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Business Problem

The big scope

The insurance industry is ready for disruption.

"Today's consumers expect insurers to engage them in their context via personalization, responsiveness and seamless experiences across all touch points." - IBM, 2015

CEO Roy Gori expressed the need for Manulife to invest in digital technology to improve customer experience

Manulife's existing mobile application is detracting from their customer experience

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“We need to transform our business to be much more of a technology-driven company. We need to become a much more customer-oriented organization and quite frankly the entire industry does. In many ways, if I’m absolutely honest, our industry is still in the dark ages.” - Roy Gori, 2017

Manulife’s existing mobile application is detracting from their customer experience.

Uses insurance jargon, making it difficult to understand.

Making processes complex, creating a heavy cognitive load for customers.

Lack of transparency reflects poorly on the brand, causing customers to believe the company is unreliable.

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Opportunity

To elevate customer service, performance, and client satisfaction by improving the customer experience on Manulife's digital application.

Established insurance company.

More opportunity

established, older insurance companies have a need to expand into digital and improve existing digital platforms.

Our reason to believe.

Manulife Financial Corporation is the largest insurance company in Canada, recognized by Mediacorp as one of the **Top Employers for Young People in Canada** in 2018.

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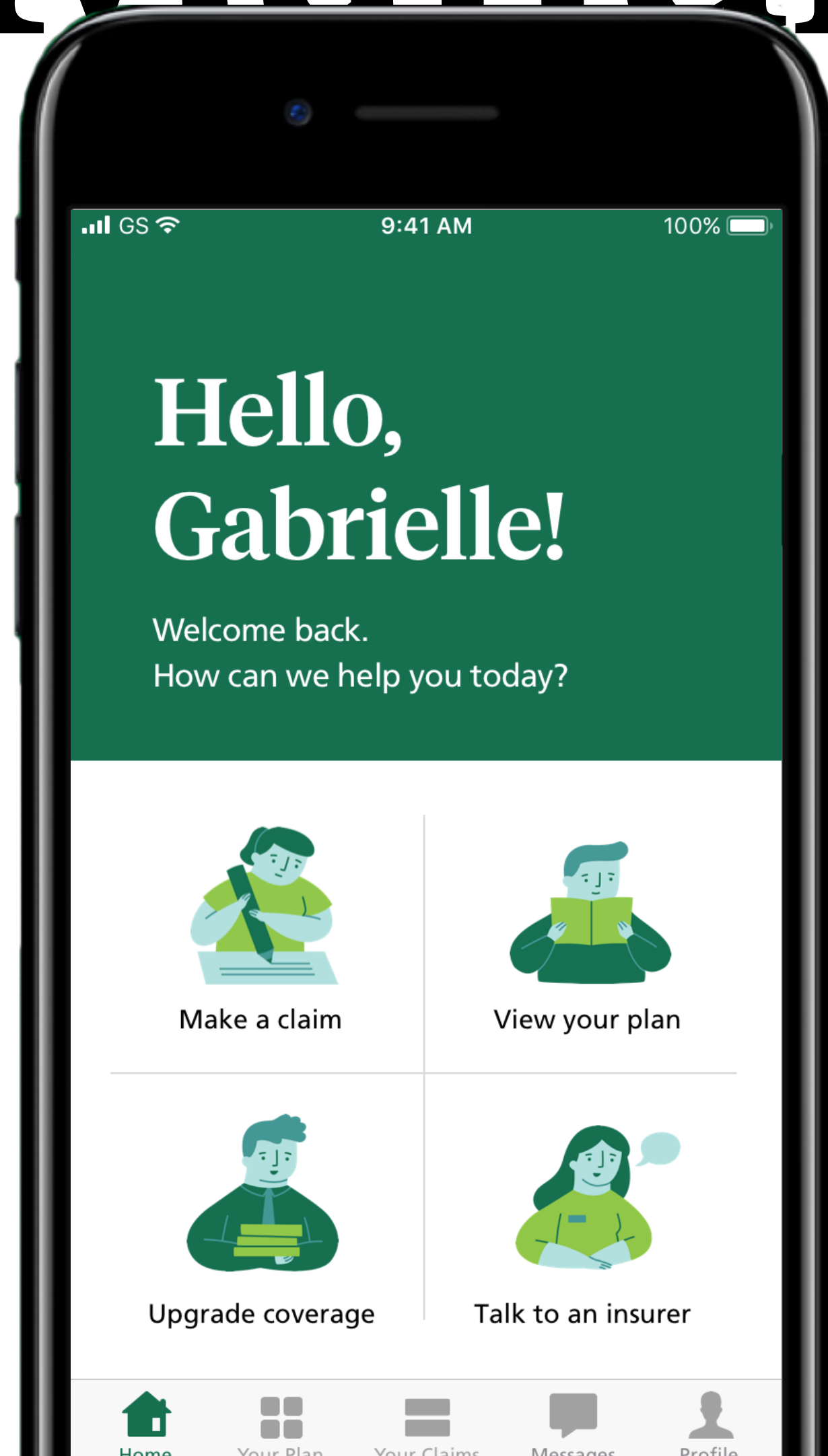
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Manulife Forward

Manulife Financial



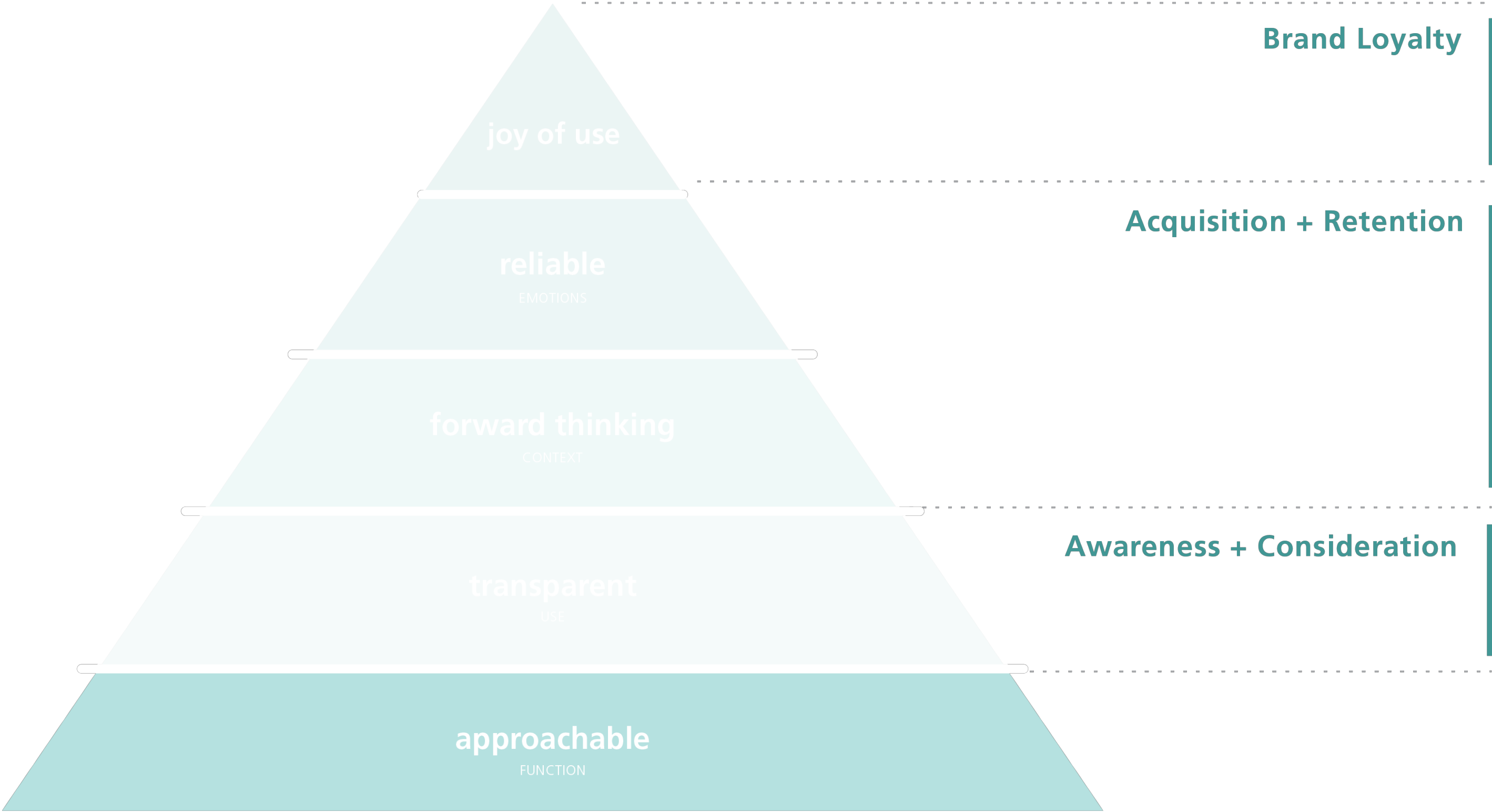
A mobile application for Manulife's customers to manage their health insurance, leveraging digital capabilities to offer a personal and adaptive service.

Manulife Forward fosters and maintains relationships with younger customers throughout their lifetimes, strengthening Manulife's customer base long-term.

Experience Pyramid

Approachable

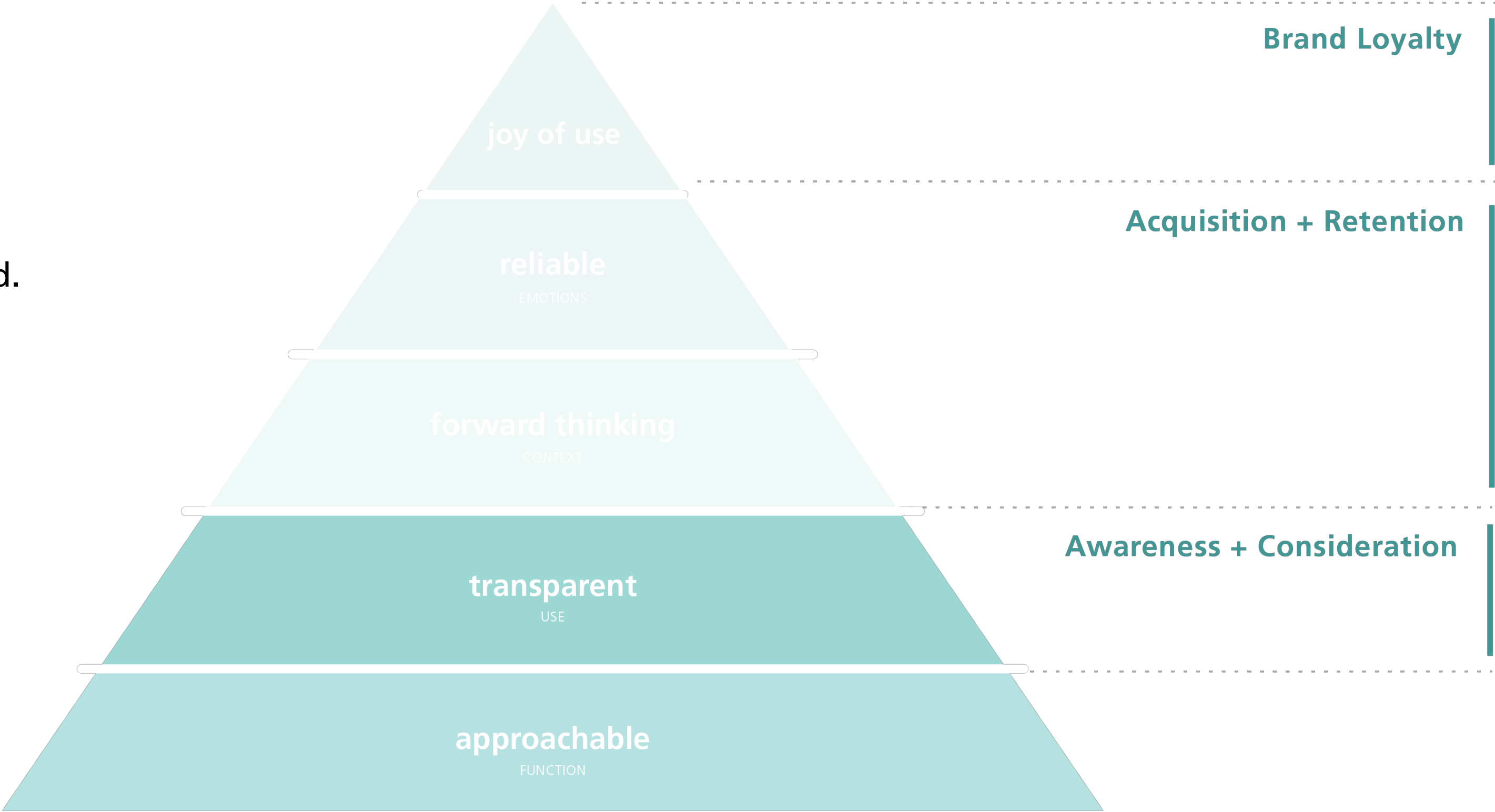
Making insurance feel less intimidating.



Experience Pyramid

Transparent

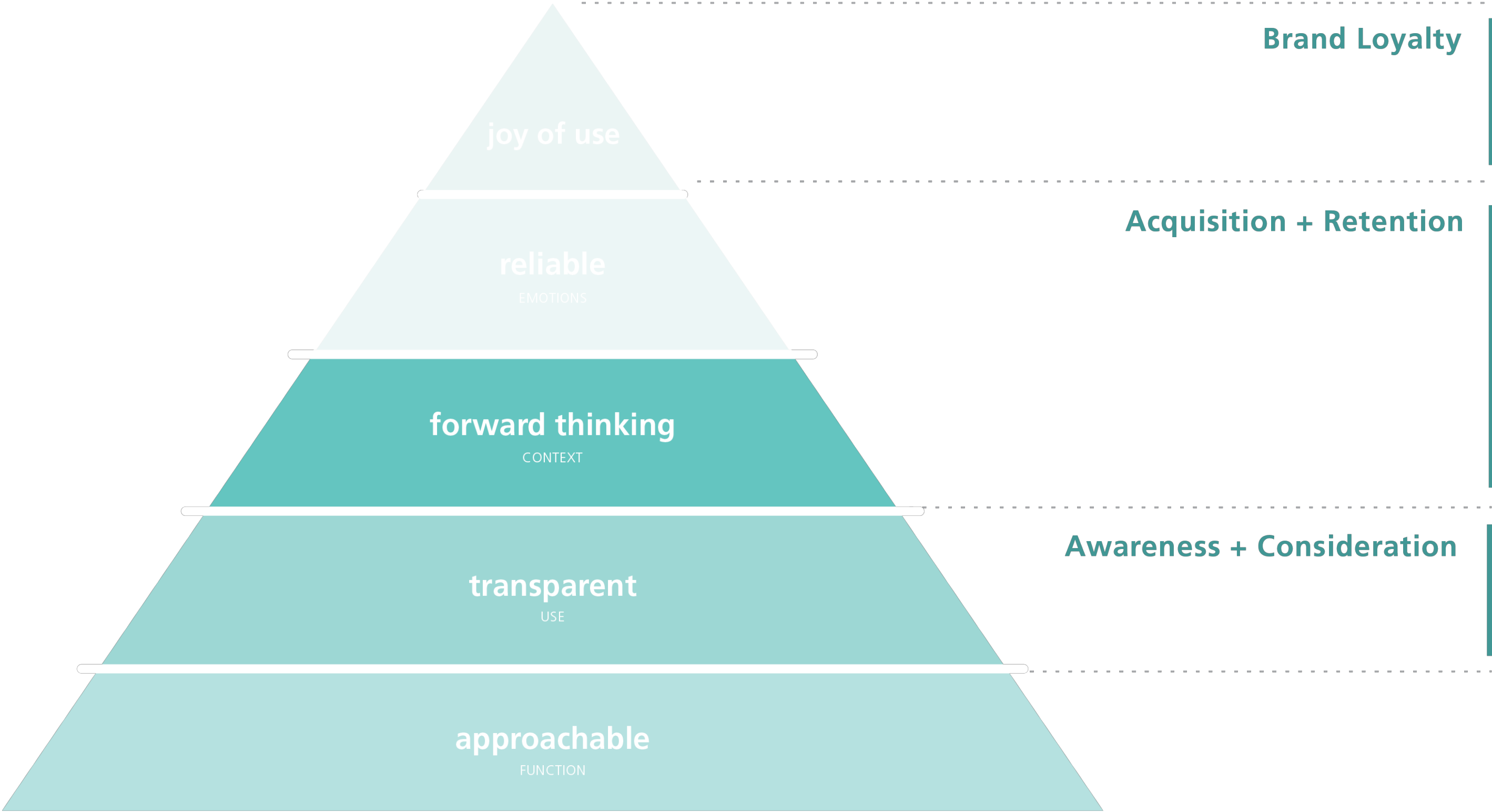
Keeping customers informed and involved.



Experience Pyramid

Forward Thinking

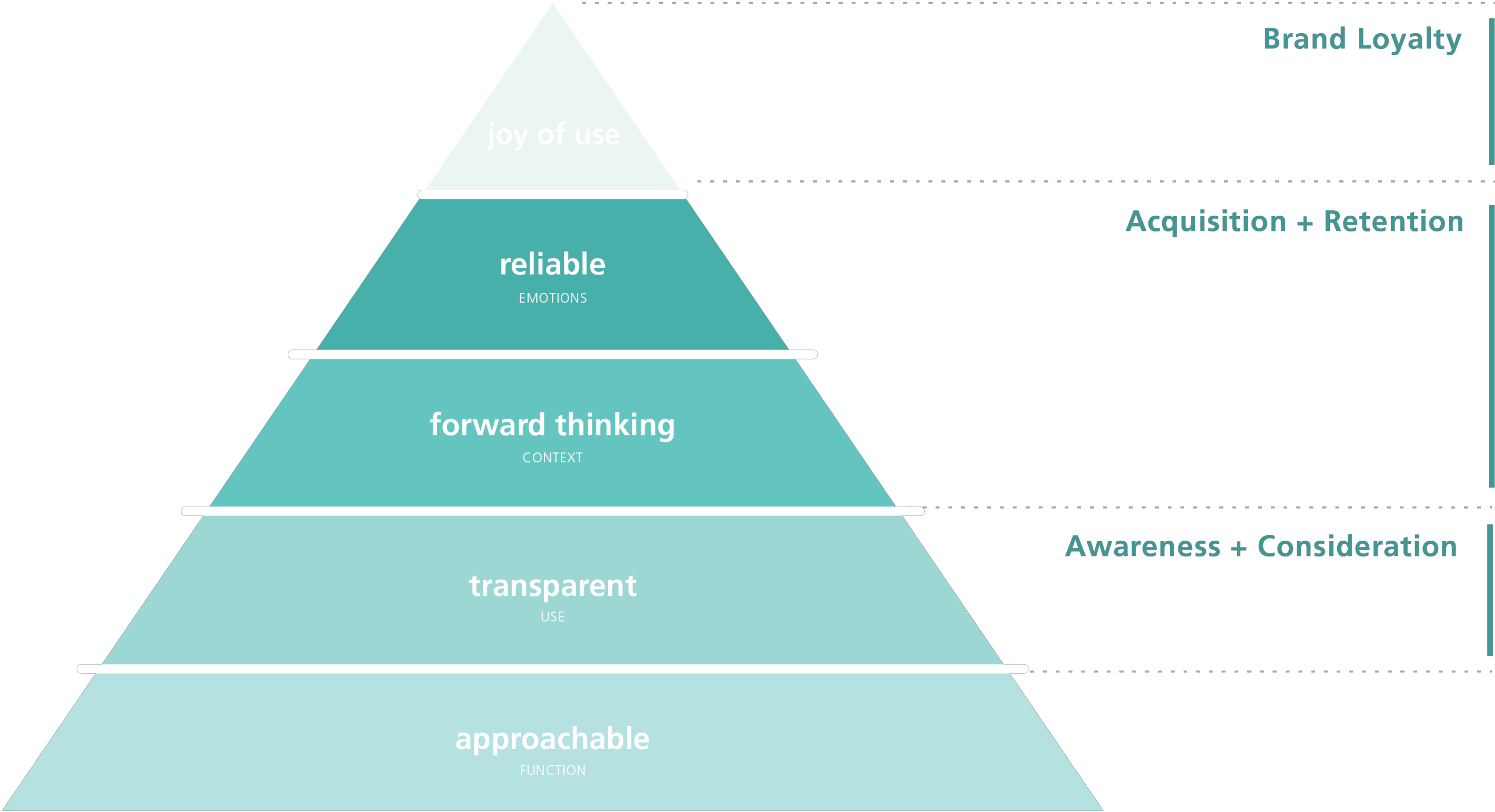
Capable of handling many situations by anticipating customer needs.



Experience Pyramid

Reliable

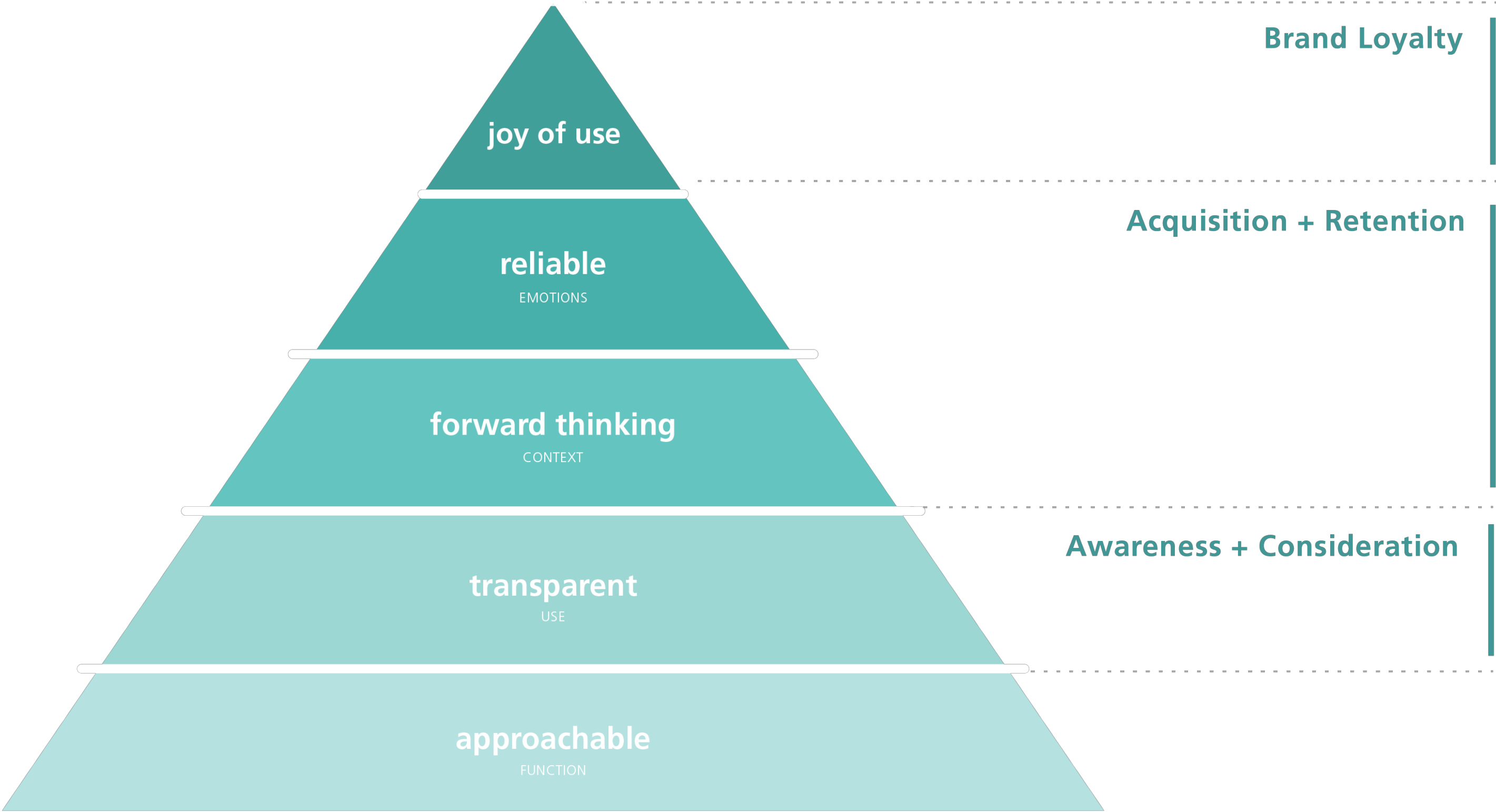
Instilling confidence in our customers.



Experience Pyramid

Joy of Use

Transforming customers from occasional to loyal customers.



Target Audience

People ages 25-40, Manulife customers.

Individuals are no longer covered under their parents' benefits when you reach the age of 25.

Up to age 40 is when people are more likely to embrace new technology if it adds convenience to their lives.



Key Actors

Who are the people involved in the claims process?

Customer

Health Practitioner

Manulife Advisor

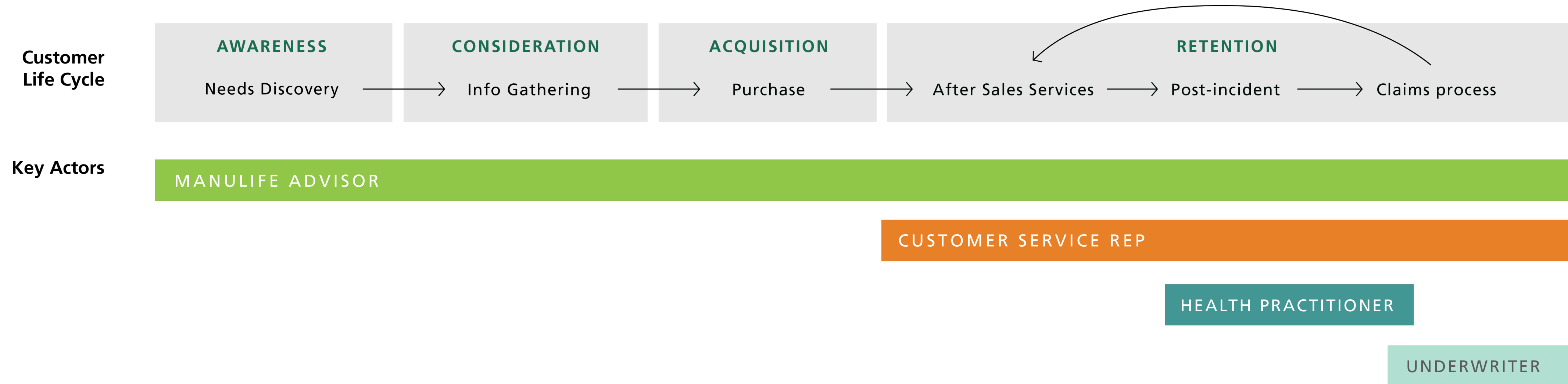
Underwriter

Customer Service Representative

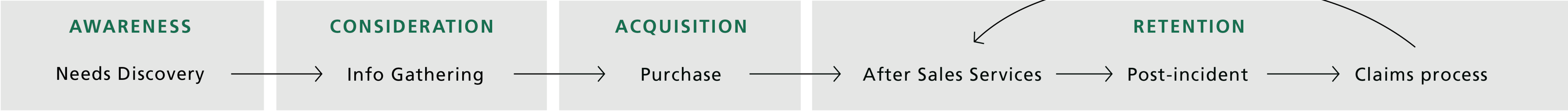


Fitting in

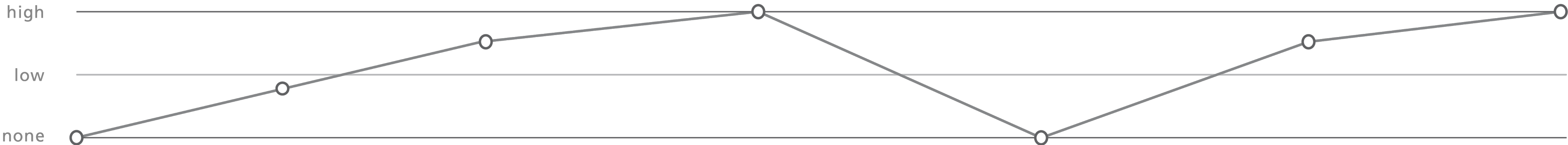
How would the key actors be placed in the existing Manulife ecosystem?



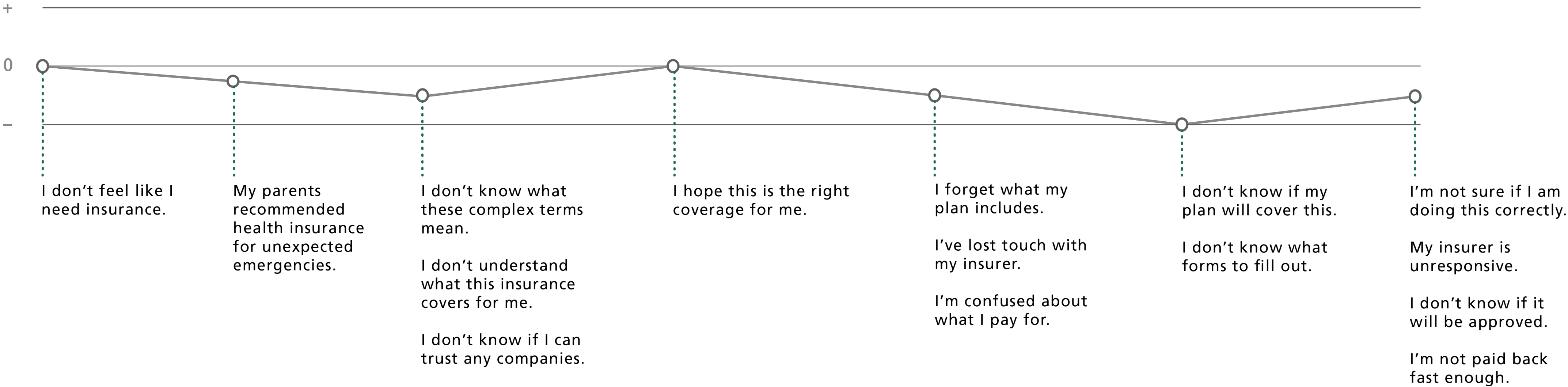
Customer Life Cycle



Customer Engagement



Customer Emotions



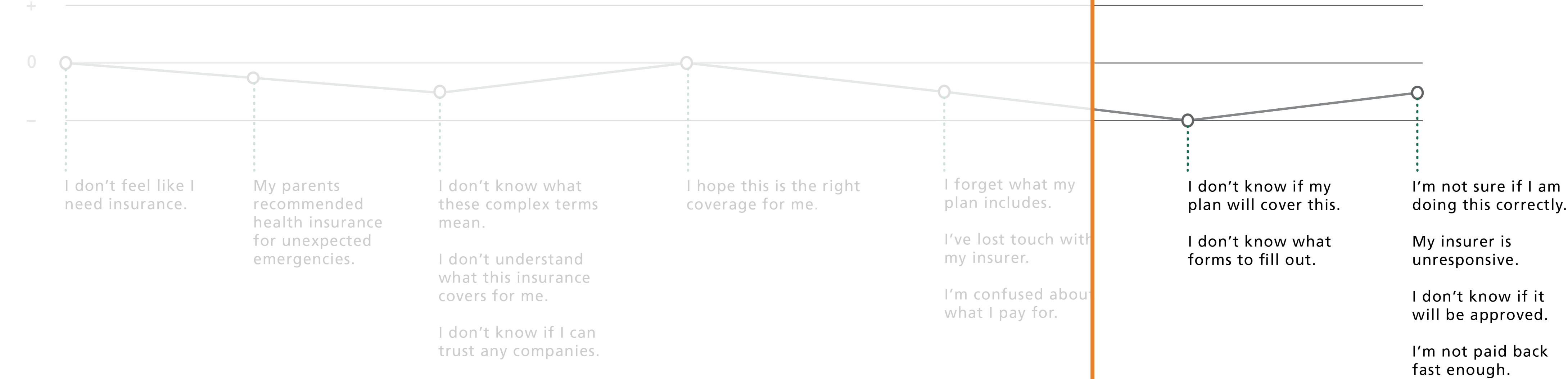
Customer Life Cycle



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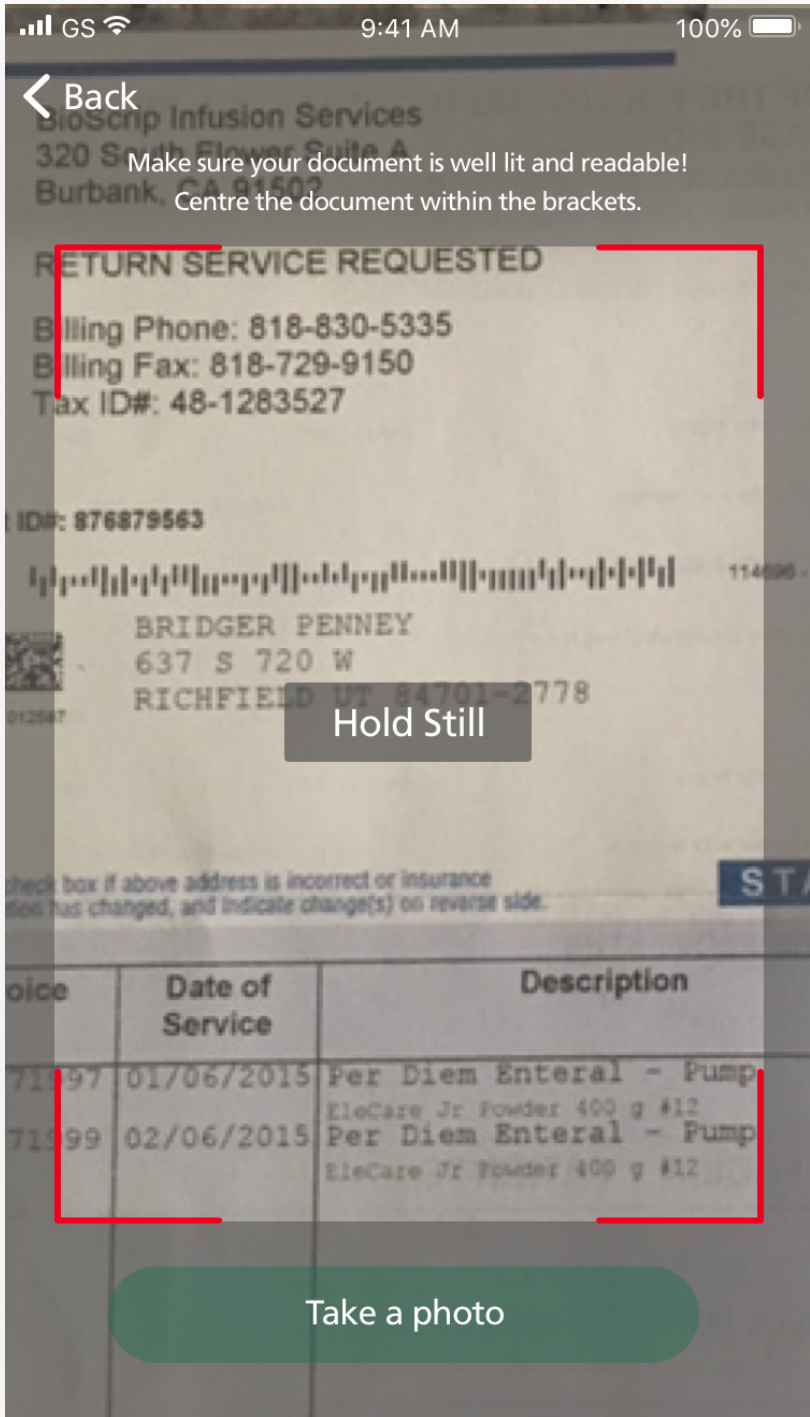


This is Gabby.

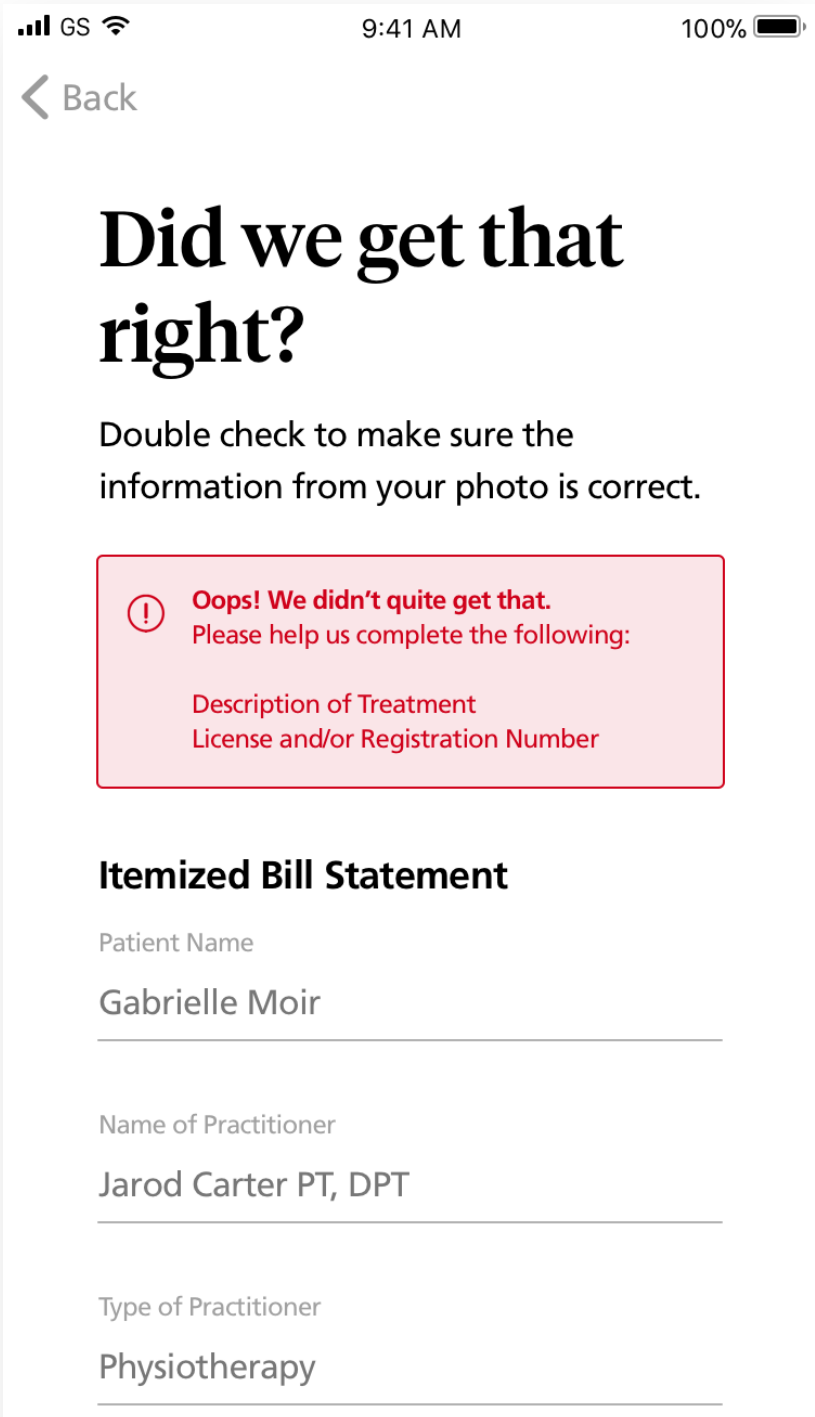


Error Prevention

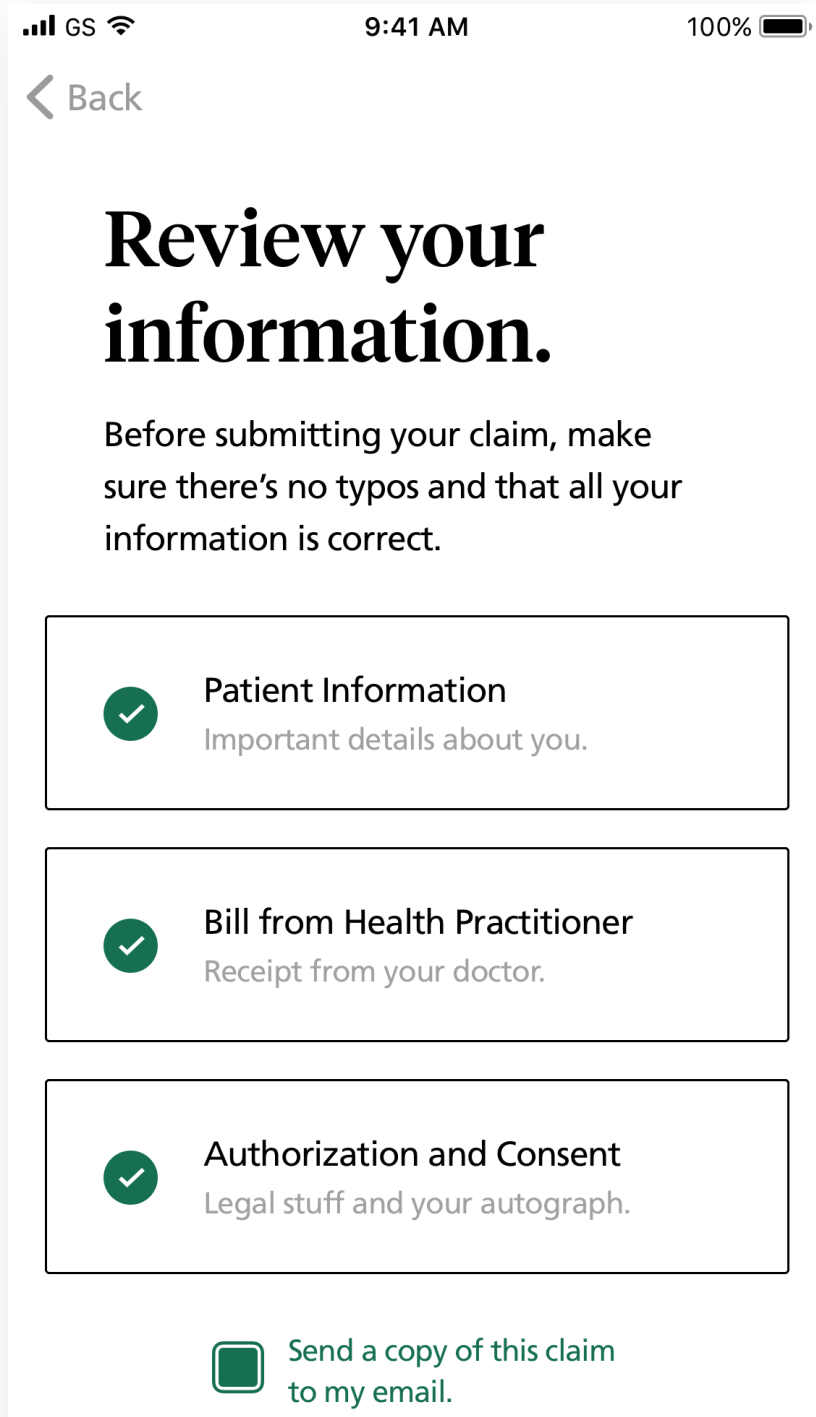
Camera guidance that helps improve the accuracy of scan.

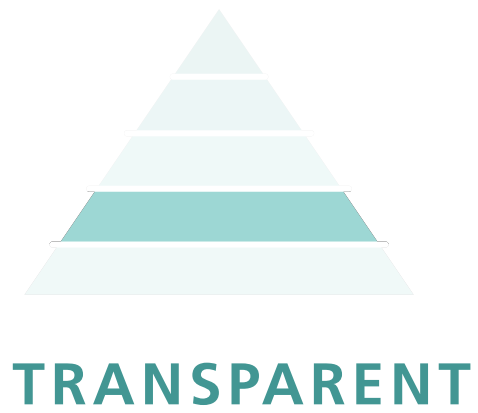


Verification of scanned information to accommodate errors.



A preview of information to review before claim submission.

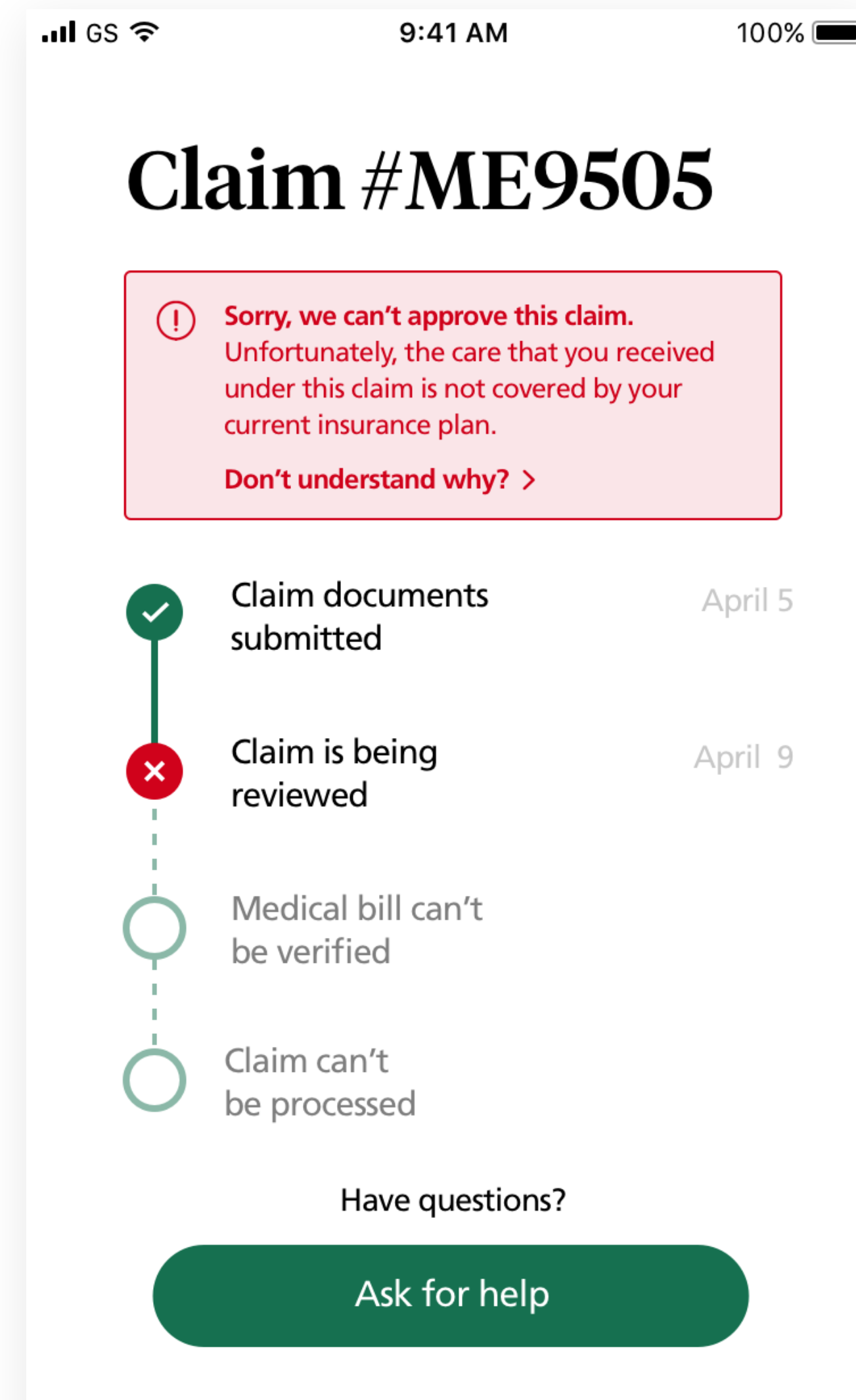




Claim Denial

Although Manulife can't control the emotional reaction to a denial, we can be as open and informative as possible in order to minimize confusion.

Using neutral & simple language.



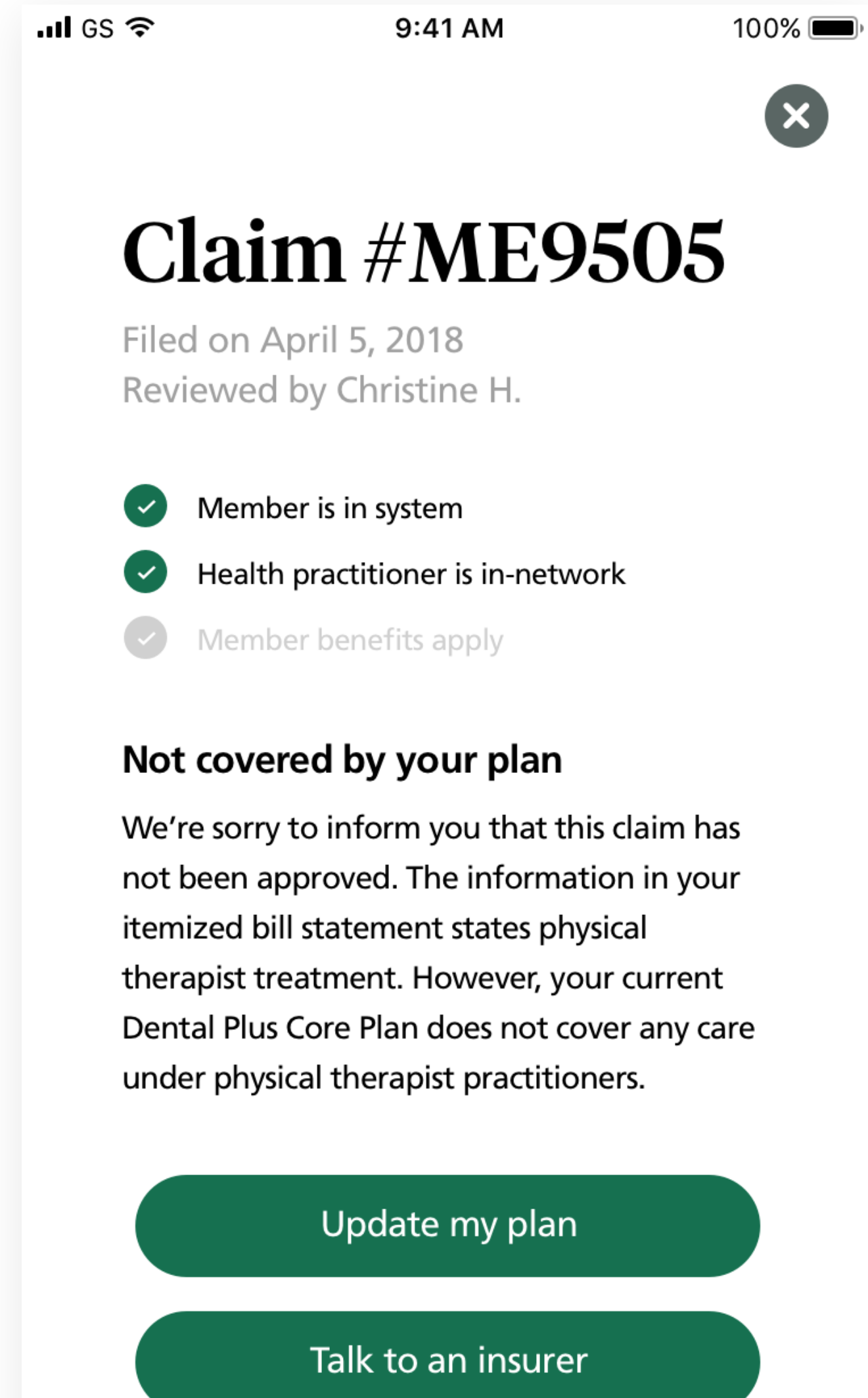


FORWARD THINKING

Claim Denial

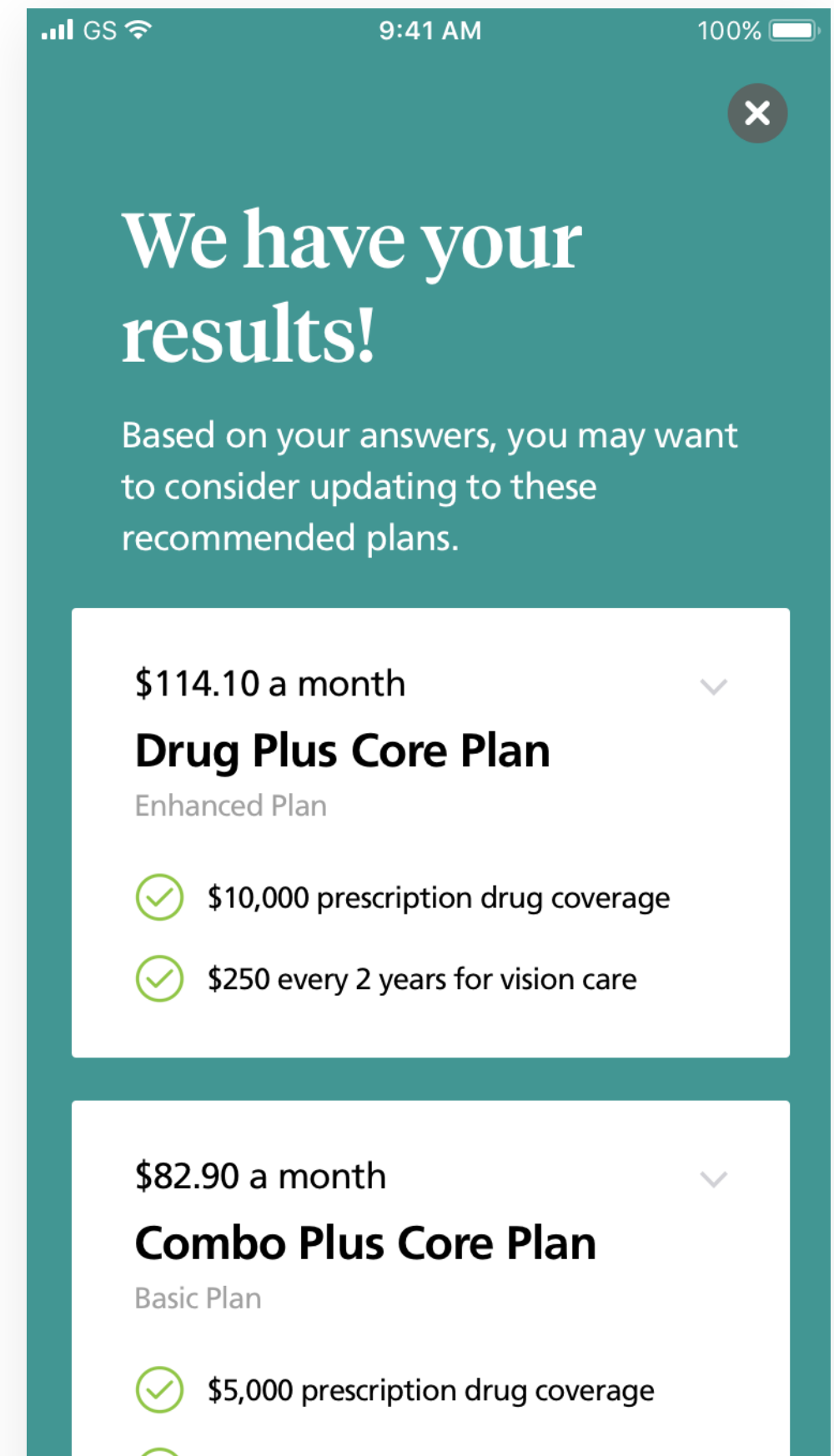
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Using call-to-actions for seeking help.



Questionnaire

Allowing customers to discover insurance plans that are more suitable for their changing needs.



Dependencies

Copywriters

Keeping the friendly, approachable Manulife voice, translating the insurance speak into plain language.

Illustrators

Updating visuals throughout Manulife Forward, creating illustrations for new definitions.

Developers

Updating Manulife Forward based on content changes and provide ongoing maintenance.

In
A
cu
to

Dependencies

Intercom (or similar)

A live chat software that allows customer service representatives to quickly respond to customers.

Netverify by Jumio

Reads, extracts and verifies information from smartphone photographs.

Design Decisions

**Established insurance
company.**

More opportunity

established, older insurance companies fall between the need to expand into digital and the need to improve existing digital platforms.

New insurtech.

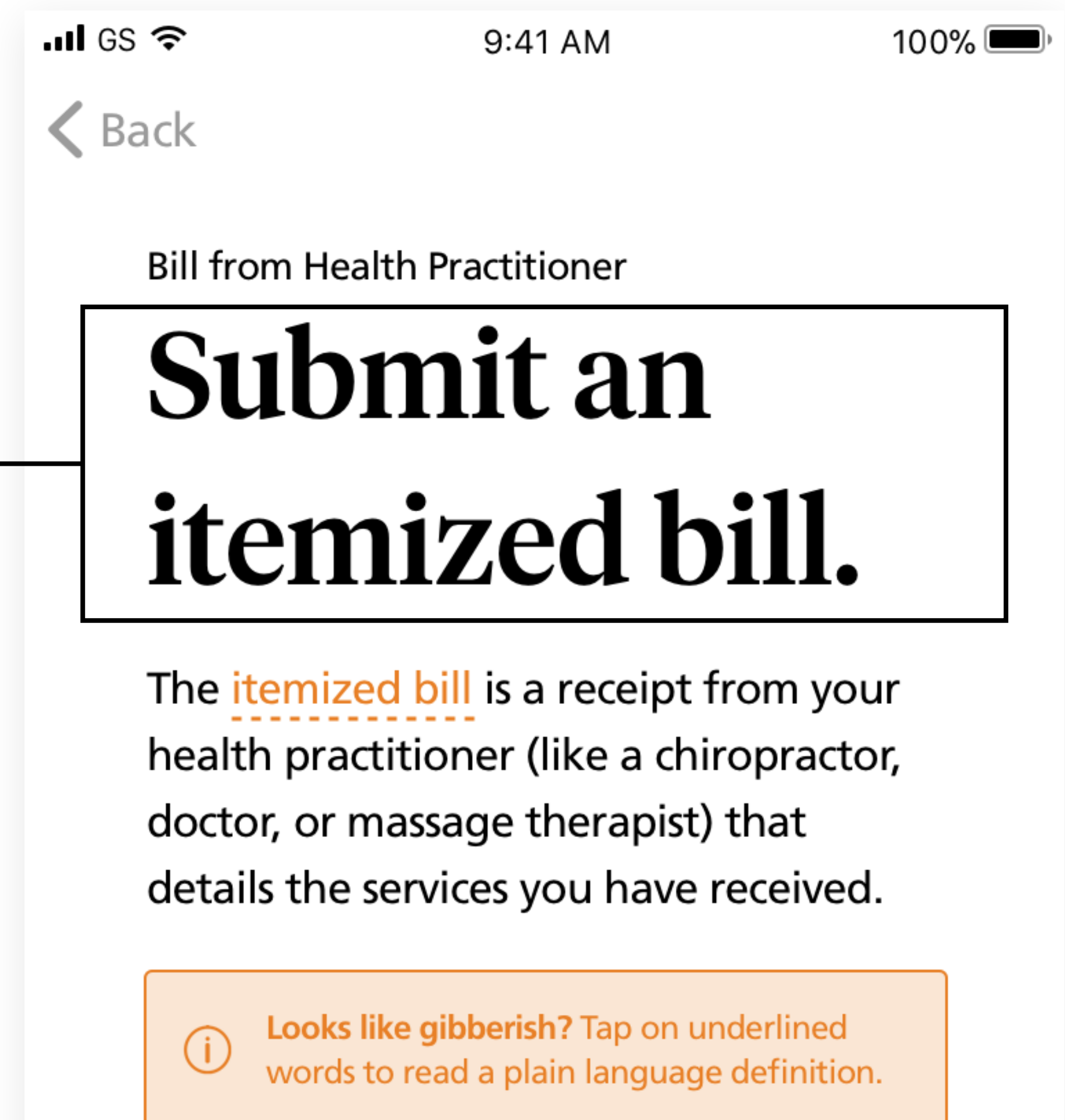
Limited opportunity

insurtech companies have become a very saturated market and are already developed with a focus on customer needs.

Design Decisions

Tiempos Headline

a serif typeface that has less contrast in the strokes of each letter, creating a reliable, friendly yet authoritative feel.



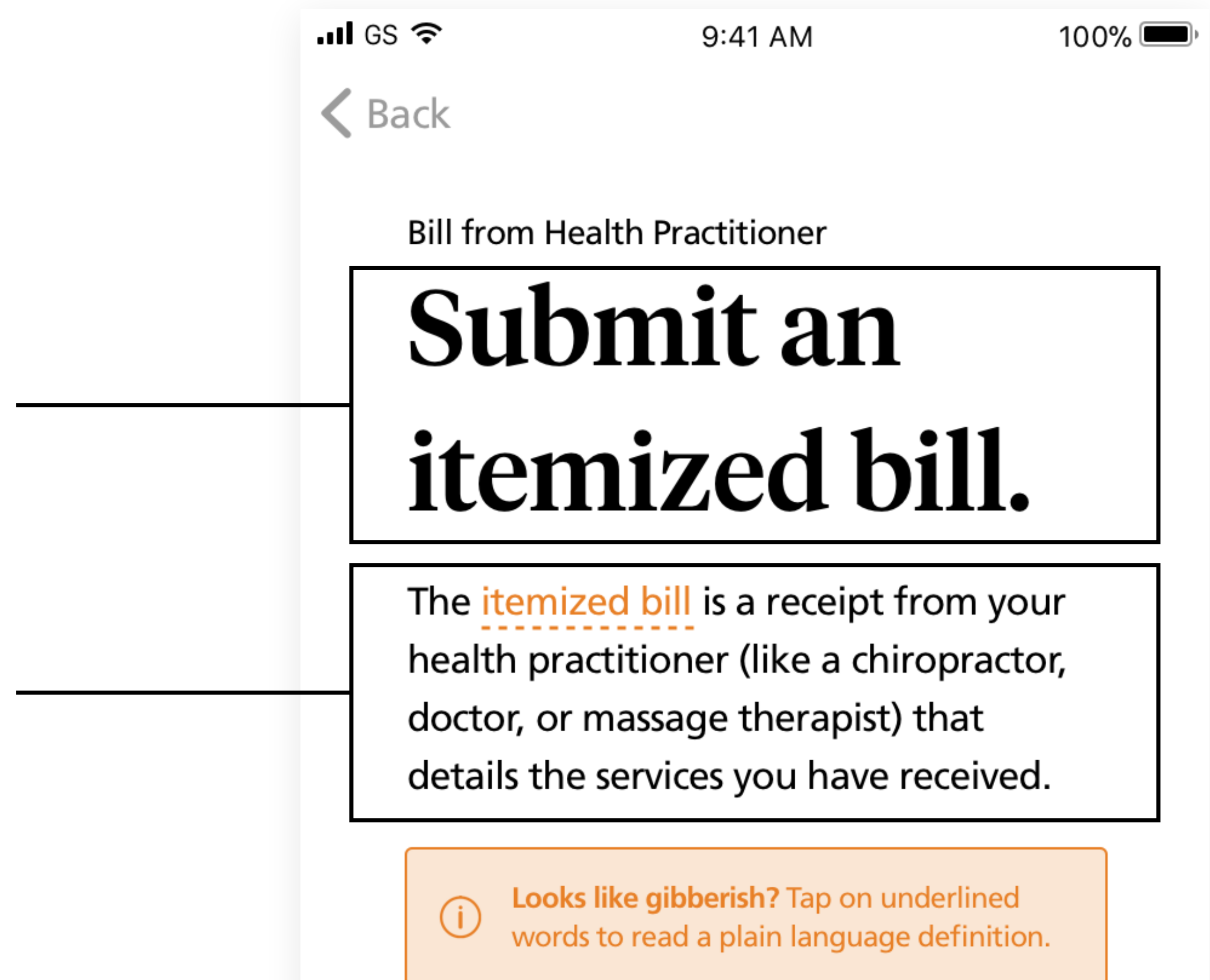
Design Decisions

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Frutiger

already a part of Manulife's existing brand guidelines and has a distinct, clean and modern look.



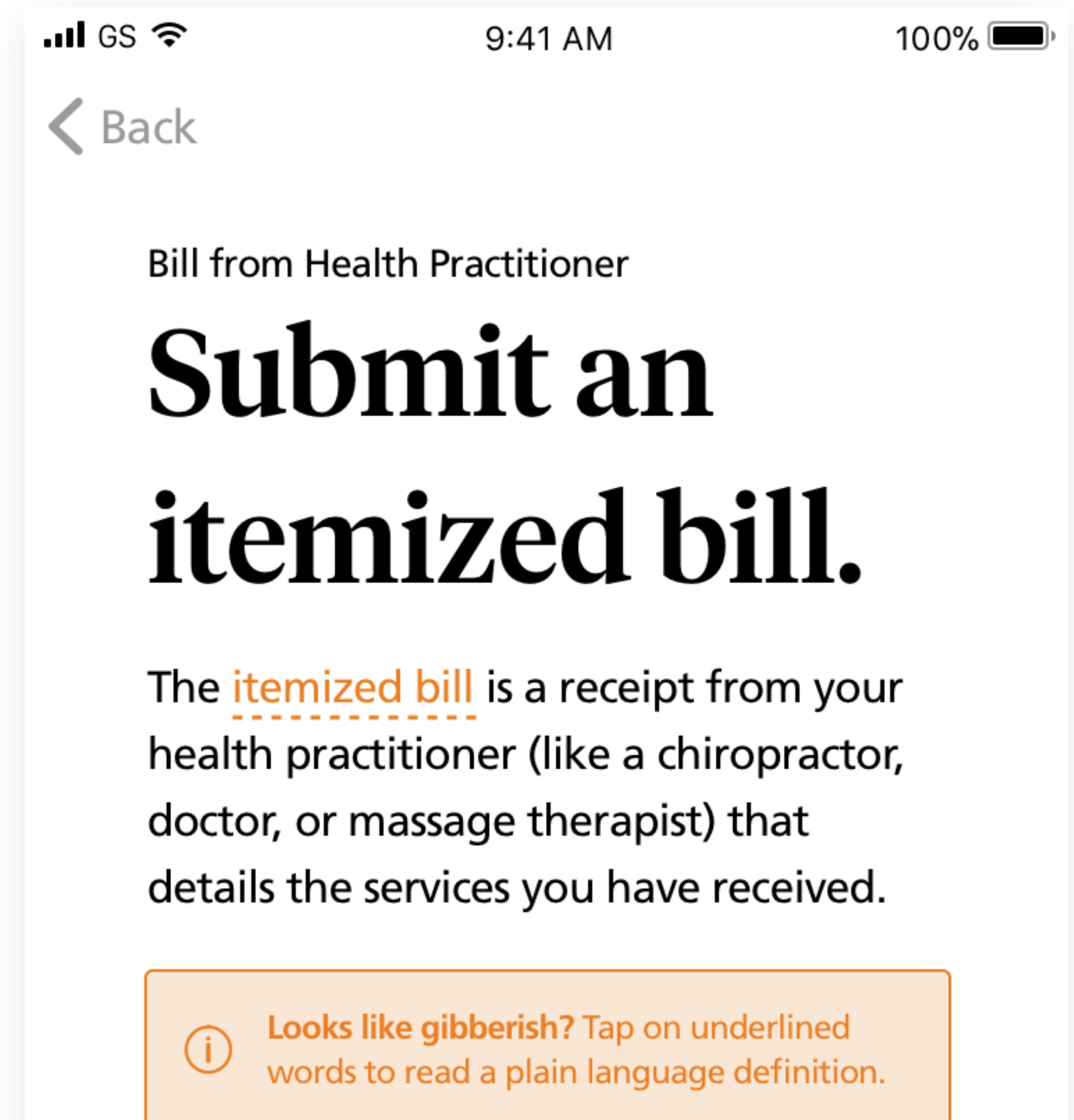
Typography

Friendly but still strong and authoritative.



Copywriting

Friendly, but not unprofessional.
Serious, but not dull.



Colours

OG Green

Informative Orange

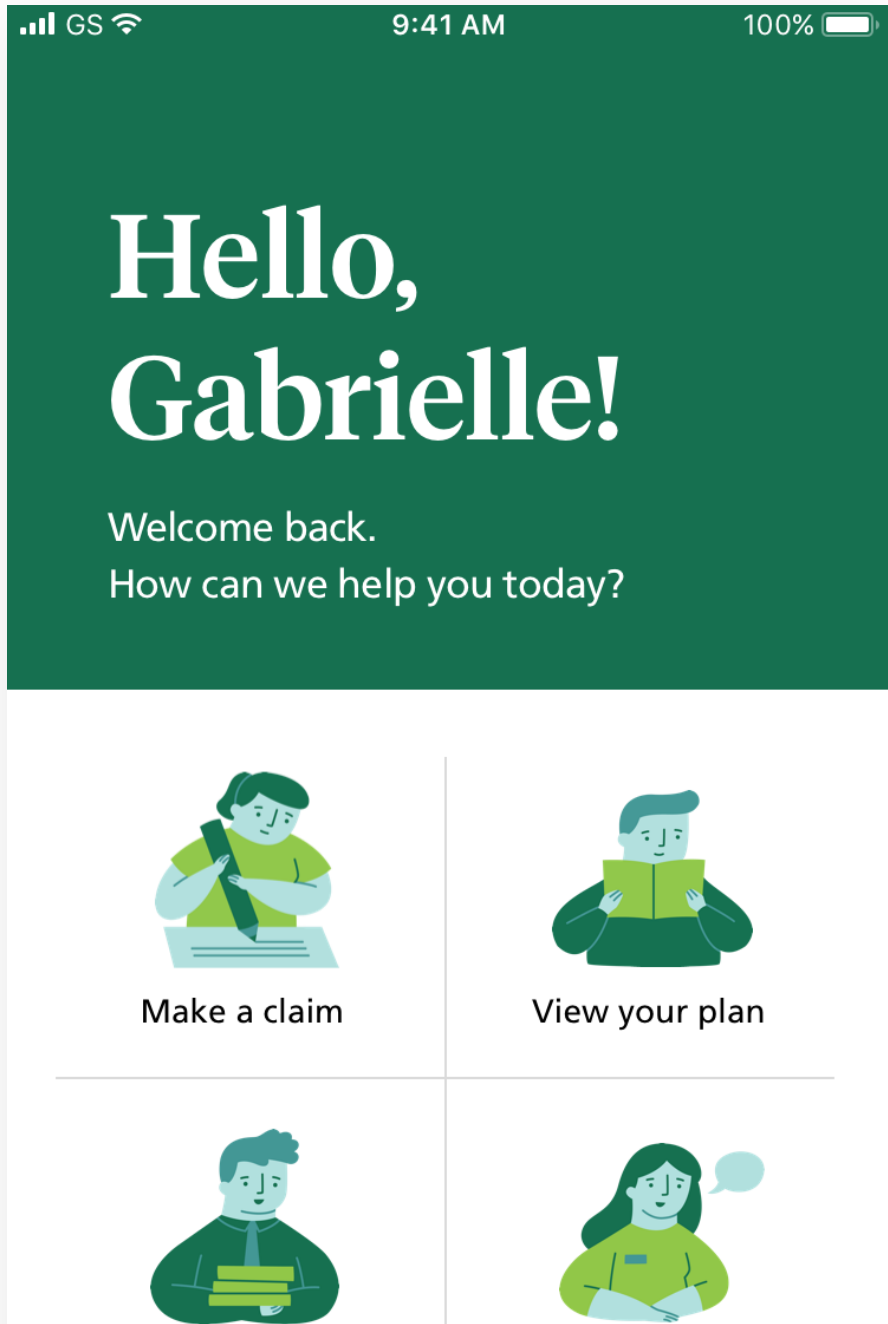
Money Green

Diversity Blue

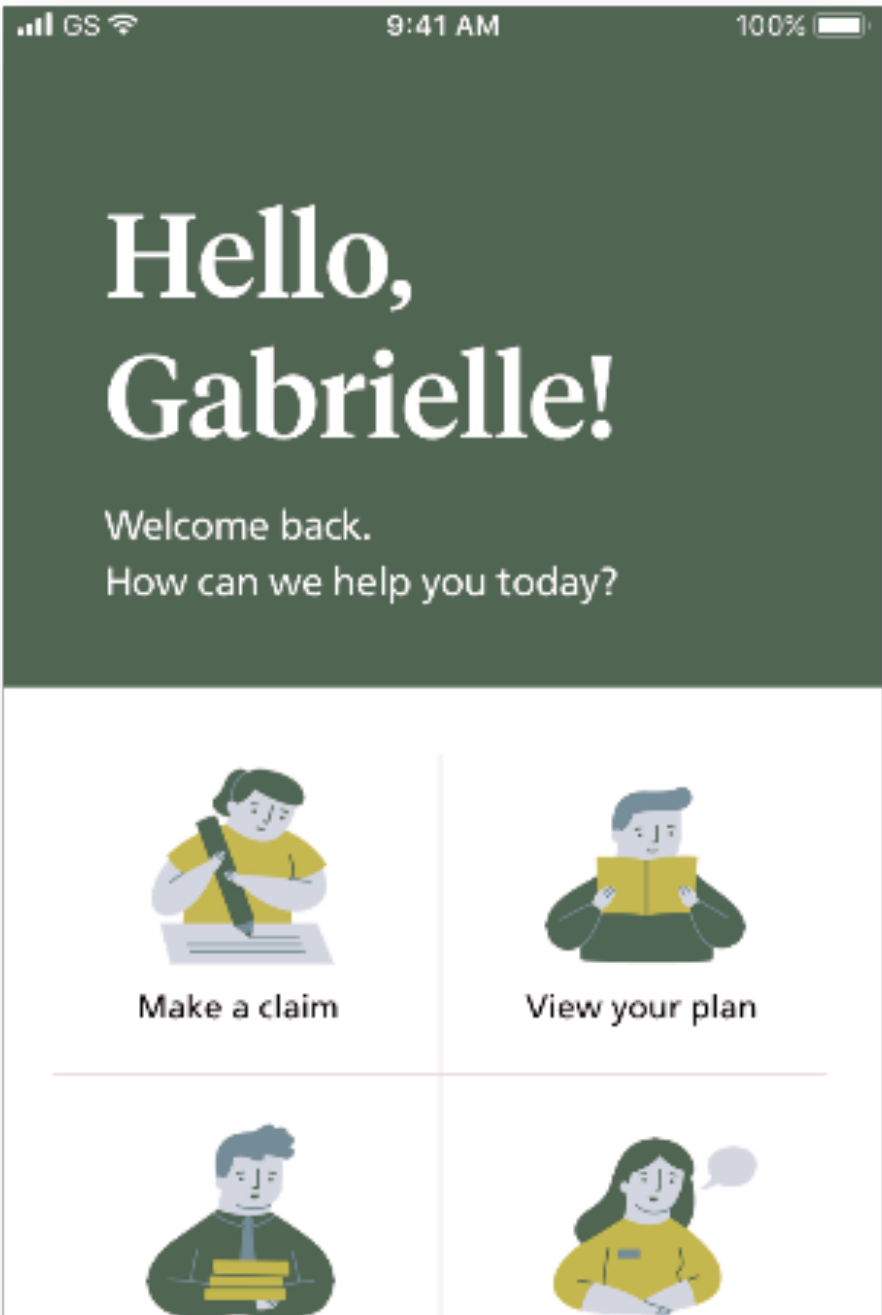
Trusty Teal



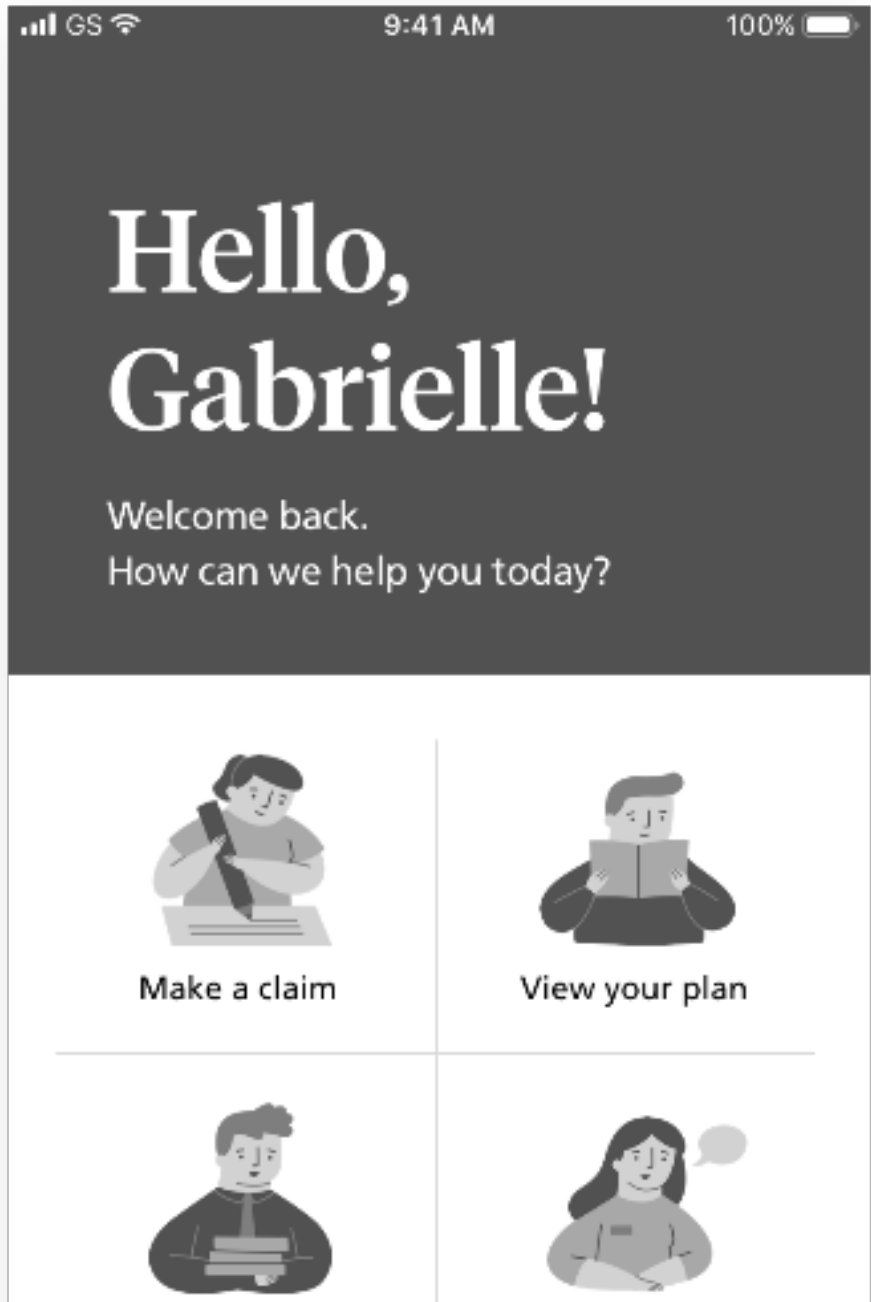
Normal



Deuteranomaly



Monochromacy



Illustrations

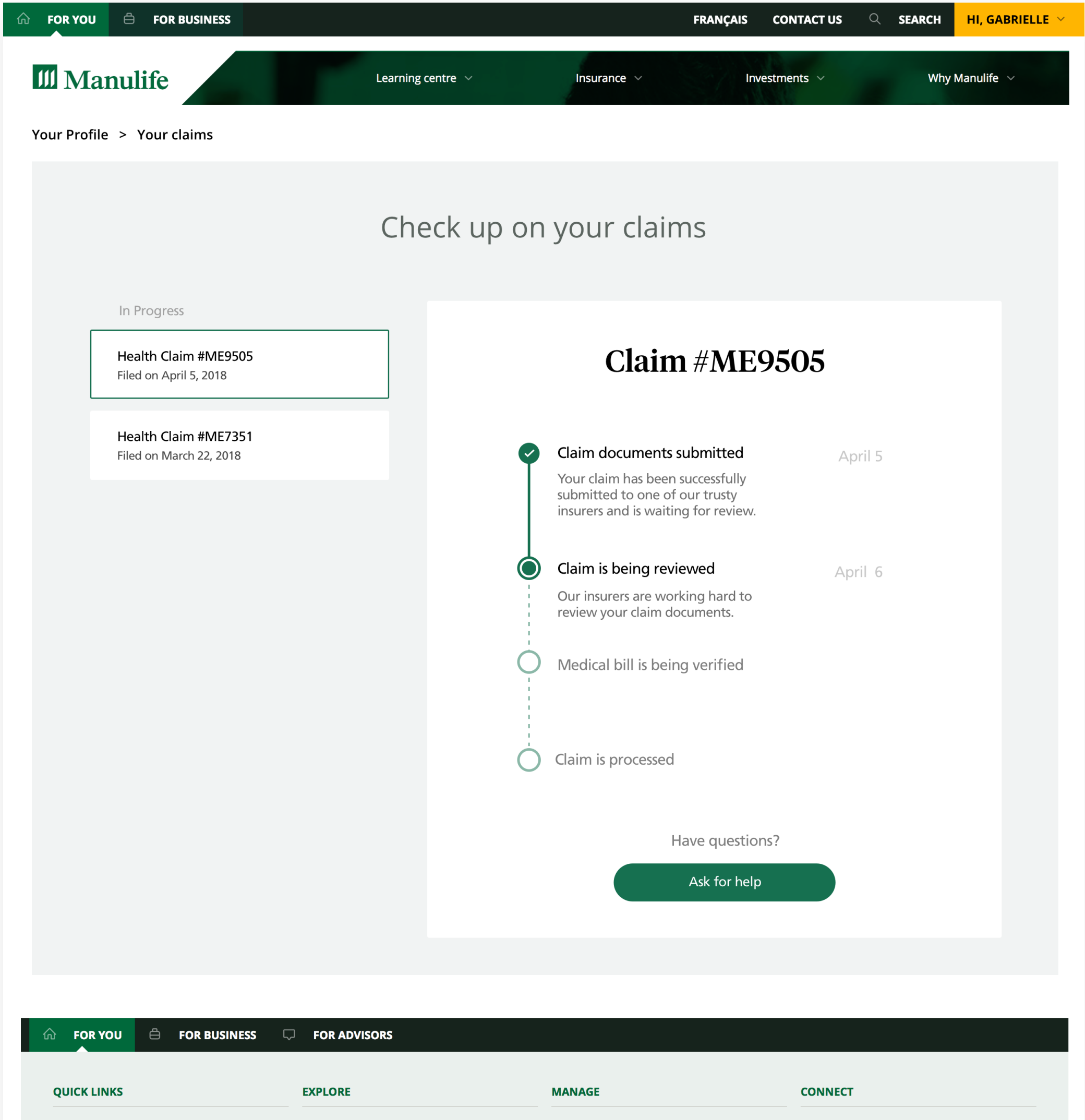
Prioritizing people over objects.



Considerations + Limitations

Integration with
existing web platform.

Considering seamless integration
between the app and Manulife’s
existing website.



Considerations + Limitations

Designing for health insurance.

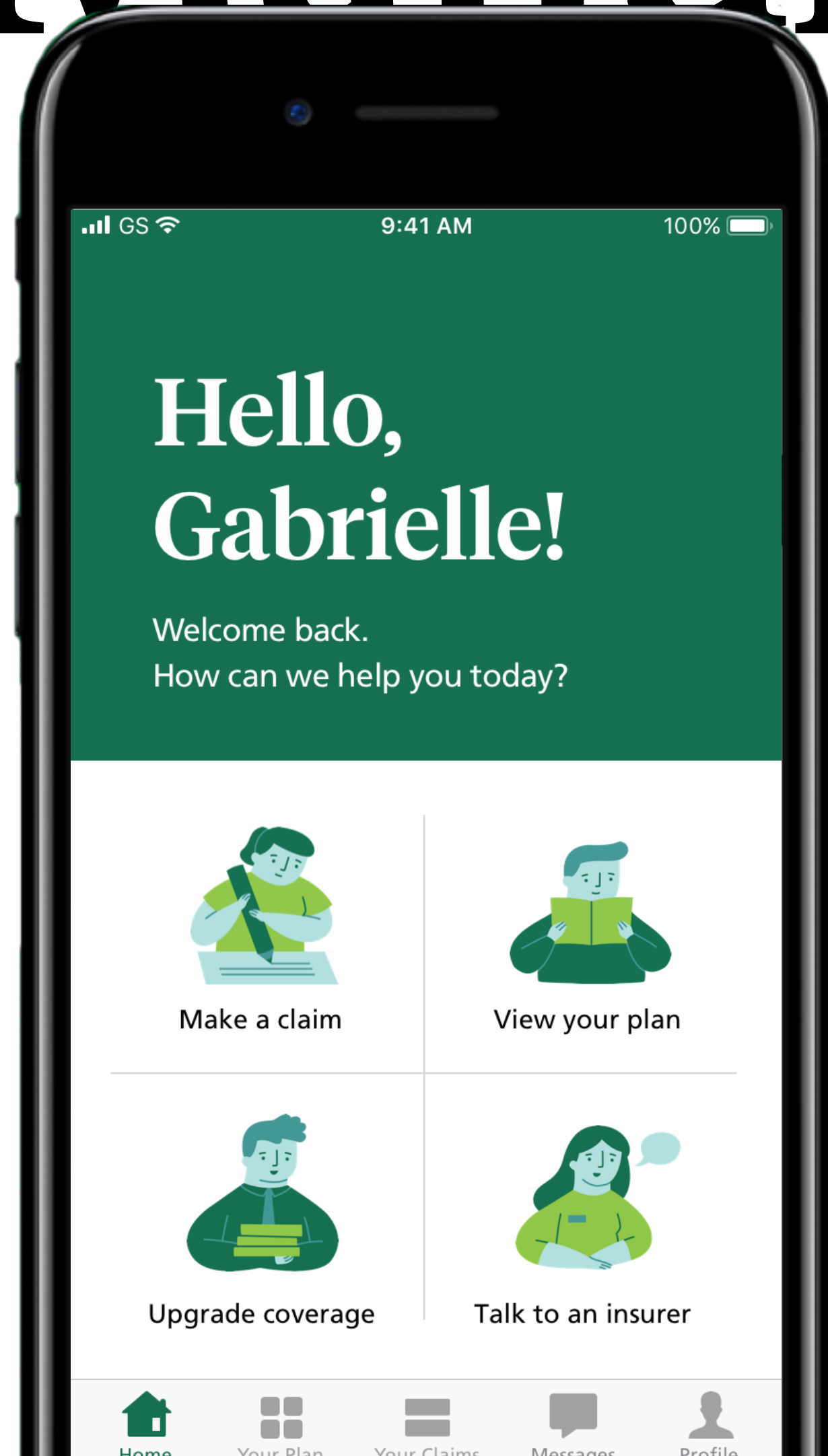
The emotional and recurring nature of health insurance makes a more noticeable impact.

Creating a memorable customer experience.

Fulfilling the functional and emotional experiences to build long-term customer loyalty.

Manulife Forward

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special thanks to

Gracelle Mesina, for her generous feedback + mentorship.

Noah Burkholder, for being the voice of Manulife Forward.

Amanda Yeo

Andrew Fung

Evan Young

Fong Chan

Gerald Cruz

Justin Chan

James Cloonan

Piotr Kolisz

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