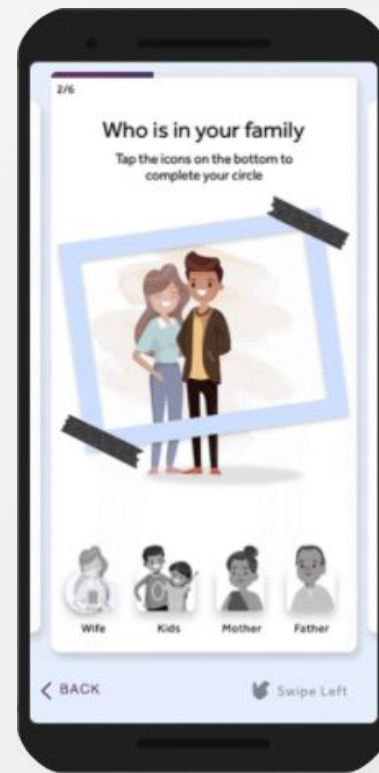


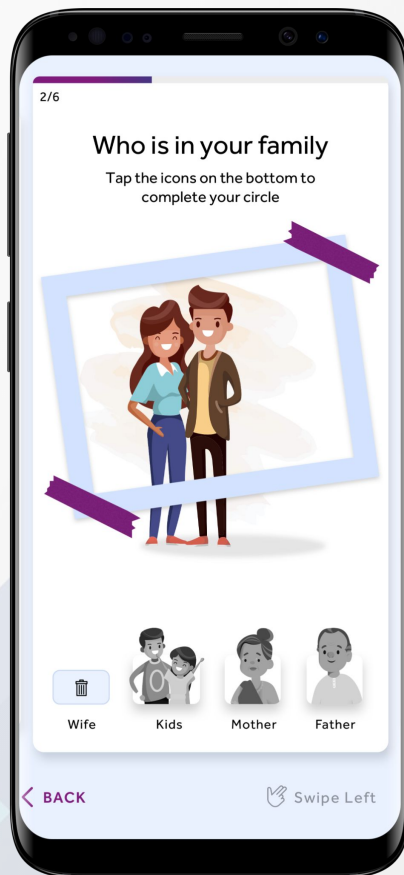
# **The Solution** Levers

**How we built the right product**



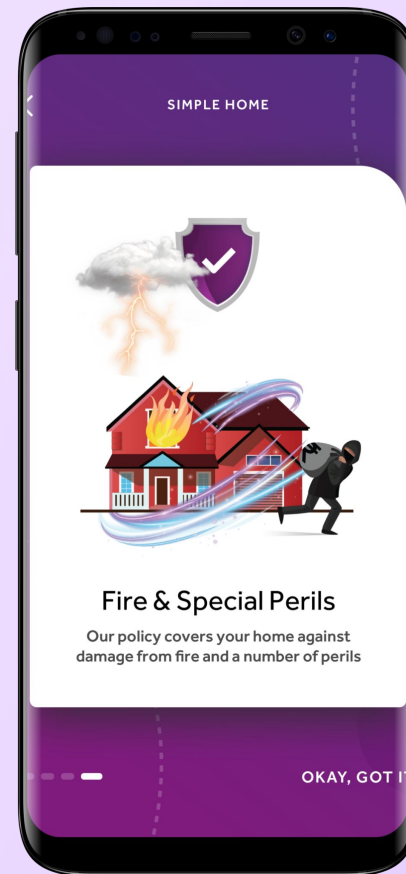
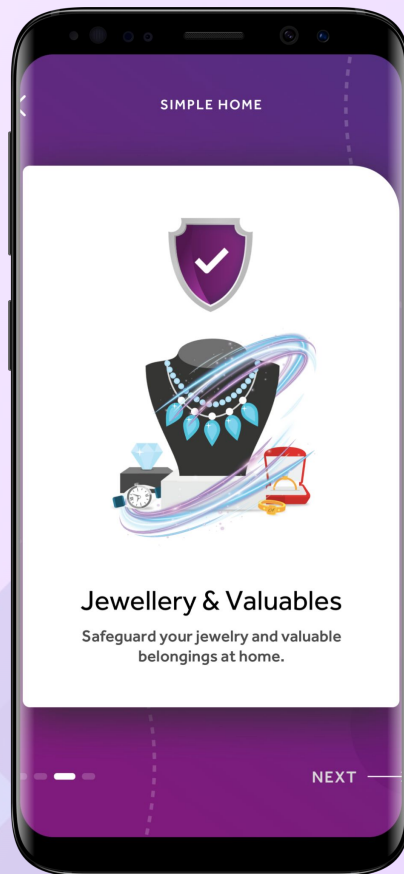
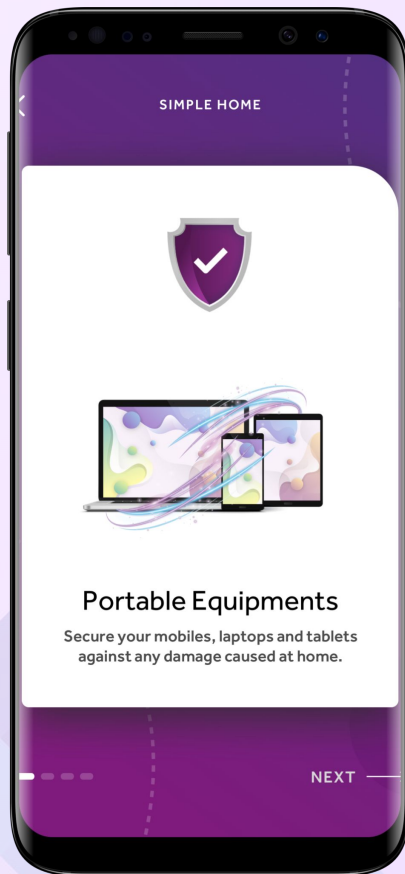
- Insurakshak is a first-of-its-kind personalization tool that functions as the **primary risk advisor** for SBI General's target users.
- We achieve this by taking the user through a psychometric risk assessment journey, akin to identifying one's '**Circle of Happiness**'.
- Users are then shown personalised and relevant product recommendations based on their unique coverage gaps.



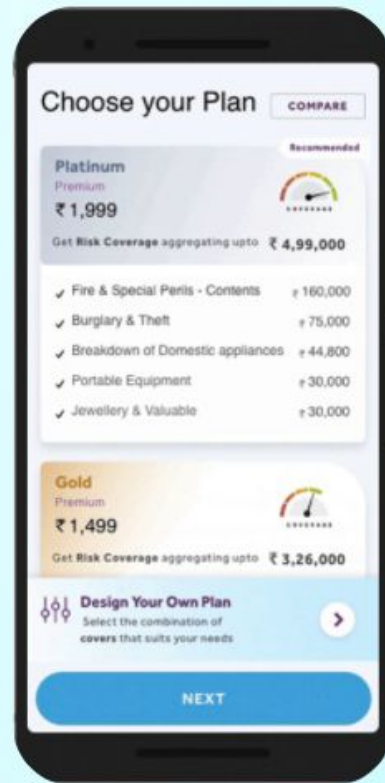


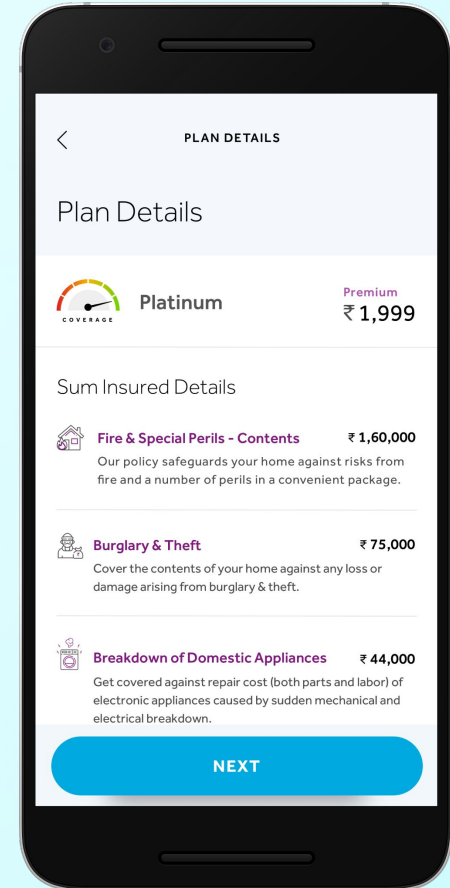
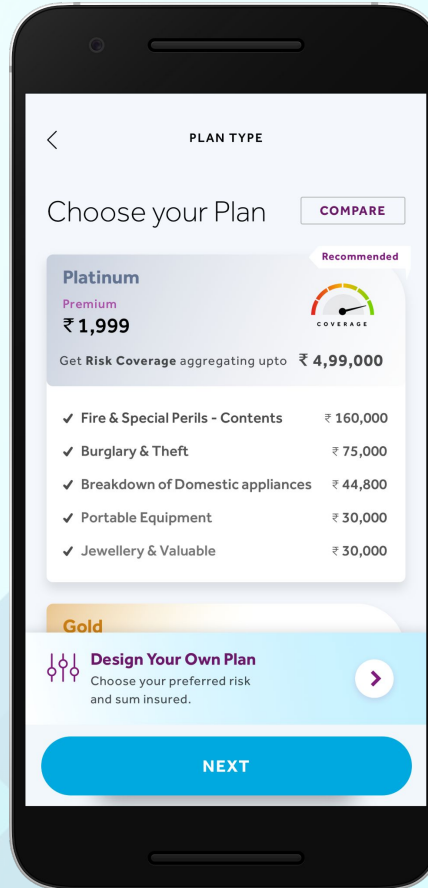
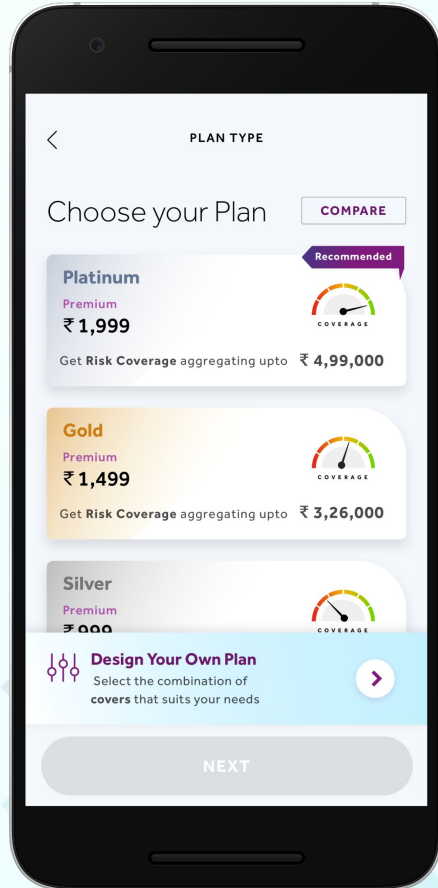
- **Home Insurance** is seldom bought in India, and there is very little exhibited online research behaviour.
- We focussed on **educating** the user about the features and potential lifetime benefits.
- We **demystified** the story behind content's insurance and securing one's owned assets — home, vehicle, jewelry, electronics and others.





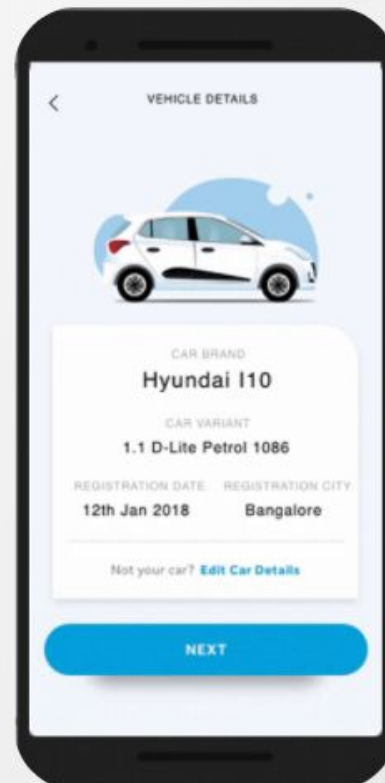
- By augmenting vanilla nudges with **behavioural science-based interventions**, the user is able to have a completely informed buying experience.
- We closed the gaps along the '**research-to-buy**' process by demonstrating value to the user at each step.
- We used **data validations** to improve decision making outcomes for the user.







- Ensuring **scalability in design**, allows for smoother product iterations and evolution — whether it be adding new product lines, new features, or new customer segments.
- We took their motor buying journey and added intuitive graphical elements to maximize **user-friendly interactions**
- We added **gamification mechanics** to improve product recognizability while also keeping an element of fun.



< VEHICLE DETAILS



CAR BRAND  
**Hyundai I10**

CAR VARIANT  
**1.1 D-Lite Petrol 1086**

REGISTRATION DATE      REGISTRATION CITY  
**12th Jan 2018**      **Bangalore**

Not your car? [Edit Car Details](#)

NEXT

< PREVIOUS POLICY DETAILS

Do you hold a valid car insurance policy?

NO YES

POLICY EXPIRY DATE  
28/09/2020

POLICY TYPE  
THIRD PARTY COMPREHENSIVE

[Know More](#) [Know More](#)

Have you made a claim in your current/expiring Policy?

NO YES

SEE PLANS


< ACCESSORIES

Have you installed additional accessories in your car?

NO YES

Insure your additional car accessories and save extra repair costs

Electrical Non-Electrical



Fog Lights AC Music System Brake Lights

NEXT

# Stickiness & Engagement

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- The Customer App can only become a permanent value-added fixture in the users' lives by being a reliable **risk-advisor first**, together with a platform that promises extensive value added services from SBIG's **ecosystem partners**.
- We reimagined their '**mobile-as-a-touchpoint**' journey to create educational user-guidance as a starting point.
- By digging deeper into behavioural insights, we carry forward conversations naturally through **discreet notifications** and **alerts** driven from a dashboard.



- The hybrid application is **built on Flutter**, founded on an iterative interaction-design process and real-world usability tests.
- The app provides easy access to healthcare services and accepts payments, keeping the user within the app, by using simple **API integrations**.



- A **global brand** from the heart of India, SBI is one of the most **recognized**, **valued** and **trusted** entities around the World.
- The mobile app design language retains the brand's iconic stature effusing **fresh**, **modern**, and **progressive** aspirations — that are ready to meet the protection needs of all Indians.

## Mood Colors



Primary  
#6C186A



Primary Variant  
#AE53AC



Secondary  
#00A9E0



Background  
#F2F7FC

## Icons



## Font

Effra Light

Effra Regular

Effra Bold



### Family Individual

Every individual in the family is covered for individual Sum Insured

Ideal for: The whole family



*"...We looked for a team that was passionate about solving real-world problems while also having a distinctive understanding of the insurance business — essentially, a partner who can go beyond just delivering what is required.*

*That's why we chose Mantra Labs.*

*They were meticulous and gathered a detailed understanding of our digital insurance vision, and used extensive user research to deliver a very well designed and intuitive mobile insurance application, on time.*

*Overall, it has been a great experience working with Mantra Labs and I am highly confident in their ability to deliver intelligent customer experiences at scale."*

**— Yash Jain, Vice President & Head - Digital at SBI General Insurance**



*“Hands down, one of the best insurance apps I have used. Also, very excited with the new products that were launched recently.” — Renuka Rao*

*“Fantastic App! I have renewed my critical illness policy within just 10 mins.. and the updated network hospital list also in app is just great.” — Annam Sandeep*

*“Superb! This was so easy. The major highlight of this app is the other benefits part where we can avail the discounts on IMG and Fitternity portals which is a BIG PLUS.” — Rishabh Sharma*

# Leading Clients

MANTRA LABS





# Say Hello 🖐️

We believe that is the best way to create strong relationships.

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