



Insurance Digital Claims Portal UX Checklist 2026

User Authentication & Security Access

Verification of secure login protocols, multi-factor authentication (MFA) implementation, and biometric integration for mobile users.

Authentication Method Used

- ☐ Biometric (Fingerprint/FaceID)
- ☐ Multi-Factor Authentication (MFA/2FA)
- ☐ Single Sign-On (SSO)
- ☐ Standard Username/Password

Security Protocols Verified

- ☐ SSL/TLS Encryption Active
- ☐ Session Timeout Configuration
- ☐ Brute Force Protection Enabled
- ☐ Device Recognition/Fingerprinting

Last Security Audit Date

Write something...

Identified Authentication Vulnerabilities

Write something...

Next Scheduled Security Review

Enter date...

Security Compliance Officer Approval

Claims Submission Workflow

Evaluation of the step-by-step claim filing process, including intuitive form fields, progress indicators, and ease of data entry.

Policy Number

Write something...

Date of Incident

Enter date...

Type of Claim

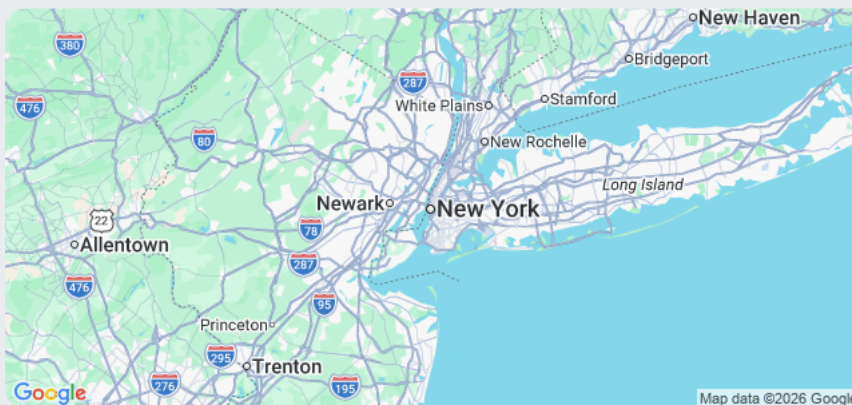
- ☐ Auto
- ☐ Property
- ☐ Liability
- ☐ Life/Health

Description of Incident

Write something...

Incident Location

 Set My Current Location



Supporting Evidence/Photos

 Upload File

Digital Claimant Signature

Document Upload & Evidence Management

Testing the functionality of uploading photos, videos, and PDFs, including OCR capabilities and file size optimization.

Damage Photos/Videos

 Upload File

Supporting Documents (Police Reports, Receipts, etc.)

 Upload File

Document Type

- ☐ Identity Proof
- ☐ Incident Report
- ☐ Repair Estimate
- ☐ Medical Records

File Description/Notes

Write something...

Upload Categories

- ☐ Visual Evidence
- ☐ Financial Records
- ☐ Legal Documentation

Date of Document Issuance

Enter date...

Real-Time Claim Status Tracking

Audit of the real-time notification system, push notifications, and the visual timeline of the claims lifecycle.

Current Claim Stage

- ☐ Submitted
- ☐ Under Review
- ☐ Adjustment in Progress
- ☐ Pending Documentation
- ☐ Settlement Approved
- ☐ Closed

Last Status Update Date

Enter date...

Next Scheduled Review Date

Write something...

Recent Adjuster Notes

Write something...

Missing Information Alerts

- ☐ Missing Photos
- ☐ Missing Police Report
- ☐ Missing Medical Records
- ☐ Missing Signature

Mobile Responsiveness & Accessibility

Assessment of interface performance across various devices, screen sizes, and compliance with WCAG 2.1 accessibility standards.

Device Testing Environment

- ☐ iOS Mobile
- ☐ Android Mobile
- ☐ Tablet
- ☐ Desktop/Web

Accessibility Compliance Checkpoints

- ☐ WCAG 2.1 AA Standard Compliance
- ☐ Screen Reader Compatibility
- ☐ High Contrast Mode Functionality
- ☐ Keyboard-Only Navigation Support
- ☐ Scalable Text/Font Size Support

Screen Resolution Tested

Write something...

Identified UI/UX Rendering Issues

Write something...

Page Load Speed (Seconds)

Enter a number...

Automated Communication & Notifications

Review of automated email/SMS triggers, clarity of automated messages, and the availability of in-app chat support.

Notification Channel Preference

- ☐ Email
- ☐ SMS/Text Message
- ☐
- ☐ In-App Message

Trigger Events for Automation

- ☐ Claim Submission Confirmation
- ☐ Adjuster Assignment Update
- ☐ Document Request Alert
- ☐ Payment Processing Status
- ☐ Claim Closure Notification

Template Verification Status

Write something...

Review of Message Clarity & Tone

Write something...

Last Automated Audit Date

Enter date...

Payment & Settlement Integration

Verification of seamless digital payment methods, direct deposit setup, and transparency regarding settlement breakdowns.

Preferred Settlement Method

- ☐ Direct Deposit (ACH)
- ☐ Digital Wallet (PayPal/Venmo)
- ☐ Paper Check via Mail
- ☐ Instant Debit Card Credit

Account/Routing Number

Write something...

Settlement Amount Approved

Enter a number...

Expected Disbursement Date

Enter date...

Required Payment Verifications Completed

- ☐ Identity Verification Confirmed
- ☐ Bank Account Validation Success
- ☐ Tax Documentation (W-9) Verified

Proof of Banking/Voided Check

 Upload File

Policyholder Settlement Authorization

Data Privacy & Consent Management

Audit of user-facing privacy notices, -GDPR/CCPA compliance prompts, and easy-to-access data permission settings.

Privacy Compliance Regulations Covered

- ☐ GDPR
- ☐ CCPA/CPRA
- ☐ HIPAA
- ☐ PIPEDA

Data Processing Consent Status

- ☐ Explicit Consent Obtained
- ☐ Implicit Consent Obtained
- ☐ Consent Not Obtained

Privacy Policy Review Notes

Write something...

Last Privacy Audit Date

Enter date...

Compliance Officer Approval

AI-Driven Assistance & Chatbot Efficiency

Evaluation of the AI chatbot's ability to resolve queries, route users to human agents, and provide instant FAQ responses.

Chatbot Intent Recognition Accuracy

- ☐ High Accuracy
- ☐ Moderate Accuracy
- ☐ Low Accuracy

Average Response Latency (seconds)

Enter a number...

Supported Natural Language Features

- ☐ Sentiment Analysis
- ☐ Language Translation
- ☐ Automated Routing
- ☐ Predictive Text

Identified Bot-to-Human Handover Friction Points

Write something...

AI Model Version/Deployment Date

Write something...

Post-Claim Feedback & Survey Integration

Review of the Net Promoter Score (NPS) collection process and the ease of submitting post-resolution feedback.

Overall Satisfaction Rating

- ☐ Very Satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very Dissatisfied

What went well during your claim process?

- ☐ Ease of use of the portal
- ☐ Speed of communication
- ☐ Clarity of instructions
- ☐ Mobile app performance
- ☐ Settlement speed

Please provide details on how we can improve our digital experience

Write something...

How likely are you to recommend our digital portal to others? (0-10)

Enter a number...

Date of feedback submission

Enter date...

< Previous

> Next

✓ Finish

🔗 Generate Sample Report