



UMO Design Challenge 2021

Dealing with Death

Given the unprecedented nature of death many Indian families find themselves unprepared to deal with the post death legal procedures owing to poor estate planning. Not having access to the right documentation and credentials plunges families into internal conflict and an uphill battle with bureaucracy.

Presented by Team Seven Minus Two

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Meet the creative problem solvers



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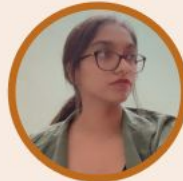
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Capturing the Problem

Personal Problem: Death Preparedness in India

Given the nature of death, many families find themselves **unprepared** to deal with the immediate **legal formalities**. The problem is further augmented when the passing individuals leave behind **disordered documents** and are **intestate** (without a legal will), plunging families into internal conflict and an uphill **battle with bureaucracy**.

Personal Level

Death Preparedness in India



Grief Struck and unaware
of financial holdings



Lack of Will causes
further internal dispute



Financial illiteracy and
unorganised documents



Back and forth from
one place to another

System Level

Inefficient Bureaucracy



Excessively long
bureaucratic processes



No internal sync b/w
government bodies



Cultural resistance
towards discussing death



Poor insurance
penetration in India

Our Design Process

User Centered Design Thinking



Empathise

Problem Identification
Secondary Research
Telephonic Interviews

Define

Persona Creation
Scenarios
User Journey Map

Ideate

Brainstorming/Ideation
Feasibility Study
Feature Prioritisation
Business Canvas

Design

Branding
Medium Fidelity
Prototyping
Accessibility

Our Design Process

ting the problem

logical aftermath of death and bereavement

Adults' Reactions to Bereavement

Research shows that adults' reactions to bereavement are complex and varied. Some people experience a period of intense grief, while others experience a more gradual process. The following table summarizes the key findings of the research:

Reaction	Percentage
Intense grief	15%
Gradual process	45%
Minimal reaction	20%
Other	20%

Digital Afterlife

Web cemeteries

Research shows that web cemeteries are becoming increasingly popular. The following table summarizes the key findings of the research:

Feature	Percentage
Virtual graves	30%
Virtual obituaries	25%
Virtual memorials	15%
Other	30%

Web cemeteries

End of Life

Research shows that end of life care is becoming increasingly complex. The following table summarizes the key findings of the research:

Issue	Percentage
Pain management	40%
Life support	30%
Organ donation	20%
Other	10%

End of Life

Dealing with Death in Design

Dealing with Death in Design

Research shows that dealing with death in design is becoming increasingly important. The following table summarizes the key findings of the research:

Design Element	Percentage
Color	30%
Text	20%
Image	10%
Other	40%

Dealing with Death in Design

Research shows that dealing with death in design is becoming increasingly important. The following table summarizes the key findings of the research:

Design Element	Percentage
Color	30%
Text	20%
Image	10%
Other	40%

Civil registration systems (CRS) for birth and death registration in Assam - A rapid assessment

Research shows that civil registration systems (CRS) for birth and death registration in Assam are becoming increasingly important. The following table summarizes the key findings of the research:

Issue	Percentage
Registration	40%
Assessment	30%
Other	30%



Dealing with death

Research shows that dealing with death is becoming increasingly complex. The following table summarizes the key findings of the research:

Issue	Percentage
Legal and Financial	30%
Emotional Aspect	20%
Bureaucracy	10%
Other	40%

Telephonic Interviews

Quick Insights

Total of 3 users interviewed



User 1

40 y/o

Death of Husband

Took **multiple coloured copies** of death certificate. Didn't shut bank account immediately, waited for FDs to mature, investment returns, and MF returns.

All accounts took 2.5 years to close.

Joint accounts with 2 other nominees- wife and DIL
Wrote letters to investment holdings.



User 2

22 y/o

Death of Grandfather

The interviewee's grandfather had **no will in place** hence they had to get an Heir's certificate **to prove who his heirs were**. Had to **travel multiple times** from one district to another to reach the main bank branch. **Dependant on relative** and help from bank employees to go through formalities. Took a **total time of 1 year and 2.5 months** to wrap up all bank and debt-related matters.



Urgency

Here's why it's important we solve it.

Death sucks, but it's worse when you're unprepared.

Regardless of our precautions, a third wave or another pandemic will entail death for millions. Individuals who meet an untimely death often **don't leave behind a will** or well ordered **documents, passwords** and other **essential bits of information** making the process of winding up their life far more taxing on a family that's already grieving.

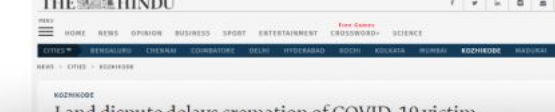
Urgency

Land and family disputes

Lack of preparedness leads to the lack of a legal will which leads to land and family disputes



- Property Related
- Family Matters
- Other



Land dispute delays cremation of COVID-19 victim

The funeral of a 68-year-old woman from Ulliyeri who died of COVID-19 at Malabar Medical College here on Wednesday was delayed for several hours following a land ownership dispute. The relatives of the victim alleged that they were prevented from conducting the cremation at the land which was earlier donated to her family by a charitable trust.

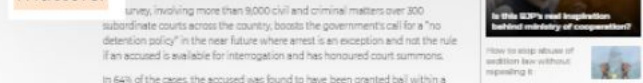
Following the dispute, the body of the woman had been moved to a private medical college mortuary. Through a team of police officers and Revenue



Property and family disputes account for 76% of litigation



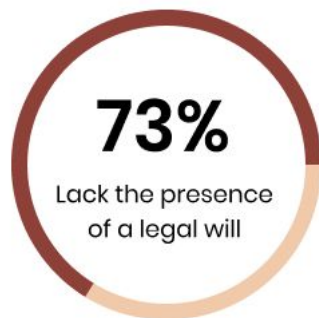
Around 66% of all cases studied are property-related litigations, and 10%, the second largest chunk, are family matters.



Urgency

Banking and Insurance Claims

Lack of financial literacy and poor penetration of life insurance in the country leaves the family more unprepared



■ Presence of Legal Will

■ No Will

Despite having nominees, death claims can be delayed by banks

Claims throw light on insurance status: Only 14% of Covid deaths had cover

Claims throw light on insurance status: Only 14% of Covid deaths had cover

Out of 55,276 claims intimated to the insurance firms, nearly 88 per cent — 48,484 claims — amounting to Rs 3,593 crore have already been settled, said I. Alamela, Member (non-life), Insurance Regulatory and Development Authority of India (IRDAI).

Despite such ease of settlement being allowed banks continue to be irresponsible and lack empathy towards bereaved families and nominees



While the country reported over 3.91 lakh deaths due to Covid-19 pandemic, only 14 per cent of them — 55,276 deaths — have made insurance claims so far, indicating the poor life insurance penetration in the country.

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Out of 55,276 claims intimated to the insurance firms, nearly 88 per cent — 48,484 claims — amounting to Rs 3,593 crore have already been settled, said I. Alamela, Member (non-life), Insurance Regulatory and Development Authority of India (IRDAI). On the other hand, insurance companies have settled about 80 per cent — over 15.38 lakh — of health claims exceeding an amount of Rs 15,000 crore as on

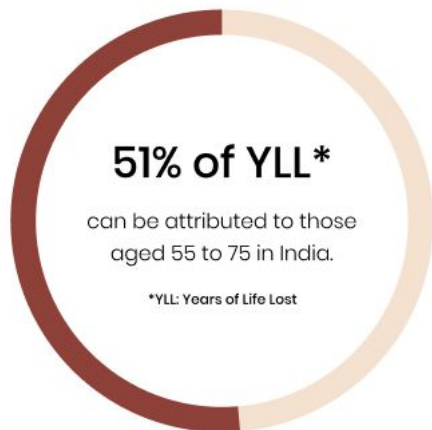
and speculations about recovery charge
Convergence India LNC updates: IC pulls up
Kerala govt for easing Covid care for
Babbar enter in high 10th series
New Bengal WBBSR Madhyam 10th Result

The timing of the death claim application is very crucial. If it is close to a quarter ending, banks will ensure that payment is made after the closure of the quarter



Urgency

Life Expectancy and YLL



A steady rise in the YLL and the drop in life expectancy due to the emergence of Covid - 19.

scientific reports

OPEN

Years of life lost to COVID-19 in 81 countries

Globally, 44.9% of the total YLL can be attributed to the deaths of individuals between 55 and 75 years old, 30.2% to younger than 55, and 25% to those older than 75.

...sasnovas¹, Adeline Lo²,
...counting the dead, but analyzing
...across 81 countries due to COVID-
...ated excess deaths. We find that
...over 20.5 million years of life have been lost to COVID-19 globally. As of January 6, 2021, YLL in heavily
...affected countries are 2-9 times the average seasonal influenza; three quarters of the YLL result from
...deaths in ages below 75 and almost a third from deaths below 55; and men have lost 45% more life
...years than women. The results confirm the large mortality impact of COVID-19 among the elderly.
...They also call for heightened awareness in devising policies that protect vulnerable demographics

Covid-19 could cause drop in life expectancy by 1-9 years across the world, study finds



In India, 51% of the total YLL can be attributed to the deaths of individuals between 55 and 75 years old, 43.5% to younger than 55, and 5.5% to those older than 75.

India



0.51

0.435

0.055

Target Users

Creating Personas



Proposer

Anyone who earns money and supports/impacts the lives of people other than themselves



Beneficiary

Those who would be executing the formalities and procedures after the death of the proposer.



Mohanraj Goda

Bread winner

Age 57

Status Married

Job title Senior Manager MNC

Income 45 L per annum

Family Wife and 2 daughters

Location Lucknow, India



Motivation

Mohanraj, a father of 2 daughters is the **sole bread winner** and wants his family to live comfortably. He is preparing himself by saving and investing for his **aging parents**, his daughters' **educational** and **matrimonial** expenses and his **retirement plans** as well as draw up a will to divide his land.



Behaviour

Only one in charge of all household finances from banking to insurance to taxes and shares. He keeps his wife in loop but she doesn't know all the details. He has **not discussed** any finances with his children.



Goals

-**Draw up a will** to equally divide his land among his children.

-Ensure that his children are secured even in the case of his **untimely demise**



Frustrations

-**Skepticism** towards storing documents digitally, **organising and storing them is a hassle.**

-Having to go all the way to the office makes it **difficult due to time constraints.**



Characteristics

Financial literacy - MEDIUM



Income level - HIGH



Stress level- LOW



Asmita Batra

Distraught millennial

Age	20
Status	Single
Job title	College Student
Income	No steady income
Family	Younger Brother
Location	Bangalore, India



Motivation

After the loss of her father and mother due to covid, Asmita suddenly feels **more responsible** for supporting her family. She is the **only one** who can take the next step and start the processes of managing finances. Her **ailing** grandfather, her brother's **school fees** and **daily expenses** add to the existing stress.



Behaviour

Asmita's father has **never discussed** any of the household finances and how he manages them so she is **completely lost** and is asking for help. She is **proactively** calling relatives, banks and anyone who can help her. She is **self studying** all processes and **running around** to get it done quickly



Goals

- Educate herself** in the bureaucratic formalities.
- Claim insurance** and **retrive any savings** from her dads account.
- Pay** for her and her brothers **education fees**
- Deal and **come to terms with her loss**.



Frustrations

- She has **no access** to some of the required account numbers and specific documents making the the transaction complex.
- This is a **completely new domain** for her and is **difficult** to navigate especially during a time of loss as well as **no one to talk to** that could help her through the process or **deal with the trauma**.



Characteristics

Financial literacy - **LOW**



Income level - **LOW**



Stress level- **HIGH**





Lavanya Rastogi

Tired Traveller

Age	26
Status	Widow
Job title	Nurse
Income	10 L per annum
Family	Mother, Son
Location	Bihar, India



Motivation

Working effortlessly to support her son after her **husbands passing** in an untimely accident despite the hectic work shifts. **The intense lockdowns** and **restrictions** in play due to covid have made it **difficult to collect any money from the bank**.



Behaviour

Running back and forth between different banks and institutions to **deal with beuracrtic formalities** in the morning and working the night shift to **support herself and her family**. Trying to **emotionally support her son** despite herself being **unable to process the unfortunate passing** of family members.



Goals

- Canceling subscriptions** and **closing bank accounts** relating to husband.
- Set up deposits to **support son**.
- Collecting reimbursements** from insurance companies



Frustrations

- Traveling is expensive** due to lack of personal transport.
- The **long travel times** from work to home to other bureaucratic entities is **taking their toll mentally and physically**.
- Unable to properly explain the **emotional depth of the situation** to her young son.



Characteristics

Financial literacy - MEDIUM



Income level - MEDIUM



Stress level- HIGH





Understanding Culture

Putting yourself in the users shoe

The explained scenario isn't an outlier. Indian families that rely on a **single breadwinner** tend to be **patriarchal**. **Spouses** often **aren't educated** or informed about **assets, financial documents and important credentials**, leaving many **unprepared** in the event of an **untimely death**. Furthermore there's cultural resistance towards discussing matters of death as it is considered as inauspicious.

User Journey Map

Curent User Journey of a Family dealing with death

Confirmation of Death and Funeral



- | | | | |
|---|---|-----------------------|---|
| Contact authorities to get death certificate. | Make multiple copies of the death certificate and get them attested | Inform Family members | Go to the morgue and follow proceedings according to govt SOP's |
| If they died at home under hospice care, call hospice agency, which will handle things from there. | | | |
| If they died in a hospital, nursing home, or hospice facility, an onsite person will contact the authorities to obtain a death certificate. | | | |

Audit Financial Standing



- | | | |
|--------------------------------|---|--|
| Locate all financial documents | Make a list of dues and liabilities | Check income and investments |
| | Mortgage of assets or transfer of loan to family member | Inform employer to claim benefits/ due paychecks |

Bank, Will and Insurance Claims



- | | | |
|---------------------------------------|--|--|
| Notify banks. Close/transfer accounts | Contact Insurance Companies for payout | Meet with the family attorney for will e.tc |
| Manage credit accounts | Life Insurance + Health Insurance | Talk to C/A regarding taxes + Estate Return |
| | Inform employer to claim benefits/ due paychecks | Obtain succession certificate if there's no will |

Memberships and Utility Services



- | | |
|---|---|
| Cancel driver's license and voter registration. | Cancelling cabels, phones and other memberships |
| Vehicle Transfer | Utility- gas and telephone |

Digital Life



- | |
|--|
| Cancel digital Accounts |
| Cancel subscriptions for publications and online portals |
| Take down social media accounts/memorialise them |

Scenario Storyboards



Savita is distraught after her husband Mahesh's **untimely death**. In the wake of his death, Savita deals with **challenges and problems** while completing legal formalities.

We've identified **3 key problems**

Scenario 1

Disorganised Documents



Savita is unable to locate certain key documents whose location Mahesh hadn't discussed with her



She loses assets and stock investments due to not knowing the locations of relevant documents and credentials

Solution 1

Pre Death Planning Platform



Problem Scenario 2

Lack of communication among institutions



Savita deals with lots of repetitive flows, visiting the bank over and over again for minor avoidable mistakes.



She has to individually inform each institution about her husband's death.

Solution 2

Post Death Common Confirmation Portal



Problem Scenario 3

Struggling to cope mentally and low financial literacy



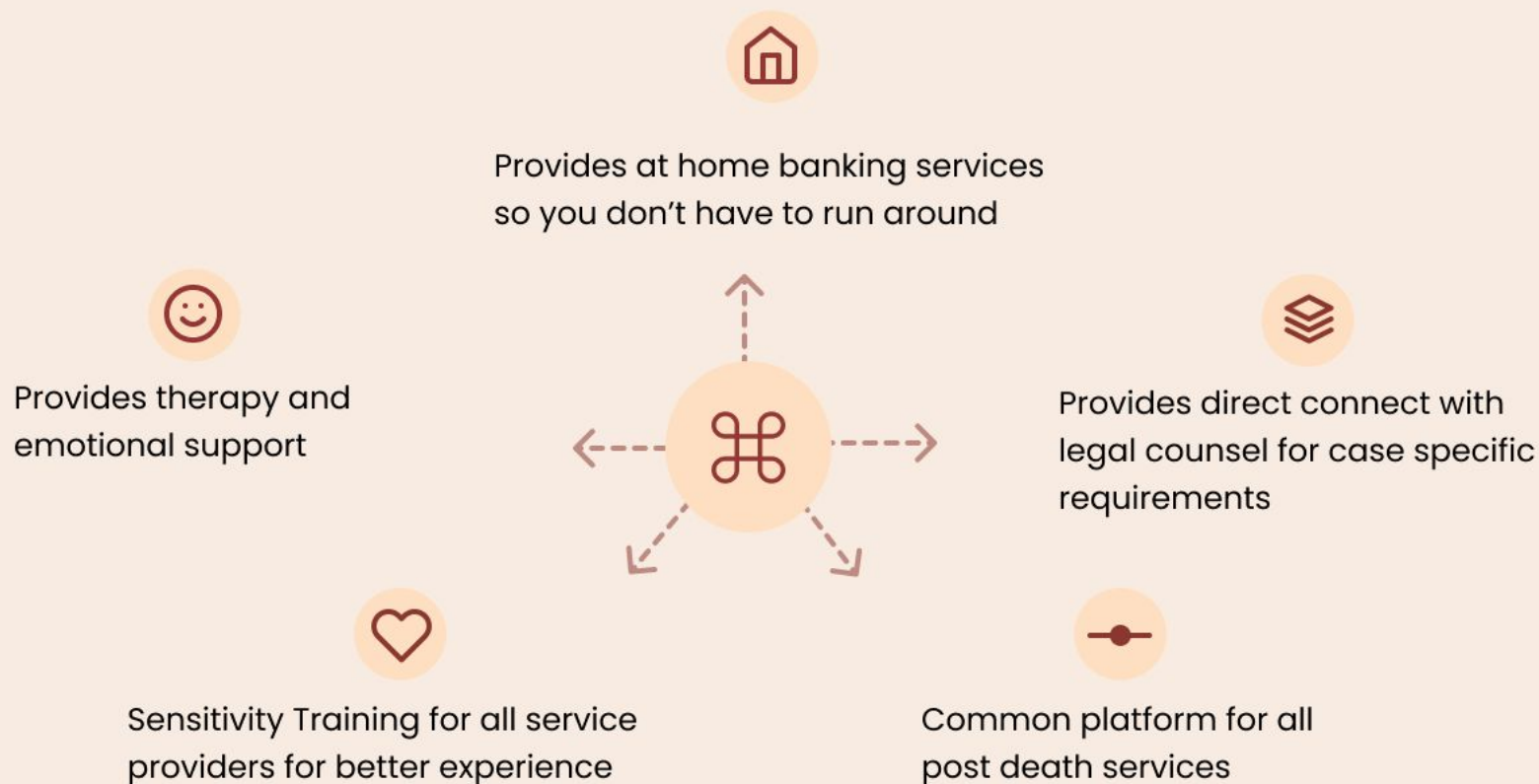
Slow banking procedures are an added burden whilst still grieving from a loved one's passing.



Savita sometimes finds herself unaware of what the next step should be. She calls acquaintances and relatives for help every step of the way.

Solution 3

Post Death Consultancy Service

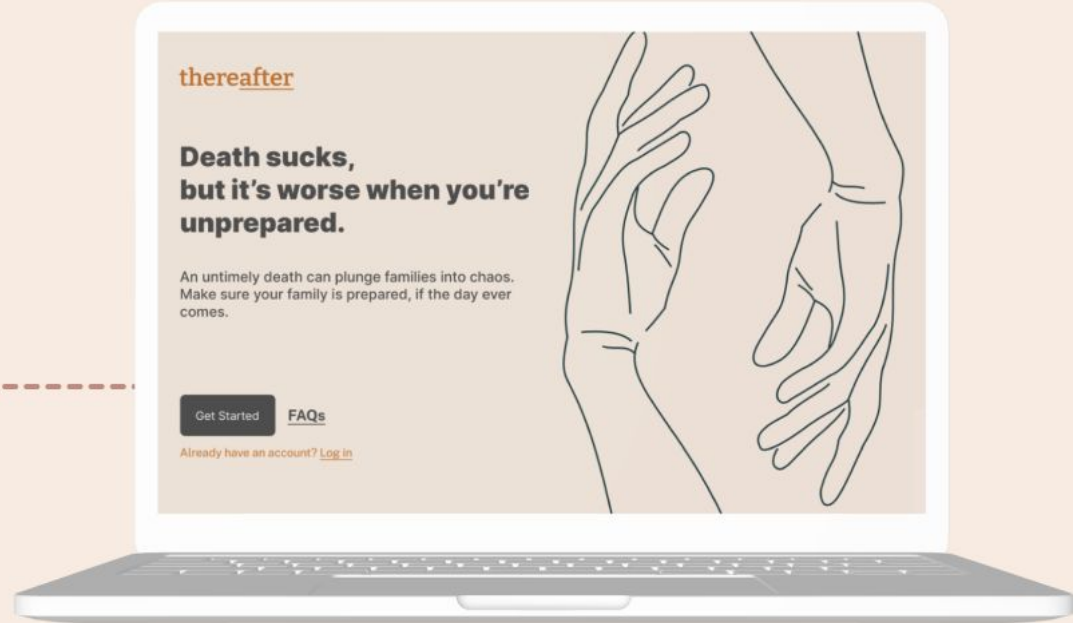


Taking a Holistic Approach

Combining the 3 solutions

Introducing Therafter

Therafter helps people with pre and post death planning and also provides emotional support .

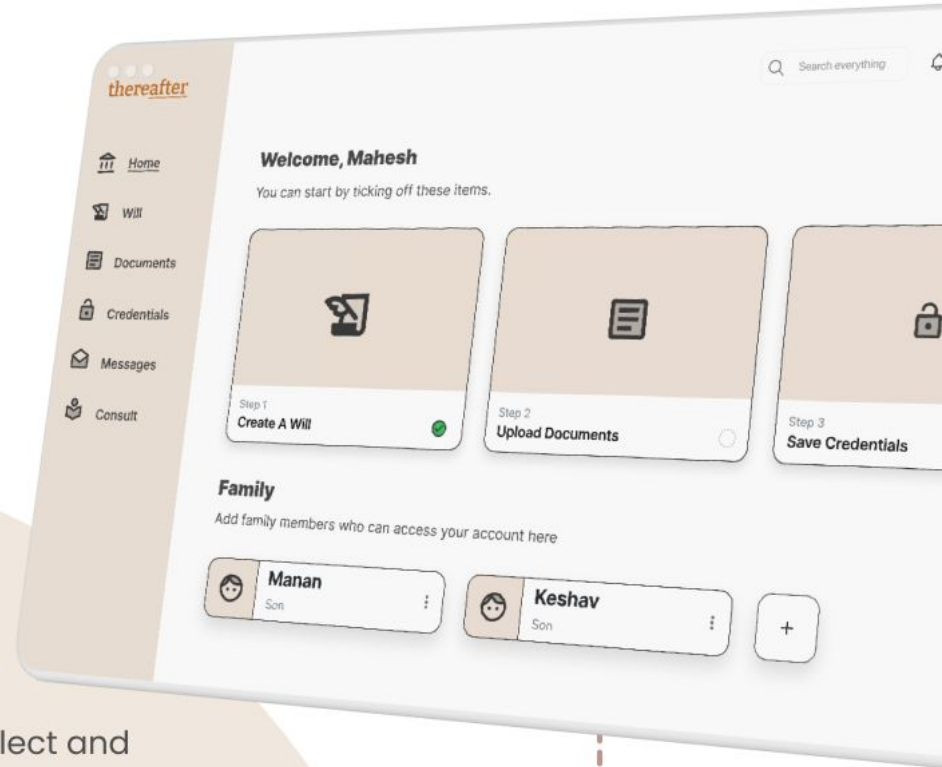


Improving Death Preparedness

Pre Death Planning

Simplify and Organise

Creation of a **legal will** in a simplified manner. Collect and store important documents securely in one place. Store **encrypted credentials** for digital services and investments. Leave messages and directives as one final goodbye. Securely **handoff to beneficiary** after confirmation of death



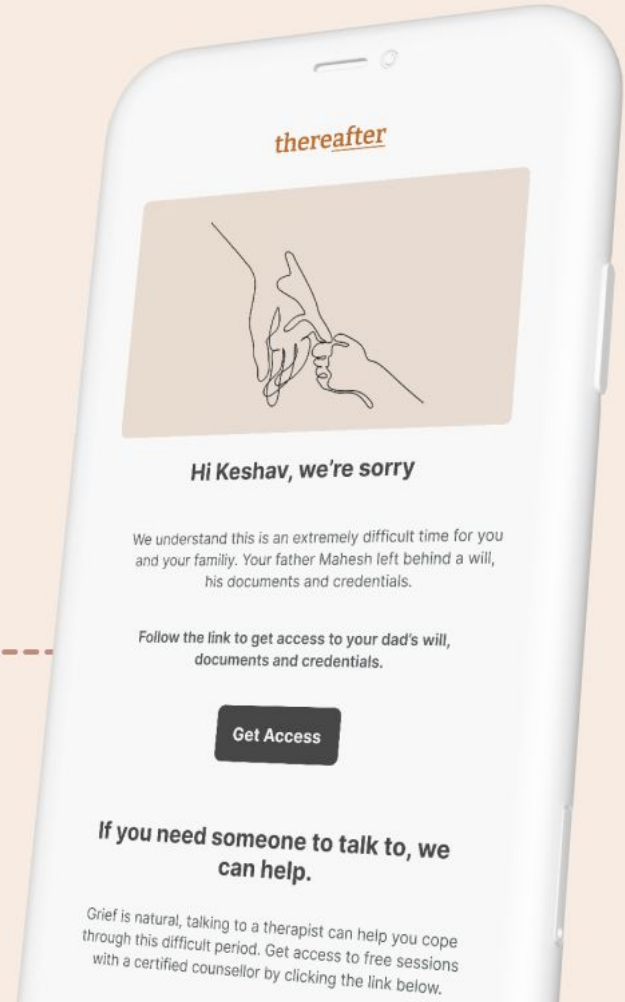
Supporting bereaved families

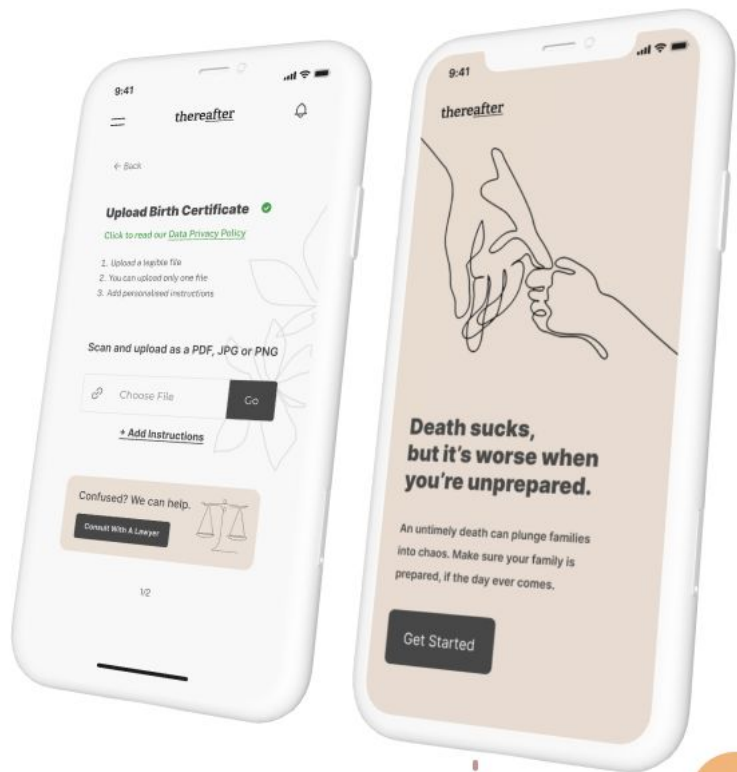
Post Death Intervention



Advice , Help and Support

Common platform for all post death service.
Provides family with documents, credentials and legal will of the deceased. Connects families to certified therapists.



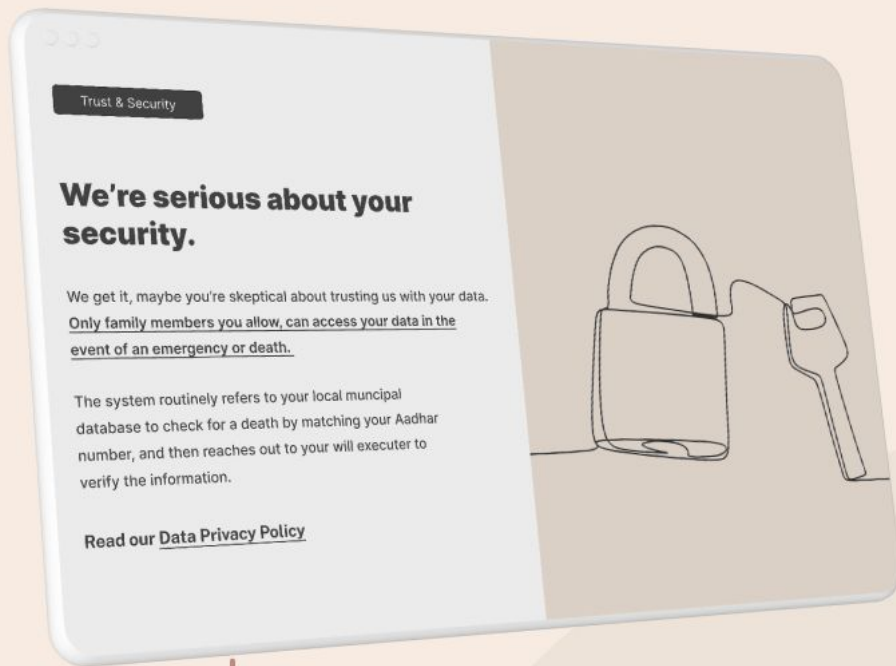


Post Death Confirmation

Common portal for Confirmation

No more back and forth

Common touch point for confirming death. A service which acts as a single source of truth to inform all the institutions about an individuals death and triggers the post death processes.



Trust and Security

Encrypted and 100% safe



How it works?

The system routinely refers to your local municipal database to check for a **death by matching your Aadhar number**, and then reaches out to your will executor to verify the information.

You care for them, thereafter we care for you



Easy Access with Multiple
Language Options

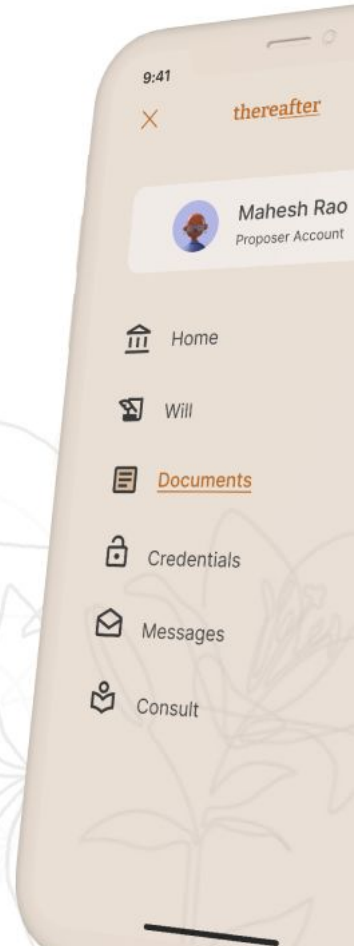
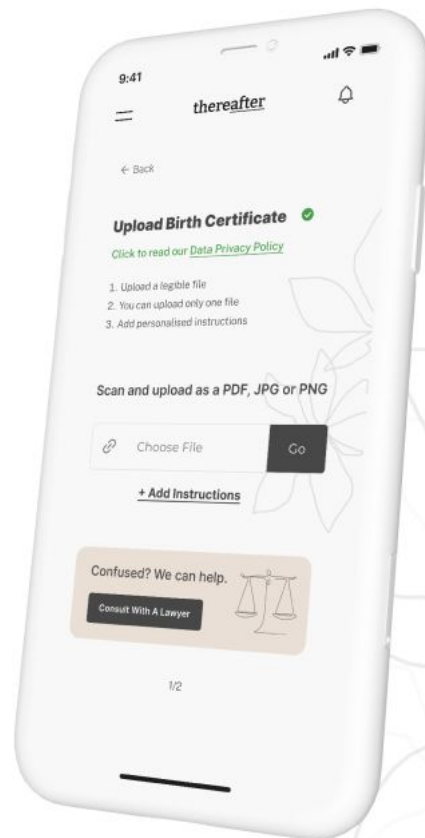
English हिन्दी +



Simple Navigation with
soft and relaxing UI



100% **Safe and Secure.**
Your protection is our
priority



Challenges



Emotional Design

Our research led us to understand that mapping grief and building a one size fits all solution may not be functional. We went about a route of using UX copy and gentle nudges in the system.



Stigma around discussing the topic

Owing to the morbid nature of the topic, we ran into brick walls with certain questions that the interviewees were reluctant to answer. To aid our interviews we relied on a robust desk study to validate our findings.



Language barriers and accessibility

We've considered the aspect of linguistic barriers, with only 14.18% Indians speaking english. We've addresses this by including regional languages, and a simple copy that doesn't use heavy jargon.

Assumptions



Digital Literacy

In order to use our service, some level of digital literacy is required. We've tried our best to make it accessible through language and intuitive UX, but there's still scope to improve usability for user groups with limited digital literacy.



Linking with the government

For such a service to work effectively, we'd require government APIs to interface with data, unified system/API to verify deaths and inform institutions. Ideally a death tracking database that is updated in real time that 3rd party products and services can pull data from.



Age and Economic Bracket

Our intervention is targeted towards people in the age range of 35 to 55 years in the upper middle class bracket, since they are more likely to have families, assets and fair digital literacy and subject to legal disputes and bureaucratic hurdles. They are also the second most vulnerable group after senior citizens in the context of a pandemic.

Business Model Canvas

Key Partners

Govt. Institutions

Banks + Insurance Companies

Investors

Key Activities

Legal and emotional help
recruitments

Web design and development

Empathy Training

Value Propositions

Proposer 

Safe and secure platform to
store documents digitally

Prompts and guides to help
prepare better

Beneficiary 

Easy and quick access to
required documentation

Legal and psychological help

Customer Relationship

Customer Feedback

Awareness Campaigns

Advertisements

Channels

Website

Search Engine

Word of Mouth

Banks & Insurance Companies

Customer Segments

Proposer 

People who want to plan for
their family.

Beneficiary 

Ones taking care of post death
processes

People lost and in need of help

People in financial crisis and
urgent need of documents

Cost Structure

Payroll

Website development

Empathy Training

Revenue Streams

Upselling insurance to users based on reccomendations
through data.

Upselling users on legal consultations

Impact on Society and Sustainability

Making a positive change



Eases the burden on the system

At a time when both government and financial institutions are overwhelmed, having to deal with families that are **missing documents**, embroiled in legal disputes and lack proof of asset ownership greatly slows down the system and **clogs up resources**. These issues could've been avoided had best practices been followed before the untimely death.

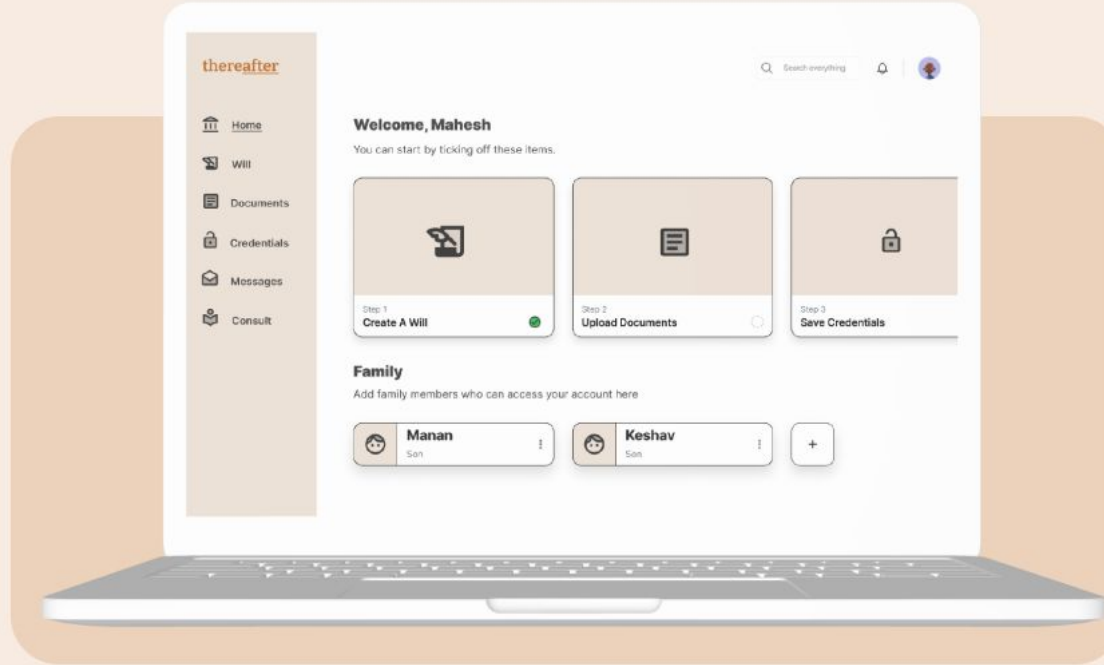


Families aren't thrown into the deep end

A family that is left with well ordered documents, a legal will and required credentials will be much better suited to transition into a life without a loved one. Saving time and money by **avoiding both legal disputes as well as the bureaucracy of financial and government institutions**.

Video

Death Preparedness in India



Link to video- <https://drive.google.com/file/d/1kMyCsmCJ3aTbgKKt1bkbIArOGYYs6EgW/view>



Thank You

Project Dealing with Death
Presented by Team Seven Minus Two