

Insurance Claims Customer Journey Mapping Guide

Overview

This guide provides a structured approach for mapping the customer journey during the insurance claims process. Use this template as a starting point to understand customer experiences, identify pain points, and improve service delivery.

Key Stages in the Claims Journey

1. Incident Occurrence
2. Claim Notification
3. Claim Assessment
4. Documentation Submission
5. Claim Decision
6. Payout or Claim Closure
7. Follow-up and Feedback

Touchpoints

- Website / Online Portal
- Mobile App
- Email Communication
- Phone Call Support
- Physical Branch Visit
- SMS Notifications
- Agent Interaction

Customer Emotions & Pain Points

Stage	Customer Emotion	Potential Pain Points
Incident Occurrence	Shock, Stress	Uncertainty about process
Claim Notification	Relief, Hope	Complicated forms, delays
Assessment	Anxiety	Lack of updates
Submission	Frustration	Missing documents, unclear instructions
Decision	Anticipation	Slow responses, unclear outcomes
Payout/Closure	Relief, Satisfaction	Delays, incomplete payments

Journey Mapping Template

Step	Actions	Touchpoints	Emotions	Pain Points	Opportunities

Use the table above to document each stage of your specific insurance claim process.

Next Steps

- Engage stakeholders to collect insights.
- Observe real customer claims journeys.
- Update the mapping template as needed.
- Identify quick wins and long-term improvements.