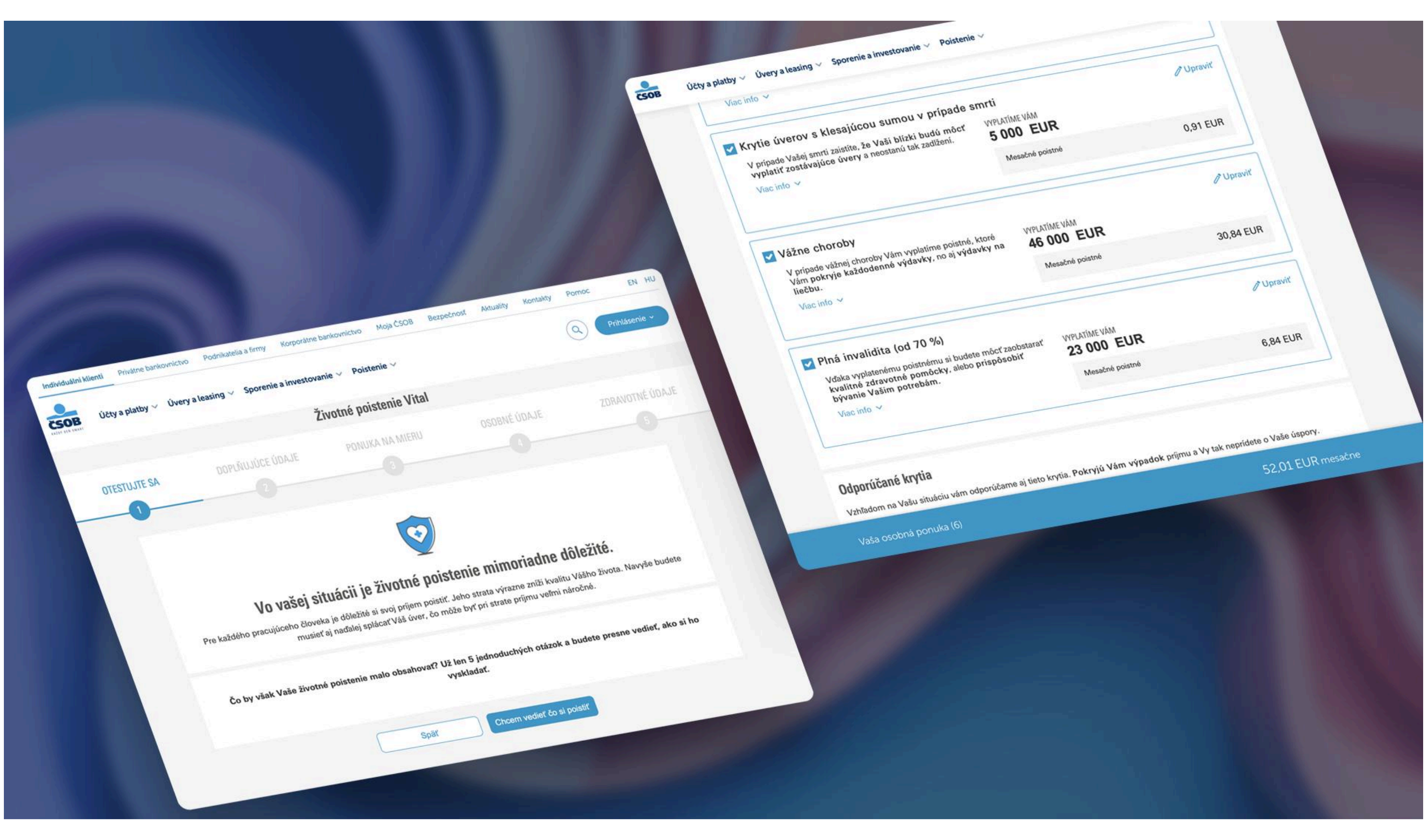
I'm just a stylish little PDF hanging out here while my new portfolio site gets a fabulous makeover. Can't wait to show off the glow-up!

Reimagining Life Insurance as a Self-Service Safety Net

Agency
ČSOB Insurance

Year
2023

Role
Lead Designer



How we turned skepticism into 300% growth by designing Slovakia's first fully digital life insurance experience

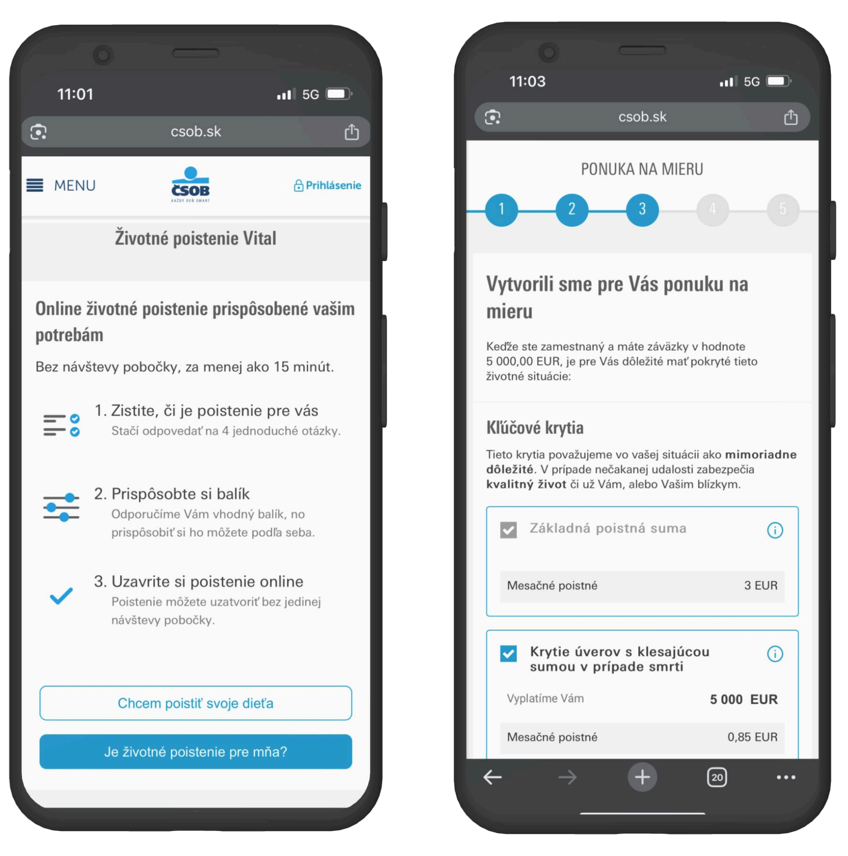
When "Death Insurance" Meets Digital

Life insurance had an image crisis. ***Clients saw it as a morbid, overpriced product*** pushed by overeager agents.

Our challenge? Transform this anxiety-driven process into ***a 10-minute online experience*** that empowered users—without sacrificing financial nuance. This wasn't about digitizing forms—it was reframing life insurance as an act of empowerment, not fear.

We set out to create a self-service experience that:

- Educated without patronizing
- Guided without pressuring
- Complied without suffocating



My Role: UX architect, Myth-Buster, and Jargon Slayer

As lead designer, I worked with underwriters, agents, and skeptics to:

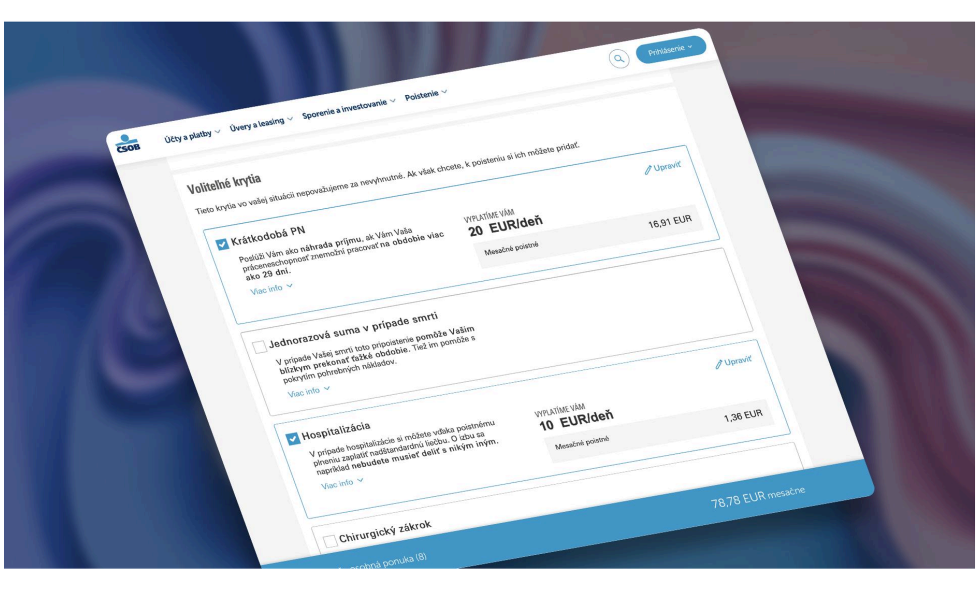
- ***Debunk myths*** ("It's just for death!" → Show real-life scenarios like job loss protection)
- ***Replace sales pressure*** with self-guided customization
- ***Modernize legacy systems*** while navigating technical constraints
- ***Translate legalese*** into human speak without triggering lawyers

The "Aha!" Moment

User interviews revealed a pattern: people preferred *anything* over awkward agent conversations. One client captured it perfectly:

"I'd rather organize my tax files than discuss my mortality."

Our mantra became: *Make financial security feel as simple as online shopping—but with higher stakes than a forgotten cart.*

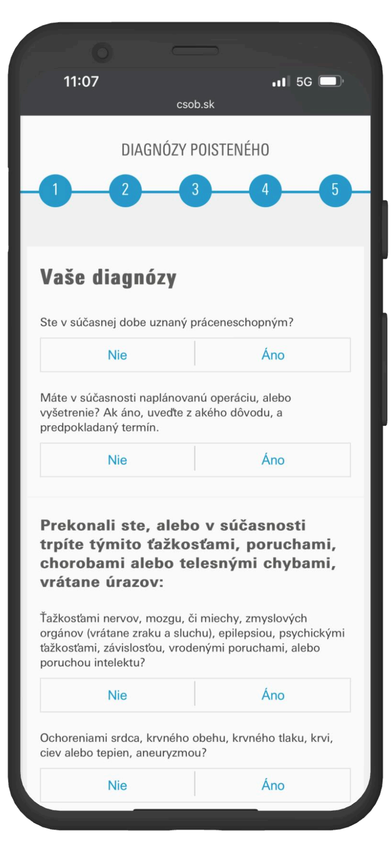


The Process: Workshops, Wars, and Wins

1. Agent Insights
Collaborated with researchers who shadowed 15+ financial advisors. Turned their best client analogies into UI microcopy that actually made sense.

2. Myth-Busting Marathon
Ran multiple workshops with clients, agents, and managers to map perceptions vs. reality.

3. The Slider Wars
Fought for real-time pricing sliders so users could play "What if?" with coverage. Compliance team's initial reaction: *"You want them to WHAT?!"*

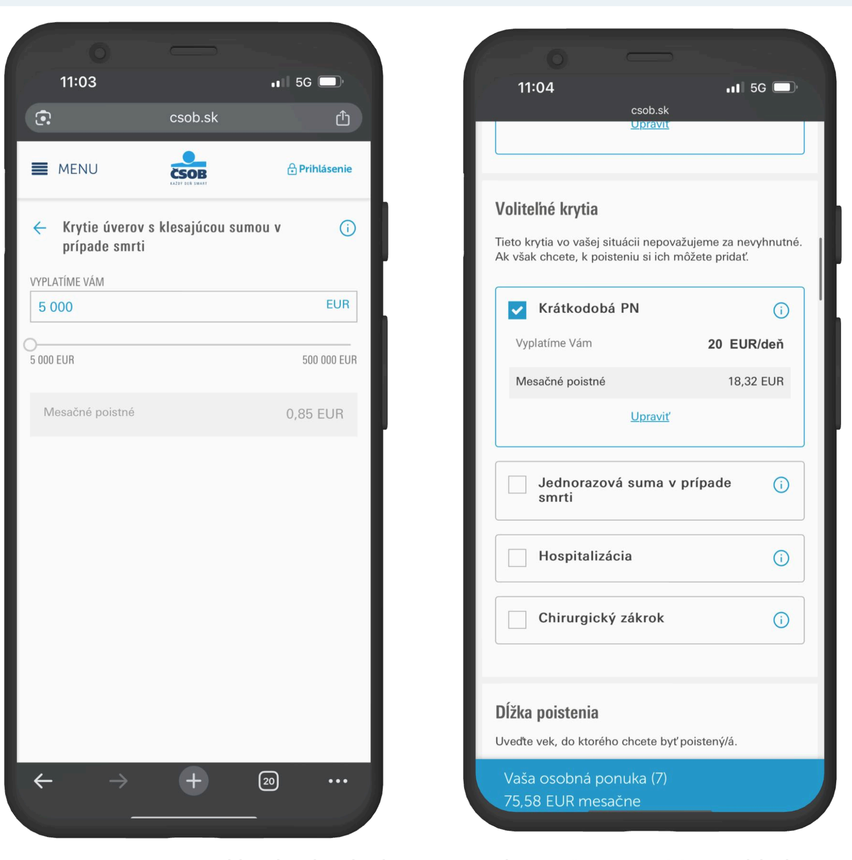


The Solution: Digital Insurance That Doesn't Judge

Tools Used: Figma, Miro, UserTesting, and industrial-strength coffee

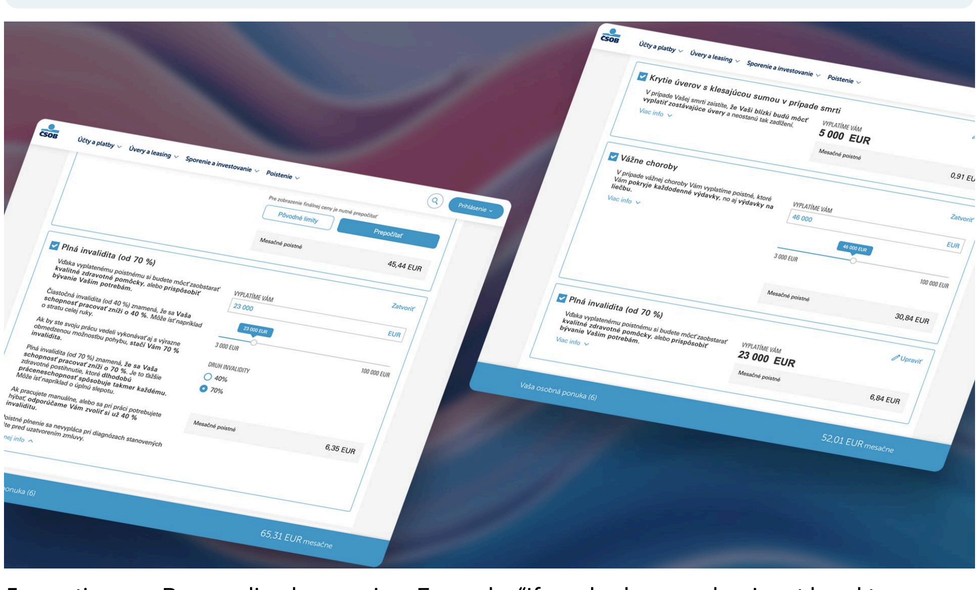
Key Features

Guilt-Free Customization



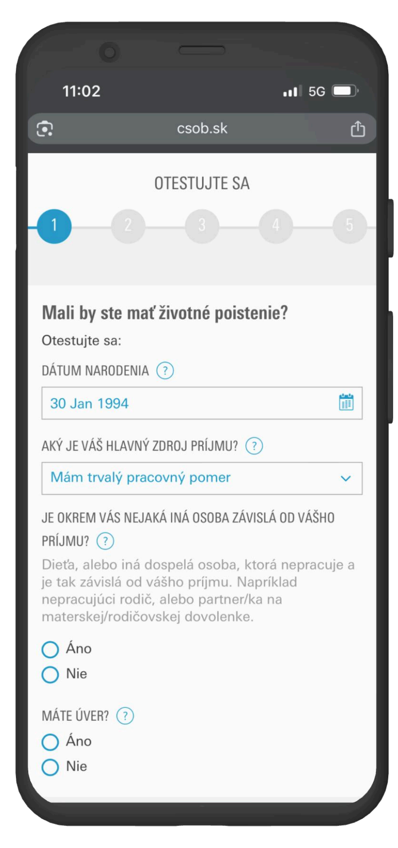
Let users remove coverage like they're decluttering a closet. Surprise: Most added more.

"Why Bother?" Calculator



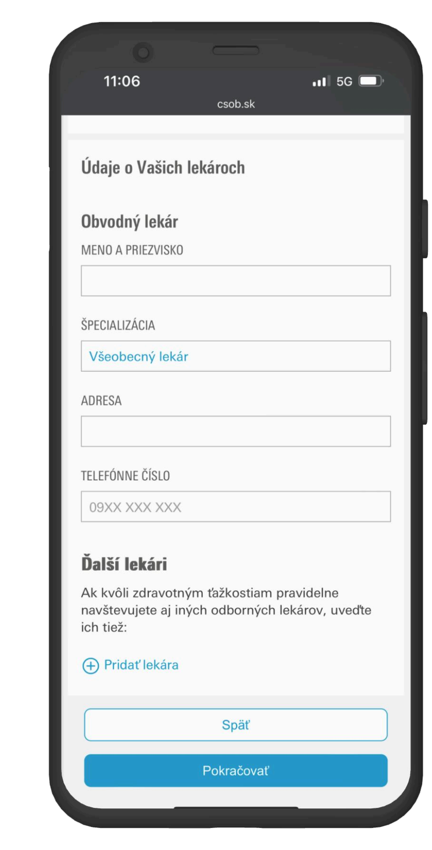
5 questions → Personalized scenarios. Example: "If you broke your dominant hand tomorrow, this policy covers 80% of your income for 6 months."

Plain-Talk Overhaul



Replaced "beneficiary designation" with *"Who gets the money if life goes sideways?"*

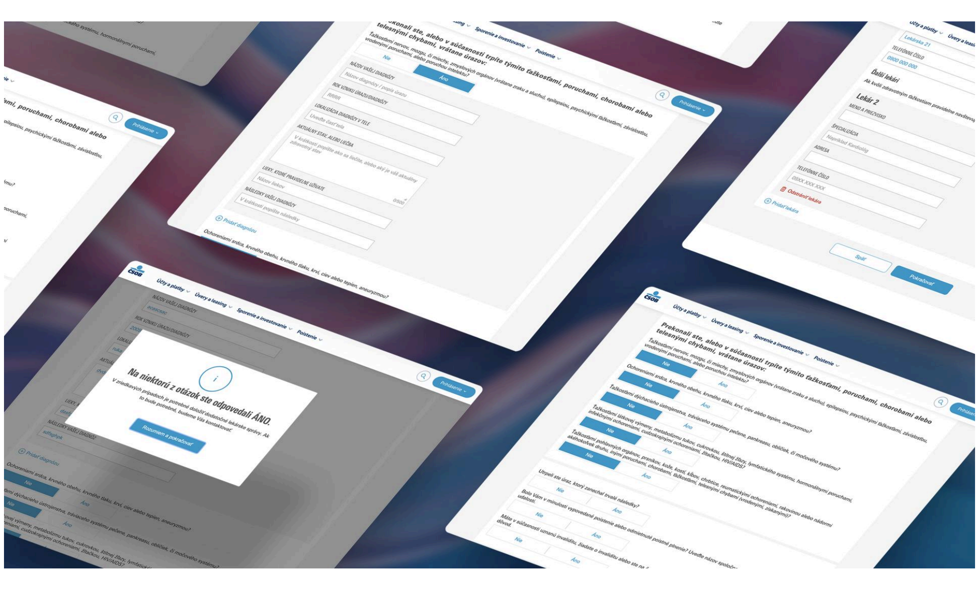
Good Behavior Rewards



10% higher payouts for users who donated blood or got checkups. Because adulting should pay off.

The Payoff: Numbers That Don't Lie:

- ***300% above 2024 targets*** for new policies
- ***Higher coverage tiers*** chosen by self-guided users vs. branch clients
- Client feedback: *"Finally understood this isn't about dying—it's about living securely."*



Epilogue: The Ripple Effect

Our model became the blueprint for digitizing other insurance products. Not bad for something that started with people's fear of awkward conversations.

Designer's Note:

If you've ever rolled your eyes at insurance jargon, we're kindred spirits. This project taught me that ***even the most tradition-bound industries can dance*** — you just need the right rhythm (and a few well-placed sliders).

baja.jurika@gmail.com