Property Claims Augment Reality (AR) App, Incubator and Digital Claims Project

Goals & Objectives

To see if this proof-of-concept app is **desirable** to customers: would they like using it?

Also, to see if this app is **viable** for us: is the app capable of collecting enough information to bypass physical visits by adjusters to customers' homes? Essentially, user research and the product team will test if the app can collect information that a field adjuster would collect. If the app can do that, then adjusters can complete the claim from their desks, not on site.

In summary, the goals here are customer self-service, and time and cost savings for adjusters.

The app is a proof of concept and includes these tasks for our customers:

- Entering info into a form/interview.
- Taking pictures
- Taking a video.
- Doing the AR work (or manual method) for measurements.

Value Proposition

We want to understand the value proposition for the app. Why would a customer use this? Our hypothesis is that this app will help our customers file claims faster and get paid out sooner.

Use Cases

The app will probably be used for **low-severity, indoor** claims.

We anticipate, in terms of time, that customers will engage with the app for **10 minutes maximum**. And we anticipate that customers will use it in only **1 room**.

Demo of App and Current Screenshots

This is a native app. If we use manual measurement methods (instead of augmented reality or AR), it could be a web app. Our engineer will provide access to the app. He is using TestFlight to distribute the app. Anyone with a compatible iPhone can get it. Simply contact our engineer and request the app.

Issues

- The app can run on iPhone 6S or higher, because of the AR feature used for measurements. We will also have a non-AR solution (manual method), which will be ready for this study. It's optimized for smaller screen iPhones, 6S – 8S.
- Will the app work on an iPhone 8 Plus? Our engineer will check.
- Study will be on iPhones only.
- When running the study, we need to mirror the participant's screen so we can broadcast to observers.
- Do we run this study in our UX Lab or in people's homes? People's homes are best-case scenarios, especially for measurement features (AR).
- Budget: Our product owner stated that the project is 100% supported for Digital Claims

Methodology

- Ethnographic research in people's home
- One-hour session
- 3 sessions per day, over 4 days
- Participants will need to be users of an iPhone 6S – 8 Plus phone
- We'll use our own usability phones for the study, not the participants' phones
- Up to 3 people will be on site during each study: moderator, note taker, and stakeholder

Schedule

- Recruiting screener out for review: Feb. 21
- Comments returned: Feb. 25
- Recruiter hired: Feb. 26
- Moderator guide review: Week of March 11
- Study: April 1-4

Recruitment

- 12 people
- A mix of genders, ages, HHI, education level
- Digitally inclined, and preference to use digital
- Have an iPhone 6S-8Plus and are comfortable using it. Our participants must be able to read and follow instructions
- Recruit 50% of participants who have filed a water damage, indoors property claim in the last year; and 50% who have never filed a claim
- Let's try to get city and suburb dwellers: 50% of each
- Condo owners and homeowners only. (We don't want renters – landlords own the building.)
- If we want to have a follow-up session with the participants, we will add this request to the recruiting screener

Final Report

PowerPoint deck with:

- Executive summary
- Major findings
- One video clip
- Recommendations and conclusions