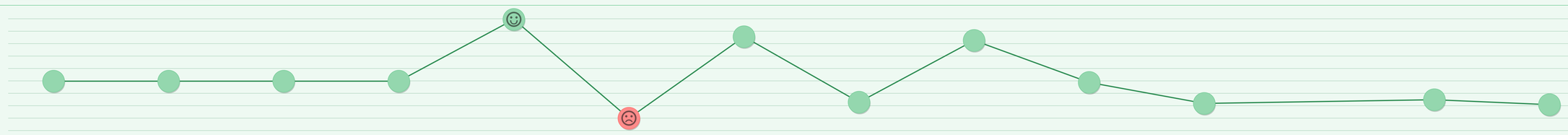
Customer Customer Phase	Before					During								After
Customer Customer Journey Stages	Awareness		Consideration			Purchase		Onboarding	Being a customer	Customer support	Claims	Adding another Insurance	Renewal	Cancellation
Customer Customer steps & Situations	Realising I need to purchase an insurance	Search and discover different options	Compare policies and get quotes	Understanding what this means for me	Making my decision	Complete registration	Getting confirmation about purchase	Receiving policy documents		I have a question or need to update my insurance	Something happens and I file a claim		My insurance is renewed	I'm cancelling my insurance policy
Image														
Customer Goals		Discover available insurance options, learn about different products.	Compare various insurance products, get quotes, evaluate coverage options.	Finding what's right for me	Getting the right coverage to the right price and feeling comfortable with my decision	Finalize decision, make the purchase, and ensure correct coverage is selected.	Finish my purchase with confidence	Understand policy details, complete registration, set up account.		Getting answers, resolving an issue, or making a change in my policy	Getting help quickly			I want a quick, hassle-free process with no hidden fees and clear confirmation that everything is completed.
Customer Needs		• I need clear, simple information to understand my insurance options. • I need to trust that the insurance company is credible and reliable. • I need to easily see which products are relevant to my needs.	• I need an easy way to compare policies, prices, and coverage. • I need accurate quotes without giving too much information upfront.	I need simple explanations of coverage, exclusions, and benefits.		• I need a quick, easy process to buy my policy without too much paperwork. • I need flexible payment options that suit my budget.	I need immediate confirmation and clear documentation of my purchase.	• I need easy access to my policy details and a simple way to set up my account. • I need step-by-step instructions to understand how my policy works. • I need confirmation that my coverage is active and ready to use.	• I need reassurance that my policy is active and that I'm protected if something does happen. • I need a simple way to view my policy details or make minor updates, like changing my contact information.	• I need quick and efficient support when I have questions or issues. • I need knowledgeable agents who can solve my problem without transferring me. • I need self-service options to handle simple tasks on my own.	• I need a simple and clear process for submitting my claim. • I need quick updates and fast resolutions for my claim. • I need empathy and support, especially during stressful times.		• I need clear information on any changes to my policy or premium. • I need to be informed well in advance that my policy will be auto-renewed, including any changes in premium or coverage, so I'm not caught off guard. • I need clear details about the renewal and the ability to easily modify or cancel the renewal if I choose to explore other options. • I need to trust that my coverage will continue seamlessly, that the renewal reflects my current needs, and that it offers good value for money.	• I need a simple way to cancel without hassle. • I need to feel valued, especially if I've been a loyal customer.
Micro/detailed journeys		To add a detailed journey or a micro journey, click on "new link to map sub-card" in this lane and choose a journey map you have created												

Customer
Customer Quotes

"I feel bombarded with ads, jargon-heavy materials. It's hard to understand what type of insurance I need."

Customer
Customers Emotional State



Customer Painpoints		Overwhelming Information Difficult understanding coverage				Lengthy documentation, complex payment process		Overwhelming documents, navigation issues		Long wait times, multiple transfers, unresolved Issues	Confusing process, long processing times, lack of transparency		Unclear rate changes, tedious processes	
On Stage Interactions Web/SoMe Touchpoints	• Ads (TV, Social Media, Online Search) • Content marketing (blogs, articles) • Review sites, influencer endorsements		• Website quote calculators • Review websites and forums • Online testimonials, social proof			• Online purchase platforms • App/portal registration for new customers		Welcome emails, guides, or documents Mobile app or portal setup		Customer portal, FAQs, chatbot,	Customer portal or app for claims submission			
On Stage Interactions Callcenter Touchpoints			Agent interactions (phone, chat, email)			Insurance agents				Customer service chat/email/phone	Claims agent, email/ live chat for support			
On Stage Interactions Printed Touchpoints								Insurance card or paperwork delivery						
On Stage Interactions Service Evidence														
Context Competitors and Substitutes														
Development Opportunites						Simplify information to the customer				Shorten the waiting times, provide clear information on the process for the customer				
Backstage Metrics and Data														
Backstage Organisational Activities														
Backstage Organisational Processes														
Backstage Organisational Support Systems														
Context Policy and Rules														
Analysis Main challenges														
Development Development Priority														
Development Objective / Vision	What is the objective of the improvement													
Development Solutions and Ideas														