ClaimsAgent Discovery Insights

Part 1: Interview Guide

ClaimsAgent Discovery Interview Guide – Claims Adjusters

Purpose

To deeply understand the daily workflows, pain points, expectations, and technology needs of insurance claims adjusters. This guide is intended to support open-ended conversations that surface behavioral insights and practical feedback about how ClaimsAgent can reduce friction, increase clarity, and align with real-world responsibilities.

Target Participants

- Claims Adjusters (junior, mid-level, senior)
- Experience working on auto, property, or liability claims
- Familiar with current claims management systems
- Mix of tech-comfortable and less tech-savvy users
- Open to discussing day-to-day tasks and honest frustrations

Interview Format

- Format: 1-on-1 remote interview (video optional)
- Duration: 30–45 minutes
- Tools: Zoom, audio recording (with permission)
- Approach: Conversational, semi-structured
- Encourage storytelling and real-life examples

Interview Sections & Example Questions

1. Background & Daily Workflow

- Can you walk me through a typical day in your role?
- What types of claims do you work on most?
- How many claims do you handle at once, on average?
- What systems or tools do you use regularly?
- What's your least favorite part of your workflow?

2. Pain Points & Frustrations

- Where do things tend to break down in your current workflow?
- Are there steps you feel are repetitive or redundant?
- What delays or blockers are most common in your day?
- Tell me about a time something small created a big delay.
- If you could remove one part of your process, what would it be?

3. Attitudes Toward AI & Support Tools

- Have you used an assistant-style tool before? (e.g., chatbots or smart forms)
- What kinds of support would help you most on a busy day?
- Would you feel comfortable if a tool offered suggestions based on your past behavior?
- What would make you skeptical or hesitant to trust a digital assistant?

4. Information Needs & Task Control

- What kind of information do you want visible up front when working a claim?
- How do you usually track what's missing or needs attention?
- Do you ever need to undo a step or update submitted information?
- Would a running history of claim changes be helpful to you?

5. Ideal Experience

- Imagine a system built just for your role—what would it do well?
- What would you want it to avoid doing?
- What's more important: speed, accuracy, visibility, or automation?
- What would help make your job less stressful?

Wrap-Up

- Is there anything you wish your current system could do better?
- Would you be open to testing or giving feedback on future tools?
- Any other thoughts about your workflow or tools you'd like to share?

Notes

This guide is flexible. Adjusters should be encouraged to speak freely and offer examples. Probing questions and follow-ups should be used to uncover root causes behind behaviors, not just surface-level opinions. Responses will help guide the early direction of ClaimsAgent's product features and interface decisions.

Part 2: Interview Responses

ClaimsAgent Discovery Interview Responses (Simulated)

1. Background & Daily Workflow

- Q: Can you walk me through a typical day in your role?

A: “I usually start by checking my inbox and open claims. Then I spend most of my time reviewing documentation, following up with customers or third-party providers, and entering data into our claims platform. I toggle between 3–4 systems on a normal day.”

- Q: What tools or systems do you currently use to process claims?

A: “Our main tool is [Legacy Claims System], but I also use Excel to track status and Outlook for communication. The claims tool isn’t great at surfacing what I need unless I already know where to look.”

- Q: Which parts of the claims process take the most time?

A: “Submitting the claim isn’t bad. It’s the back-and-forth corrections or finding supporting documentation that eats up time.”

2. Pain Points & Frustrations

- Q: What are the biggest challenges you face when submitting or updating claims?

A: “It’s easy to miss a small required field, and then the claim gets kicked back a day later. Also, the system doesn’t always catch data entry errors right away.”

- Q: Tell me about a situation where a small issue created a big delay.

A: “I once mistyped a VIN number, and it didn’t get flagged until someone tried to match it with an external database. We lost two days over that.”

3. Attitudes Toward AI & Automation

- Q: What kinds of tasks would you feel comfortable handing off to an assistant?

A: “Finding the right status, flagging missing documents, or even suggesting next steps — that’s great. But I’d still want to approve anything before it’s submitted.”

- Q: What would make you hesitant to trust an AI assistant?

A: “If it doesn’t show me what it’s doing or why, I’d second-guess it. I need transparency.”

4. Information Needs & Control

- Q: When you're processing a claim, what information do you need to see up front?

A: “Basic claimant info, claim type, any deadlines or flags, and a checklist of what's already submitted.”

- Q: How important is it for you to control or edit information after submitting it?

A: “Very. Mistakes happen. I want to fix it right away without opening a whole new ticket.”

- Q: Would a history log or audit trail be helpful?

A: “Yes, especially for compliance and to show my manager what changed and when.”

5. Ideal Experience

- Q: If you could design your ideal claim processing tool, what would it do really well?

A: “Guide me through a clean flow, surface what’s missing, and confirm when things are done. Also, reduce my clicks.”

- Q: What should it never do?

A: “Never take action without letting me review. Don’t bury important info.”

- Q: What's more important to you: speed, control, transparency, or automation?

A: “Transparency first, then speed. If I don’t trust the tool, I won’t use it even if it’s fast.”