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Usability News is a free web newsletter that is produced by the Software Usability Research Laboratory (SURL) at Wichita State University. The SURL team specializes in software/website user interface design, usability testing, and research in human-computer interaction.
Barbara S. Chaparro, Editor

Are You in Good Hands With Allstate?: A Comparison of Three Auto-Insurance Websites

By Ryan Baker & Candace Gilmore

Purchasing insurance is a big decision. Comparing prices, finding the lowest rates, and deciding which company will provide the best service can all lead to frustration. Recently, several auto-insurance providers have begun advertising campaigns touting the ease of their website services. We decided to perform a usability test to compare three of the major auto-insurance sites to see which was most preferred by first time site users.

In a comparison of ninety websites, Allstate.com was ranked the #1 insurance website by eMarketer, a leading provider of Internet statistics (eMarketer, 2001). According to eMarketer, the success of Allstate.com was due to "friendly graphics" and language that is easy to understand, as well as easy claim reporting and the option to pay online.

Madison Consulting Group reports that in a study of twelve insurance websites, Allstate.com and Progressive.com were ranked 1st and 3rd, respectively, for offering the best customer experiences (Madison, 2000).

We evaluated participants' user satisfaction, navigational efficiency, and general preference for three car insurance sites — Geico.com, Progressive.com, and Allstate.com. Participants' search efficiency, or 'lostness', was measured by the number of pages traversed beyond the optimum number of pages to complete a task. This efficiency data was gathered by the tracking program Ergobrowser^{TM}.

Figure 1. Allstate.com homepage

Figure 2. Progessive.com homepage

Figure 3. Geico.com homepage

METHOD

Ten participants volunteered for this study (7 female, 3 male). Ages ranged from 18 to 48 with a mean age of 24 (S.D. = 9 years). All participants were familiar with the Web, with 70% using the web 7-14 hours per week or more, but were not frequent users of online insurance

sites. Participants were asked to complete four tasks on each site (site order and task presentation was counterbalanced across all participants):

> 1. You are interested in purchasing insurance for your car, and are specifically wondering what types of coverage and benefits are available.

> 2. Your 15-year-old daughter will be driving soon, and you plan on adding her to your existing coverage. You want to know what effect this will have on your rates, and whether any discounts are available.

> 3. You have already purchased insurance and are wondering if you have a local agent, and if so, who it is.

> 4. Before purchasing insurance, you are concerned about what factors might influence your rates (by either increasing or decreasing them).

After completing the tasks with each site, participants answered the End-User Computing Satisfaction (EUCS) instrument (Doll, Xia, & Torkzadeh, 1994), which was adapted for web usage and consisted of 12 satisfaction questions using a 1-5 Likert scale. After completing the tasks with all three sites, participants ranked the sites in order of preference. A Pentium II based PC computer, with a 60 Hz, 96dpi 17" monitor with a resolution setting of 1024 x 768 pixels was used.

RESULTS

Figure 4 shows user preference for the three auto insurance websites. Seven users chose Allstate.com as their number one preference. No users selected Progressive.com as their first choice, and three users chose Geico.com as their highest preference.
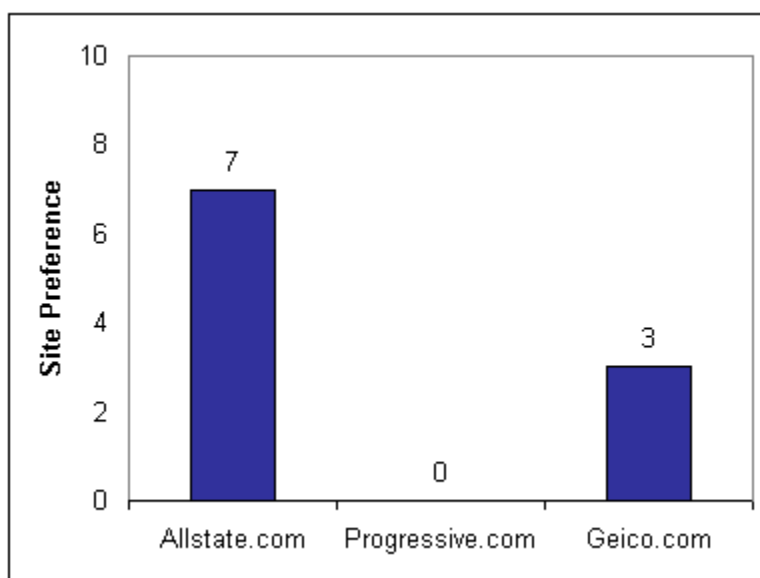

Figure 4. Participant preference for Auto Insurance Sites (# participants choosing site as 1st choice)

Figure 5 shows the average satisfaction scores across all three sites (max satisfaction possible = 60). Results from a one-way ANOVA revealed no significant differences across the three sites for satisfaction [$F(2, 18)= 1.62$, $p = .226$), Allstate.com (mean = 43.2), Progressive.com (mean = 34.4), Geico.com (mean = 36.2)].
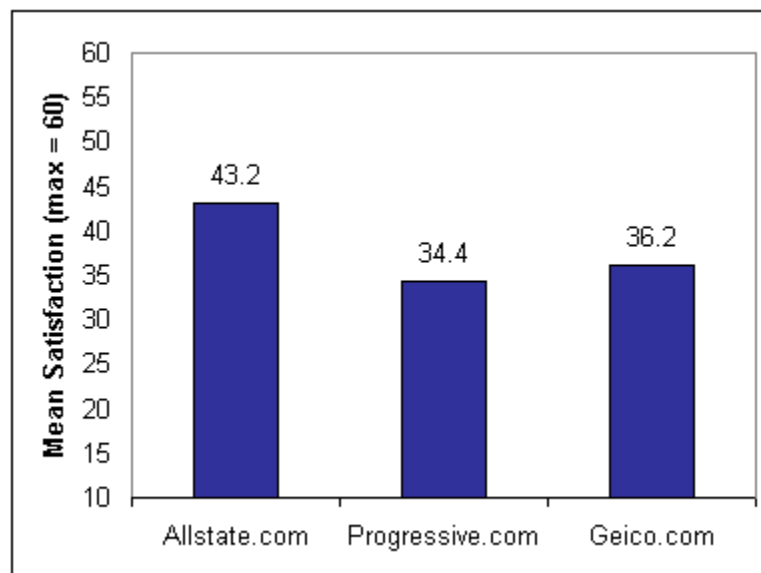
Figure 5. Reported Satisfaction of Auto Insurance Sites

Figure 6 shows participants' navigational efficiency (lostness) across all three sites. Analysis of lostness (navigational efficiency) showed that there were no significant differences between the three sites [$F(2, 18) = 2.299$, $p = .129$.] The trend, however, favored Geico.com.
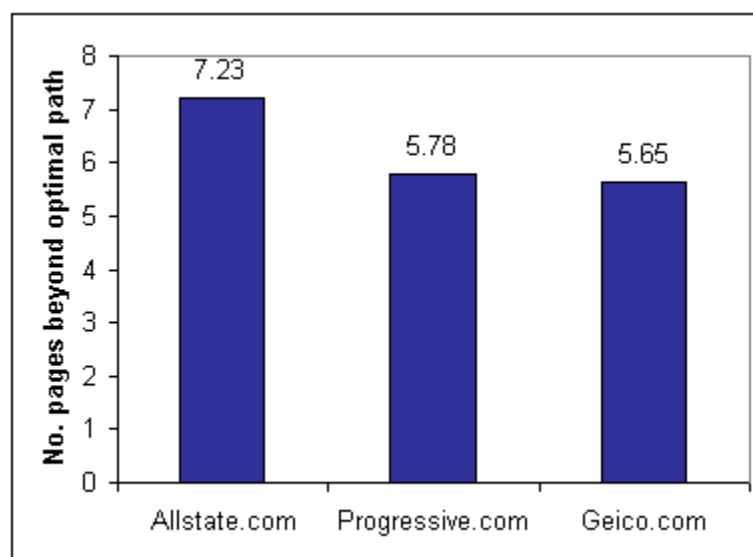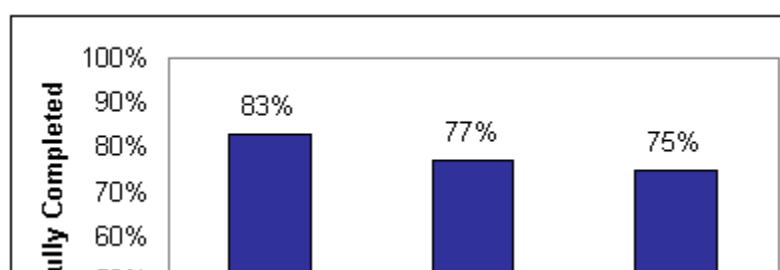

Figure 6. Efficiency of Auto Insurance Sites

Figure 7 shows participants successful task completion across all three sites. Participants completed the tasks successfully 83% of the time with Allstate.com, 77% of the time with Progressive.com, and 75% of the time with Geico.com.
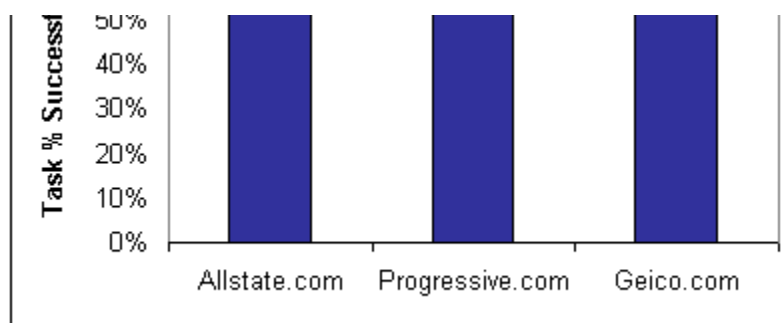
Figure 7. Successful Task Completion of Auto Insurance Sites

As can be seen in Figure 7, participant success was not particularly different across the sites, and the navigational efficiency was relatively equal (and somewhat high) across all three sites. Neither did the participants find any one site particularly more satisfying than any other site. However, participants did report preferring Allstate.com over either Progressive.com or Geico.com. So, although participants showed no real differences in performance across the three sites, their preference was for Allstate.com.

DISCUSSION

The following were noted by participants as areas impacting satisfaction:

- **Categories** - most users appreciated the five headings available at the top of Allstate.com, which allowed for faster access to information. Progressive.com had tabs at the top, but they were unused by most users.

- **Font size** - Geico.com used a very small font size which many users noted made it difficult to read.

- **FAQ** - Geico.com's Frequently Asked Questions section caused some confusion for users - although information on agents was the first item under the first heading, users often missed it when scanning the page. Also, users commented that they wished the questions under the headings were also hyperlinks. Many users commented that they were confused by the FAQ and would simply call the toll-free number for Geico.com.

- **Agent information** - almost all users commented that the information on local agents was important to them, and became frustrated if that information was not readily available.

- **Organization** - many users commented that they felt confused by cluttered layouts, and were unclear as to where to find information. For instance, the Progressive.com homepage contained so much information that several users were hesitant to navigate further into the site, and said that they felt "overwhelmed." Some users felt that Geico.com did not offer them all the information they wanted.

- **Graphics** - gratuitous graphics were a major complaint of users. Several users commented on the large graphic in the center of the Progressive.com homepage, as well as the picture in the upper left-hand corner of Allstate.com.

- **Definitions** - users liked the availability of definitions on Progressive.com, but did not appreciate information that was too broad (i.e. information on insurance for specific models that was not available on the sites without registering).

Our study found that users preferred Allstate.com to either Geico.com or Progressive.com. Users were marginally more satisfied and were able to successfully complete more tasks with Allstate.com than the other sites. However, users also traversed more pages beyond the optimal path with Allstate.com than the other sites. This seems to indicate that, although the information took more work to find on Allstate.com, users were more willing to take extra steps to find it and perceived the information as easy to find. Headings that made clear exactly where users were going were cited as reasons for the preference of Allstate.com. Unclear labels, small fonts, and information that was too generalized were criticisms of the lesser preferred Geico.com and Progressive.com.

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