



**03** COMPETITIVE  
BENCHMARKING  
[NATIONALMI.COM](http://NATIONALMI.COM)

## 3A

COMPETITIVE  
BENCHMARKING  
PREREQUISITES:



# COMPETITIVE BENCHMARKING PREREQUISITES: CONCEPT

The baseline for benchmarking is based on key heuristics like simplicity, efficiency, usefulness, findability etc. which holds the brand positioning together.

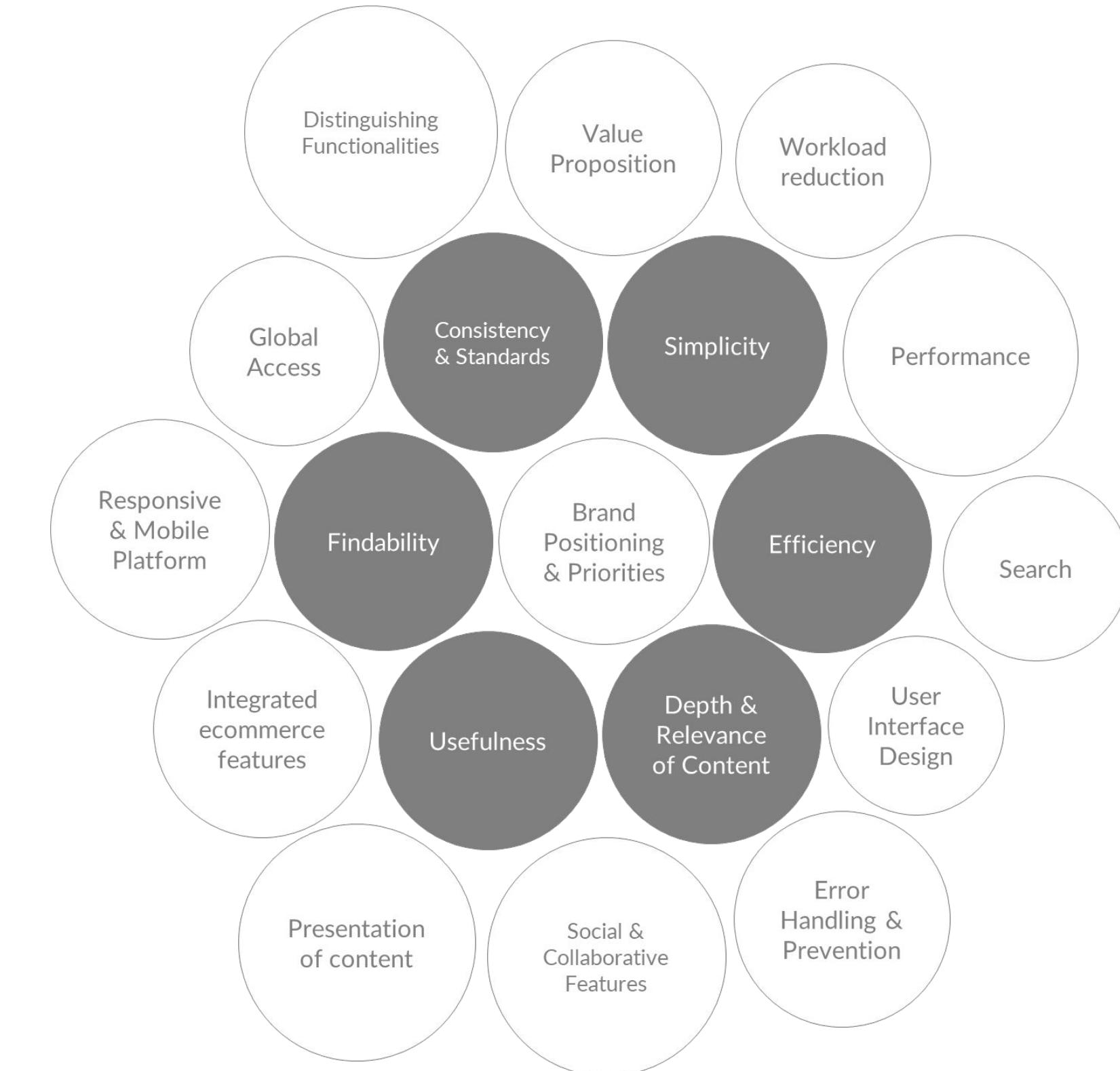


The intent, content and features of a digital product must stand out against its competitors to gain a decent life span. Based on the business, product landscape & positioning of the **core brand**, the **competitors, key features or functionalities and parameters for benchmarking** are defined.



Competitive Benchmarking is the most frequently used method to compare a brand's reach, time to market and overall mindshare against similar products from its peers and competitors. It specifically involves expert UX evaluators and marketing experts examining the core brand's offerings under key customized parameters with respect to the same of identified competitors.

An example set of Competitive Benchmarking parameters



# COMPETITIVE BENCHMARKING PREREQUISITES: COMPETITORS, FUNCTIONALITIES, PARAMETERS

## Identified Competitors For Competitive Benchmarking

CORE BRAND  
**National MI**

COMPETITOR 01



COMPETITOR 02



COMPETITOR 03



Within the context of this  
benchmarking, **National MI** is  
the **core brand**.

**Arch, Essent and Genworth**, 3  
other prominent organizations  
within the Personal Mortgage  
Insurance space, have been  
considered as **competitors**.

## Identified Functionalities For Competitive Benchmarking

### GENERATE QUOTE

- Get a quote
- Quote engine flyer
- Quote engine user guide
- Instruction video
- Quote engine FAQs

### CONTACT US

- Sales Advisor Online Locator
- Contact a Sales Advisor
- Press contact
- Solution Center
- Contact form

### TRAINING

- Find training
- Training Sign up form
- eLearning Platform login

### PRODUCTS

- Find Products
- Rate information
- Traditional Rate Cards

### EASE OF USE IN UNDERWRITING

- Access to underwriters
- Access to experts

### LENDER PROFILE - MASTER POLICY

- Certainty of Coverage
- SafeGuard® Ironclad Report
- Committed to Sensible Servicing®

### CAREERS PAGES

- How is the company culture framed
- Recruiting millennials
- Community Involvement

### MESSAGING TO C-SUITE

- Financial strength
- Value proposition
- Technology partners

### SEARCH

- Sales advisor
- Operations/underwriting

### CREDIT UNION MESSAGING AND CONTENT

- Credit Union-specific language and terminology
- CU Rate GPS Quote CTA
- CU Rates
- CU Bulletins

## Identified Parameters For Competitive Benchmarking

### USABILITY

- Consistency & use of standardized patterns
- Responsiveness in various breakpoints
- Navigation (Global menu, Utility menu, Footer)
- Interaction design
- Findability of tools (MI specific tools and Standard Utilities)

### USEFULNESS

- Value Proposition (Values the brand stands for)
- Content (High level content areas, Homepage contents, Emphasis)

### BRANDING

- Look & feel (quality, consistency of brand fonts, colors, images)
- Brand metaphors (symbols/phrases invoking brand consciousness)
- Presentation of Content (how effectively)

### SOCIAL AND COLLABORATIVE FEATURES

- Do they exist
- Promotion

### INNOVATION & DISTINGUISHING FEATURES

- Technology differentiators
- Business differentiators

Identified Scale For Competitive Benchmarking

**4-5 | EXCELLENT**

**3-3.9 | GOOD**

**2-2.9 | AVERAGE**

**1-1.9 | BELOW AVERAGE**

**0-0.9 | POOR**

Within a 0-5 scale, five separate performance brackets have been defined to rate the performance within the context of this benchmarking.

**National MI, Arch, Essent and Genworth**, everyone's performance under each of the identified parameters could be different.

If score is	The feature/functionality/workflow/design intervention element could be regarded as:
<b>4-5 Excellent</b>	<ul style="list-style-type: none"> <li>• Best-in class</li> <li>• Adheres to All usability heuristics well</li> <li>• No Major and Showstopper problem is observed.</li> <li>• Usable, useful, scalable and pathbreaking</li> <li>• Exceed user's expectation</li> <li>• User role and context specific</li> <li>• Design methodology not only reflects latest trends, it expands creative boundaries</li> </ul>
<b>3-3.9 Good</b>	<ul style="list-style-type: none"> <li>• Adheres to All usability heuristics well</li> <li>• No showstopper problem is observed.</li> <li>• Usable, useful and scalable.</li> <li>• Lives up to user's expectation</li> <li>• User role and context specific</li> <li>• Design methodology reflects latest trends</li> </ul>
<b>2-2.9 Average</b>	<ul style="list-style-type: none"> <li>• Adheres to most usability heuristics well</li> <li>• Some major problems are observed.</li> <li>• Somewhat Usable, useful and scalable.</li> <li>• Meets user's expectation</li> <li>• Somewhat User role and context specific</li> <li>• Design methodology reflects problem solving</li> </ul>
<b>1-1.9 Below Average</b>	<ul style="list-style-type: none"> <li>• Adheres to few usability heuristics</li> <li>• Few Showstopper and major problems are observed.</li> <li>• Room for improvement observed in Usability, usefulness and scalability.</li> <li>• Barely meets user's expectation</li> <li>• Hardly User role and context specific</li> <li>• Design methodology lacks maturity</li> </ul>
<b>0-0.9 Poor</b>	<ul style="list-style-type: none"> <li>• Hardly Adheres to any usability heuristics</li> <li>• Many Showstopper and major problems are observed.</li> <li>• Alarming flaws observed in Usability, usefulness and scalability.</li> <li>• Doesn't come close to user's expectation</li> <li>• Not at all User role and context specific</li> <li>• No application of Design methodology observed</li> </ul>

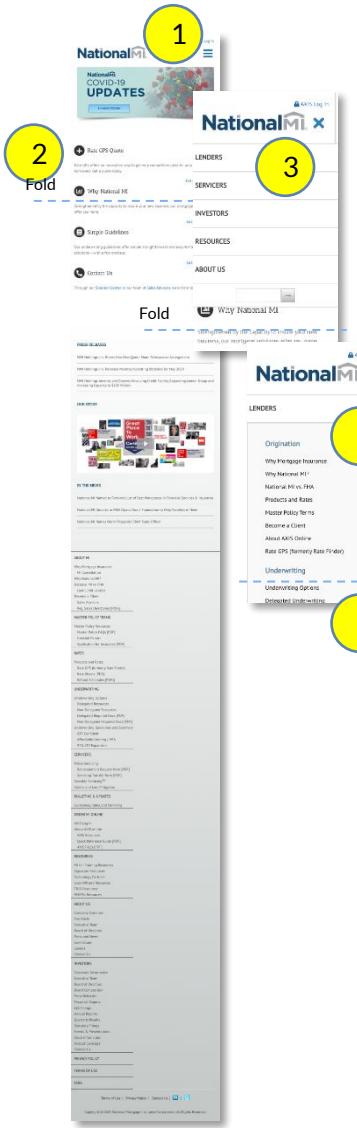
# 3B

REVIEW OF IMPORTANT PAGE  
PATTERNS  
COMPARISON OF  
IMPORTANT CONTENTS



# COMPARISONS OF IMPORTANT PAGES: MOBILE HOMEPAGE

## National MI



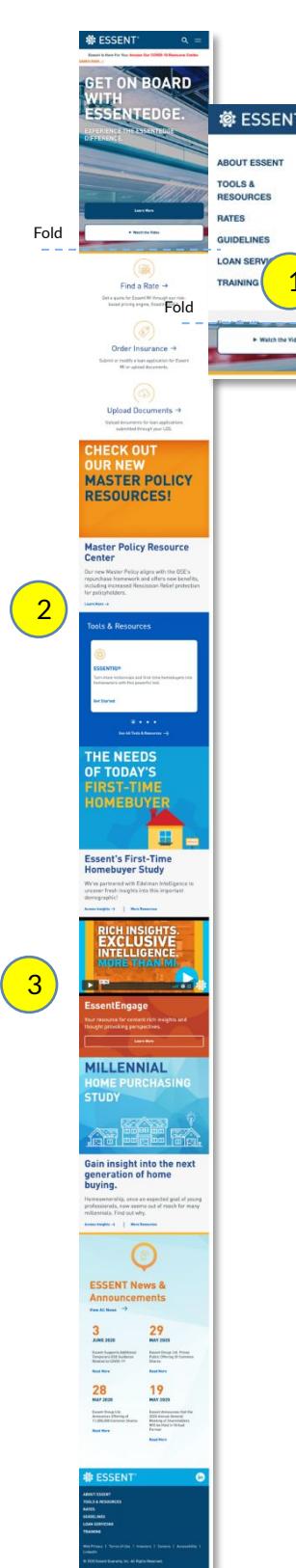
- ① Hamburger menu is readily visible
- ② Rate GPS Call to Action is above fold
- ③ User cannot visually distinguish between page and open menu
- ④ Expanded primary nav menu item does change visibly to indicate its open state and contains so many sub items that requires overwhelming amount of scrolling
- ⑤ When primary nav menu item is expanded other menus items disappear

## Arch



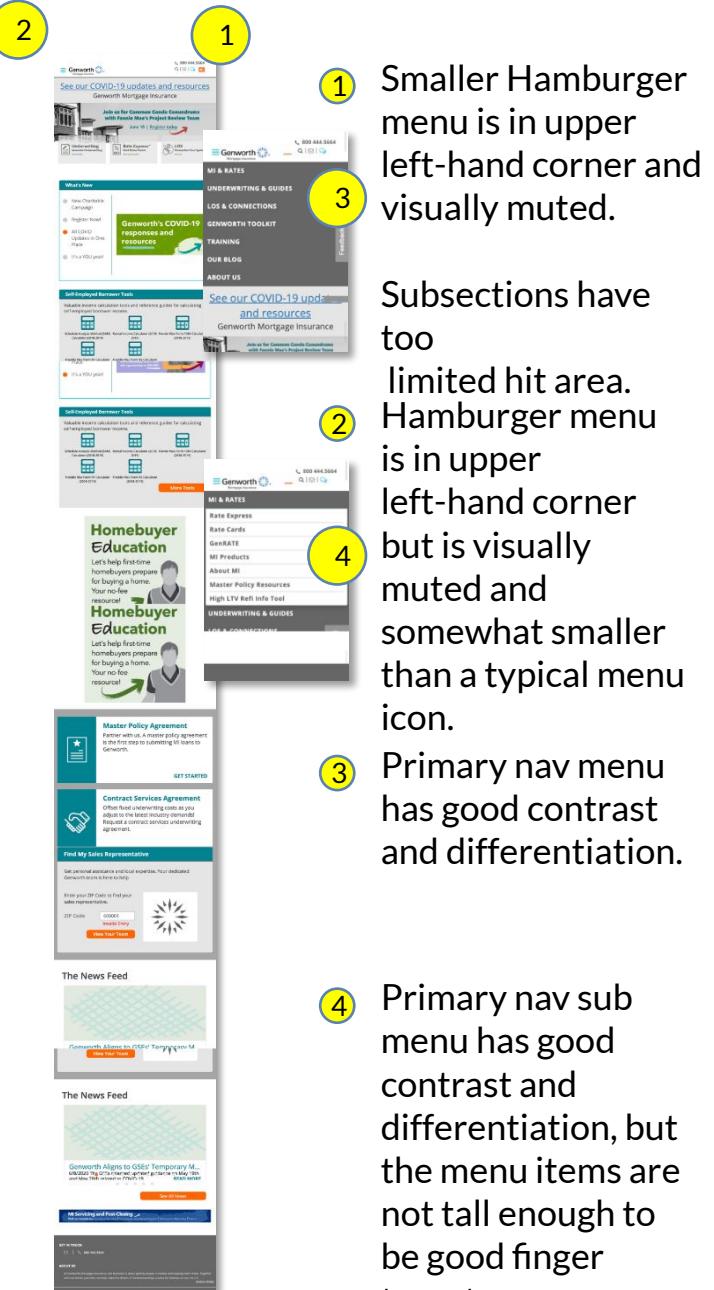
- ① Mobile is not a responsive experience at all!
- ② Requires scrolling horizontally and vertically since desktop is displayed on mobile browser!

## Essent



- ① Hamburger menu, opens submenu only if the arrow is selected. Otherwise the first sub section is opened. None of the subsequent pages show breadcrumb to let the user know where he/she is.
- ② Each link has low call to action and overpowered by larger texts.
- ③ Overall, good content segregation and more contemporary design

## Genworth



- ① Smaller Hamburger menu is in upper left-hand corner and visually muted.
- ② Subsections have too limited hit area. Hamburger menu is in upper left-hand corner but is visually muted and somewhat smaller than a typical menu icon.
- ③ Primary nav menu has good contrast and differentiation.
- ④ Primary nav sub menu has good contrast and differentiation, but the menu items are not tall enough to be good finger targets.

# COMPARISONS OF IMPORTANT PAGES: DESKTOP HOMEPAGE

- 1 Header**  
Navigation and search  
Identity and titles  
Tab Navigation links  
Login
- 2 Hero Banner**  
Call to Actions (CTA)
- 3 Main Content Columns**  
Additional CTAs  
Value Proposition
- 4 Press/News & Story telling**  
Press Releases  
Company Story video  
News Releases
- 5 Footer**  
Legalese  
Social media  
Contact Information  
Copyrights
- 6 Rate Quote**  
Access Rate Quote Engine without any navigation
- 7 Social media**
- 8 Promotions & Resources**

**National MI**

**Arch**

**Genworth**

The height of National MI's homepage is more than **2.3 times larger than** the same of Arch and less than 1/2 of Essent. So, **there is no standard layout!** Each MI insurer has their own way of deciding and prioritizing the features, functionalities and tone of the content. Most insurers prefer listing their offerings in the **decreasing order of preference in the page content column** between Hero panel and Footer. It is to be noted that National Mi's footer is much taller than any other of the competitors.

**1** **Header**  
About Essent | Tools & Resources | Rates | Guidelines | Loan Servicing | Training | Log In | Sign Up | Rate Finder | Find a Rep | To Especial | Contact Us

**2** **Hero Banner**  
GET ON BOARD WITH ESENTEdge. EXPERIENCE THE ESENTEdge DIFFERENCE. Learn More Watch the Video

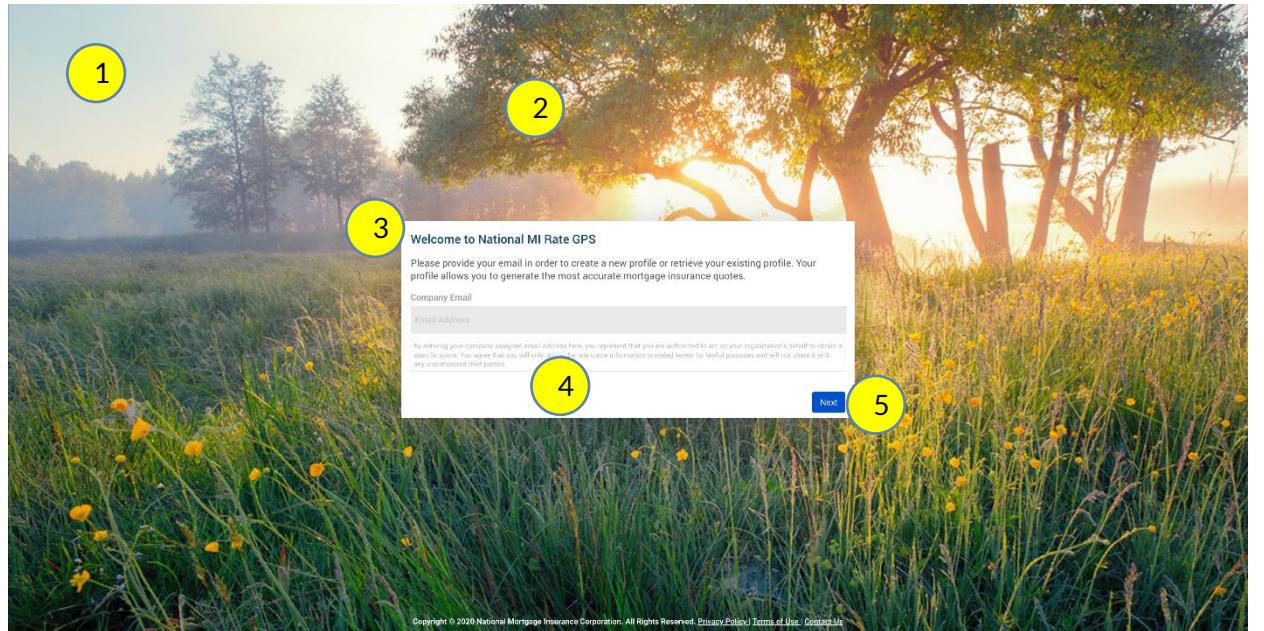
**3** **Main Content Columns**  
Find a Rate → Order Insurance → Upload Documents →

**4** **Press/News & Story telling**  
Master Policy Resource Center

**5** **Footer**  
Leadership | Contact Us | About Esent | Tools & Resources | Rates | Guidelines | Loan Servicing | Training | Log In | Sign Up | Rate Finder | Find a Rep | To Especial | Contact Us

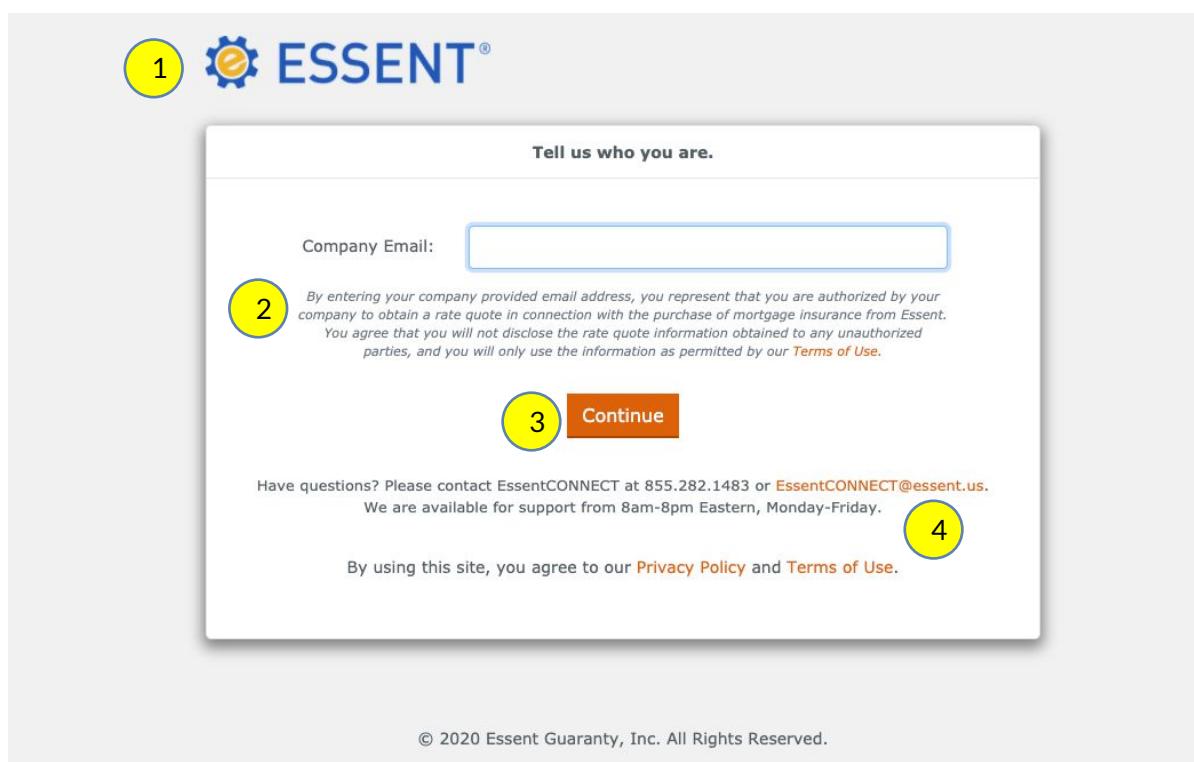
# COMPARISONS OF IMPORTANT PAGES: GET QUOTE

## National MI



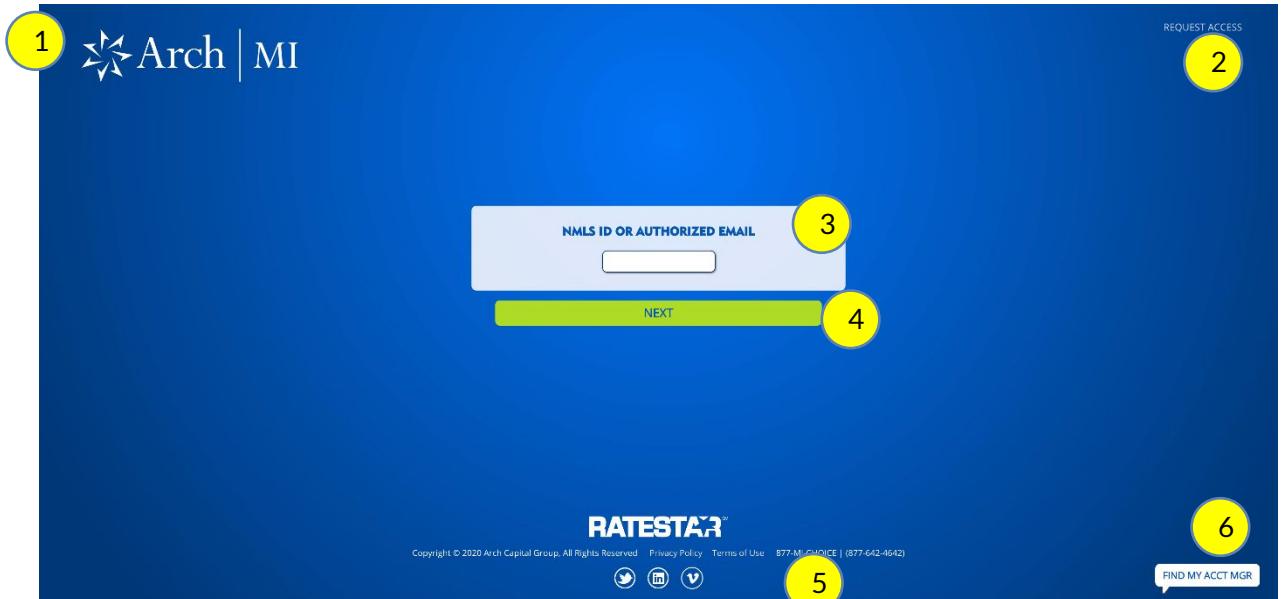
- ① Not a branded experience!
- ② Image dominates page as opposed to helps & instructions for user
- ③ User is not afforded any helps and instructions
- ④ Terms, under email entry field, is so small and font color is so light that it's nearly unreadable
- ⑤ "Next" button is active, without any information being entered, creating bad experience for user

## Essent



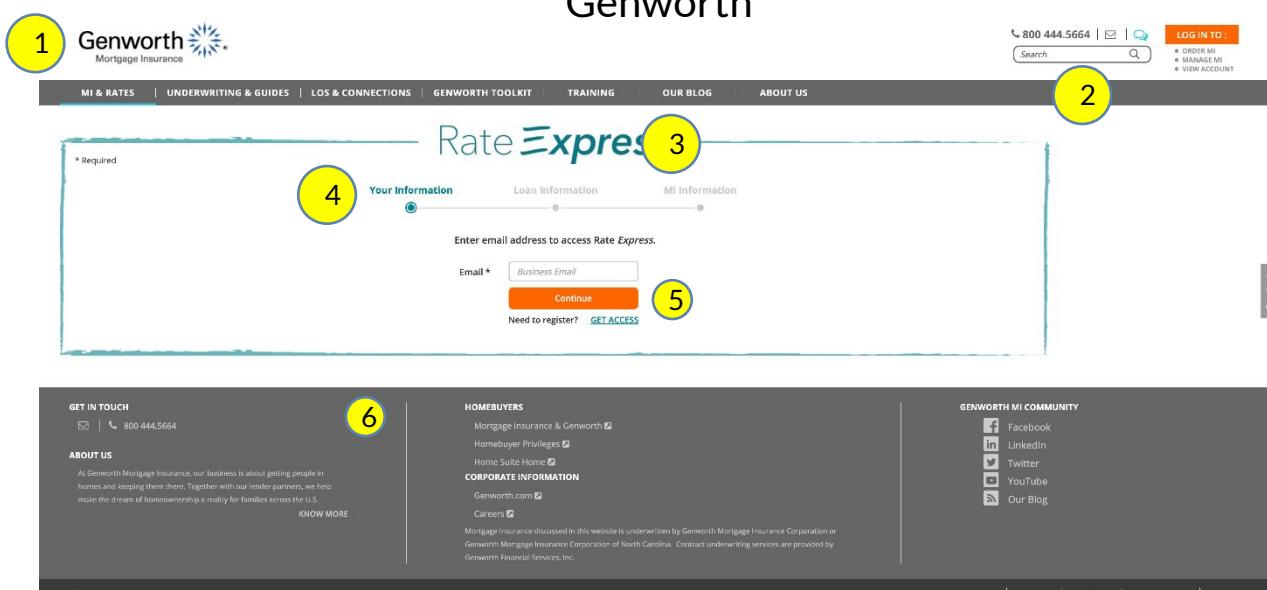
- ① Branded experience
- ② Terms, under email entry field, is more readable, but needs to be laid out for readability
- ③ "Continue" button is active, without any information being entered, creating bad experience for user
- ④ User is not afforded any helps and instructions, but is afforded an 800# and email address

## Arch



- ① Branded experience
- ② "Request Access" affords user means to get signed up if they don't have credentials
- ③ User is not afforded any helps and instructions, but is afforded an 800# and email address
- ④ "Next" button is active, without any information being entered, creating bad experience for user
- ⑤ "Terms" in footer is only afforded as a link
- ⑥ "Find My Acct Mgr", is afforded to user, increasing engagement

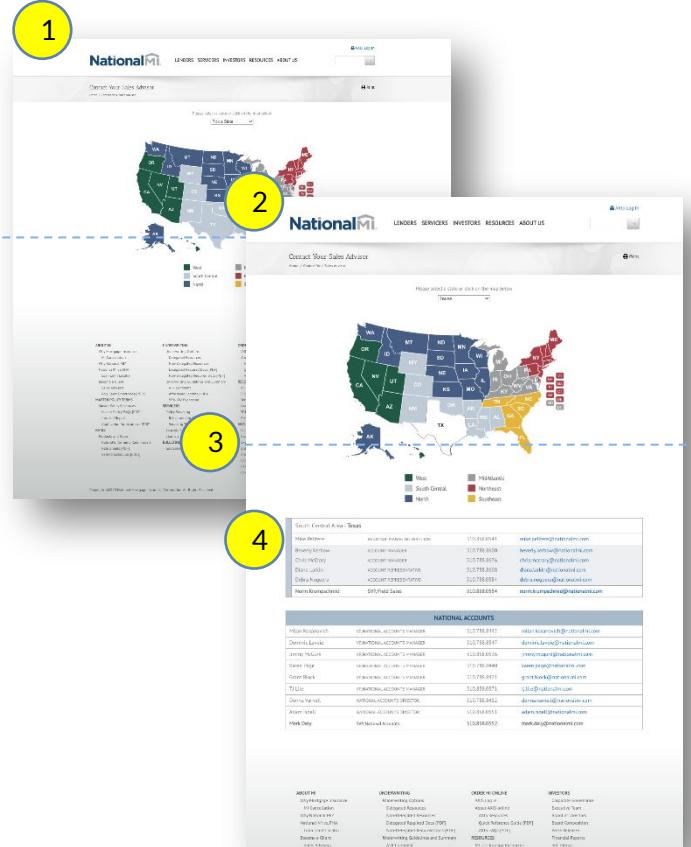
## Genworth



- ① Branded experience
- ② Navigation menu has been provided which makes user to stay on the same feel.
- ③ The main content provided was not aligned to the center of the screen.
- ④ The status bar on Rate express provides helpful information for the user.
- ⑤ "Continue" button is active, without any information being entered, creating bad experience for user
- ⑥ Footer has been provided which gives the user same line of experience.

# COMPARISONS OF IMPORTANT PAGES: SALES ADVISOR LOCATOR

National MI



- ① Pre-selection page state
- ② Post-selection page state
- ③ Selection results in information being displayed well-below the fold.
- ④ Sales advisor results is displayed below the fold without any auto-scroll or indication to the user where the results are displayed

Arch

- ① Pre-selection page state
- ② Post-selection page state
- ③ Information replaces map and is displayed well-below the fold.
- ④ Sales advisor photos are displayed providing a stronger connection to user

Essent

- ① Pre-selection page state
- ② Post-selection page state
- ③ Search by name is a good feature, but assumes that user knows sales advisor's name
- ④ Selection results in information being displayed well-below the fold.
- ⑤ Sales advisor results is displayed without any auto-scroll or indication to the user of where the information is displayed

Genworth

- ① Pre-selection page state
- ② Post-selection page state
- ③ Search by name, state or zip code is a great feature, that gives great flexibility for the user to search
- ④ Selection results is displayed above the fold. Sales advisor photos are displayed within a designed "card" providing a stronger connection to user
- ⑤ Displaying operations contacts is a stroke of brilliance and anticipates a user's needs!

## COMPARISONS OF IMPORTANT PAGES: TRAINING

National MI

National MI LENDERS SERVICES INVESTORS RESOURCES ABOUT US

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With National MI University you have access to training resources that cover more than just industry-leading topics. Our webinars, eLearning courses, and podcasts help you stay connected to your customers by providing relevant social media marketing tips, insurance coverage options, ways to increase your production as a general contractor, and more. See the highlighted speakers and industry experts such as Cultural Outreach, Bruce Lund, and more! Learn how these valuable resources can make a difference in your business.

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**IN THE NEWS**

National MI Named to Fortune's A List of Best Workplaces in Financial Services 2020

National MI Donates \$10K to Doctors Foundation to Help Families as Health Care Workers

National MI Names New Financial Officer

**PRESS RELEASES**

**JAH Holdings, Inc. Enters Into New Strategic Partnership Agreement**

JAH Holdings, Inc. Relaunches [Investing Operating Statistics for May 2020](#)

JAH Holdings, Inc. Acquires A.M. Best's Rating Guide Facility Expanding its Lender Group and Increasing Lenders to 500+ Millions

**Calendar**

« 2019      **May**      June 2020      July «      2021 »

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

« 2019      **May**      June 2020      July «      2021 »

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Mortgage Insurance  
Master Policy (MP)  
Master Policy (MP) - Individual  
Application for Insurance (IFI)

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Rate UPS (Buyout Rate Find)  
Rate Inquiry  
Refund Schedules (POS)

**UNDERWRITING**

Underwriting Options  
Underwriting Guidelines  
How Underwrite Requests  
How Underwrite Requests  
How Underwrite Requests (for PMP)  
Underwriting Guidelines and Summary  
Underwriting Guidelines and Summary  
Affordable Lending / Risk  
The PMP Approved  
SERVICES

Policy Services  
Policy Renewal Request Form (PRF)  
Serving Industry Form (SIF)  
Underwriting Requests  
Claims and Loss Negotiation  
BULLETINS & UPDATES

Guidelines, Policies and Services

**ORDER ONLINE**

AKL Log In  
AKL Log In  
AKL Resources  
Customer Support Guide (CSG)  
AKL FAQ (FAQ)

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Underwriting Requests  
Signature Requests  
Policy Renewal Request Form (PRF)  
Serving Industry Form (SIF)  
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Claims and Loss Negotiation  
BULLETINS & UPDATES

Guidelines, Policies and Services

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Topic

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Loan Processor



Underwriter

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Mortgage Industry Skills



Professional Development Skills



That MI Guy



Tutorials

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Income Series



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Essent



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- For Homebuyers

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# COMPARISONS OF INFORMATIONAL CONTENT IN GLOBAL HOMEPAGE

Content type	Theme	National MI	Arch MI	ESSENT®	Genworth
Get a quote	Generate quote	below average	average	above average	above average
Quote engine flyer	Generate quote	average	above average	above average	above average
Quote engine user guide	Generate quote	above average	N/A	N/A	N/A
Instruction video	Generate quote	above average	above average	N/A	N/A
Quote engine FAQS	Generate quote	below average	below average	above average	o
Sales advisor online locator	Contact us	below average	below average	below average	above average
Contact A sales advisor	Contact us	average	average	average	above average
Press contact	Contact us	below average	N/A	N/A	N/A
Solution center	Contact us	below average	N/A	N/A	N/A
Contact form	Contact us	below average	below average	average	average
Find training	Training	below average	above average	above average	above average
Find products	Training	below average	average	average	average
Rate information	Products	average	N/A	average	average
Traditional rate cards	Products	average	N/A	N/A	above average
Access to underwriters	Underwriting	average	average	above average	average
Access to experts	Underwriting	N/A	average	above average	below average
Recruiting millennial	Careers	average	below average	below average	below average
Community involvement	Careers	below average	N/A	N/A	N/A
Financial strength	Decision Makers	average	N/A	above average	N/A
Value proposition	Decision Makers	average	below average	above average	below average
Technology partners	Decision Makers	below average	N/A	average	N/A



## COMPARISONS OF CREDIT UNION RELATED CONTENT

The following content types refer specifically to apps or innovations. They may be informational and usually contain a call to action.

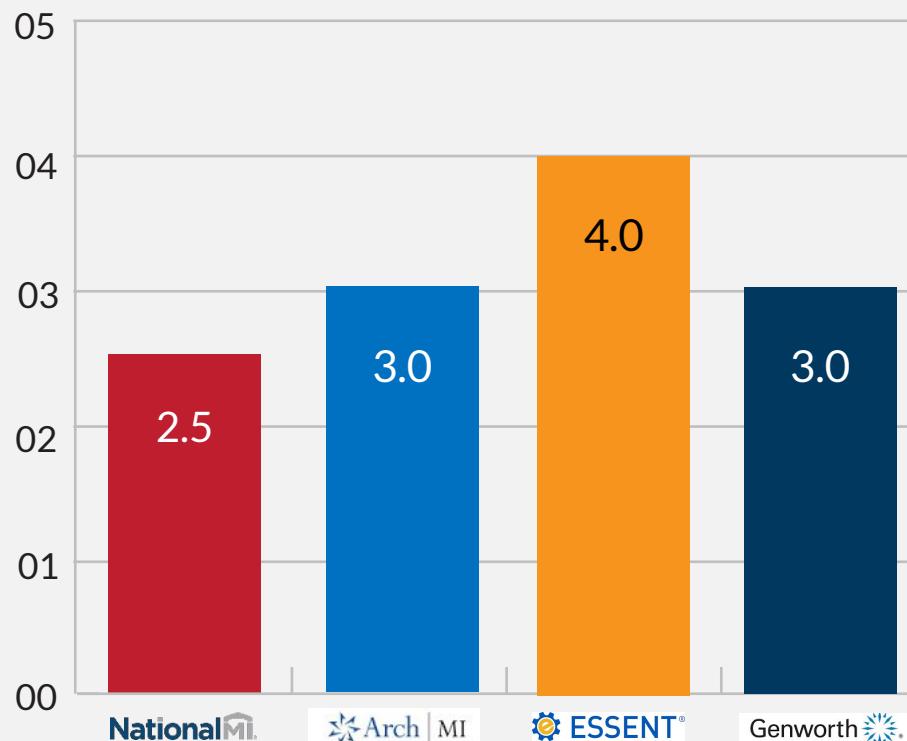
Content type	Theme	National MI	Arch MI	ESSENT®	Genworth
Credit Union-specific language and terminology	Credit Union	average	above average	N/A	N/A
CU Rate GPS Quote CTA	Credit Union	below average	average	N/A	N/A
CU rates	Credit Union	average	average	N/A	N/A
CU Bulletins	Credit Union	below average	below average	N/A	N/A

3C

COMPETITIVE BENCHMARKING  
WITH RESPECT TO  
12 BENCHMARKING PARAMETERS



# COMPETITIVE BENCHMARKING : CONSISTENCY & USE OF STANDARDIZED PATTERNS

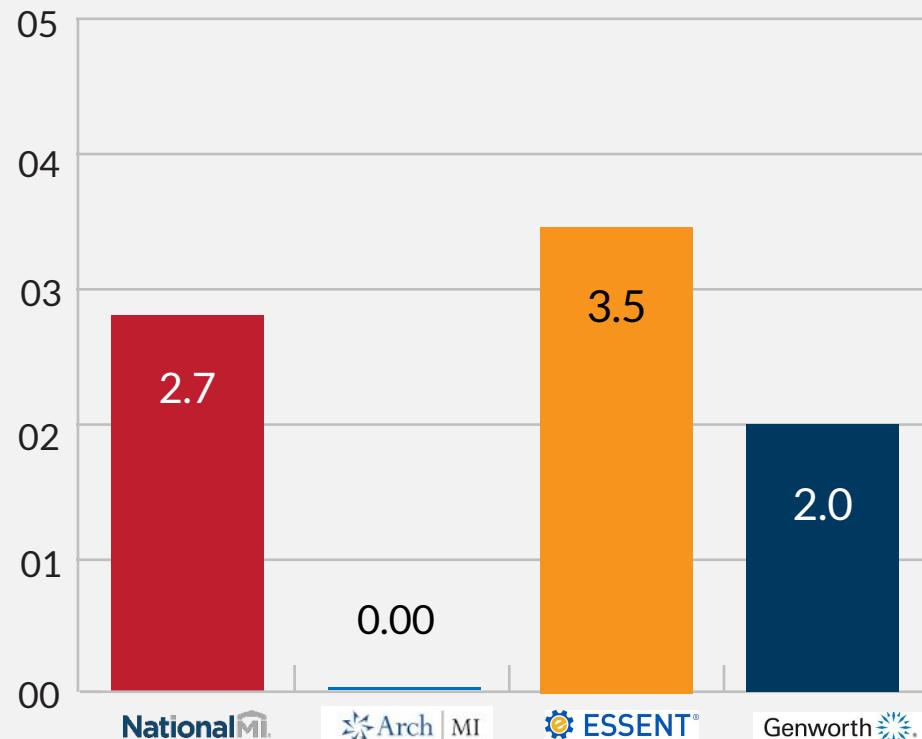


## TAKE AWAY FOR NATIONAL MI

**National MI should follow the lead of ESSENT, use patterns consistently, correct usability errors caused by inconsistent usage of patterns, and implement a contemporary fully responsive fluid layout.**

National MI	Arch MI	ESSENT®	Genworth
<p>National MI has maintained fairly consistent layout throughout the site, but even basic patterns like breadcrumb, page header, dropdown menu etc have plenty of inconsistencies and areas of improvement.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>Page headers vary in the navigation menu, page level breadcrumb or even on the page itself!</li> <li>Some pages use completely different GUI.</li> <li>We have observed at least 3 different styles of the accordion pattern and two cases where accordion pattern should have been used but was not used.</li> <li>Banner for many second level pages vary in size. Some pages don't even have these.</li> <li>In some pages, too much small text in too less area case readability problem</li> </ul>	<p>Arch MI website looks old school and conservative. The font and page layout seems to be made for old low-resolution monitors.</p> <p>But it consistently uses standard and familiar components and common UI patterns across website which, reduces the cognitive effort.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>Navigation bar, dropdown menu, call-to-action button, carousel, search bar, video player are easy to interact without much cognitive effort.</li> <li>Though it has a dropdown second level menu, each second level page repeats the second level menu to further reduce page real estate.</li> </ul>	<p>Essent website is contemporary, consistent and well defined. Text readability is good in all the pages which meets accessibility standard. Consistent usage of well-designed design patterns make site very easy to use.</p> <p>This site also provides a clear snapshot and overview of the content, well-defined visual hierarchy to reduce the confusion for user in every touch point.</p> <p>Example :</p> <ul style="list-style-type: none"> <li>Primary Call-to-action and secondary call-to-action present in the landing section of homepage and distinct indicating their prominence.</li> <li>Maintained consistent layout and iconic representation through out the website.</li> <li>Makes consistent use of hierarchies, headers and patterns from page to page</li> </ul>	<p>Genworth website has components which are clear and intuitive to interact. Each component style is distinct from another. But the Navigation bar interaction is not common interaction pattern. Even if it tries to use more contemporary fluid layout, the visual design, usage of many different fonts make the layout busy.</p> <p>Example :</p> <ul style="list-style-type: none"> <li>Container blocks in the homepage uses mix of icons and photographs which, fails to create a aesthetic visual language.</li> <li>Throughout the site, it's quite difficult to understand the call to action and affordance for clickable objects.</li> <li>There is no bread crumb to convey which second level page user is actually in.</li> </ul>

# COMPETITIVE BENCHMARKING : RESPONSIVENESS

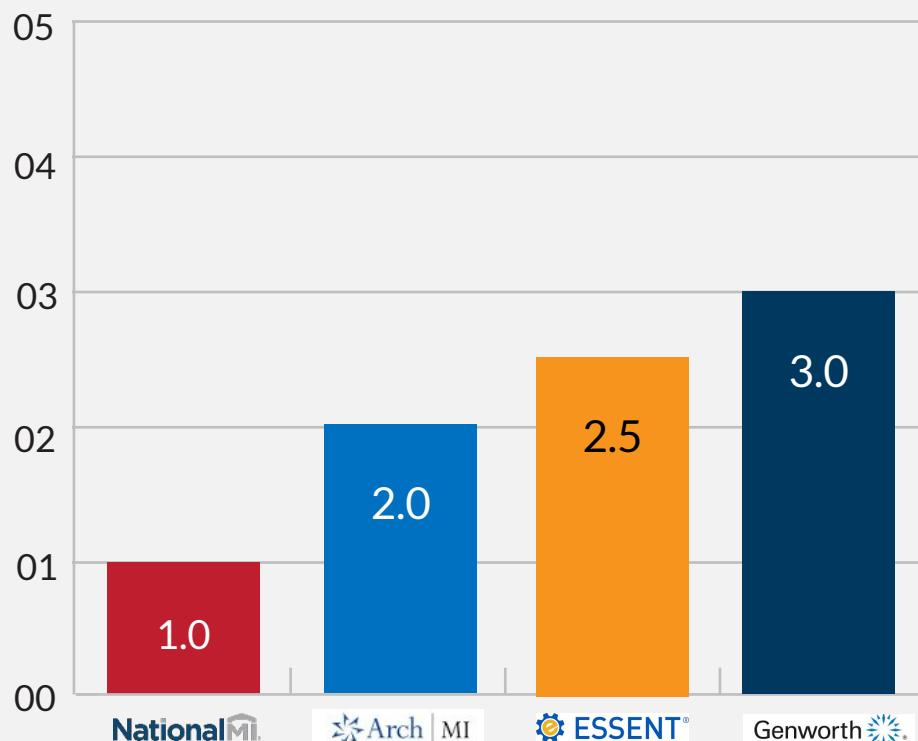


## TAKE AWAY FOR NATIONAL MI

**National MI has decent responsive presence across all three form factors. Now it should continue to follow the lead of ESSENT and further improve critical issues like hamburger menu and dropdown menu registration issues to improve its responsiveness.**

National MI	Arch MI	ESSENT®	Genworth
<p>National MI website is fully responsive and scales well within all three major form factors [ smartphone, tablet and desktop/laptop]. But this site also has few major/showstopper problems, that disturbs the otherwise decent experience</p> <ul style="list-style-type: none"> <li>The representation of tabular data in mobile view is small and hard to read.</li> <li>Hamburger menu dropdown sections overlap on top of each other in mobile version.</li> </ul> <p>In tablet, the dropdown second level menu has serious registration problem. Section A's dropdown menu appears below section B!</p>	<p>Arch MI website is not developed with mobile device usage in mind. Neither is the site responsive, nor there is a separate mobile site. This reflects a stagnant old-school attitude which could be extremely counterproductive for the brand image.</p>	<p>ESSENT website is designed with responsiveness in mind and renders well in mobile, tablet and desktop, satisfying most of the mobile UX best practices.</p> <p>The mobile and tablet layouts have some minor inconsistencies which, must be addressed:</p> <p><b>Example :</b></p> <ul style="list-style-type: none"> <li>Homepage when opened in mobile phone has two scroll bars which is not a good design practice.</li> <li>Accordion interaction design in hamburger menu is not intuitive.</li> </ul>	<p>Technically, Genworth MI site is responsive. But the site homepage just scales down its desktop layout in mobile and tablet breakpoints. The homepage components do not gracefully reorient themselves within the tablet or smartphone digital canvases.</p> <p>The inner pages do reorient themselves within the tablet or smartphone digital canvases but many graphic images, home feed component, fonts remain unoptimized and inconsistent.</p> <p><b>Example:</b></p> <ul style="list-style-type: none"> <li>The section below the carousel contain three cards which contains image as hyperlink, but the same three cards content is not readable in mobile devices.</li> <li>When user goes to "our blog" from the site navigation menu, it opens a different site within the same window and user cannot go back to the parent site.</li> </ul>

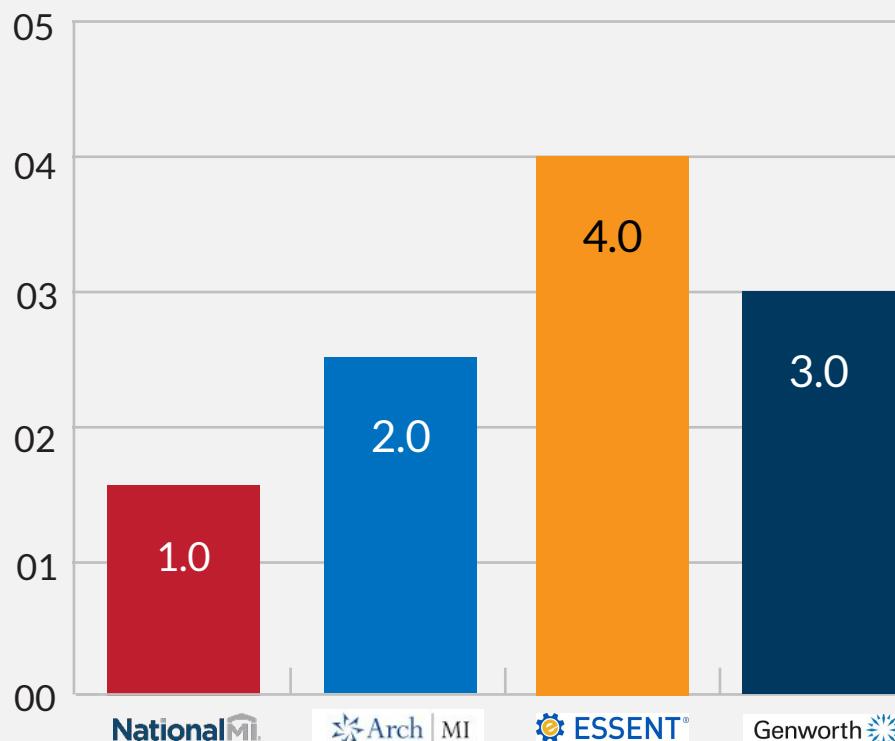




## TAKE AWAY FOR NATIONAL MI

As each site has one or few showstopper usability problem(s), it is difficult to chose a clear-cut winner for National MI to follow. Still, plenty of major and showstopper issues in navigation remains the biggest problem area for NationalMI website. These must be corrected immediately.

National MI	Arch MI	ESSENT®	Genworth
<p>NMI has a functional navigation but these are few examples that show that the level of usability misses for National MI are quite severe:</p> <ul style="list-style-type: none"> <li>An active section is not visually distinguished in the navigation menu.</li> <li>Heavy dropdowns in the global navigation menu cause cognitive overload. Some sections have been repeated across multiple sections of the global menu. Some sections open PDF in the same window without the global navigation.</li> <li>The breadcrumb is wrong. Each page has two page headers.</li> <li>Navigation menu performs even more badly in mobile form factors. In tablet, the dropdown of a section appears below another. In Smartphone, Some sections gets overlap on top of another when multiple sections within the navigation menu are expanded.</li> </ul>	<p>Arch MI site has a functional global Navigation menu, utility menu and an optimized footer. Still, there are few usability misses that keeps the sites navigation quality just average.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>Though it has a dropdown second level menu, each second level page repeats the second level menu to further reduce page real estate. A combination of dropdown menu and breadcrumb would have been better.</li> <li>An active section is not visually distinguished in the navigation menu.</li> </ul>	<p>ESSENT site has a decent global Navigation menu and utility menu for the desktop/laptop form factor. It does not have dropdown menu and the second level menu is displayed as another omnipresent vertical menu. So, to reach maximum pages, user needs two clicks. But it has an unnecessary large footer,</p> <p>In mobile and tablet firm factors, the navigation start showing few glaring usability problems to keep the site's over all navigation quality just above average.</p> <p>Example:</p> <ul style="list-style-type: none"> <li>In the lower breakpoints, it's difficult to make out that user must click on the downward arrow only to open the subsections. A tap in the middle of the section open its first subsection.</li> <li>In lower breakpoint, it is impossible to make out where the user is because, there the active section is not visually highlighted from the rest in the navigation menu and there is no breadcrumb.</li> </ul>	<p>Genworth site has a functional global Navigation menu, utility menu and a mid-sized footer. Even though it has no bread crumb, as active sections are visually distinguished in the navigation menu and within the dropdown menu, user remains oriented.</p> <p>The navigation bar menu opens when we click on it instead of hovering which is a not a conventional interaction pattern.</p> <p>But there is one glaring usability problem :</p> <ul style="list-style-type: none"> <li>When user goes to "our blog" from the site navigation menu, it opens a different site within the same window and user cannot go back to the parent site.</li> </ul>

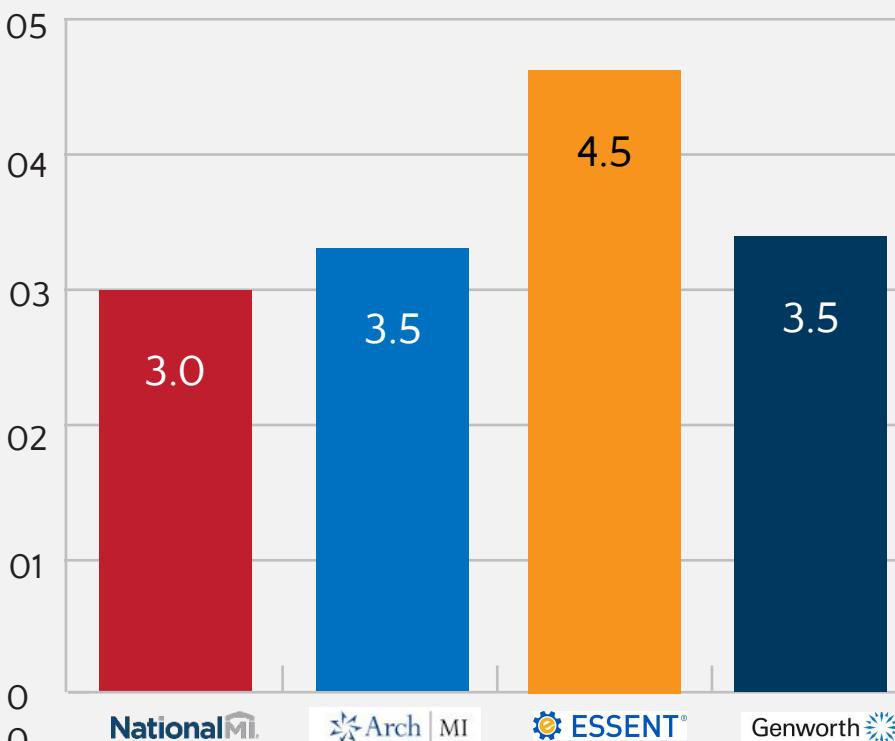


## TAKE AWAY FOR NATIONAL MI

**National MI should follow the lead of ESSENT, and correct glaring interaction design problems that range from navigation to affordance to pattern design that must be resolved immediately.**

National MI	Arch MI	ESSENT®	Genworth
<p>Even if PDFs should have been converted to web pages or online forms, that's a long-term solution. MI site has other glaring interaction design problems that range from navigation to affordance to pattern design that must be resolved immediately. Here are some examples :</p> <ul style="list-style-type: none"> <li>Links within NationalMI site that open pages outside the site, or represent content that requires user authentication for access, are not defined by standard icons</li> <li>Unconventional tab pattern with no color segregation for on and off states of the tab makes interaction design difficult. In pages such as LOAN LIMIT LOCATOR, tabs look like buttons</li> <li>In the Job Openings section, My Account link has been repeated twice. Here, if user clicks on any of these two my account links, the login panel completely covers the job postings and shows another set of breadcrumbs.</li> <li>Actions like "Donate" has no call to action and must be converted to a button</li> </ul>	<p>Arch MI site follows a conservative old school design that minimizes interaction design problems. Its IA, layout, content and structure are consistent. Even if the problems with navigation such as active sections not being visually distinguished in the navigation menu have been highlighted before, other interaction design problems persists throughout the site:</p> <p>Example:</p> <ul style="list-style-type: none"> <li>Color of a link and section header use almost the same shade of blue. So, at times, it becomes impossible to distinguish between the two.</li> <li>Many a cases images lack affordance that they are actually clickable items (on-site training)</li> <li>Links that open pages outside the site, or represent content that requires user authentication for access, are not defined by standard icons</li> <li>The carousel indicator dots and active indicator dot blends with the background image and becomes difficult to find.</li> <li>Hyperlinks and accordion components should follow conventional design rather than being almost identical.</li> </ul>	<p>ESSENT site maintains decent interaction design throughout. Essent's navigation is intuitive and contains simple terminology. Interactions are well defined with clean styling, label content and visual feedback.</p> <p>Hover transitions for Essentiq, Benefits of mortgage insurance, Essent-engage and Become a Essent customer cards in the homepage are good and intuitive.</p> <p>Example : Watch the video button on homepage landing section gives visual feedback when you hover on it, the label also specifies the action will be performed.</p>	<p>Graphic elements like images, typography and icons in Genworth site that fosters user interaction are neat and clean. As explained earlier, Navigation interaction design has problems. other interaction design problems persists throughout the site:</p> <p>Example:</p> <ul style="list-style-type: none"> <li>Color of a link and section header use almost the same shade of blue. So, at times, it becomes impossible to distinguish between the two.</li> <li>Many a cases images lack affordance that they are actually clickable items (on-site training)</li> <li>Links that open pages outside the site, or represent content that requires user authentication for access, are not defined by standard icons</li> </ul>





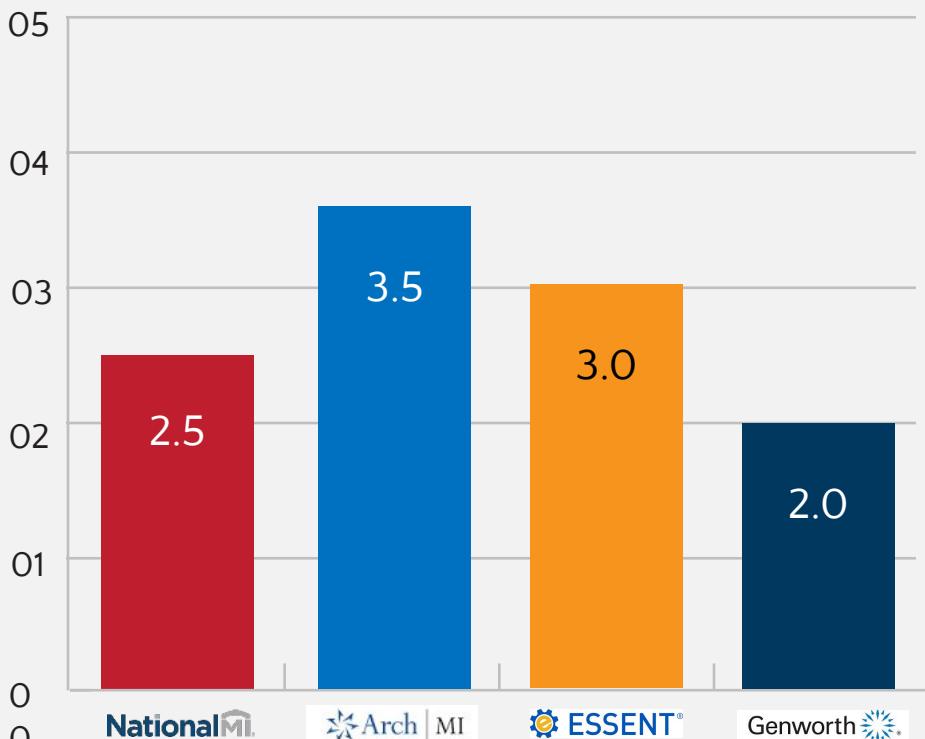
**TAKE AWAY FOR NATIONAL MI**  
**National MI should follow the lead of ESSENT and go for a better classification of all resources it currently has under its overarching resources section. The items under resource menu must be broken Under 3 separate sections :**

1. Forms and resources
2. Online tools
3. Training

National MI	Arch MI	ESSENT®	Genworth
<p><b>MI specific Tools</b>  National MI has clearly defined resources section that has tools such as Rate GPS , Digital TRID Pencil, AXIS Resources, Sales Advisor Online Locator, LTV / FICO Calculator, Loan Limit Locator. It also has various important forms and PDFs and exhaustive range of information portals including the well-known MI University training resources.</p> <p>They do not have a separate section for Training to help training seeking users. Instead of that a MI University link appears under resources.</p>	<p><b>MI specific Tools</b>  Arch site has a defined section called News and Resources that contains important tools such as Tax-Deductibility, HaMMR, MI Cancellation, Qualified Mortgage Guide, PMIERs, Roadmap to Home Ownership, Financial Information, TRID Information Center and Calculators. This is a mix match of tools and best practice documents. Their main Rate generating tool Ratestar, however, resides under Rates section. Many other tools and forms are also distributed across other sections. This type of content should have been clustered and presented in a far better manner.</p> <p>They have a separate section for Training to help training seeking users.</p>	<p><b>MI specific Tools</b>  ESSENT has clearly defined tools and resources section that contains important tools such as Essent Online, EssentEngage and Comparison Tools such as , FHA Loan Limit Tool. FHA Comparison Tool and FHA to MI Prospecting Tool. ESSENT also has important resources such as Benefits of Mortgage Insurance, Master Policy Resource Center and Essent MI Premiums Under QM.</p> <p>The presentation these tools are nice with appropriate call to action.</p> <p>They have a separate section for Training to help training seeking users.</p>	<p><b>MI specific Tools</b>  Dedicated Genworth Toolkit section has sections like LO Resources, First-Time Homebuyer Resources, Home Suite Home®, Homebuyer Privileges®, Homebuyer Education Credit Unions, Housing Finance Agencies and Homeowner Assistance.</p> <p>They have a separate section for Training to help training seeking users.</p>
<p><b>Standard Utilities</b>  Careers is hidden very deep and must be provided more visibility. Contact Us is quite exhaustive and has good visibility. But the contact us online form could be made even more useful by adding reasons like cancellation and reinstatements</p> <p>There are exhaustive range of FAQs but they recede as PDF documents. In the long run, these must be converted into series of webpages and placed under a dedicated FAQ section</p>	<p><b>Standard Utilities</b>  Sign up, Login, Social media channels link, Primary call-to-action buttons are prominent and easy to find through out the website. Contact us which is one of the important tools goes unnoticed due to its visual appearance.</p> <p>Example : Utility bar which hosts link to some of key contents like Affiliates, Media Center, Careers, Contact us, Search bar goes almost unnoticed because of bad and inaccessible styling.</p>	<p><b>Standard Utilities</b>  A dedicated utility menu contains links for contact us, find a rep, sales finder providing users a very clear focus. However, typical utilities such as Career and Contact Us have very low visibility. There is no FAQ section too.</p> <p>Even though contact us is buried deep into footer, it has a very well-designed page.</p>	<p><b>Standard Utilities</b>  Genworth has chat button, contact number, contact form that are findable in majority of the pages.</p> <p>The quote call-to-action button is found only in the homepage and few contextually related pages.</p> <p>Example : Chat icon, search bar, contact form, Login details are present in the navigation bar for easy access.</p>



# COMPETITIVE BENCHMARKING : VALUE PROPOSITION



## TAKE AWAY FOR NATIONAL MI

**National MI value proposition must be worthy of a financially strong, investment-grade rated company with a low statutory risk to capital ratio who are in full compliance with the Private Mortgage Insurer Eligibility Requirements. The site should reflect the following in a retainable manner**

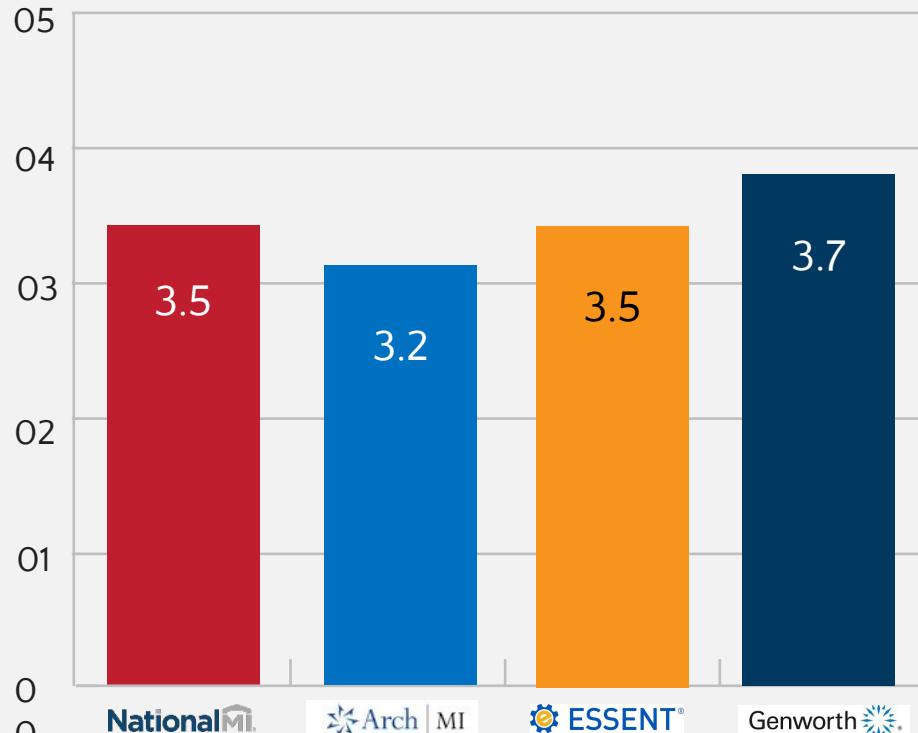
- Service: People (Sales, Solutions Center, Director of Risk Operations, Leadership) Everyone strives to be the best in their field of expertise. NMI department teams are unparalleled in their service to internal & external clients.

- Best Terms of coverage: Master Policy, Rescission Relief, Sensible Servicing

- Innovative in technology stack: AXIS, Rate GPS, external technology partners

National MI	Arch MI	ESSENT®	Genworth
<p>National MI's Corporate responsibility, involvement and charitable giving are clearly delineated on the "People, Profit, Customer, and Community' page. In homepage, a great video on NMI unity in diversity (ideas, processes, and culture) projects it as a great place to work. But the site misses out on communicating value preposition for business generators or decision-makers.</p> <p>Under Lenders, Why National MI page neither elaborate on the brand's financial strength and stability, nor does it explain how the industry experts, innovative products and systems fostered by a straightforward approach act as key value differentiators.</p> <p>Even being a NASDAQ listed company, the stock information page cover bare minimum info. Analyst coverage page does not feature even basic analysis. Serious affordance problems are observed in the SEC Filings and Quarterly results pages.</p>	<p>About Arch MI page clearly communicates the brand's value proposition efficiently. Information is a mixture of textual information, video and few contextual links. But the links and video are placed below the large text blocks.</p> <p>The animated video is extremely business-focused and discuss the brand value differentiators with compelling data. Decryptions of Arch MI's Products and Services, products and company networks further accentuate the value proposition.</p> <p>Arch makes mention of its corporate responsibility on a sub domain for careers.</p>	<p>Value proposition page is a combination of textual information and financial ratings along with a video which helps in to operate and absorb knowledge in different ways—and that will help in retaining brand's value proposition. Information is brief and additional amount of it can be added to gain user's trust.</p>	<p>Value proposition contains brief amount of important information and there are no useful resources to learn more. Additional amount of content could've been added to help people discover more about the company and build relationship.</p> <p>Example : Company profile page which is present under About us section contains brief about company and community responsibility</p>

# COMPETITIVE BENCHMARKING : KEY CONTENT



## TAKE AWAY FOR NATIONAL MI

**NMI Site Navigation** must be divided into global navigation menu, global utility menu and footer. In the Global navigation menu, current resources section must be broken into Forms and services, Online tools and, like all other sites: a dedicated career section with the content from current MI U-Trainings. We could move Careers and Contact Us from current About us to the global utility menu. As a differentiator, we can add a FAQ section comprising of various FAQs.

## GLOBAL NAVIGATION MENU

[ HOME | LENDERS | SERVICERS | INVESTORS | FORMS & SERVICES | TRAINING | ONLINE TOOLS | ABOUT US ]

## GLOBAL UTILITY MENU

[ CONTACT US | FAQ | CAREERS ]

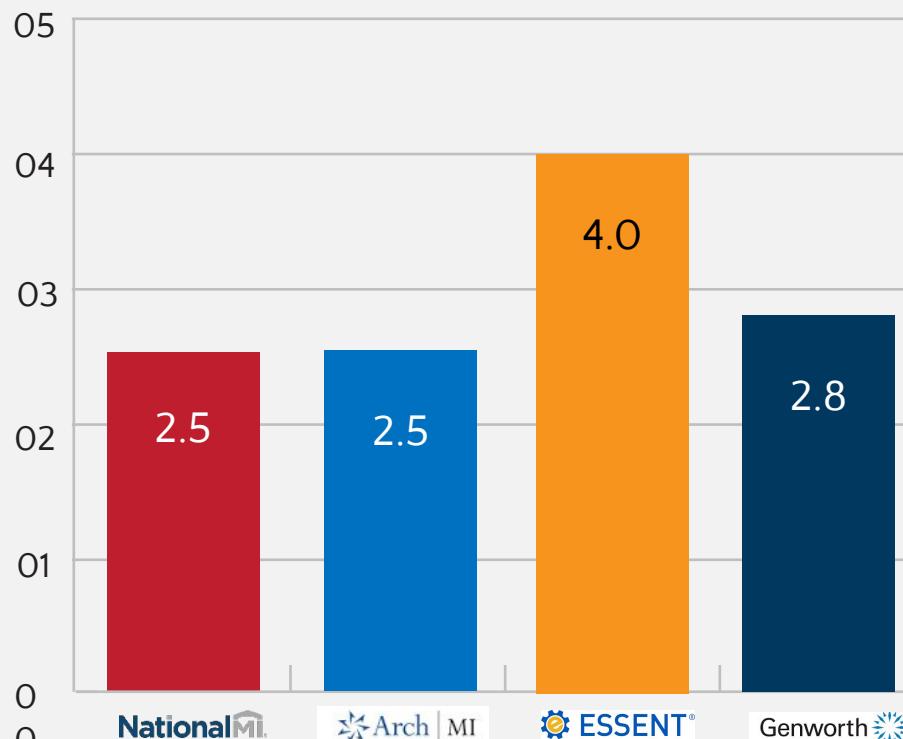
## FOOTER

[ LINKEDIN & TWITTER LINKS | COPYRIGHT | PRIVACY POLICY | TERMS OF USE ]

National MI	Arch MI	ESSENT®	Genworth
<p>National MI's key content categories are 5 : LENDERS, SERVICERS, INVESTORS, RESOURCES and ABOUT US. It is obvious that they want to address the concerns of three most important user types in the beginning and on 4th, overwhelm the users with their exhaustive set of resources. They want to sign off with their own positioning through About us elements.</p> <p>Information areas in the homepage such as RateGPS, Why NMI, Simple Guidelines and Contact Us have no retainable visual recall.</p> <p>None of the items under "Press Releases" and "In the News" have a date associated and user has no way to figure out which one is the most recent story. None of these have any thumbnail images to draw user's attention either.</p> <p>In a nutshell, National MI site addresses Loan Origination, Master Policy, multichannel presence but and Corporate responsibility but fails to effectively communicate their value statement.</p>	<p>Arch MI's key content categories are 8: ABOUT US, RATES, UNDERWRITING, TRAINING, MI ORIGINATION, MI SERVICING, NEWS &amp; RESOURCES and CONTACTS. They want to first talk about their brand, offerings, value distinguishers and then address the day-to-day business concerns. At the end, they want to sign off with their Resources and contacts.</p> <p>The key content in Arch MI is distributed between the Arch Mi and Arch Group parent website. Page is easy to access from the navigation and information is eloquent and to the point, but the pages feel disconnected due to their location.</p> <p>Example : Careers links in the utility bar on top redirects to another page in Arch Group parent website which contains about us, commitment, diversity &amp; inclusion, community involvement and resources.</p>	<p>ESSENT's key content categories are 6: ABOUT ESSENT, TOOLS &amp; RESOURCES, RATES, GUIDELINES, LOAN SERVICING and TRAINING. Ad they moved Rate Finder, Find a Rep and Contact Us to a well-defined utility menu. They want to first talk about their brand, offerings, value distinguishers and then address the day-to-day business concerns. At the end, they want to sign off with their training.</p> <p>Rewards, Value and Corporate Responsibility are enunciated well in the ESSENT website. EssentIQ provides user different kinds of benefits like 3% down payment, flexible payment options and cancellability. Corporate responsibility hyperlink or page is not found in the website.</p>	<p>Genworth's key content categories are 6: MI &amp; RATES, UNDERWRITING &amp; GUIDES, LOS &amp; CONNECTIONS, GENWORTH TOOLKIT, TRAINING, OUR BLOG and ABOUT US. They want to first talk about their day-to-day business concerns, value distinguishers and then their training. At the end, they want to sign off with blog and brand offerings.</p> <p>This blog is a completely different site where user could see a large repository of audiovisuals, FTHB Market Report, Working Virtually Hub and Authors.</p> <p>Only value / Rewards and community responsibility are the only key content that are present in the website. Additional resources and content can be added to establish brand among the users. Example : Company profile page which is present under About us section contains brief about company and community responsibility</p>



## COMPETITIVE BENCHMARKING : LOOK & FEEL (QUALITY, CONSISTENCY OF BRAND FONTS, COLORS, IMAGES)

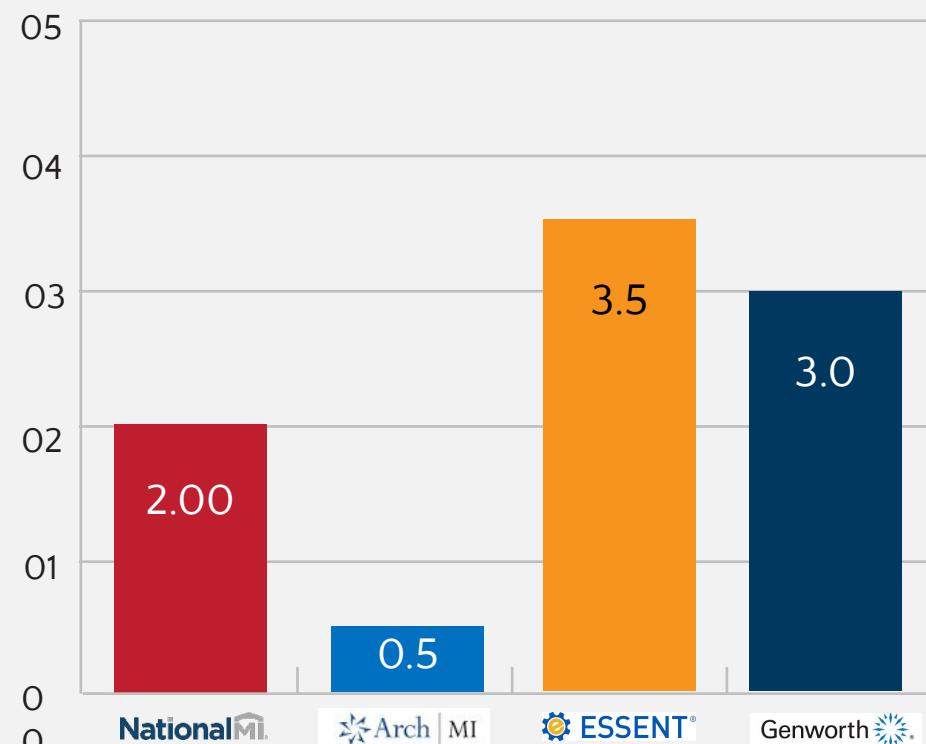


### TAKE AWAY FOR NATIONAL MI

National MI deserves a visually compelling website that enhances NMI brand. Not only audiences should easily be able to find important information in minimum clicks, the new website should be easy to understand. As none of the websites explore Human faces throughout the site, especially in the homepage, National MI could explore using Human faces. These can elicit emotional responses to establish strong emotional connect with end users and create the all-important first impression about the website.

National MI	Arch MI	ESSENT®	Genworth
<p>National MI's website has an old school design but somewhat retainable branding. Quality of design is just average compared to possibilities. The following examples :</p> <p>Fonts are small, but consistent. Inconsistency of page layout doesn't take the brand image forward. The second level pages must also follow the same GUI framework.</p> <p>The visual appearance of call-to-action is not represented consistently through out the website.</p>	<p>Arch MI website looks the oldest and the most conservative. Even though its layout and structure, branding, label, imagery, fonts, content and functionality are consistent and simple in the website, there is hardly any retainable element in the site.</p> <p>Example : Navigation bar, Page layout, call-to-action button style and color are consistent through the website.</p>	<p>Look and feel of the Essent website is a cut above the rest. It offers brand ESSENT a recognizable branding and helps establish it as a serious player in mortgage insurance space.</p> <p>Interface components, typography, interaction patterns are consistent, visually appealing and accessibility compliant. Quality of design is good, fonts are consistent. Colors and image feel consistent at every touch point, invoke curiosity and take the brand image forward.</p>	<p>Though Genworth's branding is consistent and functional, on a closer look, we see plenty of unnecessary variations in typography and imagery which does not speak very high of the brand's visual language.</p> <p>The homepage creates a very scattered and busy image and the inner pages lack sophistication. It is interesting that the blue used in the logo has not been used the color family of the site at all!</p> <p>Genworth has decent iconography and it is the only site our of 4 that explores using full-size video within the page which, reflects contemporary design.</p>

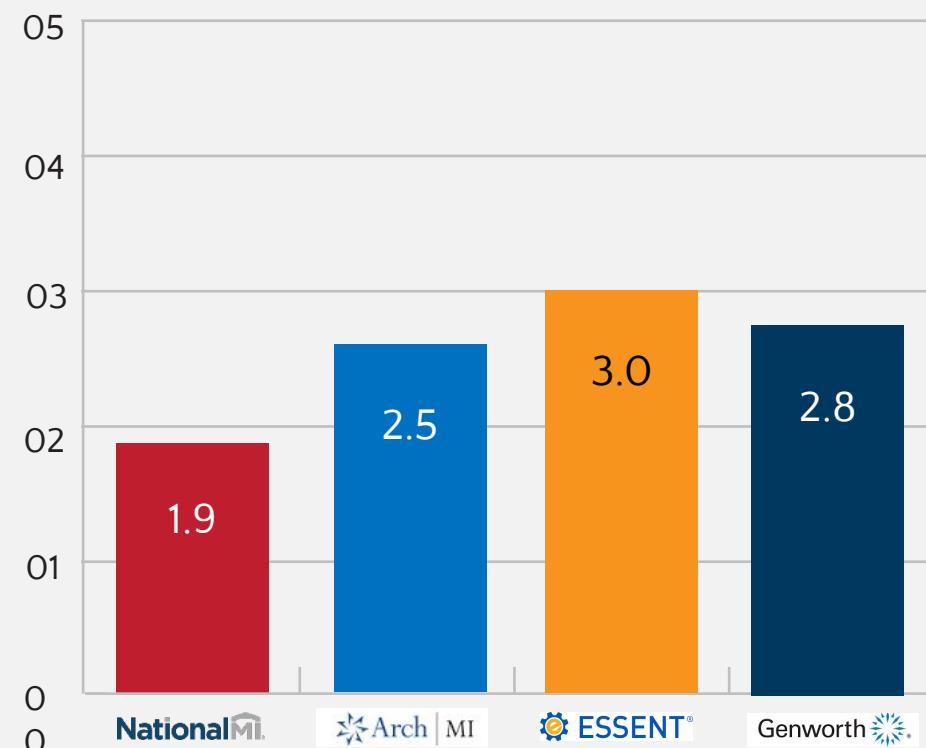
## COMPETITIVE BENCHMARKING : BRAND METAPHORS (SYMBOLS/PHRASES INVOKING BRAND CONSCIOUSNESS)



National MI	Arch MI	ESSENT®	Genworth
The brand metaphor for RateGPS is innovating with intelligence.  This has not been utilized to the fullest to describe National MI value proposition/positioning.	No recognizable brand metaphor observed.	GET ON BOARD WITH ESSENTEDGE. Very bold and effective statement which occupies a large portion if the homepage. Positions ESSENTEDGE. With speed.	LET'S GIVE BACK suits Genworth's community-oriented positioning.

**TAKE AWAY FOR NATIONAL MI,**  
**Innovating with intelligence is a great brand metaphor which could further be explored in the new site.**

# COMPETITIVE BENCHMARKING : PRESENTATION OF CONTENT

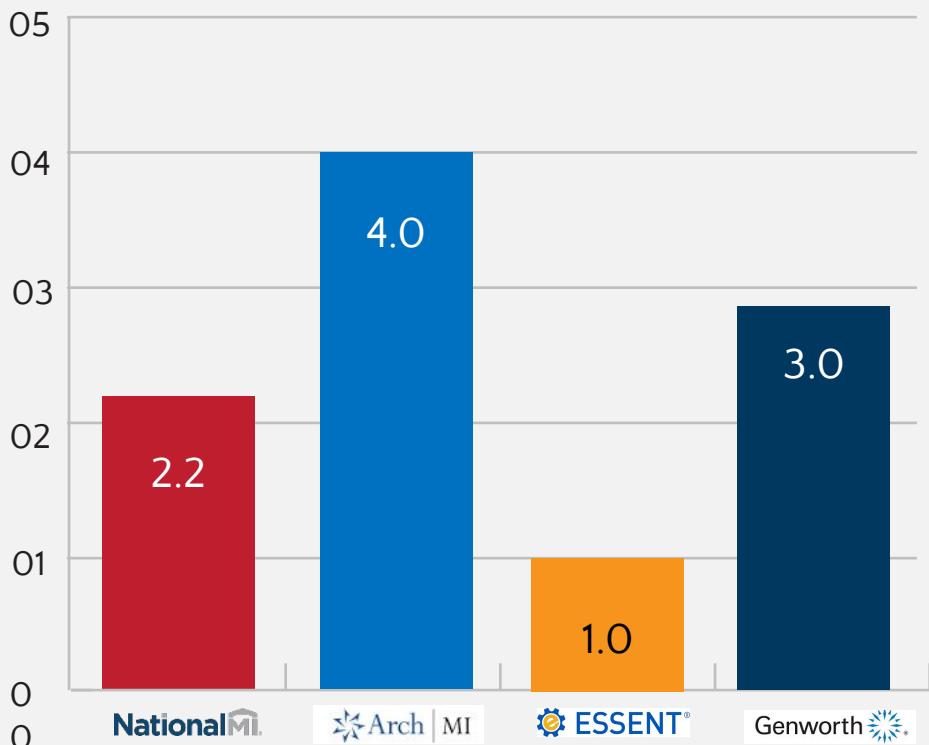


NationalMI	Arch MI	ESSENT®	Genworth
<p>NationalMI's content is useful, but it is not well organized nor visually well presented. Font size and Font color are not attenuated for personas demographics.</p> <p>In majority of pages there is no arrangement or presentation of elements in a way that implies importance.</p>	<p>Arch MI displays useful information that is well presented. Content is a combination of text with related videos and useful resources. But the heading visual styling can be mistaken for hyperlink. Font size used in the website is not readable.</p> <p>Example : Careers link in the utility bar redirects to Affiliates page which in-turn redirects to Arch Group parent website that contains community, inclusion &amp; diversity and other contextual links.</p>	<p>Elements are laid out logically and strategically, influencing user's perceptions and guiding them to desired actions. Font size is legible and large enough for personas demographics.</p> <p>Example : Homepage has many sections with differentiable visual styling that helps to inform, impress and persuade users to section.</p>	<p>Genworth's content and presentation is good. Content on this website is a mix of images, graphic elements and text. The layout and UI Patterns are standard. but some pages have text content only.</p> <p>Example : About MI page under MI &amp; Rates, investor underwriting pages has large block of text and highlighted sections containing related resources</p>

**TAKE AWAY FOR NATIONAL MI,**  
**NationalMI should create and maintain visual hierarchy that is used to prioritize navigational structures and content, So, that help users lead to a page/screen's functionality and gives them the right visual cues.**



# COMPETITIVE BENCHMARKING : SOCIAL AND COLLABORATIVE FEATURES

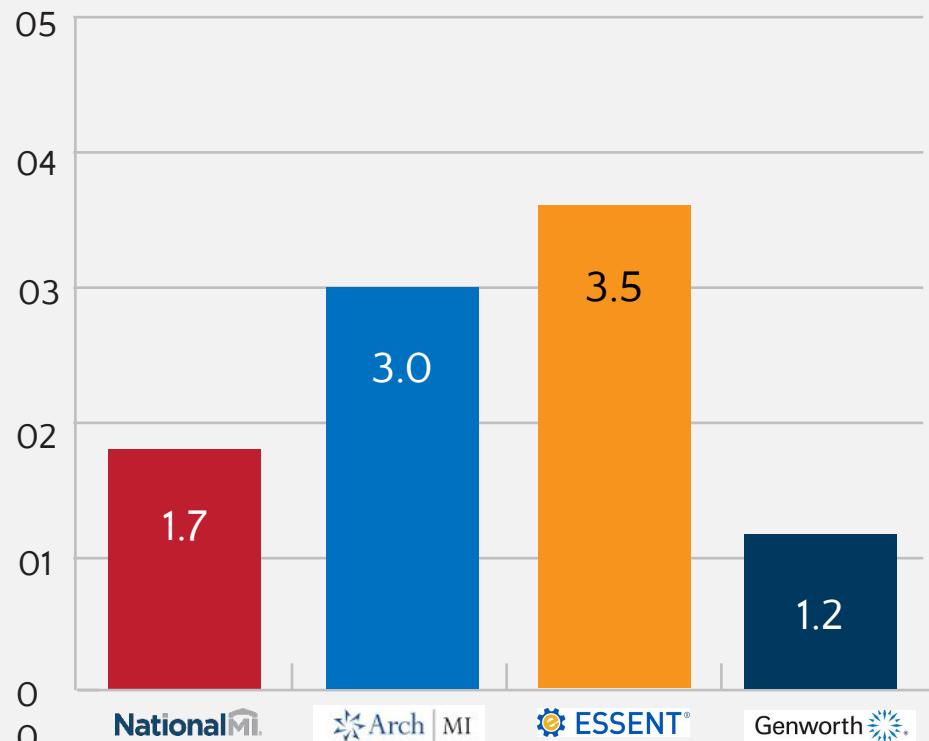


National MI	Arch MI	ESSENT®	Genworth
<p>National MI's footer is oversized and too wordy with poorly displayed social links leading to cognitive overload. Articles have no embedded sharing capabilities.</p> <p>Example : NationalMI is active on LinkedIn and Twitter about their webinars, meeting. Also, new content is being posted frequently.</p>	<p>Arch's social network links have been highlighted in the top navigation with icon representation. They are actively engaging with people on LinkedIn, Twitter, Facebook, and Instagram.</p> <p>Example : Arch MI is weekly posting content in Twitter media channels about COVID-19, upcoming webinars, guidance for new home buyers</p>	<p>Essent's social network link is in the footer, prominently displayed with text link format. They have single social media channel with minimal engagement.</p>	<p>Genworth links are displayed very subtly in the footer. Links have been displayed in text format. They are actively posting content about updates, homebuyers tips in twitter.</p> <p>Example : Genworth is actively twitting about their webinars, meeting, tips. New content is posted almost daily</p>

**TAKE AWAY FOR NATIONAL MI,**  
**NationalMI should be present on other media channels that can raise brand value, as competitors like Arch and Genworth have a lot of social collaborations.**

**And this section needs to be highlighted in the footer of the website.**

# COMPETITIVE BENCHMARKING : INNOVATION & DISTINGUISHING FEATURES



National MI	Arch MI	ESSENT®	Genworth
National MI AXIS – The Next Generation in MI Technology provides an interactive platform that is unmatched in the MI marketplace , but it is not promoted in the website.	Arch promotes innovations such as MI-Origination/LOS-and-Lender-Connectivity, Secondary Marketing and Community Banks.  They provide contextually helpful information and user guides to either preview or download.	MI Essent has innovative products like Clear2Close, GSE High Loan-To-Value Refinance Programs, Loan Amounts,  Apart from these they also have Our Doctor/Professional program provides eligibility for newly licensed medical residents or practicing medical physicians/doctors, dentists, oral surgeons and attorneys.	Genworth only promotes POSs, PPEs, and other integrations in the main navigation menu. Which are also found in the other competitors. Apart from this there are no innovative or distinguish features in the website.

**TAKE AWAY FOR NATIONAL MI,**  
**NationalMi's innovative and distinguishable features should be easy to find within minimum steps.. This adds competitive advantage over other Mortgage Insurance companies. Essent has a good number of innovations and features widely promoted through the website and NMI can follow the same.**



# COMPETITIVE BENCHMARKING : NATIONALMI.COM AND TOP 3 COMPETITORS

Parameters : Usability | Usefulness | Branding | Social and Collaborative features | Innovation & Distinguishing features

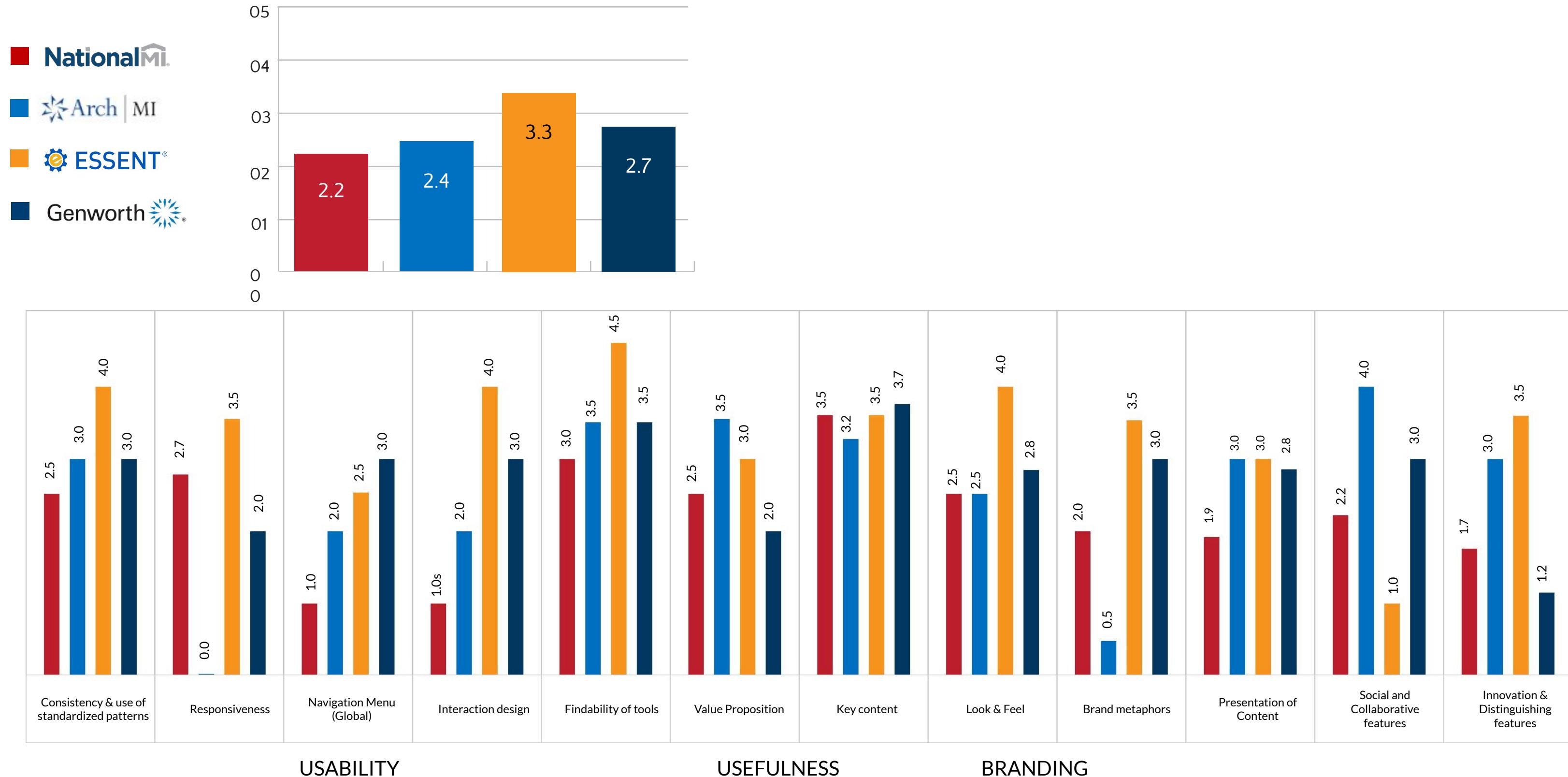
Rating Scale: 4-5 = Excellent | 3-3.9 = Good | 2-2.9 = Average | 1-1.9 = Below Average | 0-0.9 = Poor

		NationalMI	Arch   MI	ESSENT®	Genworth
USABILITY	Consistency & use of standardized patterns	2.5	3.0	4.0	3.0
	Responsiveness in various breakpoints	2.7	0.0	3.5	2.0
	Navigation Menu ( Global & Utility)	1.0	2.0	2.5	3.0
	Interaction design	1.0	2.0	4.0	3.0
	Findability of tools (Contact Us, Locator, Sign up/on & Help)	3.0	3.5	4.5	3.5
USEFULNESS	Value Proposition (Values the brand stand for)	2.5	3.5	3.0	2.0
	Key content (Security, Value/ rewards, multi-channel, Corporate responsibility)	3.5	3.2	3.5	3.7
BRANDING	Look & feel (quality, consistency of brand fonts, colors, images)	2.5	2.5	4.0	2.8
	Brand metaphors (symbols/phrases invoking brand consciousness)	2.0	0.5	3.5	3.0
	Presentation of Content ( how effectively)	1.9	2.5	3.0	2.8
	Social and Collaborative features (Existence & promotion)	2.2	4.0	1.0	3.0
	Innovation & Distinguishing features (Tech/business differentiators)	1.7	3.0	3.5	1.2

# COMPETITIVE BENCHMARKING : OVERALL RATING FOR NATIONAL MI AND TOP 3 COMPETITORS

Parameters : Usability | Usefulness | Branding | Social and Collaborative features | Innovation & Distinguishing features

Rating Scale: 4-5 = Excellent | 3-3.9 = Good | 2-2.9 = Average | 1-1.9 = Below Average | 0-0.9 = Poor



## DESIGN DIRECTIONS



## HOMEPAGE

1. Carousel acts as the face of the website. Each banner within the carousel must communicate pivotal brand offerings and have enough registration time. The carousel must have the standard indicator (dots) to communicate total number of banners and, which banner is the user currently seeing.
2. Homepage must have the following content in this order: Why NationalMI, Products & Rates [with emphasis on Rate GPS], Training & Resources, Contact Us, Careers, In the News [the combination of Press Releases and News items]
3. Human faces should be used throughout the site, especially in the homepage. Human faces can elicit emotional responses to establish strong emotional connect with end users and creates the all-important first impression about the website.

A testimonial of a happy customer reinforces brand authenticity. By looking at the facial expressions, users can discover the positive aspects of the product.

Often, users can follow the direction of vision of the eyes of a face and get cue about the path that they should follow for a smooth navigation through the website. If the eyes of the face point towards the scrolling feature, users would know that it is what they should pursue. Similarly, eyes can look at some other navigational features that ensure that users have a pleasing experience on the website.

## NAVIGATION

1. Site Navigation must be divided into global navigation menu, global utility menu and footer.
2. Global navigation menu in the current site has limited number of high-level sections but the second level of each section is quite deep. Thus, each section has large dropdown menu that causes more cognitive load and questions user's motor skill. Global navigation menu should have a greater number of high-level sections to reduce the depth of subsequent submenu.
3. Active section in the global navigation menu must be visually differentiated from other inactive sections to instantly let user know about the part of the site he/she is currently in.
4. The menu for mobile breakpoints must look and behave like a standard hamburger menu should, without throwing any unwanted surprises or interaction challenges to the user.
5. As user usually sees one section at a time, a single section of the hamburger menu must expand at a given point in time.
6. The breadcrumb must start with the highest level of navigation and depict the exact path user traverses to reach a page. A section's name must remain unchanged in navigation menu, breadcrumb, and page header.
7. Each link in the navigation menu must be unique, no links should be repeated across subsections and each link must have a unique page assigned to it. If multiple resource repositories are defined in the navigation submenu, there should be separate resource repository pages too.
8. If a PDF document is mentioned as a submenu link, as a short-term solution, the link should have a PDF icon next to it to communicate that it is not another web page. A PDF document must open in a different window. In the long run, these PDFs should be converted to web pages or online forms but then, these should appear in the same window.
9. The footer must be a crisp and short menu of secondary functionalities.

## 2<sup>nd</sup> LEVEL PAGE STRUCTURE

1. All second level pages must follow the same GUI framework.
2. Theme banner images for each second level pages should be minimal, thematic and of the same size. These must provide necessary visual recall.
3. Second level pages should not have any contextual menu column.
4. Second level pages with many sections must have the mechanism to collapse and expand each of those sections.
5. Second level pages with many small links need appropriate clustering for better recognition rather than recall.

## THUMB RULES: VISUAL DESIGN

1. Each page within the site MUST adhere to the common GUI style, page pattern and navigation pattern.
2. The background color of the navigation menu must be different from the page color to help user differentiate the expanded menu from the page.
3. No graphic images should look like data entry/selection widgets or form elements.
4. Ideally each icon must be self-explanatory. For every special icon, a legend must mention its meaning.
5. The infographics or images for the mobile should maintain minimum readable size.
6. All icons associated with interaction patterns [ e.g. Sorting for column, accordion collapse/expand, navigation menu expand etc.] must be consistent throughout the site



## THUMB RULES: CONTENT & LAYOUT

1. Each page must have a single page header.
2. There should be 4 separate directories for Rate Sheets, Underwriting guidelines, non-delegated & delegated information, and sales Directories.
3. EVENTS & PRESENTATIONS page should use Accordion to nest contents under various categories but still provide user the option to collapse / expand sections.
4. In the COMPANY OVERVIEW page, the statement National MI is offering the best terms of coverage has enormous potential. It must be supported by tangible and comparable data.
5. The ANALYST COVERAGE page must feature analysis on topics such as earnings or revenue estimates of NMIH. This page could also feature external link of relevant analysis!
6. In the STOCK INFORMATION page, substantially detailed graph of NMIH stock price must have the standard controls for monthly/weekly/daily views and date-wise price tracking. Standard info like EPS and Market cap must also feature. Important market news on the NMIH stock must feature here.
7. In MI UNIVERSITY TRAINNING RESOURCES page, Promotional information on important speakers should either be communicated through the homepage carousel or should be blended inside the subsequent sections. Course names and respective descriptions should be brought together, and these should be presented as accordion.
8. JOB OPENING should be separate section. Instead of repeating My Account twice, only Login should be a hyperlink. The login Panel may appear as pop-up, but it should never cover the entire job listing table.

## THUMB RULES: INTERACTION DESIGN

1. Each link in the site (navigation menu or page) must have a unique page assigned to it.
2. Each link for a PDF document in the site (navigation menu or page), should have a PDF icon next to it to differentiate it from web pages. As a short-term solution, each PDF document must open in a different window.  
  
In the long run, these PDFs should be converted to web pages or online forms but then, these should follow the site GUI + Navigation framework and appear in the same window.
3. Any News/Press release or type of content that has strong association with timestamp must have its date of release along with subject line. In a repository, these type of times must always be presented in reverse-sorted order.
4. If any link within NationalMI site need to open a page outside the site, that link must be annotated by a new window icon [ ] and the resultant page must open in a new window.
5. If any content requires user to authenticate himself/herself, that link must be annotated by a lock icon [ ] and the resultant page must need a login to open in the same window.
6. Conventional tab pattern and more contrasting color should be used to denote on and off states of the tab, respectively.
7. To explain a process, each of its steps should be presented sequentially, and all components of that process must be hyperlinks. This will help user follow and perform the process at the same time.
8. Actions like “Donate” should be converted as a button to afford better call to action. By clicking/tapping this button, the user should be able to start the donation process.

## THUMB RULES: ACCESSIBILITY

1. As an accessibility best practice, all conversational videos should display the transcript of the conversation to help hearing impaired audience.
2. The color of the hamburger navigation menu and the page is same. So, when the navigation menu is expanded, it blends with the page. This is a serious accessibility issue. The background color of the navigation menu must be different from the page color to help user differentiate the expanded menu from the page.
3. Under the RESOURCES section, multiple sections open different type of content which, is an important accessibility issue. All sections annotated by [ ] are separate resource repositories and these [ ] should open separate resource pages. As a short-term solution, all sections annotated by [ ] should use pdf icon to communicate that these are PDFs, [ ] and these must open in different windows. In the long run, these PDFs should be converted to online forms or pages and users should be able to fill up online and submit. The section annotated by [ ] should be converted as a subsection to this site. [ ]

## 1. LENDERS

- 1. Origination
  - 1. Why Mortgage Insurance
  - 2. Why National MI?
  - 3. National MI vs. FHA
  - 4. Products and Rates
  - 5. Master Policy Terms
  - 6. Become a Client
  - 7. About AXIS Online
  - 8. Rate GPS
- 2. Underwriting
  - 1. Underwriting Options
  - 2. Delegated Underwriting
  - 3. Non-Delegated Underwriting
  - 4. Take the clear path
  - 5. Underwriting Guidelines
  - 6. Key Underwriting Matrices
  - 7. Bulletins

## 2. SERVICERS

- 1. Policy Servicing
- 2. Sensible ServicingSM
- 3. Claims and Loss Mitigation

## 3. INVESTORS

- 1. Corporate Governance
  - 1. Executive Team
  - 2. Board of Directors
  - 3. Board Composition
- 2. Financial Reports
  - 1. SEC Filings
  - 2. Annual Reports
  - 3. Quarterly Results
  - 4. Statutory Filings
- 3. Stock Information
  - 1. Historic Stock Lookup
  - 2. Analyst Coverage
- 4. Press Releases
- 5. Events and Presentations

## 4. FORMS AND RESOURCES

- 1. Forms
  - 1. MI Application Form
  - 2. Servicing Transfer Form
  - 3. Reinstatement Request Form
  - 4. MI Cancellation Form
- 2. Resources
  - 1. Bulletins
  - 2. Loan Officer's Resources
  - 3. Master Policy Resources
  - 4. Millennial Resources
  - 5. PMIERs Resources
  - 6. TRID Resources
  - 7. Technology Vendors
  - 8. Rate Sheets
  - 9. Sales Directories
  - 10. Underwriting Guidelines
  - 11. Affordable Lending Myths
  - 12. Policy Servicing Reference
  - 13. Non-Delegated & Delegated Info

## 5. ONLINE TOOLS

- 1. Rate GPS
- 2. Digital TRID Pencil
- 3. AXIS Resources
- 4. Rate Advisor Finder
- 5. Sales Advisor Online Locator
- 6. LTV / FICO Calculator
- 7. Loan Limit Locator
- 8. FHA Quiz

## 6. TRAINING

- 1. Training Calendar
- 2. E-learning Courses
- 3. Podcasts
- 4. Borrower Education
- 5. Recorded Webinars

## 7. ABOUT US

- 1. Company Overview
- 2. Fast Facts
- 3. Executive Team
- 4. Board of Directors
- 5. Press and News
- 6. Awards
- 7. Careers
- 8. Core Values
- 9. Contact Us



02

## PAGE CONTENT [CONTD.]

Recommendations: Navigation

### GLOBAL NAVIGATION MENU

#### 1. LENDERS

- 1. Origination
  - 1. Why Mortgage Insurance
  - 2. Why National MI?
  - 3. National MI vs. FHA
  - 4. Products and Rates
  - 5. Master Policy Terms
  - 6. Become a Client
  - 7. About AXIS Online

#### 2. Underwriting

- 1. Underwriting Options
- 2. Delegated Underwriting
- 3. Non-Delegated Underwriting
- 4. Take the clear path
- 5. Underwriting Guidelines
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#### 5. ONLINE TOOLS

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- 5. Recorded Webinars

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- 1. Company Overview
- 2. Fast Facts
- 3. Executive Team
- 4. Board of Directors
- 5. Press and News
- 6. Awards
- 7. Core Values

### GLOBAL UTILITY MENU :

- 1. CONTACT US
- 2. FAQ
- 3. CAREERS
  - 1. National MI's Benefits
  - 2. Current Openings

### GLOBAL FOOTER:

- 1. LinkedIn & Twitter Links
- 2. Copyright
- 3. Privacy Policy
- 4. Terms Of Use

## DESIGN DIRECTIONS: DERIVED FROM EXHAUSTIVE ANALYSIS AND RANKING

For each of these areas, we closely examined for these benchmarks

Usability	Usefulness	Branding	Social Media	Innovation
Consistency & use of standardized patterns	Value Proposition	Look & feel	Social & Collaborative features	Innovation & Distinguishing features
Responsiveness	Key content	Brand metaphors		
Navigation Menu		Presentation of Content		
Interaction design				
Findability of tools (e.g., Profile, Contact Us, Help)				

## DESIGN DIRECTIONS: DERIVED FROM EXHAUSTIVE ANALYSIS AND RANKING

### Usability

#### Actionable Design Insights

##### Consistency & use of standardized patterns

Use the same grid throughout the site.  
 Essent is strongest.  
 National MI has numerous way to reach a page but makes it difficult for users to determine what they should focus on.

##### Responsiveness

Create a responsive site that adjusts for a few breakpoints to reshuffle and collapse appropriate content and link blocks  
 Genworth is strongest.  
 National MI has the same navigation and content persist at all aspect ratios. Mobile breakpoint layouts do not follow best practices for mobile usability

##### Navigation Menu

Use secondary navigation feature/menu but allow direct navigation from the primary navigation menu.  
 Essent is strongest.  
 National MI's primary navigation menus (drop-downs) create cognitive overload it has an active nav item that is not visually distinguished for the

##### Interaction design

Use page forms/layouts that are basic, but clean.  
 The call-to-action buttons should be appropriately and clearly displayed, consistent with eye movement patterns. Error messages are well designed.  
 Arch's is strongest.  
 National MI's Rate GPS page has inconsistent look and feel. Call-to-action placement is inconsistent from page to page (Contact us, Get Quote, Axis Login). "Search" does not use standard design practices.

##### Findability of tools (e.g., Profile, Contact Us, Help)

Display all tools, like AXIS, Careers, CU, etc., persistently in the global/utility navigation.  
 Arch is strongest.  
 National Mi displays Axis Login, "Search" in the global navigation. The rest of the useful links are in the subcategories and in a fat footer.

## DESIGN DIRECTIONS: DERIVED FROM EXHAUSTIVE ANALYSIS AND RANKING

### Usefulness

#### Actionable Design Insights

##### Value Proposition

Convey value with a wide range of services and features displayed prominently on home page  
Arch is strongest.  
National MI has not conveyed its range of services. So many features have been buried inside the "Resources" section.

##### Key content

While the value of National MI is clearly spelled out on the "Why National MI" page, it is buried in the Resources primary Navigation drop-down menu.  
Create Primary Navigation menu item "Why National MI?"  
Make content more prominent from "People, Profit, Customer and Community", "corporate responsibility" and "charitable giving"

## DESIGN DIRECTIONS: DERIVED FROM EXHAUSTIVE ANALYSIS AND RANKING

### Branding

#### Actionable Design Insights

##### Look & feel

Utilize recognizable branding.  
Clean design, using fonts and font sizes that are consistent and attenuated to demographic of your personas.  
Use colors and images to invoke curiosity and take the brand image forward.  
Arch and Essent are strongest.  
National MI's website has retainable branding. Quality of design is good, fonts are small, but consistent.  
Inconsistency of page layout doesn't take the brand image forward.

##### Brand metaphors

Invoke user to engage more with the brand metaphors with video and textual content.  
Use CTA for video and use the side nav panel to help seamlessly navigate to content that helps extend brand experience.  
Essent is strongest.  
National MI has no success stories and brand is consistently used, but other key product brands, i.e. Rate GPS, MI-U, and AXIS, PPCC are barely used.

##### Presentation of Content

Essent has used iconic feature representations that create better user-connectedness.  
Content and presentation of Arch and Essent are both good.  
Arch and Essent are strongest.  
National MI's content is useful, but it is not well organized nor visually well presented. Font size and Font color are not attenuated for personas demographics.

## DESIGN DIRECTIONS: DERIVED FROM EXHAUSTIVE ANALYSIS AND RANKING

### Social Media

#### Actionable Design Insights

##### Social & Collaborative features

Display social network links in the top navigation with icon display.

Arch is strongest.

National MI's social network links are displayed very poorly in the fat footer and because of the cognitive overload of the footer, social icons are not displayed well, since they are in competition with footer content. Articles have no embedded sharing capabilities.

### Innovation

##### Innovation & Distinguishing features

Develop and promote National MI innovations more prominently.

Arch promotes innovations such as MI-Origination/LOS-and-Lender-Connectivity, Secondary Marketing and Community Banks.

Essent innovations as Clear2Close, GSE High Loan-To-Value Refinance Programs, Loan Amounts>FHFA Max.

Arch is strongest.

NationalMI.com has no innovation nor distinguishing features have been promoted on the site, i.e. the only place that being a sponsor for MBA Open Doors is prominent is in the banner.

## DESIGN DIRECTIONS DERIVED FROM COMPETITIVE BENCHMARKING OF NATIONAL MI

01

Desired content should be accessible with minimal clicks and scrolling. Link names need to be clear and easy to understand to reduce frustrations and allow users to find content quickly and efficiently, e.g. Customer Services and Location links.

02

**The most common interest areas are RateGPS | Resources (which includes: Sales Directories | Sales Advisor Online Locator | MI – University | Technology Partners | Bulletins Contact Us | Company Overview | Products & Rates (which includes: Rate GPS information page | LPMI | BPMI) Why Mortgage Insurance | Careers But the RateGPS rate engine is by far the goal for most visits to the site and should be given the most prominence.**

03

**Reduce Links and buttons.** Excessive clicks and scrolling lead to frustration and doubt of users' ability to find information.

04

Whether it's the Hero panel carousel or page level, Each image needs to tell a clear story. Because users do not like to read. Each banner image must not only tell a story, but have a clear "Call to Action" Carousel need to be made more user friendly with best practices.

05

**Be More Human.** Utilize behavioral tracking on pages to be more aware of user's needs. More users are looking for proactive suggestions from the MI portal based on their needs and usage pattern. And that's not a value add, it's a primary need... and can provide a path for NMI to cross the bridge from a tie to a win over competitors.

06

Mortgage Insurers must come out of traditional transactional work area and evolve as a lifestyle experience to move beyond a commoditized product, like "rates". Elements of social, training, and community involvement and other interests must be woven around standard MI features and functionalities.

## DESIGN DIRECTIONS DERIVED FROM COMPETITIVE BENCHMARKING OF RATE GPS AND COMPETITORS

01

Rate GPS should be accessible with **minimal clicks** and scrolling. User's expectations must be met for the rate finder tool, but also with needs and expectations for training, instruction, video and FAQs for the rate tool.

02

**The most common interest** area of site users is the rate finder. But, a certain number of users are looking for **distinguishing features** such as training, video, FAQs, printable material.

03

From a business owners' perspective, retaining users by offering a **seamless and enriching rate finder experience** to its existing users **is not enough**. Users must utilize Training through MI – University, find their Sales Advisor Online Locator, read Bulletins, to engage in an on-going relationship to start newer NMI touchpoints.

04

While The “rates finder” is by far the most used tool on NMI and competitor’s site, there are many best practices that need to be implemented into the National MI “Rate GPS” to improve usability and improve the user experience as well as satisfaction.

05

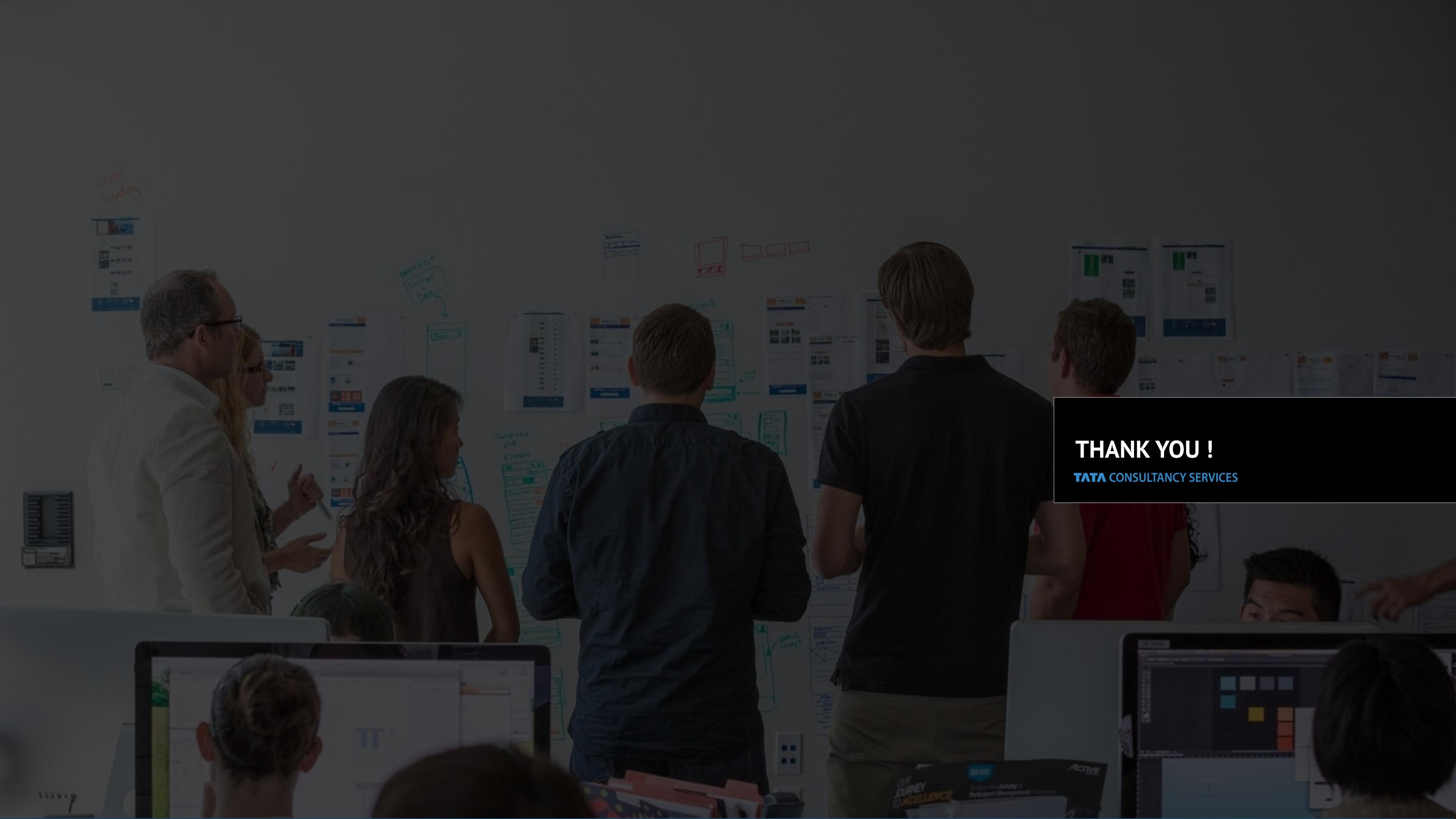
**Be more Human.** Track and Analyze user behavior to anticipate needs and to be more aware of user's implicit needs in a rate quote engine. **Surprise the user** in a positive way. As a result, we need to use more human faces in the site. This creates a stronger emotional connection with the user.

06

User must know the entire set of functionalities around a rate finder. He/she must also be given **flexibility** in terms of rate quote factor parameters.



**THANK YOU !**  
**TATA CONSULTANCY SERVICES**



A group of people are gathered around a wall covered in various user interface designs, wireframes, and annotations. A man in a light shirt and glasses is pointing at one of the screens. The wall has several sections with different colors and styles, including blue, green, and orange. In the foreground, the backs of several people's heads are visible, looking towards the wall. The overall atmosphere is one of a collaborative design session.

THANK YOU !

TATA CONSULTANCY SERVICES