

Case Study

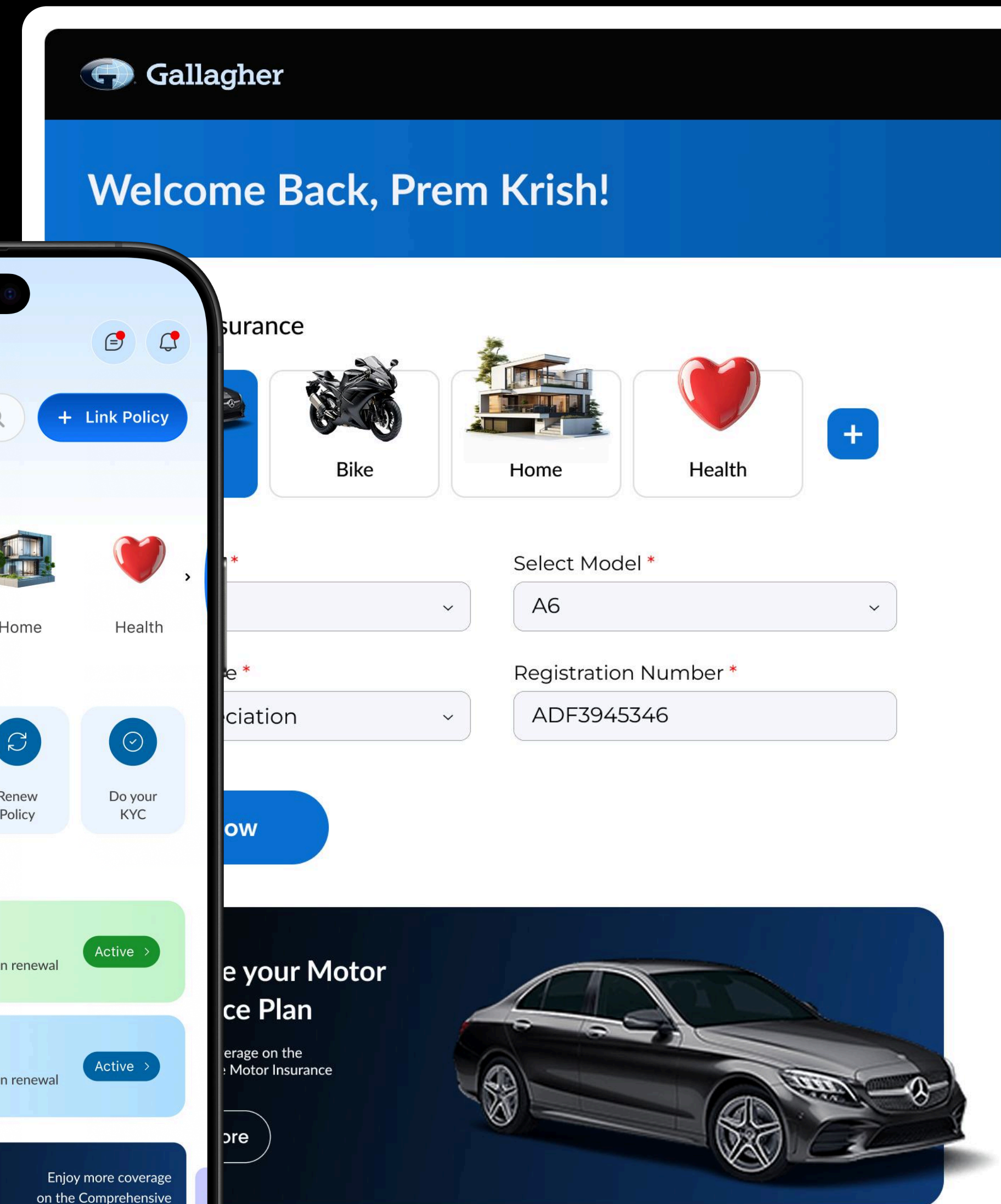
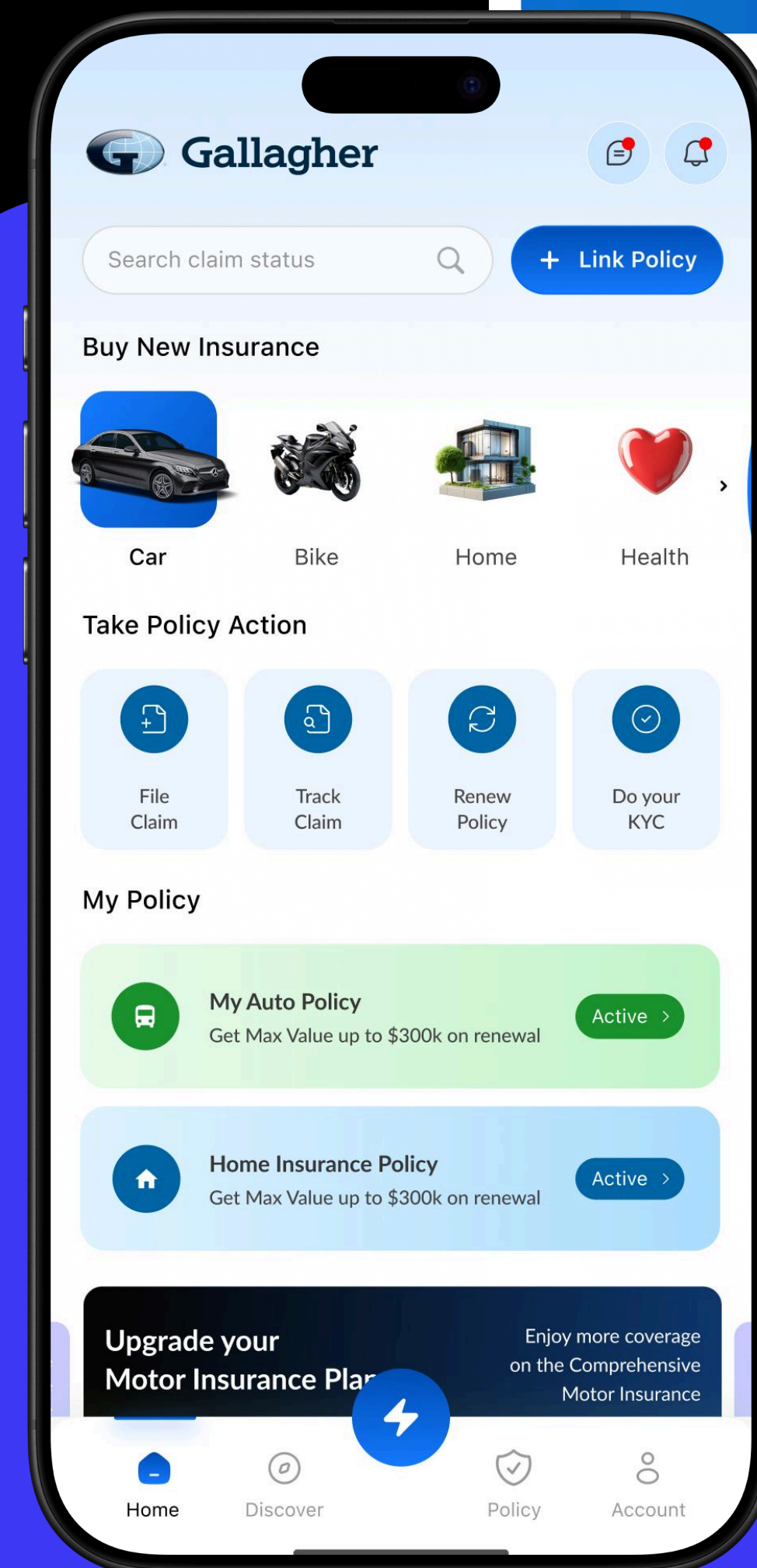
Insurance claims processing portal

This case study presents an end-to-end redesign of a traditional insurance claims processing portal, aimed at solving critical usability issues faced by policyholders. The project focuses on improving the submission process, document uploads, and status tracking through a clean, intuitive, and accessible user interface.

Prototype Links

[Web Application](#)

[Mobile Application](#)



Overview

This project focuses on redesigning an insurance claims processing portal that users find complex and unintuitive. The goal is to enhance the user experience by identifying key usability issues, analyzing competitors, and delivering a streamlined, visually accessible, and efficient claims journey. Through UX research, user flow refinement, wireframes, and high-fidelity UI design, the solution aims to improve claim submission, document upload, and real-time claim tracking.

Problem

Evaluate the candidate's ability to analyze a problem, conduct research, and design a user-friendly, visually appealing, and accessible solution.

Solution

The new design ensures clarity, accessibility (WCAG-compliant), and ease of use for all users, including first-time claimants and non-tech-savvy users.

Project Goal

To transform a fragmented and difficult insurance claims process into a seamless, user-friendly, and accessible digital journey enabling users to submit claims confidently, upload required documents effortlessly, and track their claim status transparently from start to finish.

Research & Analysis

Heuristic Evaluation, Surveys, and Interviews

FINDING 1

Complex claim submission flow

Users must fill in too many fields at once without guidance or autosave.

Heuristic Evaluation

evaluate the existing insurance portal against Nielsen's 10 Usability Heuristics

Method On the live portal we can record the live flow and upload into an user metric web product like Hotjar to find the issues

FINDING 2

Lack of claim status visibility

Users don't know where they are in the process; no clear status updates.

User Interviews

We can ask during feedback sessions post-claim

Method Ask some curated questions like
"Walk me through your last experience filing a claim."
"Where did you feel confused or unsure?"
"Did you ever get stuck during the process? What did you do?" and more

FINDING 3

Difficult document upload

Confusing file format rules, no progress indicators, and upload failures without feedback.

Competitor Analysis

HDFC ERGO, TATA AIG



HDFC ERGO

The screenshot shows the 'Registration' page of the HDFC ERGO website. At the top left is the HDFC ERGO logo with the tagline 'GENERAL INSURANCE Har pal apke saath'. To the right is the text 'Insurance Portfolio Organizer' and a toll-free number '1800 2 700 700'. The main heading is 'Registration' with a sub-heading 'Please enter following information to register.'. The form includes fields for 'Last Name*', 'Date of Birth*', 'Gender' (M/F), 'Email Id*', 'Confirm Email Id*', 'Mobile*', 'Correspondence Address*', 'Correspondence Address1', 'Correspondence Address2', 'State*', 'City*', 'Pincode*', and 'Password*'. At the bottom, there are 'BACK' and 'SAVE' buttons. A red banner at the bottom contains the text 'HDFC ERGO General Insurance Company Limited. Insurance is the subject matter of solicitation. IRDA Reg. No. 125' and a Norton Secured logo.

The screenshot shows the 'Claim process' page of the HDFC ERGO website. At the top, it says 'Track your claim instantly' with a 'TRACK CLAIM' button. Below this is a section titled 'Claim process' with a sub-heading 'For seamless processing of claims make sure to submit below details at 02825301202@hdfcergo.com'. It lists 'NEET' and 'AYC' documents. The page is divided into six steps: 1. Hospitalization, 2. Avail Cashless & Submission of Documents, 3. Preauthorization, 4. At the time of Discharge & Settlement of claim, 5. Status Update, and 6. Cashless authorisation & Approval of Claim. Each step has a brief description of what should be done.

Overview

History and background

Establishment: HDFC Ltd. (India) and ERGO International AG (Germany) formed the joint venture HDFC ERGO General Insurance Company Limited in 2002. Initially, HDFC held a majority stake (51%) and ERGO International AG held 49%. Following the amalgamation of HDFC with HDFC Bank, HDFC ERGO is now a subsidiary of HDFC Bank.

Products and services

HDFC ERGO provides a diverse range of general insurance products for both individual and corporate clients. This includes motor, health, travel, home, and personal accident insurance for retail customers, as well as property, marine, and liability insurance for businesses. They also offer rural insurance products like crop and cattle insurance.

Pros (Strengths)

- Step-by-step guided claim flow
- Smart prefilled policy info
- OTP-based quick login

Cons (Weaknesses)

- Basic UI Components | Outdated
- Multiple redirects between steps
- No document upload section
- No visual claim progress tracker

Screens Analyzed

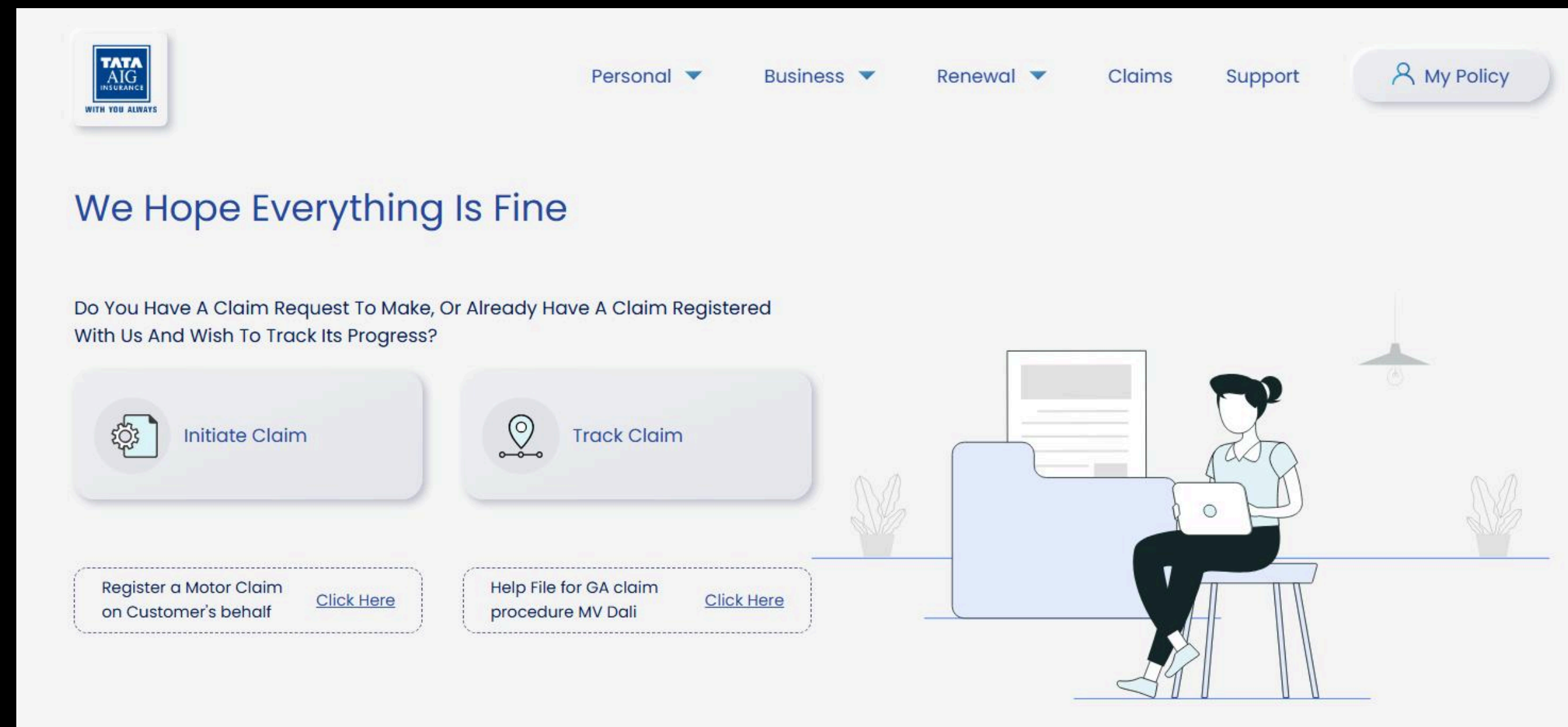
- Claim Registration
- Document Upload
- Claim Status

Competitor Analysis

HDFC ERGO, TATA AIG



Tata AIG



Overview

History and background

Tata AIG is a joint venture between the Indian conglomerate Tata Group and the American International Group (AIG), a global insurance organization. Tata Group holds a 74% stake, with AIG holding the remaining 26%.

Products and services

Tata AIG offers a diverse range of general insurance products for both individuals and businesses. These include health insurance, motor insurance, travel insurance, home insurance, rural and agriculture insurance, and various specialized products for commercial clients like liability and marine cargo insurance.

Pros (Strengths)

- Minimalist, app-like web interface
- Quick claim initiation via WhatsApp & mobile app
- Quick tracking claim information

Cons (Weaknesses)

- UI Effects are not organised well
- Upload only supports certain file types
- Status tracking not detailed (no timeline)

Screens Analyzed

- Dashboard
- Upload Page
- Status Lookup

Key Learnings

Features Observed

Insights / Implications

Step-based forms

Helps reduce cognitive load for users. Break your own claim form into smaller steps.

Alternative channels

Users appreciate convenience. Consider offering multi-channel claim submission or reminders.

Real time status tracking

Most portals don't provide detailed visual feedback (timelines, steps left). Big UX opportunity to stand out.

Seamless Docx Upload

File type clarity, error messaging, and upload feedback are weak areas—optimize this for accessibility and trust.

Other Design Features

Guided Embedded Video Player

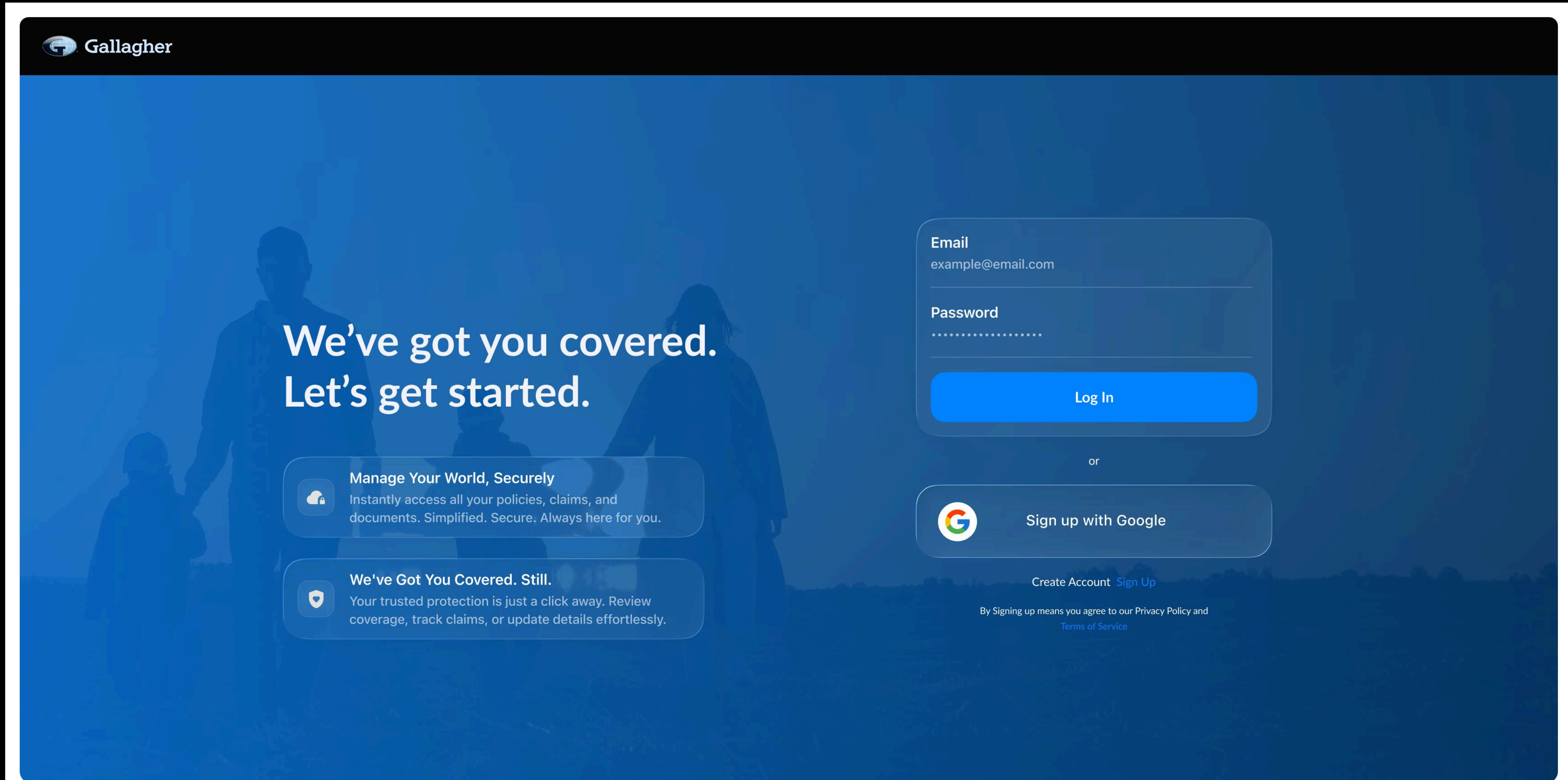
- Modal-style pop-up with video player embedded (YouTube/Vimeo)
- 1–2 minute walkthrough: “How to choose claim method”, “What documents to upload”, etc.

Ad Placement Space

- Clearly labeled as “Sponsored” or “Recommended for You”
- Ads are contextual—based on user’s policy type or claim history (e.g., accident cover upsell if user is claiming vehicle damage)

Login Screen

A welcoming, secure entry point



 Gallagher

We've got you covered. Let's get started.



Manage Your World, Securely

Instantly access all your policies, claims, and documents. Simplified. Secure. Always here for you.



We've Got You Covered. Still.

Your trusted protection is just a click away. Review coverage, track claims, or update details effortlessly.

Email

example@email.com

Password

.....

Log In

or



Sign up with Google

Create Account [Sign Up](#)

By Signing up means you agree to our [Privacy Policy](#) and [Terms of Service](#)

Dashboard

- Overview of active policies and recent claims
- Clear CTA to "Start New Claim"
- Smart insights and status indicators for ongoing requests
- Visual icons help users recognize categories (health, auto, etc.)
- Progress bars for ongoing claims
- One-click reinitiate for previously incomplete claims

The dashboard features a top navigation bar with the Gallagher logo, a notification bell, and a sign-out button. A welcome message "Welcome Back, Prem Krish!" is displayed on the left, with navigation links for Dashboard, New Claims, Renewal, and Policies on the right.

Buy New Insurance

Categories: Car, Bike, Home, Health (+)

Select Vehicle *: Audi (dropdown)
Select Model *: A6 (dropdown)
Insurance Type *: Zero Depreciation (dropdown)
Registration Number *: ADF3945346

Buy Now

Upgrade your Motor Insurance Plan
Enjoy more coverage on the Comprehensive Motor Insurance
Know More

Claim Status

- Car Crash** (\$299) - Reported on 17th July 2025 - In Review
- Baggage Loss** (\$59) - Reported on 17th July 2025 - Processed
- Ticket Loss** (\$19) - Reported on 17th July 2025 - Processed

Pending Action

- Driver's License (87%)
- Medical Bill (42%)

Pending Submission

Progress: Personal Info (1) - Hospital ID (2) - Quote (3) - Submit Claim (4)

Your Policy

- My Auto Policy** - Get Max Value up to \$300k on renewal - Active
- Home Insurance Policy** - Get Max Value up to \$300k on renewal - Processed

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Corporate Liability Coverings
Experience insurance made simple where clarity and ease are our promises

Claim Process

- Guided entry with contextual help
- Auto-filled policy and user details where possible
- Smart input validation ensures form correctness in real-time

The screenshot displays the Gallagher insurance claim process interface. At the top, the Gallagher logo is on the left, and 'Notification' and 'Sign Out' links are on the right. Below the logo, a blue banner reads 'We're committed to providing a Worry free claim'. A navigation bar contains 'Dashboard', 'New Claims', 'Renewal', and 'Policies'. The main content area features a progress bar with five steps: 'Your details' (active), 'Reason for Claim', 'Upload Documents', 'Claim Method', and 'Review & Submit'. Below the progress bar, a form titled 'Kindly fill all the basic details' contains input fields for 'First Name', 'Last Name', 'Email', 'Address', 'City', 'State', 'Pincode', 'Mobile Number', and 'Hospital ID'. The 'City' field is pre-filled with 'bangalore', 'State' with 'Karnataka', and 'Pincode' with '000000'. At the bottom of the form are 'Cancel' and 'Next' buttons. On the right side, there is a 'Policy Claim Tutorial' video player with a play button and a progress bar. Below the video is a 'Track your all claims' section with a 'Track Status' button. At the bottom, there are two promotional cards: 'Always Clear Never Complicated' and 'Corporate Liability Coverings', both with 'Know More' buttons.

Gallagher Notification Sign Out

We're committed to providing a **Worry free claim**

Dashboard New Claims Renewal Policies

Your details Reason for Claim Upload Documents Claim Method Review & Submit

Kindly fill all the basic details

First Name Last Name Email
Your name Your name Your email

Address City State Pincode
Your Address bangalore Karnataka 000000

Mobile Number Hospital ID
IND 0000 0000 Network ID or Name

Cancel Next

Policy Claim Tutorial
Step by Step for more clarity to user

Track your all claims
Now you can track all your policy at one click

Track Status

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Claim Details

- Dynamic fields based on claim type (e.g., hospitalization vs. vehicle)
- Helpful examples and tooltips
- Progress bar gives users a sense of control

The screenshot displays the Gallagher Claim Details web application. At the top, the Gallagher logo is on the left, and Notification and Sign Out links are on the right. Below this is a blue banner with the text "We're committed to providing a Worry free claim" and navigation links for Dashboard, New Claims, Renewal, and Policies. The main content area features a progress bar with five steps: "Your details" (active), "Reason for Claim", "Upload Documents", "Claim Method", and "Review & Submit". Below the progress bar, the "Reason for Claim" section is active, showing a form with two columns: "Enter incident details" and "Additional Support Required". The "Enter incident details" column has fields for "Describe", "Date", and "Time". The "Additional Support Required" column has a "Describe" field and a "Location" field. Below the form are "Previous" and "Next" buttons. To the right of the form is a "Policy Claim Tutorial" video player with a play button and a progress bar. Below the video player is a "Track your all claims" section with a "Track Status" button. At the bottom, there are two promotional cards: "Always Clear Never Complicated" and "Corporate Liability Coverings", both with "Know More" buttons.

Gallagher Notification Sign Out

We're committed to providing a **Worry free claim** Dashboard New Claims Renewal Policies

Your details Reason for Claim Upload Documents Claim Method Review & Submit

Fill the required details of reason for claim

Enter incident details Additional Support Required

Describe Describe

Date Time Location

000000 000000 Bangalore

Previous Next

Policy Claim Tutorial Step by Step for more clarity to user

Track your all claims Now you can track all your policy at one click Track Status

Always Clear Never Complicated Experience insurance made simple where clarity and ease are our promises Know More

Corporate Liability Coverings Experience insurance made simple where clarity and ease are our promises

Document Upload

- Drag & drop interface with format support indicators
- Upload preview and status (e.g. success, retry)
- Accessibility: keyboard navigable, screen-reader labels

The screenshot shows the Gallagher document upload interface. At the top, the Gallagher logo is on the left, and 'Notification' and 'Sign Out' are on the right. Below the logo is a blue banner with the text 'We're committed to providing a Worry free claim'. A navigation bar contains 'Dashboard', 'New Claims', 'Renewal', and 'Policies'. The main content area has five steps: 'Your details', 'Reason for Claim', 'Upload Documents', 'Claim Method', and 'Review & Submit'. The 'Upload Documents' step is active, showing a dashed box with a plus sign and the text 'Upload the necessary documents as required' and 'Upload all Hospital bills, discharge summary, prescriptions. All format accepted'. Below this is a table of uploaded documents. At the bottom are 'Previous' and 'Next' buttons. On the right side, there are three promotional cards: 'Policy Claim Tutorial' with a play button, 'Track your all claims' with a 'Track Status' button, and two cards for 'Always Clear Never Complicated' and 'Corporate Liability Coverings' with 'Know More' buttons.

Gallagher Notification Sign Out

We're committed to providing a **Worry free claim**


Dashboard New Claims Renewal Policies

Your details Reason for Claim **Upload Documents** Claim Method Review & Submit

Upload the necessary documents as required

+

Upload all Hospital bills, discharge summary, prescriptions.
All format accepted

Uploaded Documents	Bill Number	Bill Date
 MMHRC - Hospital Bills Orthopedic Treatment	#65872	12/06/2020

Previous **Next**

Policy Claim Tutorial
Step by Step for more clarity to user

Track your all claims
Now you can track all your policy at one click

Track Status

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Claim Method

- Reduces confusion, as many users don't know the difference
- Helps the system guide next steps (Cashless, Reimbursement and Cash System)
- Critical for trust, so that users feel more in control of their claim journey

The screenshot shows the Gallagher insurance portal. At the top, the Gallagher logo is on the left, and 'Notification' and 'Sign Out' are on the right. Below the logo is a blue banner with the text 'We're committed to providing a Worry free claim'. To the right of the banner are navigation links: 'Dashboard', 'New Claims', 'Renewal', and 'Policies'. Below the banner is a horizontal progress bar with five steps: 'Your details', 'Reason for Claim', 'Upload Documents', 'Claim Method', and 'Review & Submit'. The 'Claim Method' step is currently active. Below the progress bar, the heading 'Choose the method for receiving claim' is followed by three radio button options: 'Cashless Claim' (selected), 'Reimbursement Claim', and 'Cash Claim'. Each option includes a brief description of the process. At the bottom left are 'Previous' and 'Next' buttons. On the right side of the interface, there are three promotional cards: 1) 'Policy Claim Tutorial' with a play button icon and a progress bar, with the text 'Step by Step for more clarity to user'. 2) 'Track your all claims' with a clock icon and a 'Track Status' button, with the text 'Now you can track all your policy at one click'. 3) Two cards at the bottom: 'Always Clear Never Complicated' with a photo of a family and a 'Know More' button, and 'Corporate Liability Coverings' with a photo of a skyscraper and the text 'Experience insurance made simple where clarity and ease are our promises'.

Review & Submit

- Summary of all entered details
- Editable inline sections
- Confirmation modal with estimated processing time

Gallagher Notification Sign Out

We're committed to providing a **Worry free claim** Dashboard New Claims Renewal Policies

[Your details](#) [Reason for Claim](#) [Upload Documents](#) [Claim Method](#) [Review & Submit](#)

Choose the method for receiving claim Edit

First Name	Last Name	Email	
Prem	Krishnan	premkrishnan04@gmail.com	
Address	City	State	Pincode
22 Netaji Colony	Bangalore	Karnataka	500024
Mobile Number	Hospital ID		
IND 25225525	MMHRC0425		

Choose the method for receiving claim Edit

Enter incident details	Additional Support Required
Due to the collision, I sustained injuries to my right shoulder	CT scan and Observations

Cancel Submit

Policy Claim Tutorial
Step by Step for more clarity to user

Track your all claims
Now you can track all your policy at one click Track Status

Always Clear Never Complicated
Experience insurance made simple where clarity and ease are our promises Know More

Corporate Liability Coverings
Experience insurance made simple where clarity and ease are our promises

Claim Status Tracker

- Visual timeline showing every claim stage (Filed, Processing, Approved)
- Timestamped events with expected timelines
- Integrated support button for quick help


The screenshot shows the Gallagher Claim Status Tracker interface. At the top, the Gallagher logo is on the left, and Notification and Sign Out buttons are on the right. Below the logo is a blue banner with the text "We're committed to providing a Worry free claim". A navigation bar contains Dashboard, New Claims, Renewal, and Policies. The main content area features a large blue checkmark icon with the text "Amazing Claim Submitted Successfully". Below this is a table of uploaded documents. To the right, there is a video player for a "Policy Claim Tutorial" and a "Track your all claims" button. At the bottom, a progress timeline shows three steps: "Document Submitted", "Reviewing Documents", and "Approval Status". A "Download Copy" button is located under the "Reviewing Documents" step. Two promotional cards for "Always Clear Never Complicated" and "Corporate Liability Coverings" are at the bottom right.

Gallagher Notification Sign Out

We're committed to providing a **Worry free claim**

Dashboard New Claims Renewal Policies

Amazing Claim Submitted Successfully

Uploaded Documents	Bill Number	Bill Date
 MMHRC - Hospital Bills Orthopedic Treatment	#65872	12/06/2020

Policy Claim Tutorial
Step by Step for more clarity to user

Track your all claims
Now you can track all your policy at one click

Track Status

Document Submitted **Reviewing Documents** **Approval Status**

Download Copy

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Experience insurance made simple where clarity and ease are our promises

Past Claims History

- Past claims with statuses, outcomes, and timestamps
- Realtime updates from company to user
- Contact agents for further compliance/guidance



Gallagher Notification Sign Out

We're committed to providing a **Worry free claim**

Dashboard New Claims Renewal Policies

Track your all claims
Now you can track all your policy at one click

Select the claims you want to track

Submitted Claims	Policy Number	Claim Date
<input checked="" type="checkbox"/>  MMHRC - Hospital Bills Orthopedic Treatment	#65872	18/09/2025
<input type="checkbox"/>  MMHRC - Hospital Bills CT Scan	#65872	18/09/2025

Home Track

Claim Received
Notification sent to client

Initial Review
Assigned onsite agent
Details collected
Moved to further evidence gathering

Evidence Gathering
Document reviewed
Verifying medical bills
Last updated 3 mins ago

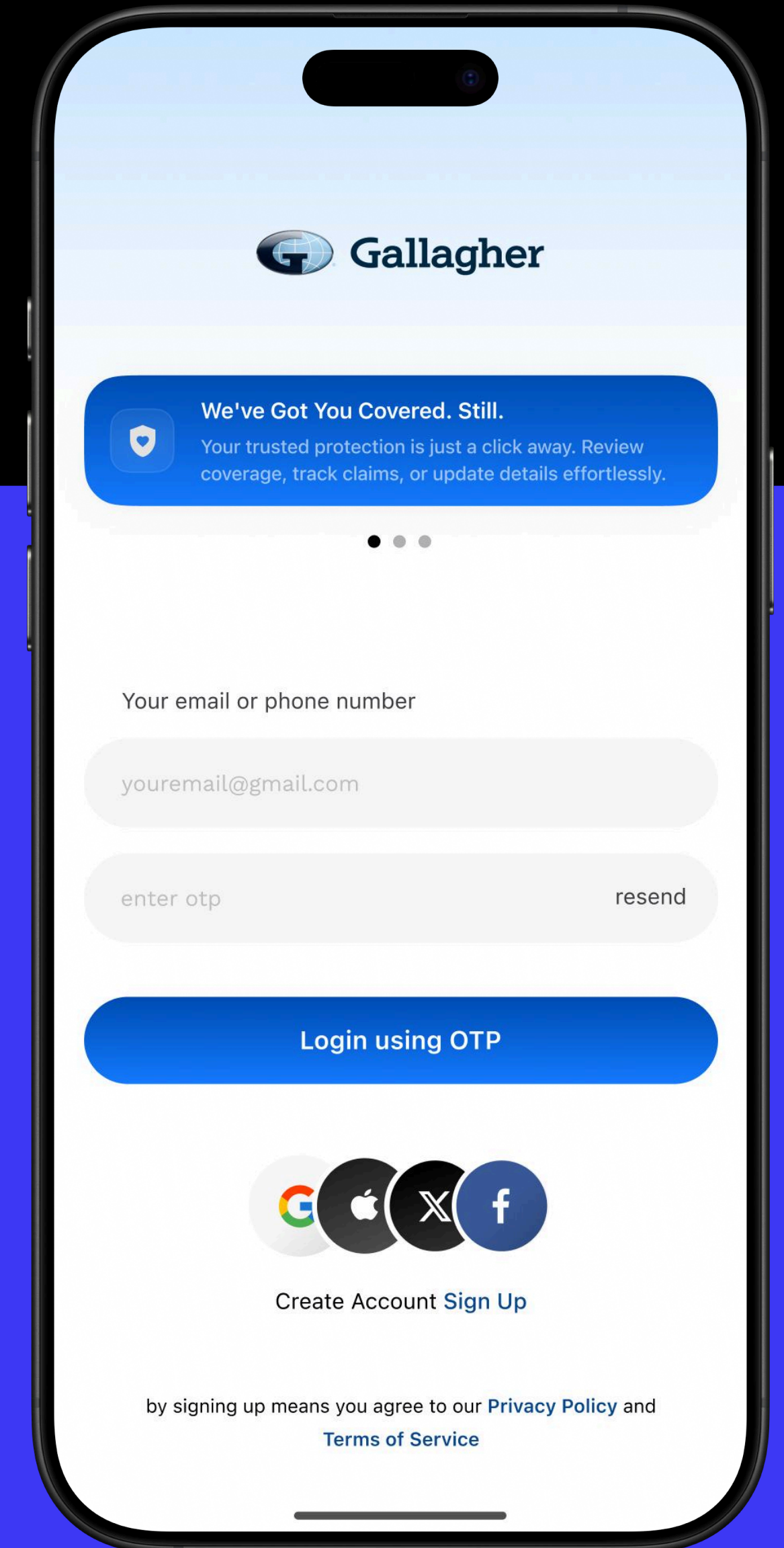
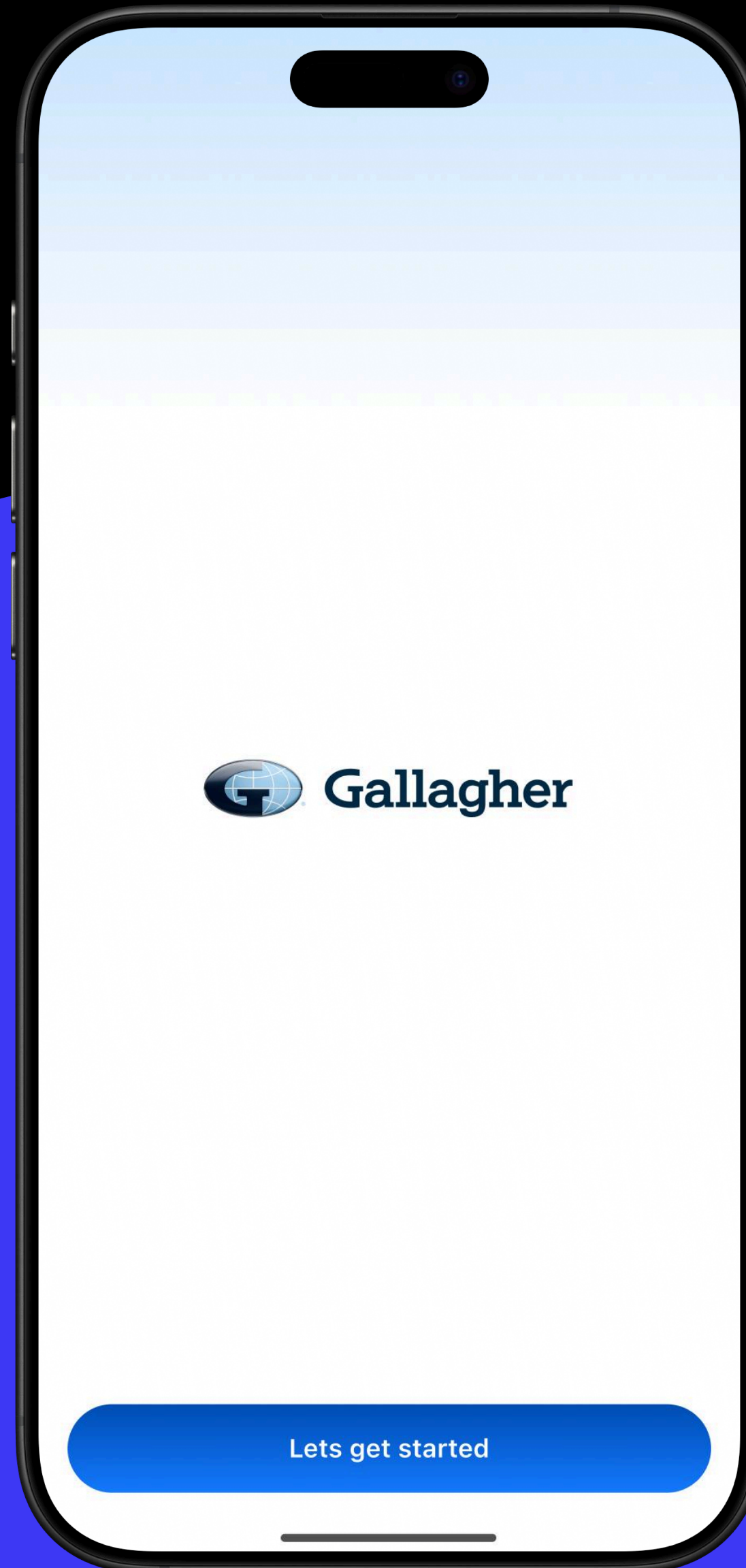
Further Queries Contact US
our agents will be available 24/7
Contact us

Splash & Onboarding

Frictionless onboarding using multi-auth methods and progressive disclosure to cater to new and returning users alike.

- Minimalist Welcome: Clean brand-focused splash with a CTA ("Let's get started") to reduce decision fatigue.
- Multiple Login Options: Offers OTP login and social logins (Google, Apple, Facebook) improving accessibility and user convenience.
- Progressive Onboarding: New users directed to account creation seamlessly.

Mobile App

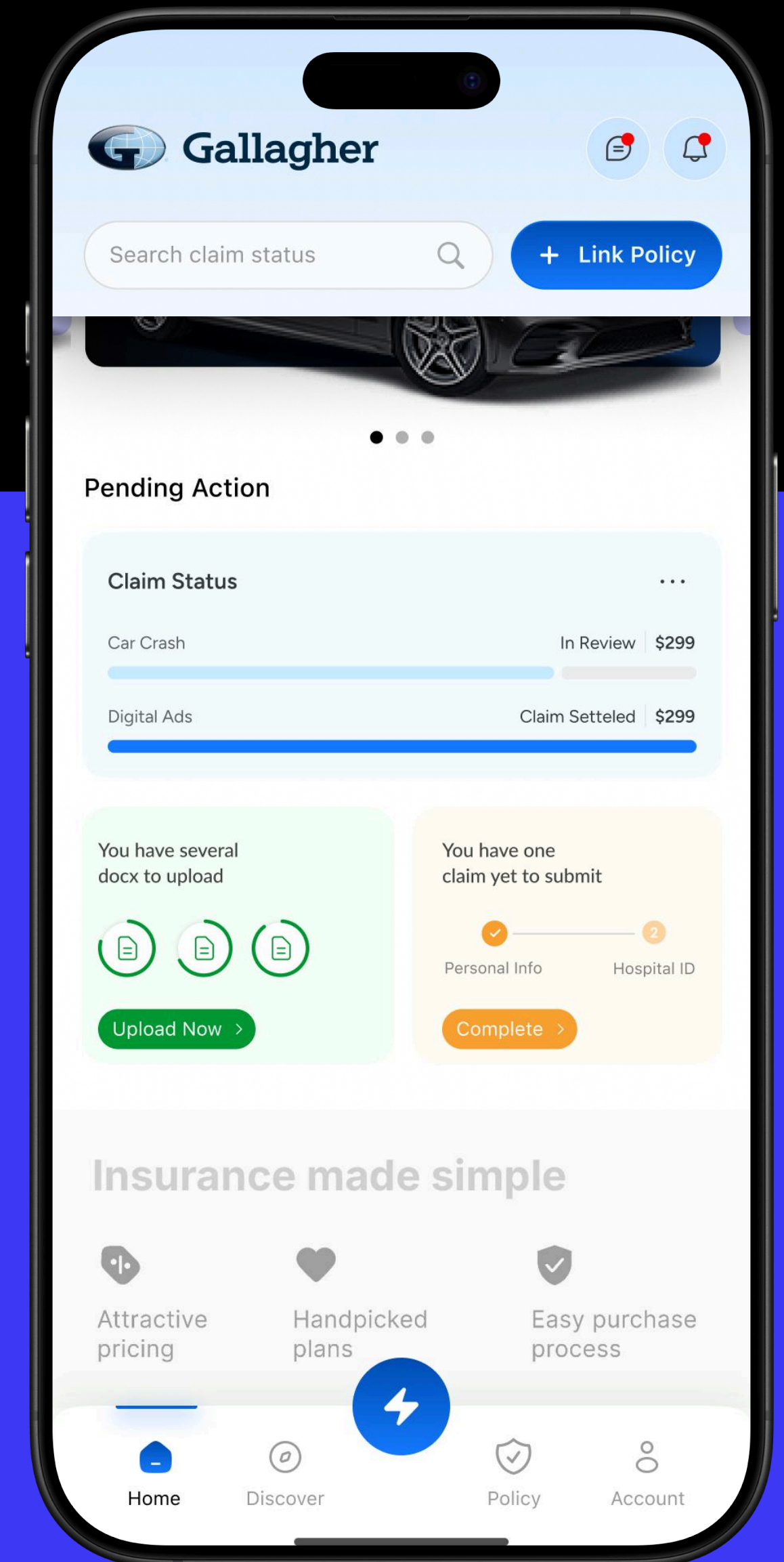
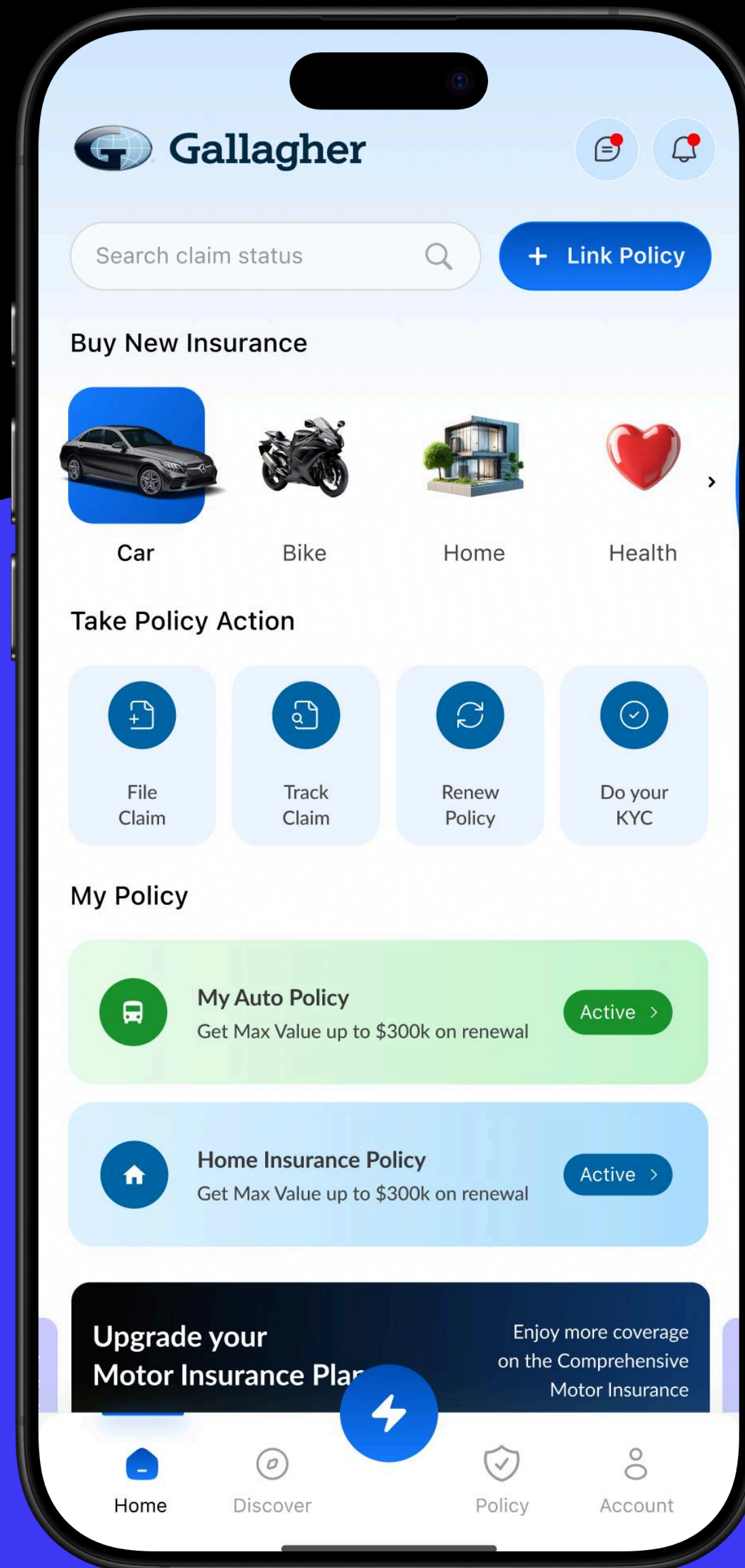


Home Page Overview

The modular policy card design enhances glanceability, while smart CTA placements support product expansion goals.

- Visual Policy Cards: Uses icons, policy names, and color codes to quickly communicate coverage type.
- 'Link Policy' CTA: Contextual marketing placement encourages upselling without being intrusive.
- Horizontal Scroll for Categories: Compact yet informative way to explore different policies (Vehicle, Life, Health, etc.).

Mobile App

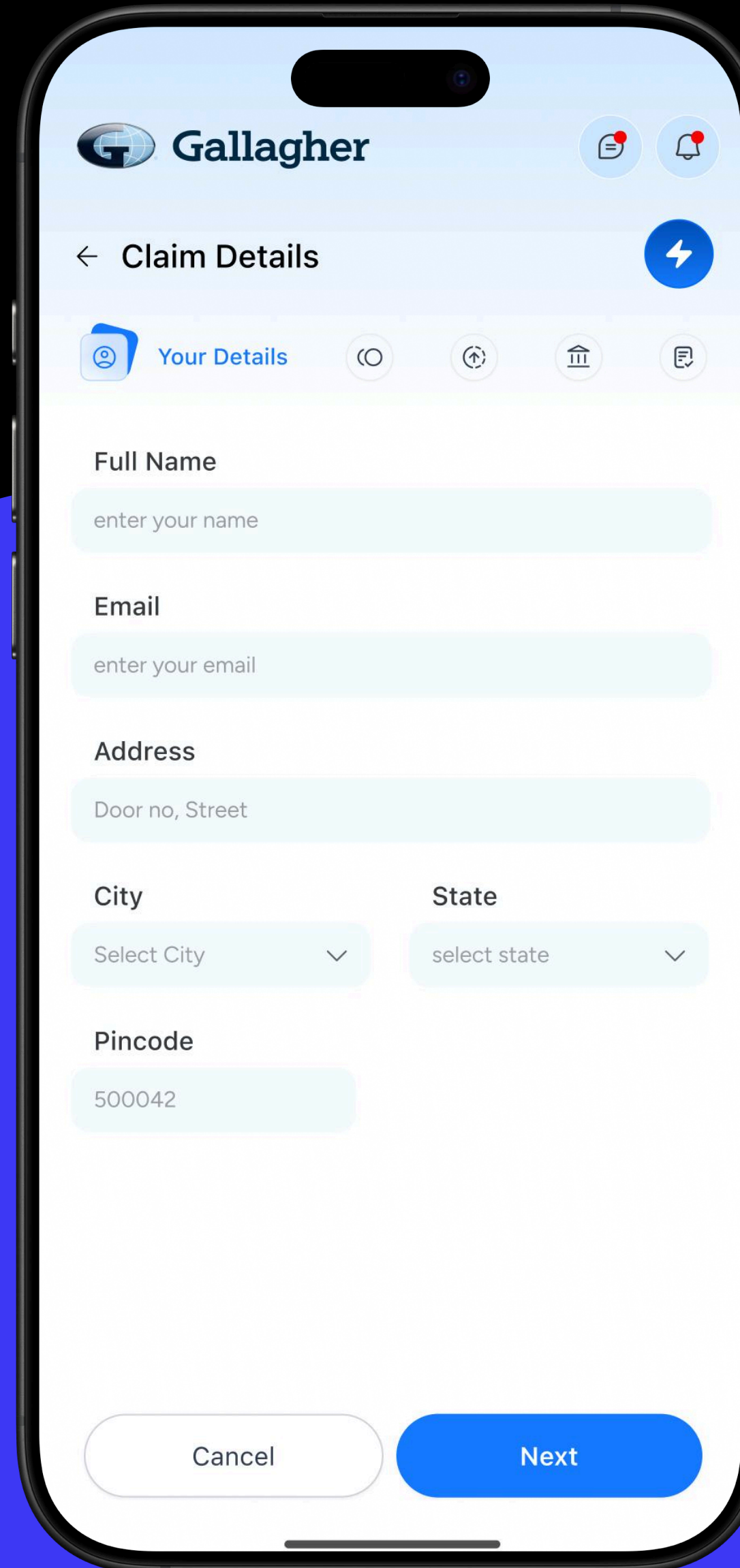


Claim Submission

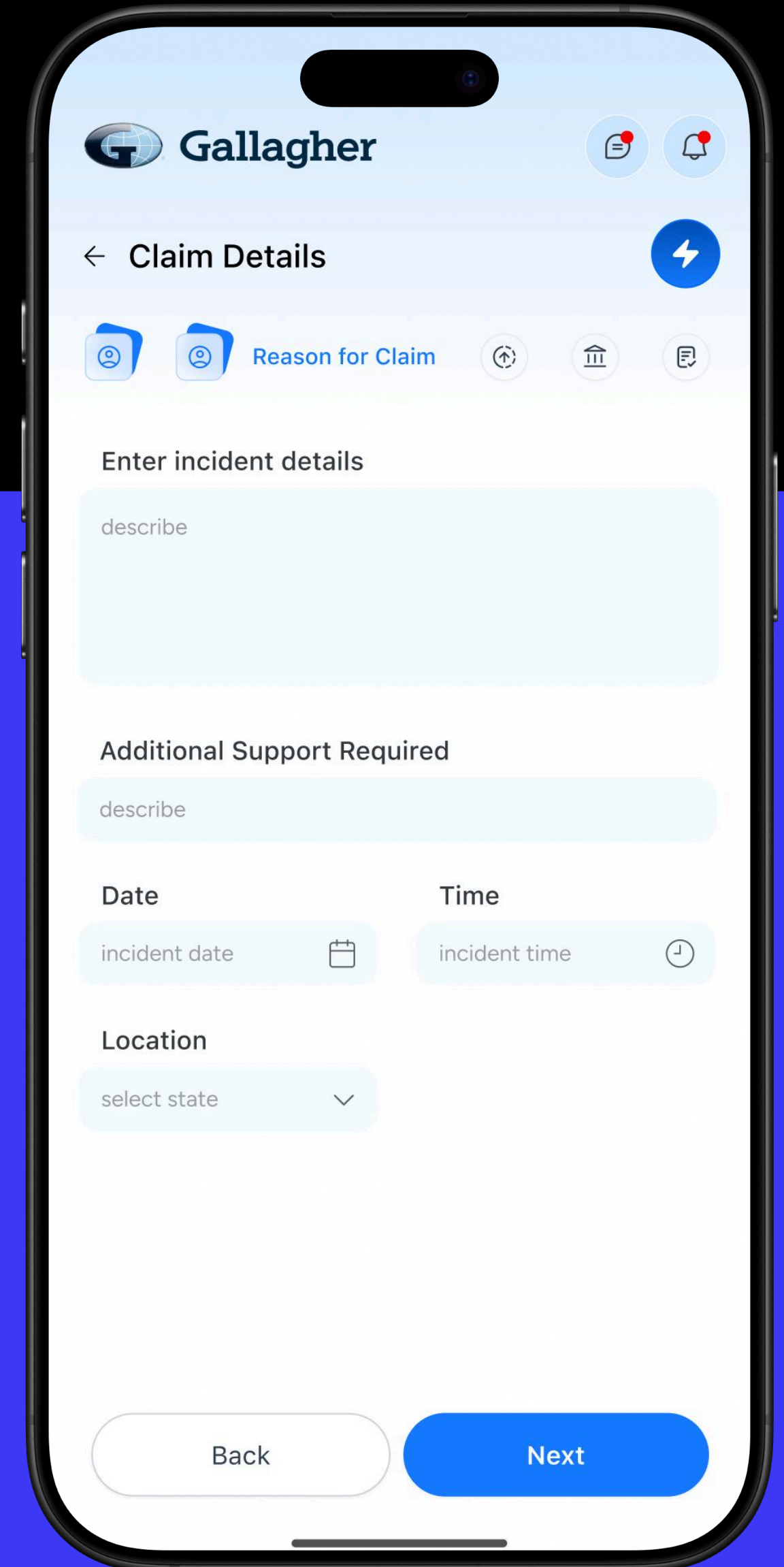
The guided, wizard-style claim flow reduces cognitive load and prevents form abandonment by focusing on one task at a time

- Linear, Guided Process: Each form is broken down into manageable steps with smart field grouping.
- Auto-detect & Auto-fill: Placeholder hints and date selectors speed up data entry.
- Claim Type Selection: Clear, actionable copy for choosing reimbursement/cash claim.

Mobile App



The screenshot shows the 'Your Details' step of the claim submission process. The header includes the Gallagher logo, a back arrow, and a lightning bolt icon. Below the header is a navigation bar with icons for 'Your Details', 'Reason for Claim', and other options. The form fields include: Full Name (placeholder: enter your name), Email (placeholder: enter your email), Address (placeholder: Door no, Street), City (dropdown: Select City), State (dropdown: select state), and Pincode (placeholder: 500042). At the bottom, there are 'Cancel' and 'Next' buttons.

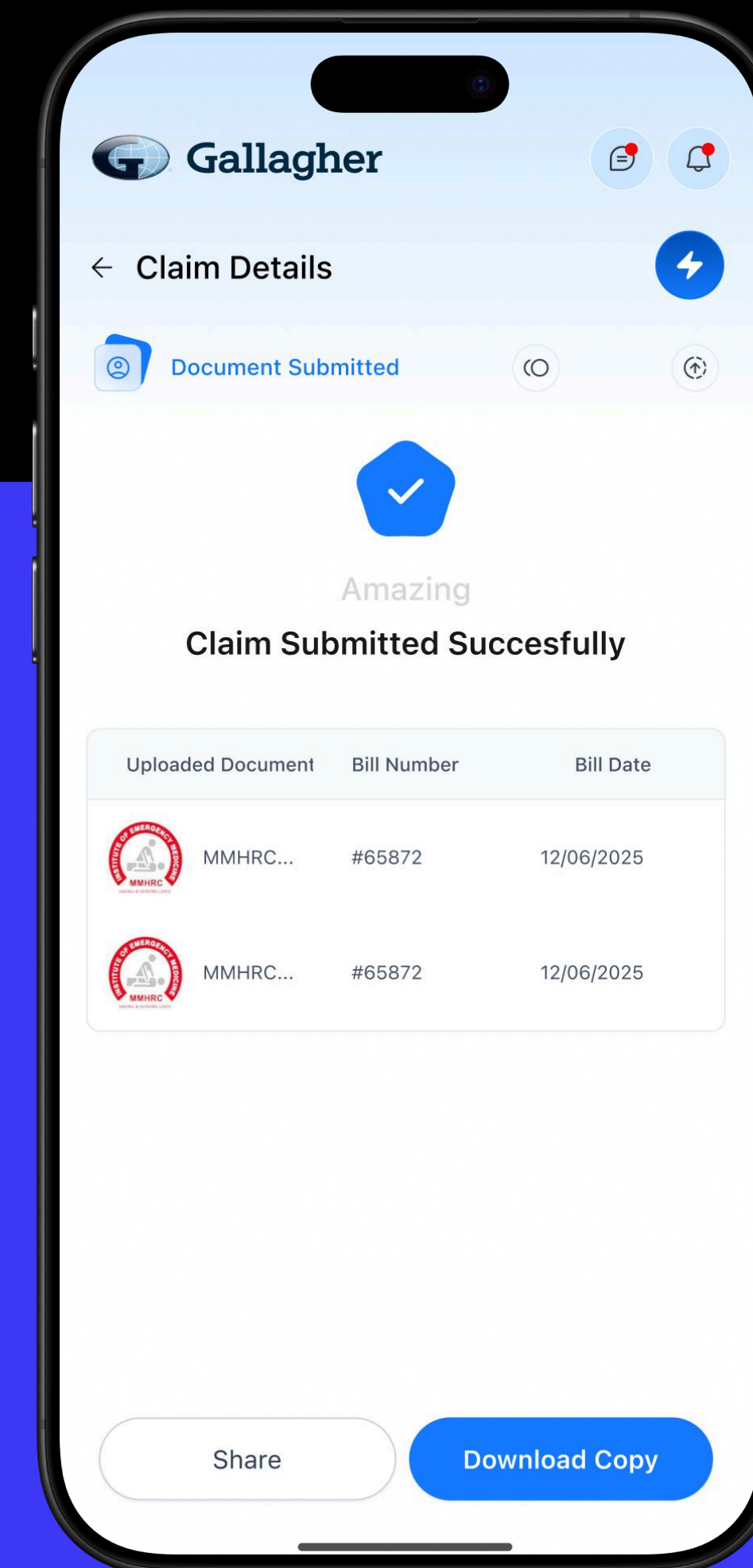
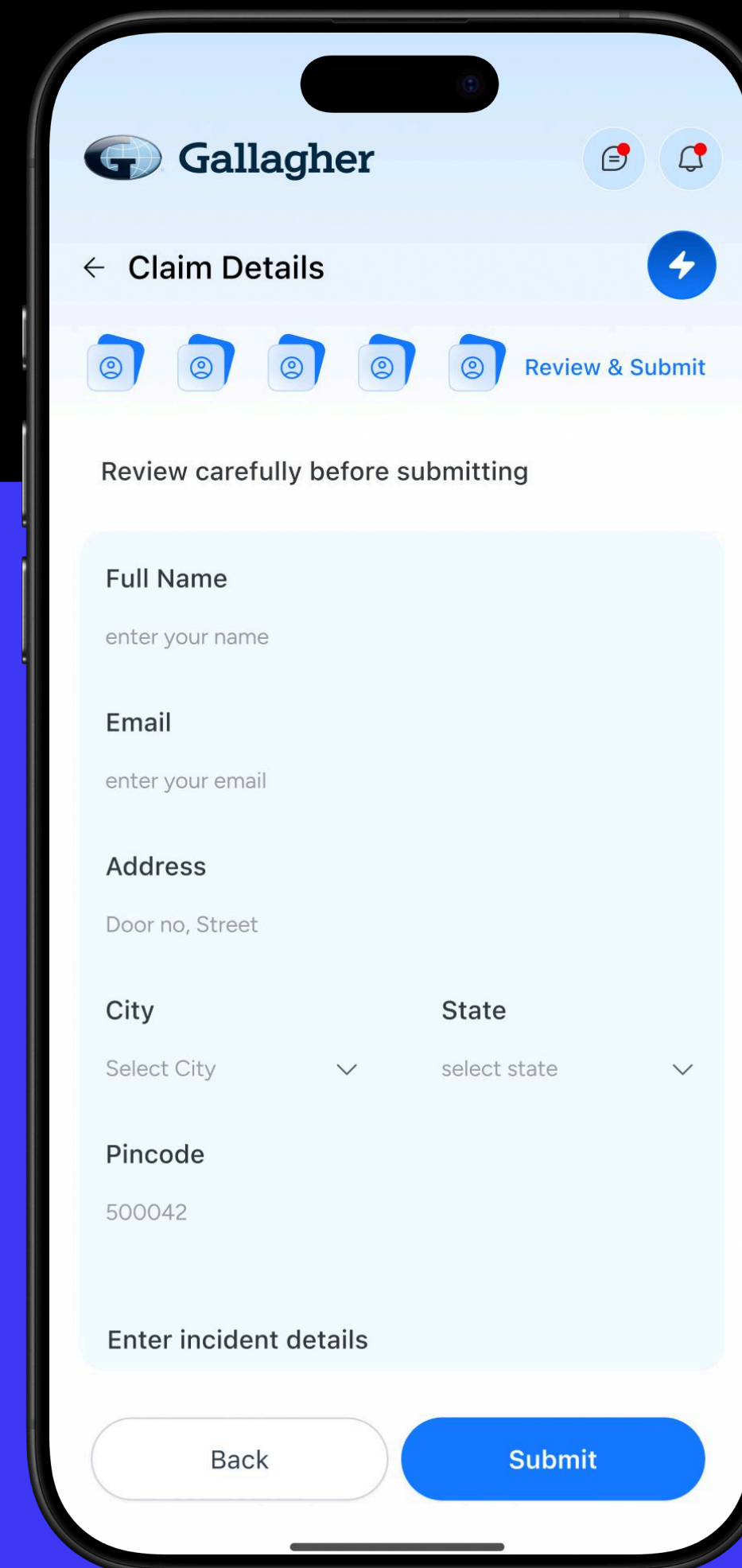
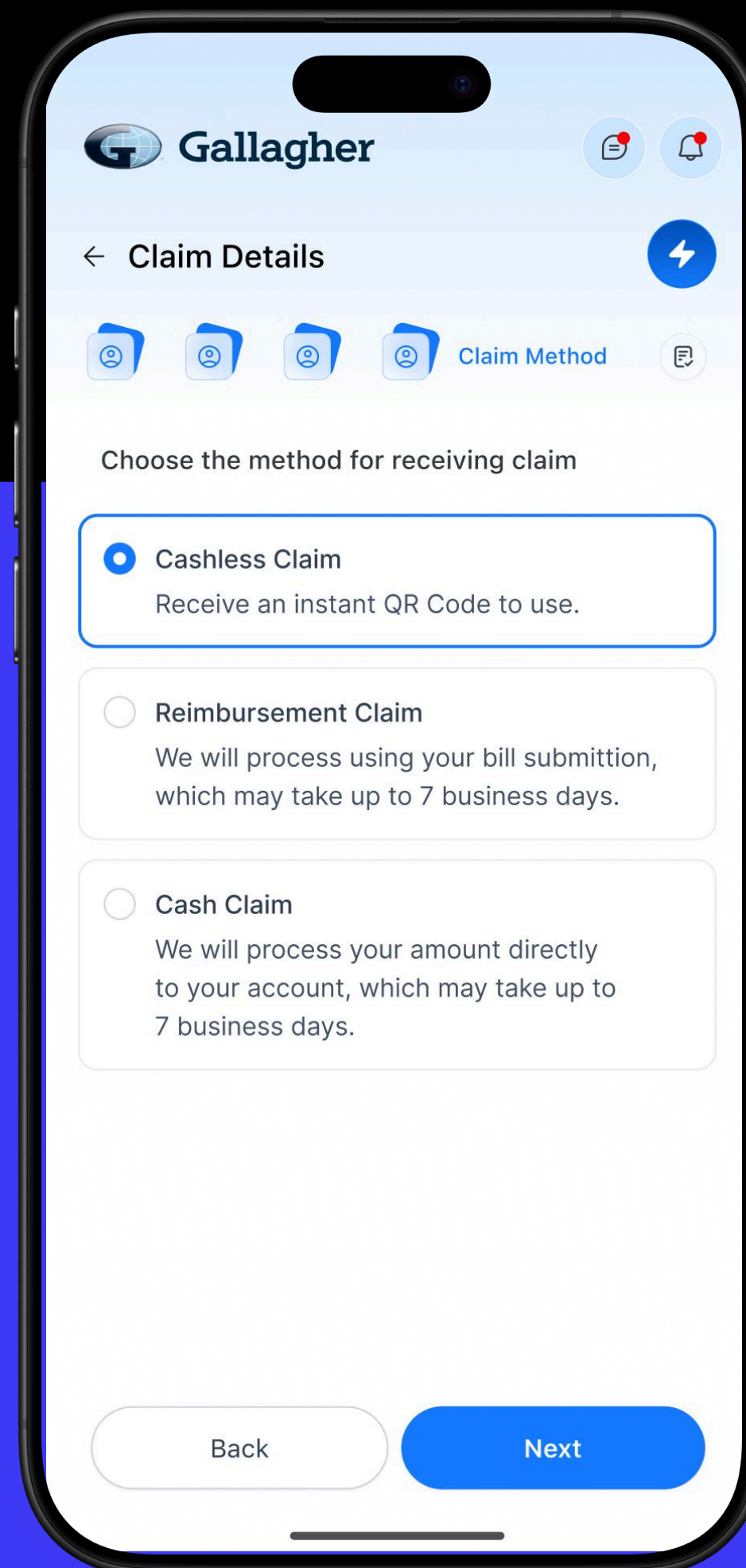
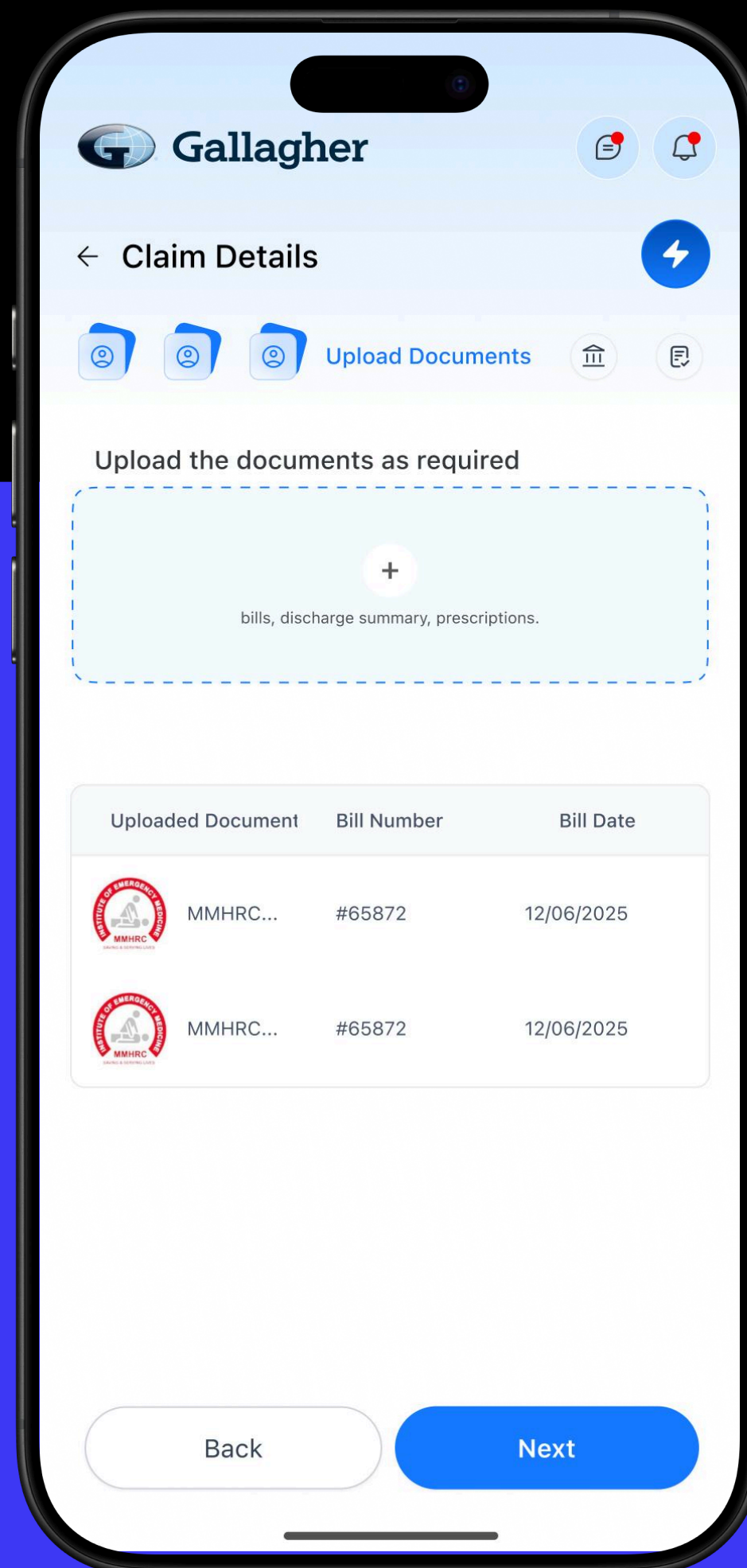


The screenshot shows the 'Reason for Claim' step of the claim submission process. The header includes the Gallagher logo, a back arrow, and a lightning bolt icon. Below the header is a navigation bar with icons for 'Your Details', 'Reason for Claim', and other options. The form fields include: Enter incident details (placeholder: describe), Additional Support Required (placeholder: describe), Date (placeholder: incident date, calendar icon), Time (placeholder: incident time, clock icon), and Location (dropdown: select state). At the bottom, there are 'Back' and 'Next' buttons.

Step-by-Step Flow



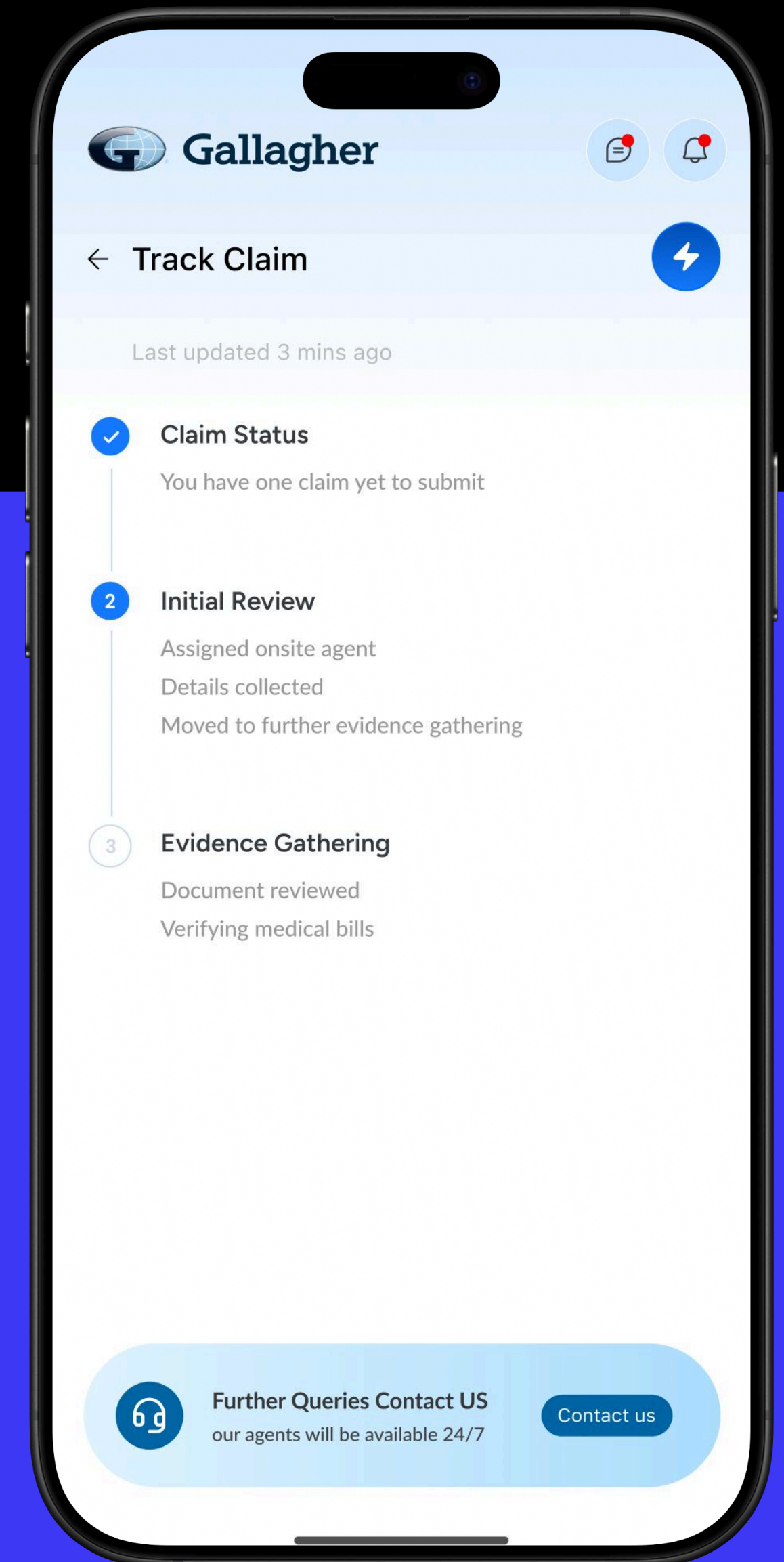
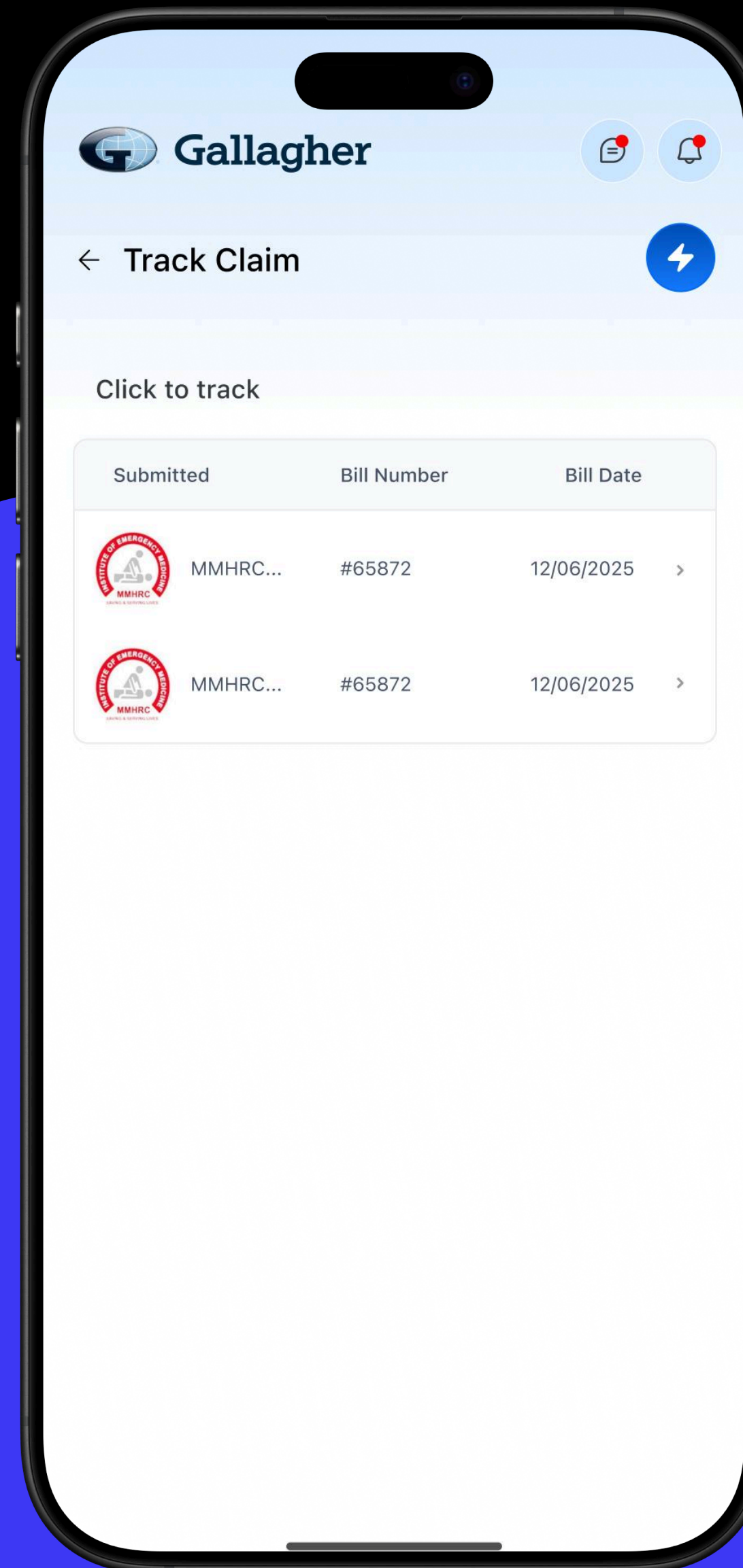
The guided, wizard-style claim flow reduces cognitive load and prevents form abandonment by focusing on one task at a time



Claim Tracking

Users are kept in the loop with visual timelines and status transparency, reducing uncertainty and improving post-submission experience.

- Claim Timeline Visualization: Shows claim movement through phases like 'Initial Review' and 'Evidence Gathering'.
- Contact CTA: Persistent bottom CTA ("Refund/Contact Gallagher") offers user support without backtracking.



Thank you

This end-to-end conceptual design transforms the claims experience from frustrating to fluid bridging empathy, clarity, and accessibility into every screen.

This case study and design were crafted with care.

Designer for Both Desktop and Mobile