



# Digital Life Insurance Product Design

*an intro with* Emily, Gabe & Kenge

# MVP vs. New Product Development



## Experience First

Determine vision for customer and advisor experience through UX research

## Feasibility

Gather input from Legal, Actuarial, UX, Development, and Product

## Build

Deliver first increment of working software (Minimally Viable Product or MVP)

## Iterate

Deliver further increments of working software with enhancements



## Needs First

Determine customer needs through advisor input

## Feasibility

Gather input from Legal, Actuarial, and IT

## Build

Deliver finished, Full-featured, market ready product



## EMPATHIZE

- Interviews
- Shadowing
- Seek to Understand
- Non-judgemental

## DEFINE

- Personas
- Role Objectives
- Decisions
- Challenges

## IDEATE

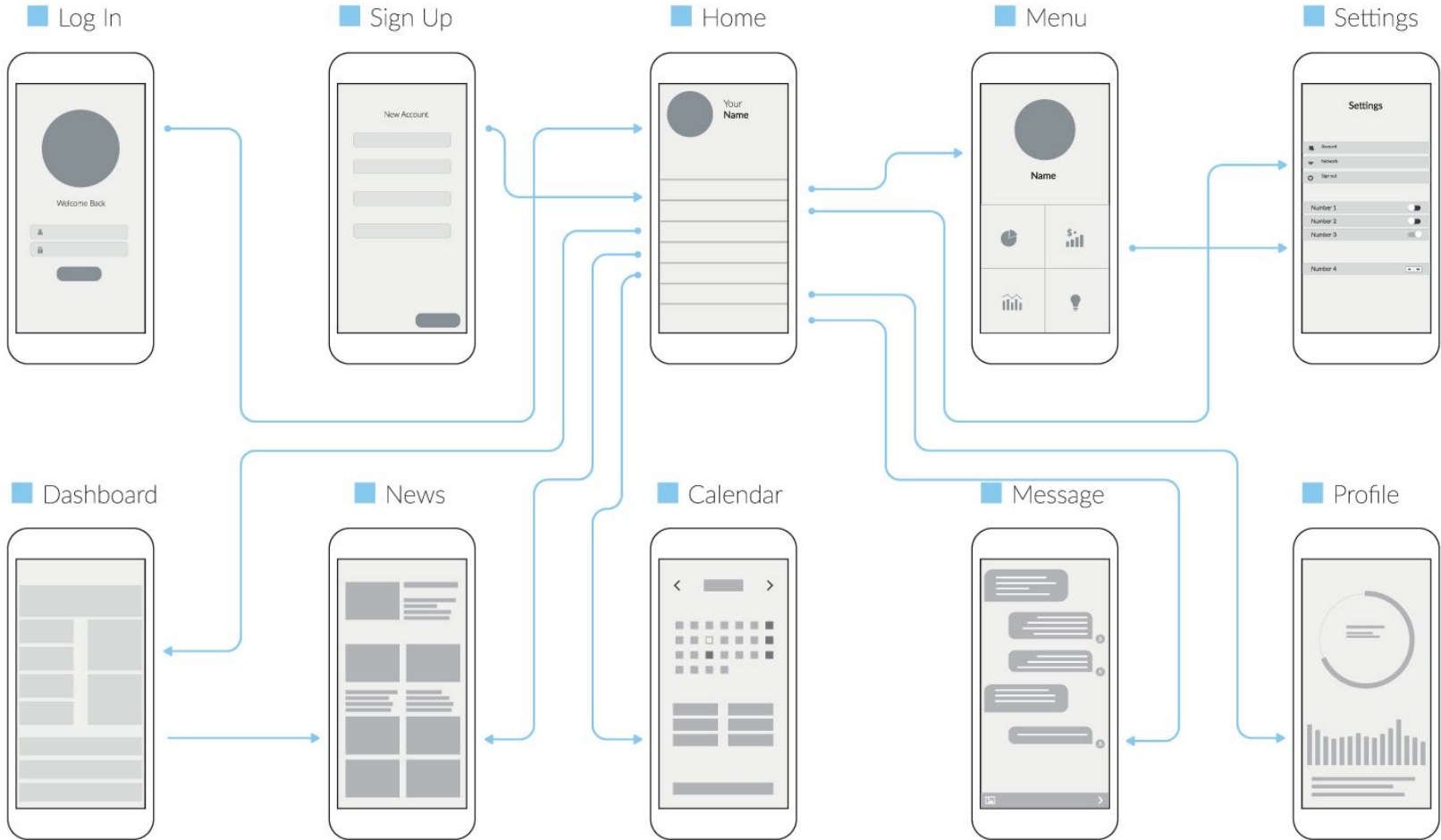
- Shares Ideas
- All ideas worthy
- “Yes and” thinking
- Prioritize

## PROTOTYPE

- Mockups
- Wireframes
- Keep it simple
- Fail Fast
- Iterate Quickly

## TEST

- Understand impediments
- What works
- Role play
- Iterate Quickly

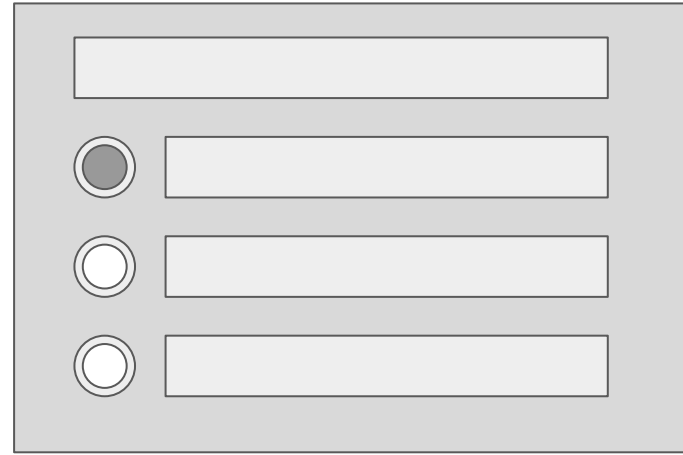


# Software Automation Constraints Innovation

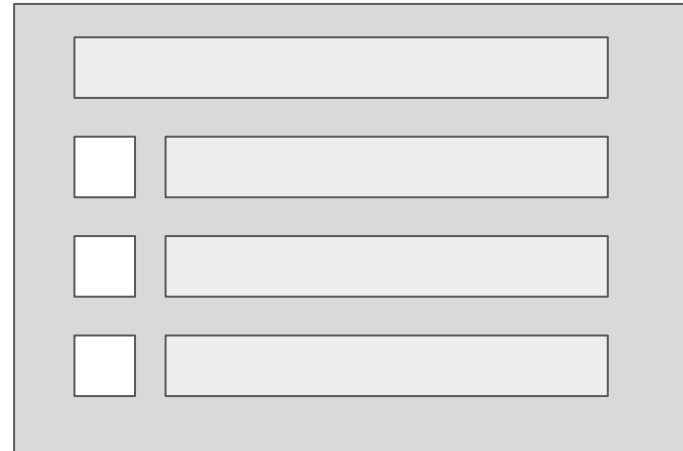
Imagine we have built a tool that renders application questions. Meaning that we can have all kinds of questions in any order, and instantly get them on the internet in front of our customers with minimal configuration.

Great right?

Yes and no. Tools that render automatically also have constraints. Let's talk about the difference between the two boxes on the right. What if your rendering tool only provides one type?



A form with a light gray background. It contains four horizontal input fields. The top field is a single wide box. The second, third, and fourth fields are preceded by a radio button. The first radio button is filled with a dark gray circle, while the other two are empty circles with a white center and a gray border.



A form with a light gray background. It contains four horizontal input fields. The top field is a single wide box. The second, third, and fourth fields are preceded by a square checkbox. All three checkboxes are empty white squares with a gray border.

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HOW NOT TO BUILD A MINIMUM VIABLE PRODUCT

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1



2



3



4

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HOW TO BUILD A MINIMUM VIABLE PRODUCT

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1



2



3



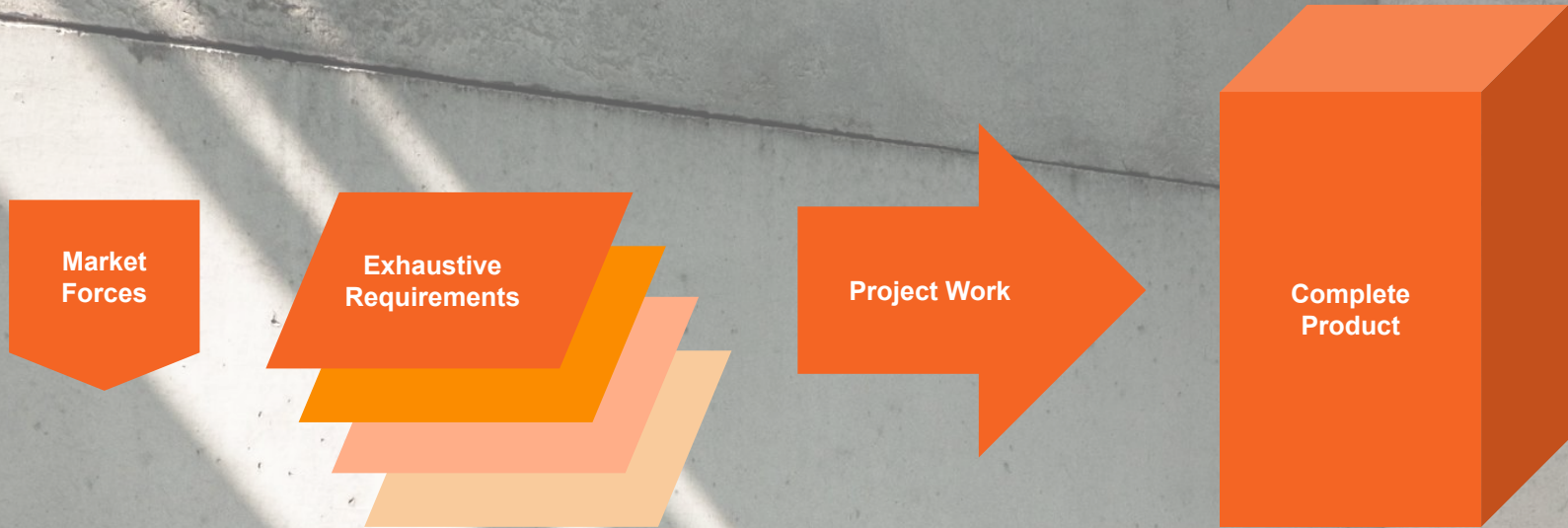
4

# *Iterate* vs Reprice



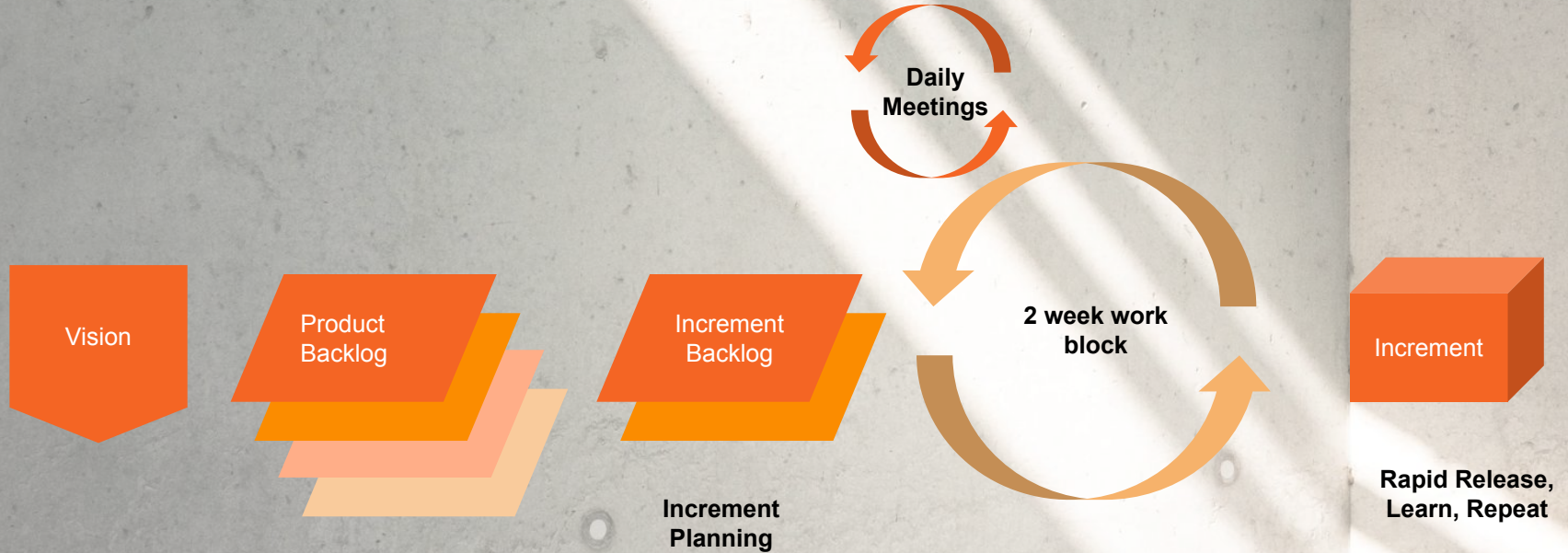


# Waterfall, at a glance





# An Agile Process





**REACTIVE**



**PROACTIVE**



# Backlog

'bak, lôg, 'bak, läg (noun)

*A collection of User Stories  
& Acceptance Criteria in  
Priority Order*





**Harness  
Change  
For  
Competitive  
Advantage**

