

Knowledge assessment:

Background information: 24y/o, male

1. How often do you travel?
2. I tend to travel every month. I'm going to Japan next week, and China at the end of April.
3. And do you get travel insurance every time you go abroad? Could you describe your understanding of travel insurance?
4. I'm a person who tends to be more careful about things, but I am also very forgetful. So yeah, I don't really get travel insurance every time, but I always suddenly remember when I'm about to board or am already on the plane... I'm pretty sure you cannot get insured if you're already in the air
5. What are some key factors you look for in a travel insurance policy?
6. My priority is always gonna be medical coverage for if I unfortunately get in an accident. I purchased a travel insurance plan a couple of months ago when I went to the northern part of Japan to ski because I was afraid I'd get into a skiing accident. Also, I want to make sure I'm insured for the circumstance that the airline makes a mistake, for example, if they lose my luggage, or suddenly cancel the flight. My key factor is the amount I'll be compensated if those two main things were to happen to me.
7. Can you share a past experience of purchasing travel insurance? How did you purchase it? Did you run into any problems?
8. First of all, I always purchase my travel insurance online, on my cellphone. This is because, like I said, I always forget to buy them till just before takeoff, when I'm already at the airport. It has always worked with no big problems, but I do remember a time when I was flustered at the lack of information on the insurance website. This was when I was going on a vacation to both the US and Canada, so I wasn't sure which insurance plan to go for since there are no options for a plan that covers multiple countries. I know that there are risk assessments for every country so the insurance price varies, but there were no instructions on how to get a dual-insurance for the US and Canada, which I think is a normal vacation route. I ended up having to do a bunch of research on other sites which wasted a lot of my time.
9. Can I know which insurance company was this?
10. It's 國泰
11. Do you still use this company's insurance plans after this event? Which company are you going to go with for your travel insurance to Japan next month?
12. I still use this company, um... This is not because this website is easier to use or because I'm loyal to this brand or anything like that, it's just that all of my other insurance plans, like life insurance and stuff are under 國泰, and my parents both use this as well.

Task

"Today, you'll be going through the process of purchasing travel insurance on 新安東京海上產險. We're interested in understanding your thoughts and decisions as you navigate the website."

Note: the participant used his cellphone.

"Since you're going to Japan at the end of April, which is a little more than a month from now, your task today is to choose and purchase a travel insurance policy that you believe suits your personal needs for this upcoming trip. As you complete the task, please verbalize your thoughts, concerns, and decisions. If something confuses you or makes you hesitate, please let me know why."

- Starting the Process:

- Does the participant understand the initial steps to begin the insurance process?

YES

- Are participants looking for product details before starting the process?

NO, they immediately click on "立即投保"

- Underwriting Notification:

- How do participants react to the underwriting notification?

No reaction

- Do participants attempt to find more information about why they were unsuccessful?

This participant tried to click on April 23rd, which is the day he's leaving for Japan, but the date was grey and not a clickable option. There were no error messages, but he immediately concluded that it was too early to purchase this and that he would have to come back when the trip was less than a month away.

- Abandonment:

- At what stage do participants decide to abandon the process, if at all?

The participant abandoned the process at the beginning since he wasn't able to pick his trip's date yet

- What reasons do participants verbalize for abandonment?

He told us that it had been so long since he had remembered to purchase a travel insurance plan at least a day prior to the trip, but it was unfortunate that he could not purchase it yet. He said that it is unlikely for him to come back because he's probably going to forget again.

- Usability Issues:

- Identify any navigational difficulties or confusions encountered by the participant.

There was a slight confusion when the participant could not pick the date he wanted.

- Note any suggestions participants make about the website interface or process.

He thought that the process was pretty straightforward, which he liked, and there were clear steps in the purchasing process. He thought that it would be better if he

knew an estimate of how long it would take him to complete the entire process, but otherwise, all the buttons and default settings are normal.

- Improvements

- Based on your experience, what improvements would you suggest for the travel insurance purchasing process?

“Maybe an option to set a reminder. I feel like a lot of people would scope out the travel insurance prices beforehand then they would forget to purchase it if it is far in advance like my trip to Japan.”

- Are there any features or information that could have helped you make a decision more confidently?

“No, everything is pretty clear. I really did like how straightforward it was, because I usually don’t bother with the details as long as I have a plan that covers my main criteria.”