



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

# USER STUDY I

Insights & Analysis

prepared by



**FOUNDRY**



# AGENDA

For Today

01 Agenda

02 Project Timeline

03 Objective

04 User Study: Policyholder

05 User Study: Agents

06 User Study: Engineer

07 User Study: New Homeowners

08 Overall Insights

09 Next Steps



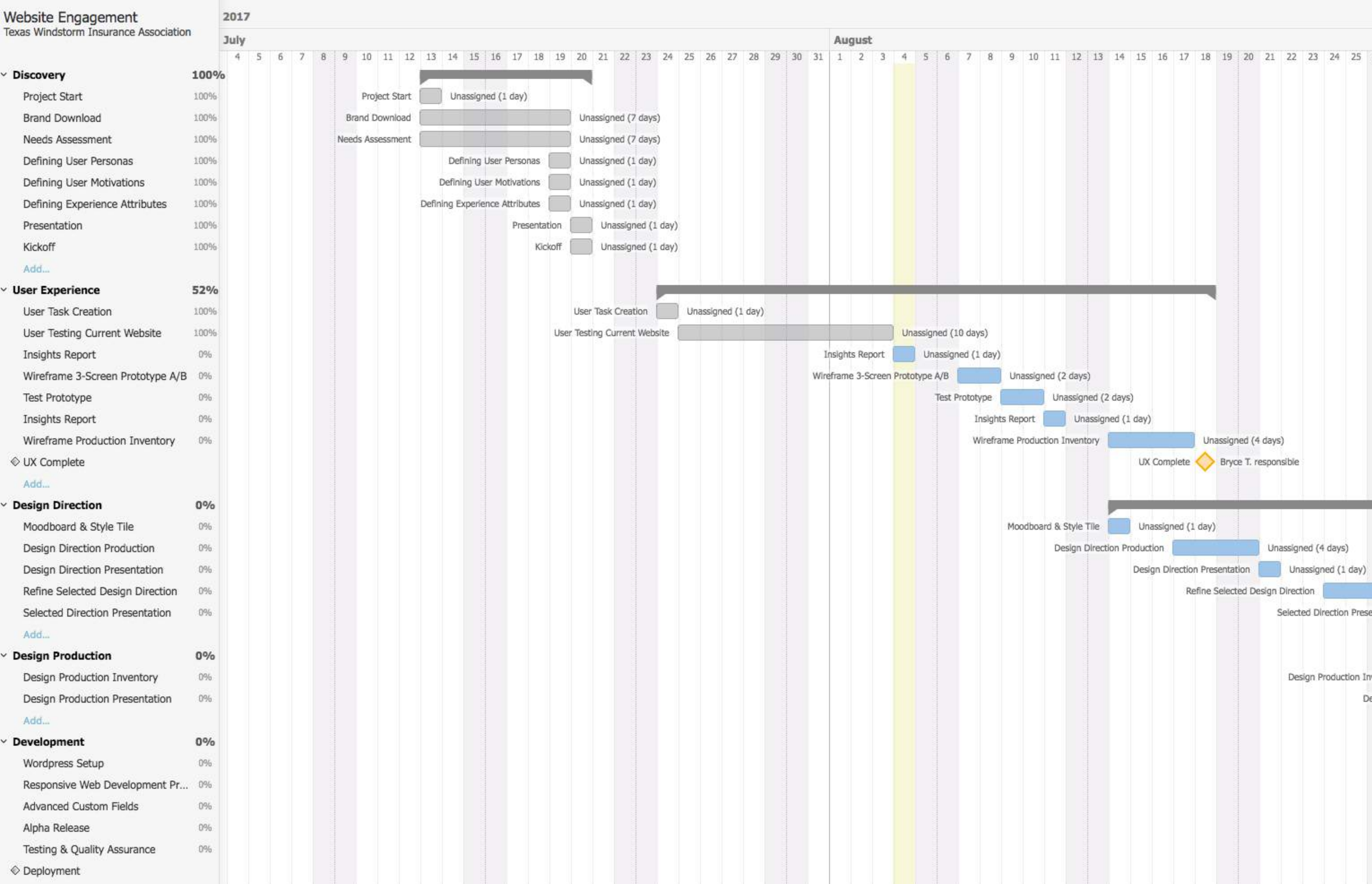


02

# PROJECT

Timeline







# OBJECTIVES

& Goals

## What are we trying to solve?

- Understand how our target audiences are using the current experience.
- Obtain insights as to how we can serve them better or in some cases what we're doing right.
- Formulate testable prototypes to put in front of users to validate our insights.
- Above all else, create solutions that improve the bad and retain the good in the overall digital experience.



04

# POLICYHOLDER

Travis Shelbourne





“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

## Q&A

**How did you first find out TWIA? Describe the conditions that made you a policyholder.**

**Mandatory requirement of buying a home**

---

**Typically why do you return to the website?**

**Don't typically don't come back to the website unless it's to look up the phone number for calling TWIA.**

---

**On the TWIA homepage, in your own words, describe what do you think you can do here primarily? Be specific.**

**Report a claim and probably go to policy center**

---



“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

# TASKS

## Can you describe the process of making a claim?

Typically visits the site, looks up phone number, and then calls TWIA directly for information on next steps. When recalling instance of using the website, Travis did visit the checklist prior to calling TWIA. Felt that overall the process is very easy and hands-off once the claim had been made.

**SUCCESS: Y**

**DIFFICULTY: 2 (EASY)**

---

## Talk me through what happens after you make a claim.

After making a claim and talking to TWIA I learned that I needed to find a roofer who was certified to work on TWIA homes.





“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

# TASKS

Sometimes homeowners remodel or make improvements to their home, and in order to maintain eligibility with TWIA, must have a **Certificate of Compliance**. Can you find information on this topic?

Travis visited the policyholders->claims center or claims center help section to find the certification. Would call in this case.

**SUCCESS: N**

**DIFFICULTY: 4 (HARD)**

---

In the event of an emergency sometimes it is difficult to reach a TWIA representative, where would you go on the website in this scenario?

Would call, and if not check the policyholders section for relevant information.



“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

## Q&A

Do you see the TWIA site as a resource in a catastrophic scenario before, during, and/or after?

Not really, but any information related to what a representative would relay to me on a phone call would be nice to have on the website. I.e.- finding a roofer

How well is TWIA answering your questions as a current policyholder?

Information is there but not that easy to find depending on the context/ scenario. Example, I'm modifying my roof and didn't think to come to the TWIA website for that information.





“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

# Q&A

Is there anything that you think is missing from  
the TWIA website?

Chat feature



“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

# TAKEAWAYS

Policyholders in the navigation is the go-to place for all information needs.

---

For policyholders, information is only useful if it relates to context.

**Scenario 1:** Policyholder is filing a claim, and needs advice and instruction on how to find certified roofers.

**Scenario 2:** Policyholder is hiring an engineer to work on their home, and is not sure if they need to be certified to do that or not.

---

Policyholder didn't consider the website a primary resource for information surrounding their policy and was surprised to find relevant info when it was pointed out.





“

*No live chat option when I  
need to talk to somebody*

**NAME**

Travis Shelburne

**AGE**

--

**COUNTY**

Brazoria

**SEX**

M

**KEY GOAL**

Looking up TWIA phone number since  
he's modifying his roof.

# TAKEAWAYS

Policyholder rarely comes back to the website and prefers it that way. Therefore, any information relating to end-to-end experience must be relayed through that initial experience in order to convey that TWIA IS a resource for many different circumstances. How can you be a resource if you're not connecting the information to the scenario?

**Example:** If you're there to make a claim and phones are busy, TWIA should have that information on the website but with language indicating "Busy? Check our FAQ".

**Example:** If you want policyholders to be aware of all eligibility requirements and scenarios, convey those scenarios by highlighting them following introductory information.




05

AGENT

Randy Mlcak





“

*TWIA is always very professional & responsive.*

NAME	AGE
Randy Mlcak	--
COUNTY	SEX
Galveston	M
KEY GOAL	
Logging into the portal or looking up training materials infrequently.	

# Q&A

What’s a common scenario that would cause someone to utilize your services as it relates to TWIA wind & hail coverage?


Calls for quotes, most everybody uses TWIA, whole underwriting process

Typically why do you return to the TWIA website? What are your major goals usually?

Only game in town and training is very confusing.

On the TWIA homepage, in your own words, describe what do you think you can do here primarily? Be specific.

::Scrolls to footer:: Training, claims center, certificates,



“

*TWIA is always very professional & responsive.*

NAME	AGE
Randy Mlcak	--

COUNTY	SEX
Galveston	M

**KEY GOAL**

Logging into the portal or looking up training materials infrequently.

# TASKS

## Login and describe what you do here typically

Bookmark login, never uses the informational site

SUCCESS: Y

DIFFICULTY: 1 (EASY)

---


## Find information on a “post-event premium surcharge”?

Training and Resources -> general

SUCCESS: Y

DIFFICULTY: 3 (SOMEWHAT DIFFICULT)





“

*TWIA is always very professional & responsive.*

NAME	AGE
Randy Mlcak	--

COUNTY	SEX
Galveston	M

**KEY GOAL**


Logging into the portal or looking up training materials infrequently.

# TASKS

Find out which insurers are participating in the TWIA depopulation programs

Also bookmarks, doesn't use the site

SUCCESS: Y  
DIFFICULTY: 1 (EASY)



“  
*TWIA is always very professional & responsive.*”

<b>NAME</b>	<b>AGE</b>
Randy Mlcak	--
<b>COUNTY</b>	<b>SEX</b>
Galveston	M
<b>KEY GOAL</b>	
Logging into the portal or looking up training materials infrequently.	

# Q&A

Can you think of any scenario in which you would utilize the search bar if you did not use it in the previous set of tasks?

Typically avoid the search bar

---

At what point in your interactions with TWIA would you personally call or email separately?

Portal not working, systems down. Rarely calls. Maybe for a questionable house.

---

What 3 words would you use to describe TWIA? Explain your answer.

Great, Professional, Responsive



“

*TWIA is always very professional & responsive.*

**NAME**

Randy Mlcak

**AGE**

--

**COUNTY**

Galveston

**SEX**

M

**KEY GOAL**

Logging into the portal or looking up training materials infrequently.

# Q&A

Is there anything that you think is missing from the TWIA website?

Lost houses that are rejected by entering an address maybe


How would you gauge TWIA's trustworthiness and professionalism?

Very positively

What were your major frustrations with the experience?

None at all





“

*TWIA is always very professional & responsive.*

NAME	AGE
Randy Mlcak	--
COUNTY	SEX
Galveston	M
KEY GOAL	
Logging into the portal or looking up training materials infrequently.	


# TAKEAWAYS

Randy typically doesn't use the informational site and any relevant links are bookmarked

Overall is really happy with his interactions with TWIA as an agent

Most tasks for Randy were easy and successful.

Will spend the time on the site in order to find the information he needs since “TWIA is the only game in town”.



“

*TWIA is always very professional & responsive.*

NAME	AGE
Randy Mlcak	--

COUNTY	SEX
Galveston	M

**KEY GOAL**

Logging into the portal or looking up training materials infrequently.

# TAKEAWAYS

If Randy comes back to the informational website for any reason, it's to train or to brush up on updated policy.



05

# AGENT

Irene Ortiz





“

*TWIA is great at answering my questions.*

**NAME**

Irene Ortiz

**AGE**

--

**COUNTY**

Galveston

**SEX**

F

**KEY GOAL**

Trying to view policy information for our clients through the portal.

## Q&A

What's a common scenario that would cause someone to utilize your services as it relates to TWIA wind & hail coverage?


- Mortgage change, mail address change, info change, & claims
- Elderly like to call and a lot of our clients are seniors.
- Make payments and manage policy

Typically why do you return to the TWIA website? What are your major goals usually?

Usually for training resources and the portal

On the TWIA homepage, in your own words, describe what do you think you can do here primarily? Be specific.

I can make a claim or visit information about agents.



“  
*TWIA is great at answering my questions.*”

NAME	AGE
Irene Ortiz	--

COUNTY	SEX
Galveston	F

**KEY GOAL**  
Trying to view policy information for our clients through the portal.

# TASKS

## Login and describe what you do here typically

I'll usually bookmark the login and click it from my browser bar


SUCCESS: Y  
DIFFICULTY: 1 (EASY)

---

## Find information on a “post-event premium surcharge”?

I'll probably go to policy center in the portal

SUCCESS: N  
DIFFICULTY: 5 ( DIFFICULT)



“  
*TWIA is great at answering my questions.*”

NAME	AGE
Irene Ortiz	--

COUNTY	SEX
Galveston	F

**KEY GOAL**  
Trying to view policy information for our clients through the portal.


# TASKS

Find out which insurers are participating in the TWIA depopulation programs

Scrolls to the bottom and clicks on depopulation

SUCCESS: Y  
DIFFICULTY: 1 (EASY)





“  
*TWIA is great at answering my questions.*”

NAME	AGE
Irene Ortiz	--
COUNTY	SEX
Galveston	F
KEY GOAL	
Trying to view policy information for our clients through the portal.	

# Q&A

Can you think of any scenario in which you would utilize the search bar if you did not use it in the previous set of tasks?

I like to click around so no

---

At what point in your interactions with TWIA would you personally call or email separately?

Trouble with a quote, verify payments been received, confirming changes

---

What 3 words would you use to describe TWIA?  
Explain your answer.

Friendly, easy to use, poor callback



“

*TWIA is great at answering my questions.*

**NAME**

Irene Ortiz

**AGE**

--

**COUNTY**

Galveston

**SEX**

F

**KEY GOAL**

Trying to view policy information for our clients through the portal.

# Q&A

Is there anything that you think is missing from the TWIA website?


Portal updates, training expanded, cancellations

How would you gauge TWIA's trustworthiness and professionalism?

Pretty well

What were your major frustrations with the experience?

None really



“  
TWIA is great at answering my questions.”

NAME	AGE
Irene Ortiz	--
COUNTY	SEX
Galveston	F
KEY GOAL	
Trying to view policy information for our clients through the portal.	

# TAKEAWAYS

Spends most of experience in the portal and actually expects some of the training & resources information that’s present on the public facing side, to be built into the application-side.

Overall has a positive impression of TWIA

Typically will bookmark important pieces of information or login urls.

Likes to look for information under “Agents” and will click around to find what she’s looking for






05

**AGENT**

Christine Hayes



“

*Policy Center is a bad word around here, everyone hates it.*

NAME	AGE
Christina Hayes	--
COUNTY	SEX
Galveston	F
KEY GOAL	
Doesn't use the website often, and if I do I'm in policy center & researching training.	

# Q&A

What’s a common scenario that would cause someone to utilize your services as it relates to TWIA wind & hail coverage?

- New homes & improvements and often clients are often well informed on Wind & Hail coverage generally.


Typically why do you return to the TWIA website? What are your major goals usually?

Comes back usually for policy wording, announcements, training. When it comes to links, we usually reference them from our company’s Intranet.

On the TWIA homepage, in your own words, describe what do you think you can do here primarily? Be specific.

You can take a survey (window popped up), do some research, and then proceeds to scroll down to the footer





“  
*Policy Center is a bad word around here, everyone hates it.*”

NAME	AGE
Christina Hayes	--
COUNTY	SEX
Galveston	F
KEY GOAL	
Doesn't use the website often, and if I do I'm in policy center & researching training.	

# TASKS

## Login and describe what you do here typically

Typically we access everything through the Intranet without visiting the site directly.

SUCCESS: Y  
DIFFICULTY: 1 (EASY)


---

## Find information on a “post-event premium surcharge”?

Probably not searching the website, talk to owner of the company. Never would've found FAQs and don't associate it with training. Training comes before FAQs in my mind.

SUCCESS: N  
DIFFICULTY: 5 ( DIFFICULT)





“

*Policy Center is a bad word around here, everyone hates it.*

NAME	AGE
Christina Hayes	--

COUNTY	SEX
Galveston	F

**KEY GOAL**

Doesn't use the website often, and if I do I'm in policy center & researching training.

# TASKS

Find out which insurers are participating in the TWIA depopulation programs

Does this all the time in-person with clients but went to “Agent Communications” to find that information. Didn’t consider scrolling to the bottom where the footer exists. Says there is a lot of confusion around the topic.

SUCCESS: N  
DIFFICULTY: 5 (DIFFICULT)



“

*Policy Center is a bad word around here, everyone hates it.*

**NAME**

Christina Hayes

**AGE**

--

**COUNTY**

Galveston

**SEX**

F

**KEY GOAL**

Doesn't use the website often, and if I do I'm in policy center & researching training.

## Q&A

Can you think of any scenario in which you would utilize the search bar if you did not use it in the previous set of tasks?

Usually just clicking around until I find what I need, ignores the search bar. Be nice if it said search or something to do with what I'm looking for.

At what point in your interactions with TWIA would you personally call or email separately?

Technical issues with the policy center would lead me to call. Technically issues in general need to be better promoted when they happen

What 3 words would you use to describe TWIA? Explain your answer.

Difficult, expensive, and confusing to homeowners



“

*Policy Center is a bad word around here, everyone hates it.*

**NAME**

Christina Hayes

**AGE**

--

**COUNTY**

Galveston

**SEX**

F

**KEY GOAL**

Doesn't use the website often, and if I do I'm in policy center & researching training.

## Q&A

Is there anything that you think is missing from the TWIA website?


Main site is pretty fine other a difficulty to navigate.

How would you gauge TWIA's trustworthiness and professionalism?

Very much so

What were your major frustrations with the experience?

Only policy center



“

*Policy Center is a bad word around here, everyone hates it.*

NAME	AGE
Christina Hayes	--
COUNTY	SEX
Galveston	F
KEY GOAL	
Doesn't use the website often, and if I do I'm in policy center & researching training.	

# TAKEAWAYS

Hugest frustrations are having to do with Policy Center since that is where they spend most of their time.

The important links on the website are kept in a list on the company Intranet so they are rarely accessing information through the homepage.

If information is not in “Agents”, is not going to find it.

Homeowners are really often confused about the price of TWIA coverage so one of agents problems is informing customers and explaining TWIA.



06

# ENGINEER

Chandra Womack





“

*I very rarely have to use the website.*

**NAME**

Chandra Womack

**AGE**

--

**COUNTY**

All

**SEX**

F

**KEY GOAL**

Mainly to complete WPI-3 forms

## Q&A

What's a common scenario that would cause someone to utilize your services as it relates to TWIA wind & hail coverage?


New WPI-8 scenario, homeowner has an addition

Typically why do you return to the TWIA website? What are your major goals usually?

Usually to complete a WPI-3 form which I'll review before they go out

On the TWIA homepage, in your own words, describe what do you think you can do here primarily? Be specific.

Make a claim



“  
*I very rarely have to use the website.*”

NAME	AGE
Chandra Womack	--
COUNTY	SEX
All	F
KEY GOAL	
Mainly to complete WPI-3 forms	

# TASKS

Navigate to a page that lets you begin the TDI Process for a WPI-8?

Scrolled to the footer and selected


SUCCESS: Y  
DIFFICULTY: 3 (SOMEWHAT DIFFICULT)

---

Can you find the application for a WPI-8-C?

Yes adjacent to WPI-8

SUCCESS: Y  
DIFFICULTY: 1 ( EASY)



“  
*I very rarely have to use the website.*”

NAME	AGE
Chandra Womack	--

COUNTY	SEX
All	F

KEY GOAL

Mainly to complete WPI-3 forms

# TASKS

Where on the site would you find information about obtaining a copy of the Certificate of Compliance (WPI-8-C) from TWIA?

Selected general FAQs

SUCCESS: Y  
DIFFICULTY: 2 (SOMEWHAT EASY)





“

*I very rarely have to use the website.*

NAME	AGE
------	-----

Chandra Womack	--
----------------	----

COUNTY	SEX
--------	-----

All	F
-----	---

**KEY GOAL**

Mainly to complete WPI-3 forms

## Q&A

Can you think of any scenario in which you would utilize the search bar if you did not use it in the previous set of tasks?

Not really, I usually know what I'm looking for.

Can you describe the process and context surrounding WPI-8 and WPI-8-C certifications?

1. TDI: WPI-8

- If not, do:
  - TWIA: WPI-3 is an application that creates the WPI-8-C

At what point in your interactions with TWIA would you personally call or email separately?

Give more information on non-qualifying clients



“

*I very rarely have to use the website.*

**NAME**

Chandra Womack

**AGE**

--

**COUNTY**

All

**SEX**

F

**KEY GOAL**

Mainly to complete WPI-3 forms

## Q&A

Is there anything that you think is missing from the TWIA website?

It's not their place to do everything so I think it's the right amount of utility and information

How would you gauge TWIA's trustworthiness and professionalism?

Very good so far

What were your major frustrations with the experience?

None



“

*I very rarely have to use the website.*

**NAME**

Chandra Womack

**AGE**

--

**COUNTY**

All

**SEX**

F

**KEY GOAL**

Mainly to complete WPI-3 forms

# TAKEAWAYS

The process and technical jargon surrounding WPI-3 to WPI-8-C and WPI-8 is very confusing to consumers and engineers alike.

-----

TWIA is a gateway first, and a resource second.

-----

Primarily uses WPI-3 form page and doesn't like that anyone could do it without her permission

-----

Generally positive about TWIA

-----

Will look for an engineers section if it existed






07


# CONSUMERS

[Usertesting.com](https://www.usertesting.com)







<b>USERNAME</b> vroniq	<b>AGE</b> 30
<b>COUNTY</b> Kleberg	<b>SEX</b> F




<b>USERNAME</b> ashleyleverett	<b>AGE</b> 31
<b>COUNTY</b> Galveston	<b>SEX</b> F



<b>USERNAME</b> JLS081973	<b>AGE</b> 44
<b>COUNTY</b> Brazoria	<b>SEX</b> F



<b>USERNAME</b> Mr. Man	<b>AGE</b> 47
<b>COUNTY</b> Galveston	<b>SEX</b> M



<b>USERNAME</b> dmtmme	<b>AGE</b> 40
<b>COUNTY</b> Galveston	<b>SEX</b> M

# Q&A

Before you make a greater commitment to this site--such as buying or signing up for something--you want to research the company. Use google.com to learn more about TWIA. Name at least 3 interesting things you’ve learned.



USERNAME	AGE
dmtmme	40
COUNTY	SEX
Galveston	M

Searched TWIA, clicked About from the result, and then Learn once arrived.



USERNAME	AGE
ashleyeverett	31
COUNTY	SEX
Galveston	F

Looks at all of the bad Google Reviews. Very bad first impression.



USERNAME	AGE
vroniq	30
COUNTY	SEX
Kleberg	F

Goes to Facebook to check reviews and to see if TWIA is engaging with customers.



USERNAME	AGE
JLS081973	44
COUNTY	SEX
Brazoria	F

Isn’t reassured by the site description that says “last resort”.



USERNAME	AGE
Mr. Man	47
COUNTY	SEX
Galveston	M

Search for “TWIA Facts” and a top



# Q&A

Back to the TWIA homepage, in your own words, describe what do you think you can do here? Be specific.



USERNAME	AGE
dmtmme	40
COUNTY	SEX
Galveston	M

Agent login and reporting a claim



USERNAME	AGE
ashleyeverett	31
COUNTY	SEX
Galveston	F

Is there a way to look at policy, how do I learn more?



USERNAME	AGE
vroniq	30
COUNTY	SEX
Kleberg	F

Report claim and payment but realized quickly you need an agent



USERNAME	AGE
JLS081973	44
COUNTY	SEX
Brazoria	F

Catered towards agents versus customers.




USERNAME	AGE
Mr. Man	47
COUNTY	SEX
Galveston	M

Seems like it's exclusively geared towards agents

# TASKS

Use TWIA.org to find out if you are eligible for TWIA Wind and Hail coverage?



USERNAME

dmtmme

AGE


40

COUNTY

Galveston

SEX

M



USERNAME

ashleyeverett

AGE


31

COUNTY

Galveston

SEX

F



USERNAME

vroniq

AGE


30

COUNTY

Kleberg

SEX

F



USERNAME

JLS081973

AGE


44

COUNTY

Brazoria

SEX

F



USERNAME

Mr. Man

AGE

47

COUNTY

Galveston

SEX

M


## WHAT HAPPENED?

1 Total Failure

3 Described it as difficult

# TASKS

After determining your eligibility, signup or add TWIA to your home insurance coverage



USERNAME

dmtmme

AGE


40

COUNTY

Galveston

SEX

M



USERNAME

ashleyeverett

AGE


31

COUNTY

Galveston

SEX

F



USERNAME

vroniq

AGE


30

COUNTY

Kleberg

SEX

F



USERNAME

JLS081973

AGE


44

COUNTY

Brazoria

SEX

F



USERNAME

Mr. Man

AGE

47

COUNTY

Galveston

SEX

M

WHAT HAPPENED?



5 Total Failure




5 Described it as difficult



# TASKS

You can only add TWIA coverage through your existing insurance agent and not through the website at this time. Find out through the website if your current insurance agent works with TWIA or if there are any such agents in your area.

	
<div><div>USERNAME</div><div>dmtmme</div></div> <div><div>AGE</div><div>40</div></div>	<div><div>USERNAME</div><div>ashleyeverett</div></div> <div><div>AGE</div><div>31</div></div>
<div><div>COUNTY</div><div>Galveston</div></div> <div><div>SEX</div><div>M</div></div>	<div><div>COUNTY</div><div>Galveston</div></div> <div><div>SEX</div><div>F</div></div>

		
<div><div>USERNAME</div><div>vroniq</div></div> <div><div>AGE</div><div>30</div></div>	<div><div>USERNAME</div><div>JLS081973</div></div> <div><div>AGE</div><div>44</div></div>	<div><div>USERNAME</div><div>Mr. Man</div></div> <div><div>AGE</div><div>47</div></div>
<div><div>COUNTY</div><div>Kleberg</div></div> <div><div>SEX</div><div>F</div></div>	<div><div>COUNTY</div><div>Brazoria</div></div> <div><div>SEX</div><div>F</div></div>	<div><div>COUNTY</div><div>Galveston</div></div> <div><div>SEX</div><div>M</div></div>


## WHAT HAPPENED?

0 Total Failure

0 Described it as difficult

# TASKS

You can only add TWIA coverage through your existing insurance agent and not through the website at this time. Find out through the website if your current insurance agent works with TWIA or if there are any such agents in your area.



USERNAME

AGE

dmtmme


40

COUNTY

SEX

Galveston

M



USERNAME

AGE

ashleyeverett


31

COUNTY

SEX

Galveston

F



USERNAME

AGE

vroniq


30

COUNTY

SEX

Kleberg

F



USERNAME

AGE

JLS081973


44

COUNTY

SEX

Brazoria

F



USERNAME

AGE

Mr. Man

47

COUNTY

SEX

Galveston

M

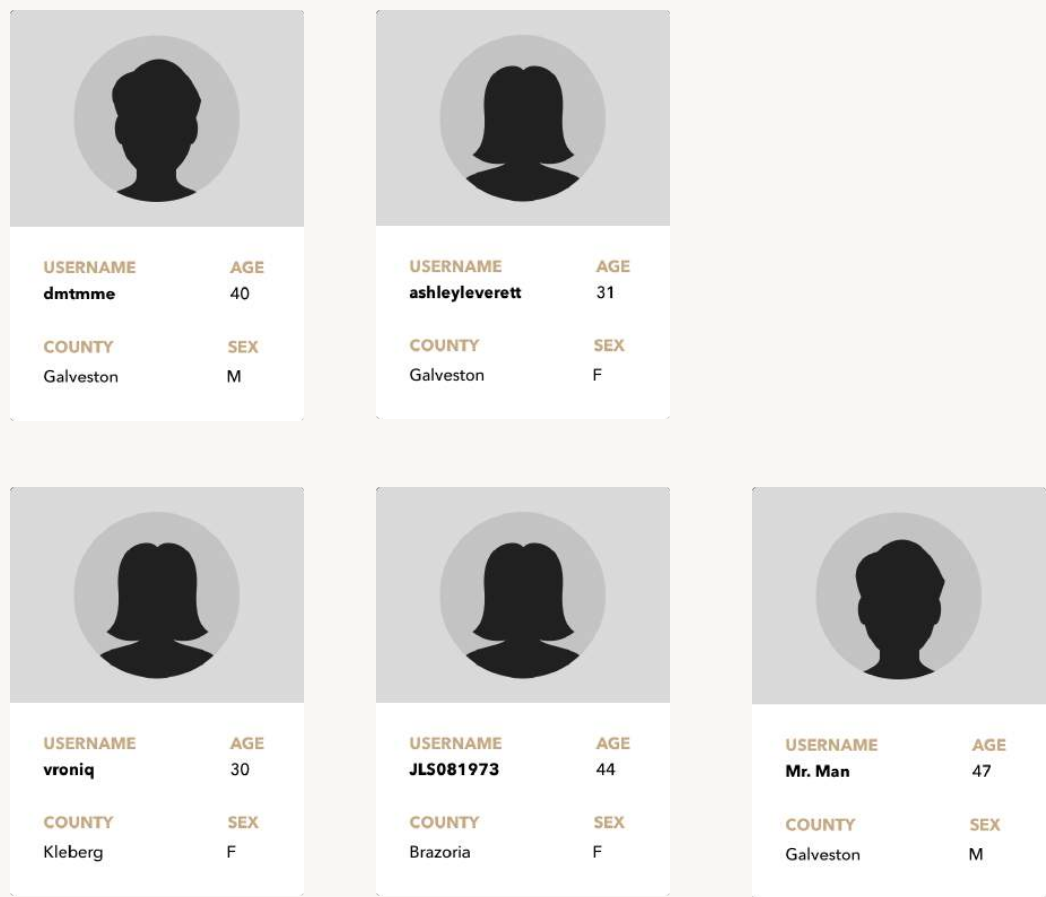
## WHAT HAPPENED?

0 Total Failure

0 Described it as difficult

# Q&A

How clear is it to you that you need to contact your existing agent or contact a new agent in order to proceed with TWIA Wind & Hail coverage?

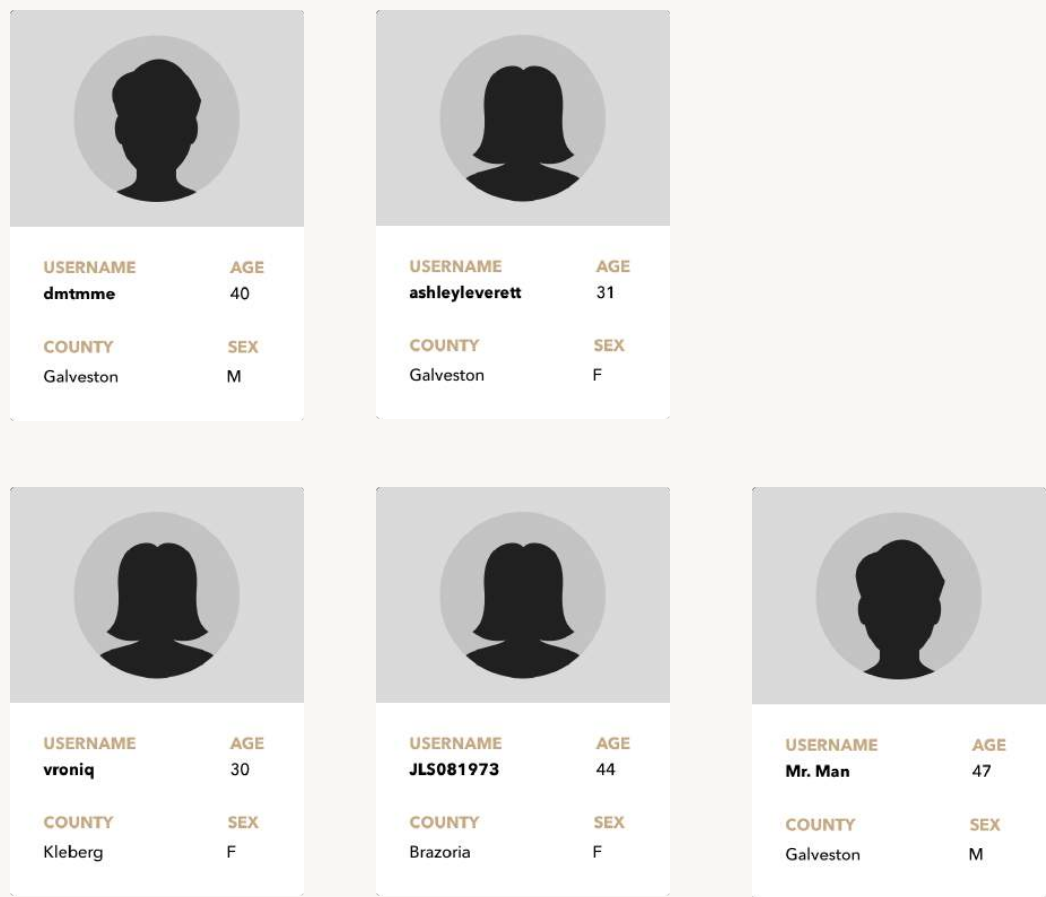


HOW DID RESPONDENTS GENERALLY ANSWER?

Not very geared towards homeowners and consumers so not very clear.

# Q&A

How likely is it that you would come back to the TWIA website after adding TWIA wind and hail coverage through your homeowner's insurance?




HOW DID RESPONDENTS GENERALLY ANSWER?

All agreed they would not come back after an initial visit.



# Q&A

If this were not a study, would you have quit at any point during the process of learning about eligibility or finding an agent? Explain your answer.



USERNAME

dmtmme

AGE


40

COUNTY

Galveston

SEX

M



USERNAME

ashleyeverett

AGE


31

COUNTY

Galveston

SEX

F



USERNAME

vroniq

AGE


30

COUNTY

Kleberg

SEX

F



USERNAME

JLS081973

AGE


44

COUNTY

Brazoria

SEX

F



USERNAME

Mr. Man

AGE

47

COUNTY

Galveston

SEX

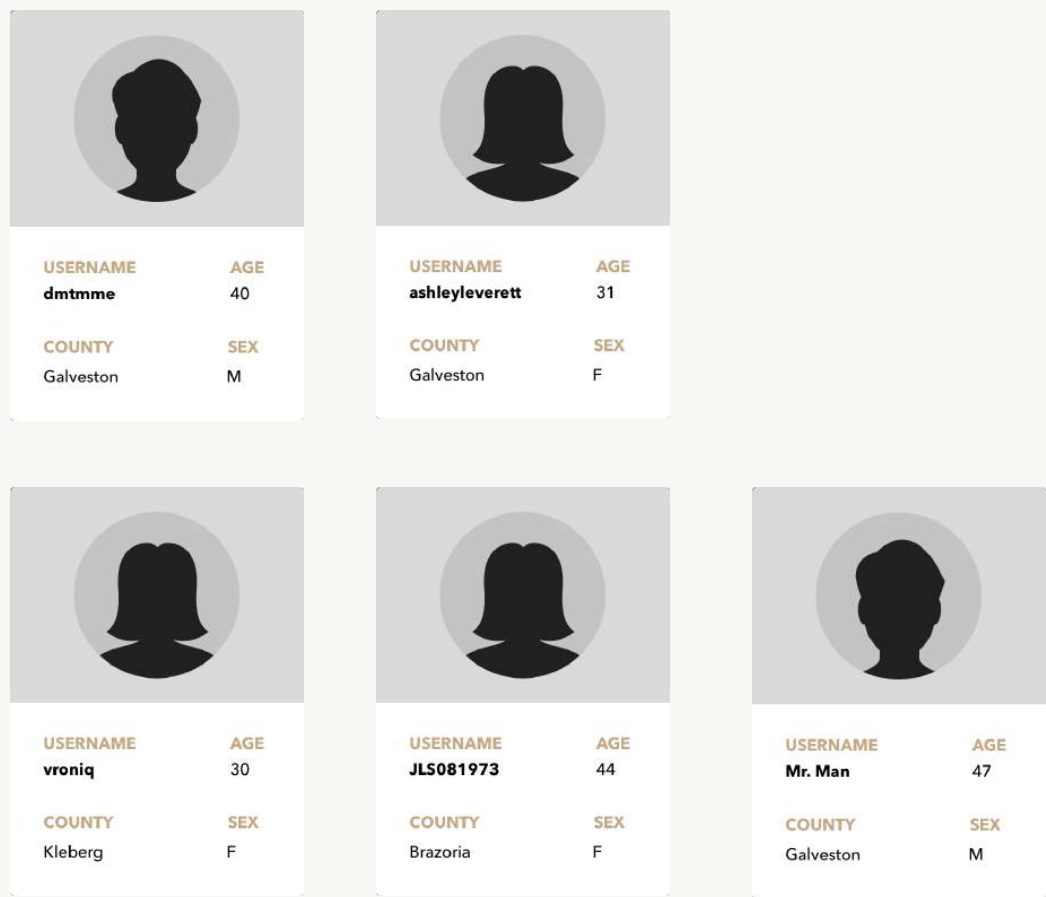
M

HOW DID RESPONDENTS GENERALLY ANSWER?

All agreed that at some point they would have given up in one way or another.

# Q&A

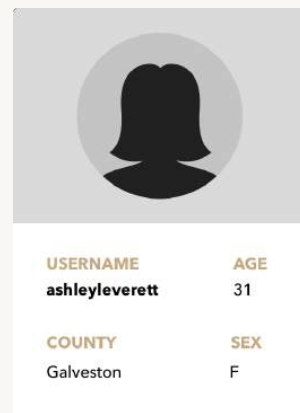
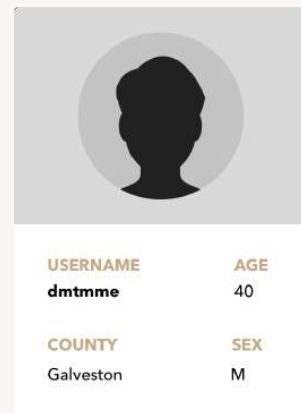
What 3 words would you use to describe TWIA? Explain your answer.



HOW DID RESPONDENTS GENERALLY ANSWER?

Confusing, vague, interesting, inconsistent, unreliable, restricted, corporate, not consumers, friendly, government, expensive, difficult to reach, bad experience

# TAKEAWAYS



Currently the site does not explicit set any expectations for consumers or direct them to any part of the site.

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Most people need to be briefed on what TWIA is right upfront.

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Trust and professionalism is a huge concern if visitors come through a Google search.

---

Visitors have no sense of process or order of operations. For example, signing up for TWIA requires you to solicit an agent.



08

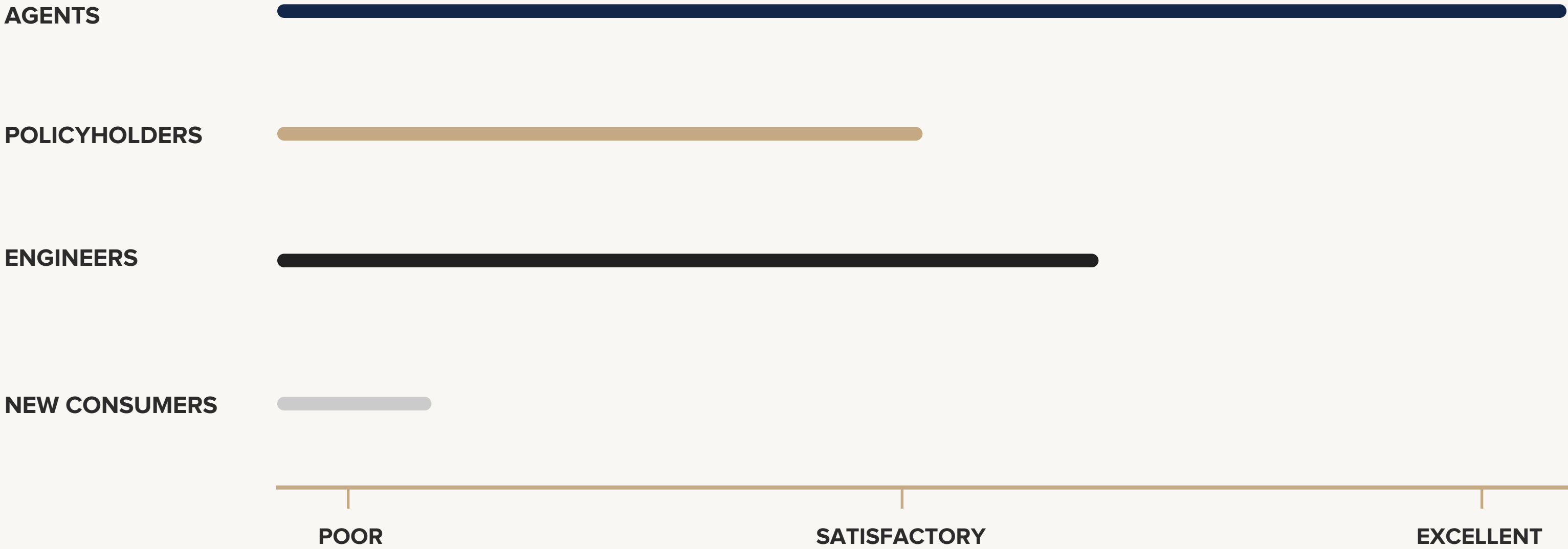
# INSIGHTS

Taking Action



# PROBLEM

Based on our interviews, which persona is having the worst kind of time on TWIA.org



# PROBLEM

Based on our interviews, which persona is having the worst kind of time on TWIA.org

NEW VISITORS



RETURNING VISITORS



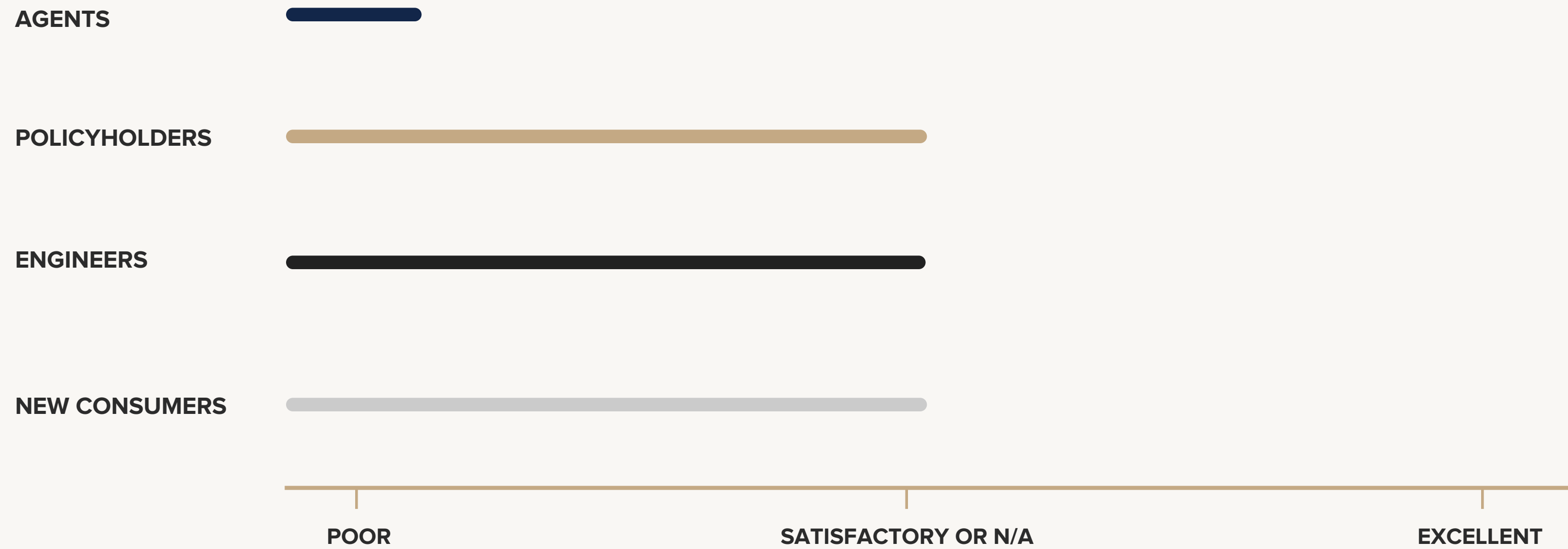
POOR

SATISFACTORY

EXCELLENT

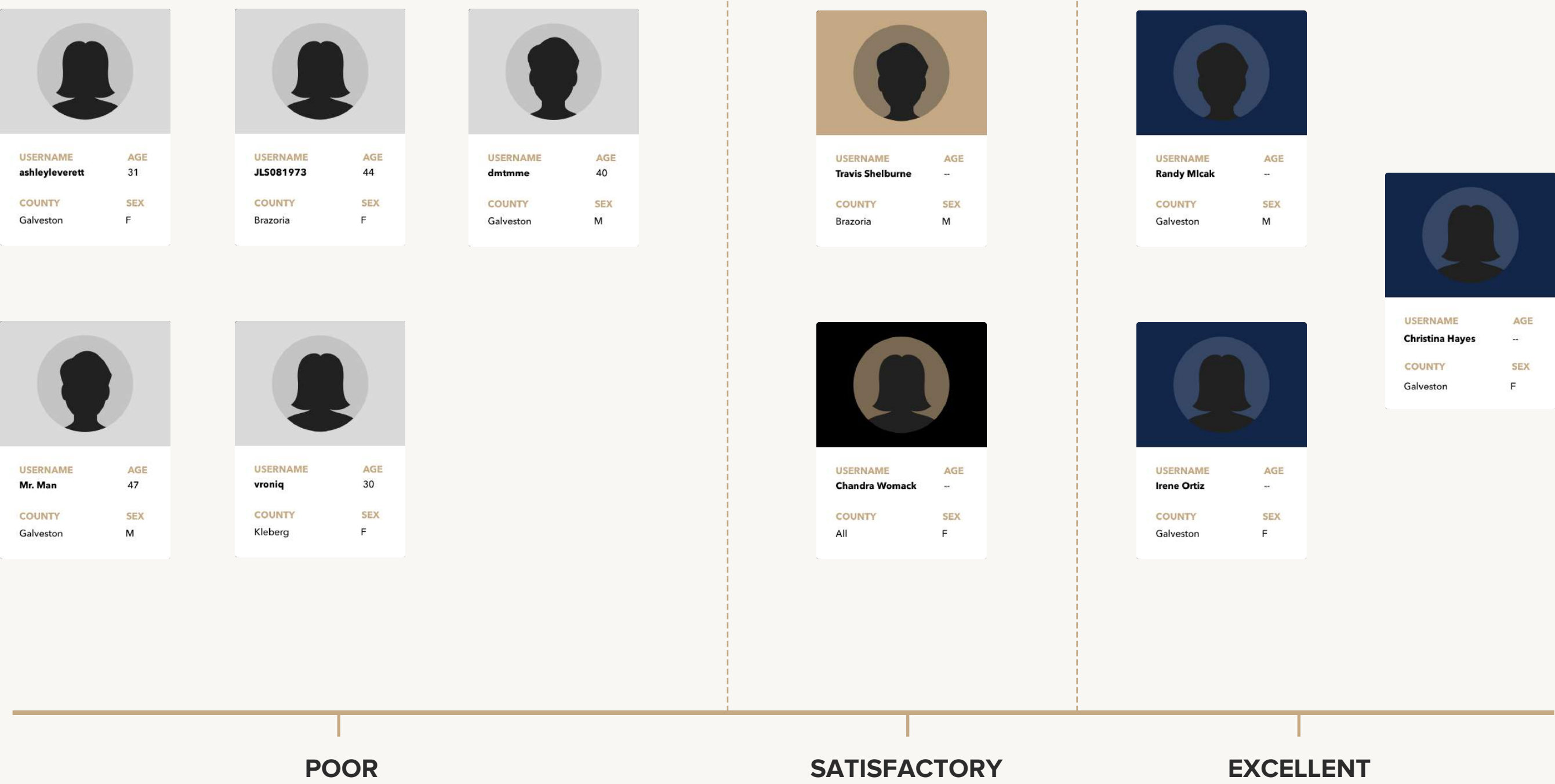
# PROBLEM

Based on our interviews, which persona is having the worst kind of time on the POLICY CENTER?



# IDENTIFY

Based on our interviews, which persona is having the worst kind of time on TWIA.org










# INSIGHT

## FOR CONSUMERS

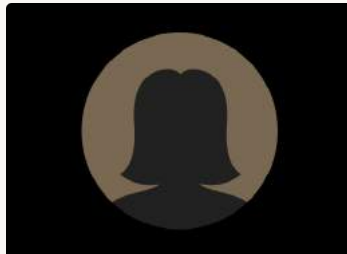
Needs to call out new visitors by either explicitly displaying “New Homeowners” or “New Visitors” in order to create a pathway to understanding TWIA.

				
<b>USERNAME</b> ashleyeverett	<b>USERNAME</b> JL5081973	<b>USERNAME</b> dmtmme	<b>USERNAME</b> vroniq	<b>USERNAME</b> Mr. Man
<b>AGE</b> 31	<b>AGE</b> 44	<b>AGE</b> 40	<b>AGE</b> 30	<b>AGE</b> 47
<b>COUNTY</b> Galveston	<b>COUNTY</b> Brazoria	<b>COUNTY</b> Galveston	<b>COUNTY</b> Kleberg	<b>COUNTY</b> Galveston
<b>SEX</b> F	<b>SEX</b> F	<b>SEX</b> M	<b>SEX</b> F	<b>SEX</b> M

# INSIGHT

FOR CONSUMERS, ENGINEERS, & POLICYHOLDERS

Home page needs to explain to each stakeholder group what TWIA means to each of their interactions with TWIA.



USERNAME

Chandra Womack

AGE

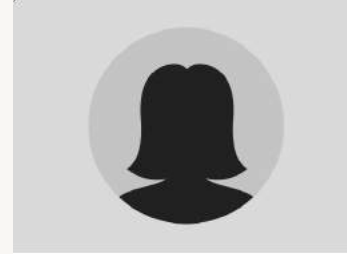
--

COUNTY

All

SEX

F



USERNAME

ashleyleverett

AGE

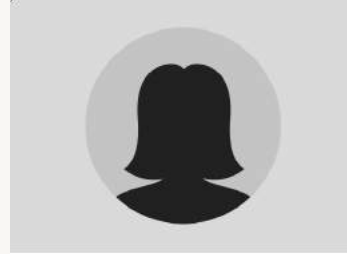
31

COUNTY

Galveston

SEX

F



USERNAME

JLS081973

AGE

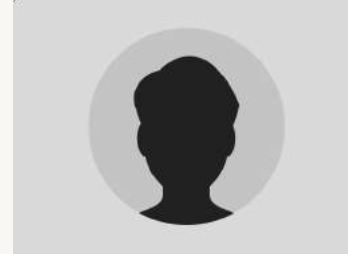
44

COUNTY

Brazoria

SEX

F



USERNAME

dmtmme

AGE

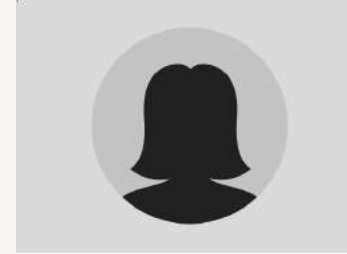
40

COUNTY

Galveston

SEX

M



USERNAME

vroniq

AGE

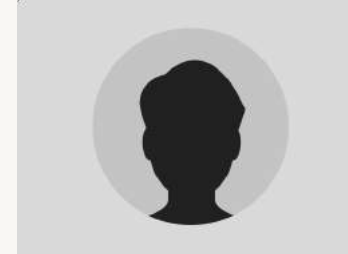
30

COUNTY

Kleberg

SEX

F



USERNAME

Mr. Man

AGE


47

COUNTY

Galveston

SEX

M



USERNAME

Travis Shelburne

AGE

--

COUNTY

Brazoria

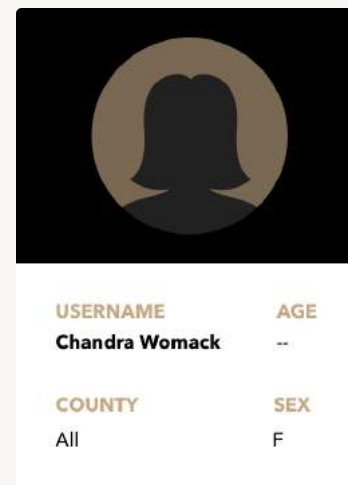
SEX

M

# INSIGHT

## FOR ENGINEERS

Depicting the process of WPI-3 to WPI-8-C could be much clearer and the form submission process for WPI-3 could use more security.



A user profile card with a dark background and a light-colored circular profile picture placeholder. Below the profile picture, there is a table with user information.

USERNAME	AGE
Chandra Womack	--
COUNTY	SEX
All	F



# INSIGHT

## FOR POLICYHOLDERS




Highlighting specific scenarios like finding a roofer could add value to the site that policyholders didn't realize was available.



# INSIGHT

## FOR AGENTS

Agents don't use the site in relation to their presence on the site, but if they visit they need quick access to login and training materials. Presently the site is overkill for agents and they would like more resources integrated into the application side eventually.

					
USERNAME	AGE	USERNAME	AGE	USERNAME	AGE
Christina Hayes	--	Randy Mlcak	--	Irene Ortiz	--
COUNTY	SEX	COUNTY	SEX	COUNTY	SEX
Galveston	F	Galveston	M	Galveston	F

# HOME: A/B TESTING

Based on our insights, what can we start to validate about the home page with them?

C O N S I S T E N T   A G E N T   E X P E R I E N C E		
C O N S I S T E N T   E N G I N E E R   E X P E R I E N C E		
Equal priority given to all stakeholders.	Priority & callouts are centered around new & returning experiences	CURRENT SITE
Content centered around popular categories of topics and answering questions	Content centered around persona stories which leads to their respective pathways	
Scroll Experience & Improved Login Solution #1	Scroll Experience & Improved Login Solution #2	
PROTOTYPE 1	PROTOTYPE 2	CONTROL

# HYPOTHESIS

By acting on these insights and testing these prototypes, we'll have evidence that we can maintain a consistent agent, engineering, and policyholder experience while improving new visitor discovery experiences.





# NEXT

Steps



01 Feedback on User Studies  
(8/7)



02 Design A/B Options  
for Homepage (8/8)

03 Send to Participants  
to Validate (8/9)

04 Site Inventory,  
Moodboard, & Final  
Recommendation  
(8/11 or 8/14)

05 Design Production  
Begins (8/14)

# RESOURCES

## ALL USER VIDEOS

<https://goo.gl/c3BH81>

## USERTESTING.COM STUDY RESULTS

<https://goo.gl/yh6eG6>

## POLICYHOLDER, ENGINEER, AND AGENT NOTES

Irene - <https://goo.gl/bWzYtK>

Randy - <https://goo.gl/Zdg7jK>

Travis - <https://goo.gl/Egpz9D>

Chandra - <https://goo.gl/7bvYhc>

Christine - <https://goo.gl/hbtn4E>