**CUSTOMER JOURNEY MAP: CARDINA, THE CUSTOMER**

**FIRST IMPRESSIONS**

- **At Center Meeting**

**HOW SHE HEARS CARDINA'S HEADACHES**

- Minimal documents
- Security for the future
- '5-6' lenders don't have insurance
- S.S.S. is not enough
- Benefits

**WHY SAY YES?**

- She's covered for or how to claim.

**WHY SAY NO?**

- Skeptical about price hike
- Policy lapses, doesn't renew
- Think it's a scam
- Afraid company will be bankrupt
- Lack of understanding

**COURTING PROJECT**

- Meeting
- Loan proposal

**PROJECT EXPORT DATE**

- 14 February 2017

**APPLICATION DETAILS**

- **Before I sign**
- **Go to Center Meeting**
- **Complete**
- **Proceed with**
- **Complete**
- **Submit**
- **Report**
- **Document Requirements**

**DOCUMENT COMPLETION**

- **With Account Officer at Center Meeting.**
- **If Cardina wants to buy insurance with a**
- **Loan**, she fills out Loan Proposal form
- **Credit Investigation**
- **Loan Approved**

**DOCUMENT PROCUREMENT**

- **Appoints Guarantor**
- **MIC helps Cardina fill out Proof of Cover**

**Make Weekly Payment**

- **Weekly Installments at Center Meeting.**

**REPORTS**

- **Chief or Account Officer right away.**

**DOCUMENTS**

- **Completed**

**PROVIDED**

- **Cardina to gather required**
- **It's not clear what documentation**
- **There are clearance fees to pay for**
- **Cardina needs to make a claim.**

**NOTIFICATION OF APPROVAL**

- **Cardina shows POC to MIC/MBA**

**SUBMITS DOCUMENTS**

- **Cardina gives required documents to**

**PAYMENT**

- **Cardina goes to Provincial Office to pick**

**APPLY FOR RENEWAL**

- **Cardina fills out a new loan proposal**

**MISSED DEADLINE FOR RENEWAL**

- **Cardina is upset because she only**

**CONTESTABILITY APPLIES AGAIN**

- **Cardina is treated as a new customer.**

**MARRIAGE - CLAIMS**

- **Cardina shows POC to MIC/MBA**

**MARRIAGE - RENEWALS**

- **Cardina fills out a new loan proposal**

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