

Core task: To develop or redesign an insurance product tailored for the Tinkoff Group, taking into account market research, product planning, and its potential implementation

1. Get an impression of the Russian and international insurance market (we usually look at the USA, China, Western and separately Eastern Europe) is purely for yourself, it is interesting for someone to refer to best practices, but this is completely optional. Remember which product companies, strategies, industries, technologies are closest. What is interesting to watch. Consider where there is untapped potential

2. Case - prepare any convenient form of theses, infographics or visualization using a presentation so that you can argue your point of view. You can use any convenient project planning and evaluation systems (lean canvas, MVP, NPV, LTV-models, etc) - if it seems that it is necessary and helps to explain better, then we use it, if the model does not illustrate anything further, then we omit it

Find an insurance product that you would like to make from scratch or redesign to make it better. Answer the question why you need to make this product? How many people will use it and how to get there? As an option, like this: novelty, value for the client, size of the target audience, demand expectations, expectations for the supply of the market for similar products in the short term, expectations for sales margins, expectations for additional income from customers due to further development of customers, launch costs.

3. Implementation - evaluate how the product conceived above will fit into Tinkoff

As an option:

- What opportunities does the Tinkoff Group open for attracting and evaluating potential customers of the product? (How can we save money compared to an independent startup?)
- What opportunities does the Tinkoff Group open for further earnings on the client? (cross-selling, saving on re-acquisition)
- What value is created for the client by an additional product in the ecosystem? (why will the product in our ecosystem be more interesting than that of competitors?)
- In what channels and how to sell? Where to get potential clients?
- How many and when will there be clients? How much income will they bring?