TWIA | TEXAS WINDSTORM
INSURANCE ASSOCIATION

DISCOVERY

Marketing Engagement

prepared by **FOUNDRY**

01

AGENDA

For Today

FOUNDRY

02

INTRO

Roles & Responsibilities

FOUNDRY

- Weekly Checkin Presentation delivered by email or teleconference

- Project Management

- User Research with Usertesting.com

- Discovery Download

- Weekly Checkin Presentation

- Project Management

- Moodboard and Tone Synthesis

- Visual Direction

- Screen Design Production

- Wordpress Development and Deployment

- Mobile and Desktop implementations

- Sketch and Keynote source files
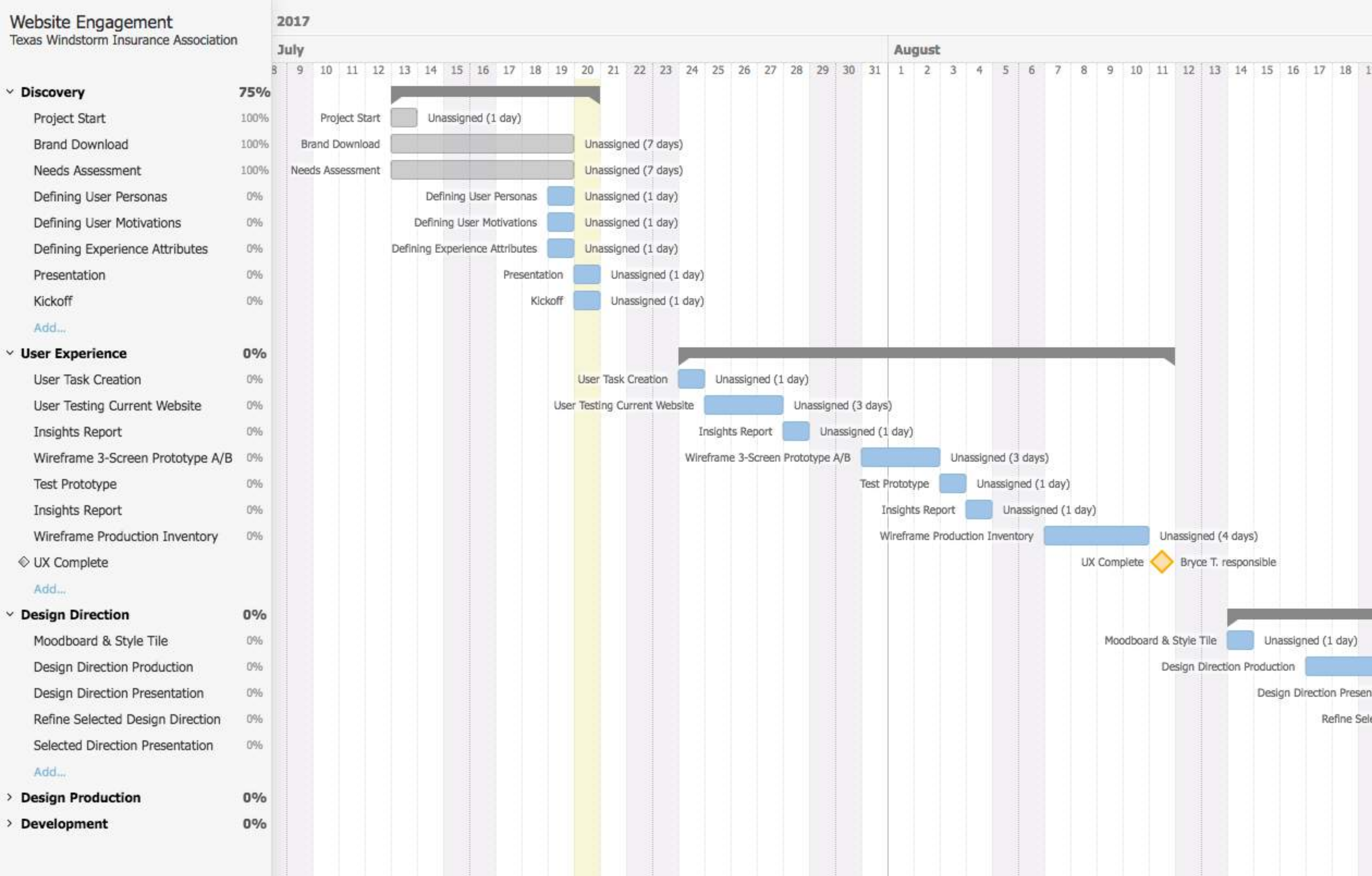
TEXAS WINDSTORM INSURANCE ASSOCIATION

- Feedback not covered during any meetings from TWIA will be handled by Sarah Edstrom

- Any surveys sent out for TWIA team members will need to be filled out.

- Hosting and delivering that information

- Keeping a consistent group for checkin discussions.

03

PROJECT

Timeline

Website Engagement
Texas Windstorm Insurance Association

2017

July · August
8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18

Discovery	**75%**
Project Start	100%
Brand Download	100%
Needs Assessment	100%
Defining User Personas	0%
Defining User Motivations	0%
Defining Experience Attributes	0%
Presentation	0%
Kickoff	0%
Add...	
User Experience	**0%**
User Task Creation	0%
User Testing Current Website	0%
Insights Report	0%
Wireframe 3-Screen Prototype A/B	0%
Test Prototype	0%
Insights Report	0%
Wireframe Production Inventory	0%
◇ UX Complete	
Add...	
Design Direction	**0%**
Moodboard & Style Tile	0%
Design Direction Production	0%
Design Direction Presentation	0%
Refine Selected Design Direction	0%
Selected Direction Presentation	0%
Add...	
Design Production	**0%**
Development	**0%**

Project Start — Unassigned (1 day)
Brand Download — Unassigned (7 days)
Needs Assessment — Unassigned (7 days)
Defining User Personas — Unassigned (1 day)
Defining User Motivations — Unassigned (1 day)
Defining Experience Attributes — Unassigned (1 day)
Presentation — Unassigned (1 day)
Kickoff — Unassigned (1 day)

User Task Creation — Unassigned (1 day)
User Testing Current Website — Unassigned (3 days)
Insights Report — Unassigned (1 day)
Wireframe 3-Screen Prototype A/B — Unassigned (3 days)
Test Prototype — Unassigned (1 day)
Insights Report — Unassigned (1 day)
Wireframe Production Inventory — Unassigned (4 days)
UX Complete — Bryce T. responsible

Moodboard & Style Tile — Unassigned (1 day)
Design Direction Production
Design Direction Presen
Refine Sele

FOUNDRY

04

OBJECTIVES
& Goals

What are we trying to solve?

- Need to achieve consensus on who is visiting TWIA.org and why

- These personas and their corresponding goals will inform our user sample and testing tasks.

- After we test with real users, we'll likely have multiple insights into the next iteration of the site design.

- Additionally, these insights will inform a followup A/B test of homepage prototypes in order to compare proficiency.
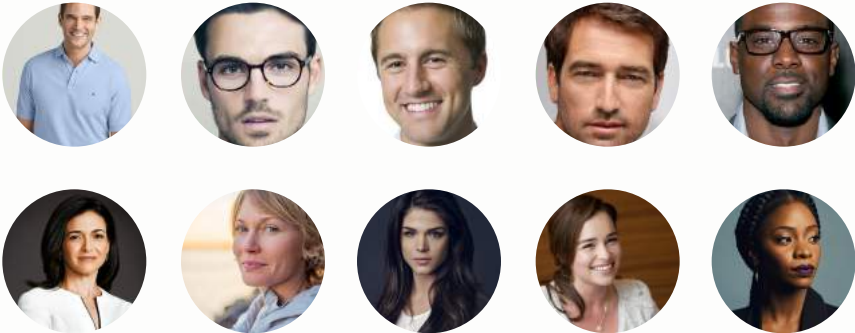
DEFINE

I
AGENTS

II
POLICY HOLDERS

HYPOTHESIZE

Tasks

Stories

Userflows

TEST

WHAT WE SAID

Survey Review

FOUNDRY

CURRENT SITE   **NEW SITE**

How Formal

In terms of tone and visuals, on a scale of 1-5, how FORMAL or PROFESSIONAL is the CURRENT TWIA website?
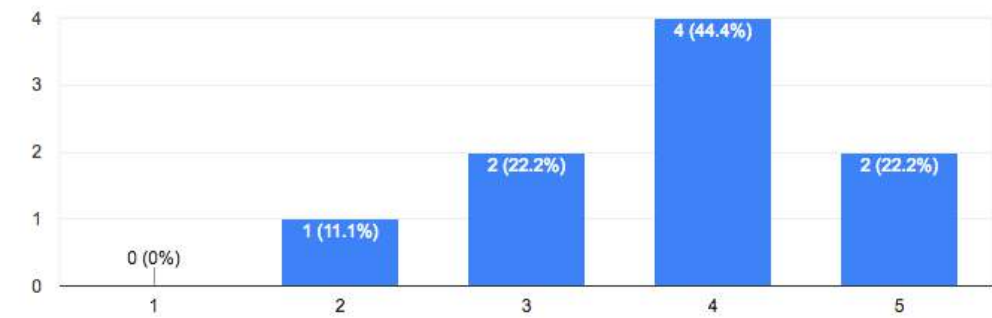
9 responses

In terms of tone and visuals, on a scale of 1-5, how FORMAL or PROFESSIONAL should the NEW TWIA website be?
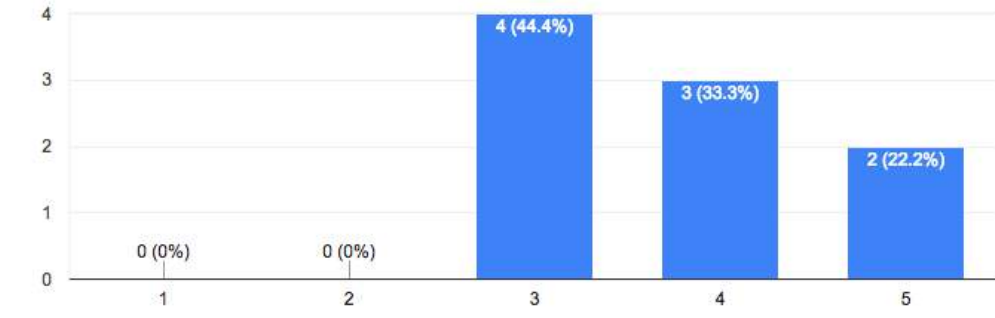
9 responses

How Informal

In terms of tone and visuals, on a scale of 1-5, how INFORMAL or FRIENDLY is the CURRENT TWIA website?
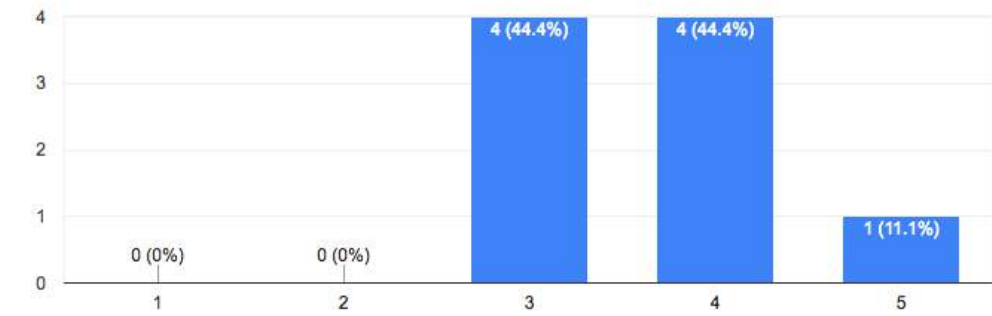
9 responses

In terms of tone and visuals, on a scale of 1-5, how INFORMAL or FRIENDLY should the NEW TWIA website be?

9 responses

FOUNDRY
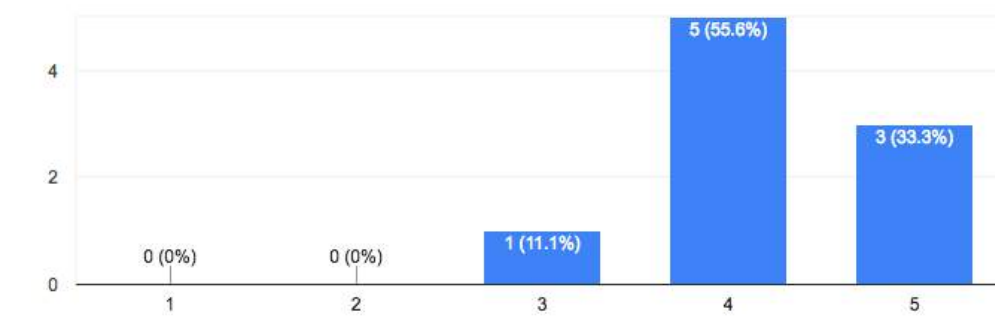
What is not working about the current site design when you first arrive?

9 responses

No immediate answers to questions i am there to answer

There may not be as many calls to action as we may need, and visual design may be a bit rudimentary. Photography is stock, and may not be as authentic as possible.

Easy accessibility to most in demand info

Slider dominates the page; stock images; content organization (some things are hard to find); login screens are several clicks in

Not everything can be accessed from the drop downs.

Coastal Christy threw me. Its a little too informal for me.

Site is very good. Just don't like having to scroll down to see all content. No indication there is more informaiton below to scroll down to see. No Hispanic language features where 40% of TWIA policyholders live in Hispanic households.

There's an awkward contrast bewteen the occassional presence of Coastal Christy and the more formal Report A Claim, Agent Login, , Careers, etc. content.

It's not clear to policyholders that policy information cannot be accessed. Not all stakeholders can find what they're looking for particularly if it's on the bottom nav.

What is working about the current website design when you first arrive?

8 responses

visually pleasing as compared to old website

Clean, not too cluttered, information is segmented by user groups, consistent branding.

Easy access to the Claims Portal and Agent Portal

Color scheme; ability to post news/updates;

The layout is Its very professional and easy to navigate.

Fantastic use of space. Just the right amount of info presented. Again, very good website.

It is relatively clear what category one might go to for the next level of detail (Agents, Policyholder, etc.

Search function is great. Claims filing info is apparent.

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How would you best describe the main conversion or call-to-action on the site?

9 responses

"come find some info you might be looking for based on who you are, maybe"

I think this is sort of missing. I think perhaps a main call to action is hey, are you an agent. Login to PolicyCenter.

Easy navigability; More policyholder friendly

Users finding the information they need (could be tracked through PDF downloads)

Reporting a claim

One of the most important tasks we perform is paying claims and the information to report a claim is highlighted.

Something for everyone. What you see is what you get and that is perfect for just about anyone.

One has to get to the next set of pages for a 'call to action" in my view

Interaction through Portals, LMS, or informational pages

What is the main message that you're receiving from the website when you first arrive?

9 responses

we have the answers/solution to your question/task

We are a transparent company that values stakeholders.

Here are the answers to your questions

TWIA is trustworthy/transparent, committed to making a confusing topic accessible, customer-service oriented. Our core values are service, respect, stability, efficiency, accountability, and integrity.

How to report a claim by phone.

Access to information needed by agents, policyholders, claimants or potential employees is easily accessible.

It's all about the user experience.

REPORT A CLAIM is the dominant message. While important, it detracts from any other message or topic

File a claim info

Is there anything you don't want to see on the site in terms of text, content, etc?

8 responses

large, long blocks of text without margins

Would hate for it to get too overly populated, since the clean design is helpful.

don't scare people with pictures of storms and home damage

Doom and gloom imagery, puzzle-piece type stock images

No

No, great just the way it is.

I would refer you to the Citizens Property Insurance Corporation (Florida) website, which appears more modern, including changing graphics, better graphics, broader array of topics at first page, while providing immediate links to policy management and claim filing areas.

I also don't understand the logic of what material is in the section of the website at the bottom of the screen [Policyholders & Agents, Governing ng Laws and Forms, Adjusters, Outreach, member Companies] compared to the categories listed at the top [Home, Agents, Policyholders, News & Media, About Us, Careers

Giant headings

What problems do your stakeholders have that TWIA solves?

8 responses

provide insurance coverage when no other company will

Otherwise, they could not buy and sell houses, could not get home insurance.

Help with filing a claim, information about eligibility requirements for TWIA and how to comply

Policyholders looking for eligibility information/an agent to represent them, agents and vendors looking for forms/resources/training, general public looking to understand the company better

Portal Login and reg of new agents

Easy access to file a claim, easy access to information

How to file claims and what to expect. Info about eligibility and insurability

Provide coverage when it's unavailable; website should provide info necessary to obtain and keep coverage and file claims

FOUNDRY

How would you best describe the typical audience(s) for TWIA?

8 responses

coastal insurance agent, policyholder

Agents

Agents trying to access our policy portal, Coastal Policyholders (or property owners) trying to learn about who we are or WPI-8-C info, Engineers seeking WPI-8-C info

Policyholders, agents, insurance adjusters, general public, regulators, media. At its core, I think of twia.org as a self-serve information website.

Claimants, Policyholders, Agents, Adjusters

Agents and Policyholders

Guessing: agents looking for answers to administrative topics (forms, timetables, etc.)
Policyholders looking for policy specific info

Agents; 60% have fewer than 10 policies that renew annually

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06

PERSONA

TWIA Agents

FOUNDRY

What is the median or range of age?

8 responses

- 20-30
- 31-40
- 41-50
- 50+
- I honestly don't know this. Best bet would be seeking out any agent information, and looking up demographics for the TX coast (skews older and lower socio-econo...
- We don't know

Do they typically skew female or male?

7 responses

- Female
- Male

57.1%
42.9%

How do you think agents perceive TWIA's reputation and brand?

6 responses

0 (0%) | 2 (33.3%) | 1 (16.7%) | 3 (50%) | 0 (0%)

How technically literate are they?

9 responses

0 (0%) | 4 (44.4%) | 4 (44.4%) | 1 (11.1%) | 0 (0%)

FOUNDRY
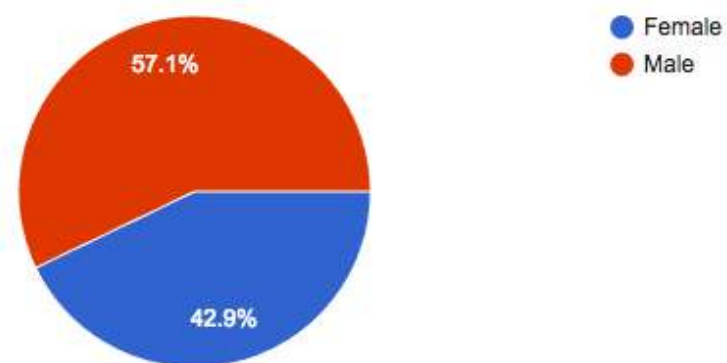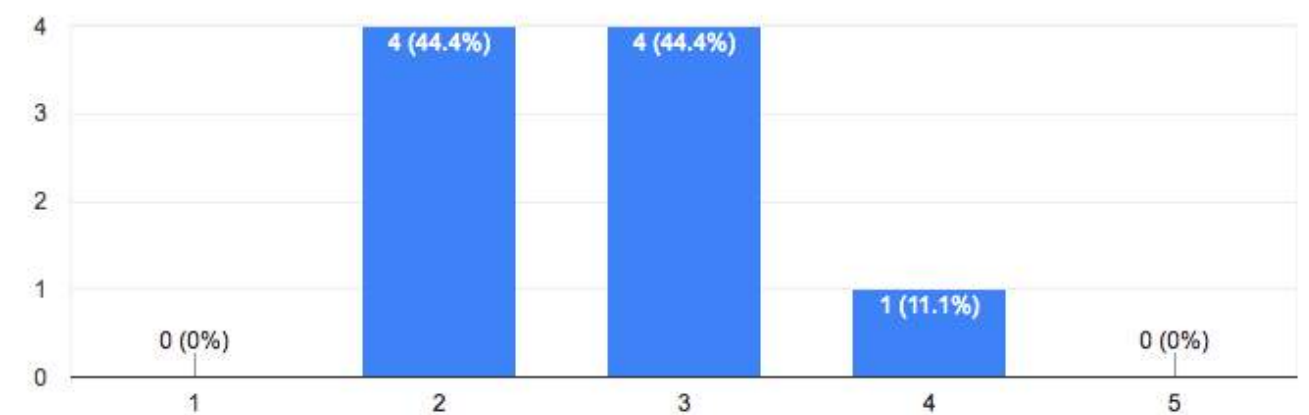
What are their key goals when visiting the website?

9 responses

access a system, get answers to PH questions

Login to their production environment.

Accessing our agent policy portal

Get to the Agent Portal or Claims Center to do work; look up information

Getting the correct information

Solve a problem

One stop access for new business, for solving problems, and to get questions answered.

Adminstrative

Accessing Policy center

Can you describe the conditions or scenarios that prompted them to engage with TWIA? What about emotional state?

7 responses

Agents: get answers about processes

They need to issue a policy, or file a claim.

Mostly daily workflow; Mostly somewhat agitated

Agents or their staff come to our site to work within one of the portals (which are not beloved) - 3/4 of our traffic is through Internet Explorer which strikes me as an office browser or one used by older audiences

Policyholders to find out more about TWIA or to file a claim (which is not a pleasant space)

Frustrated because they have a problem

A problem from a policyholder, training need for new agent

Unable to place client's coverage in the private market; past experience with the old TWIA skews emotional state to frustrated at best many times

What frustrations would you guess that they have?

9 responses

convoluted path to what they need to do

They deal with various systems, and they don't have the skills and knowledge moving between the various systems where they do business.

Trying to find information other than the agent portal or resolve common issues with our policy administration system

Hard to find needed info; Not understanding what we do/how we are regulated (ex: policyholders coming to pay their bill, not realizing that's not something they can do directly through us)

needing different pass words for logging into applications

Policy or payment processing

Most have to deal with a variety of technology solutions provided by multiple insurance companies

Need obvious path to find what they are looking for (not lots of linked pages)

Complexity of Policy Center which is confused wth website

What commons tasks need to be performed?

9 responses

Agents: access resources and systems

Finding out about WPI8s

Finding WPI-8-C information for their policyholders or TWIA's other eligibility requirements (declination/flood insurance) or registering with TWIA or resolving login issues with the agent portal

Learn about eligibility requirements; engineers to file WPI3 form online; look up forms/resources; find contact information for TWIA

Portal Login

Research application or payments

new business, renewal business, policy changes, file claims, claims status, systems training

Not sure

Access to Policy Center, questions about PC, what's needed for coverage

FOUNDRY

Where in Texas are visitors typically located?

9 responses

Gulf Coast
The Coast for TWIA. DFW, Houston for TFPA.
Coastal cities
Coast of Texas (esp. Houston, Corpus Christi, Beaumont, and Brownsville)
coast
coast
Coastal areas especially Galveston County
Coast
14 coastal counties

Card 1

> " I don't even visit TWIA.org, I just bookmark the login.

NAME	AGE
Mari Hernandez	39

OCCUPATION	SEX
Insurance Agent	F

KEY GOAL

Looking to login and brush up on TWIA policy changes & training materials.

Card 2

> " I can never find WPI-8-C links when I need them.

NAME	AGE
Mari Hernandez	39

OCCUPATION	SEX
Insurance Agent	F

KEY GOAL

I need to lookup WPI-8-C information for my policyholders.

RETURNING USERS

FOUNDRY

> **"**
>
> *Not really sure how to register, but I'm interested in more info.*

NAME	AGE
Kevin Donnelly	35

OCCUPATION	SEX
Insurance Agent	M

KEY GOAL

New agent looking for policy and eligibility requirements.

> **"**
>
> *How is TWIA regulated and how does payment processing work?*

NAME	AGE
Brian Evigny	32

OCCUPATION	SEX
Insurance Agent	M

KEY GOAL

Looking for more detailed information and is ready to register.

NEW USER

FOUNDRY

06

PERSONA

Policyholders

FOUNDRY

What is the median or range of age?

8 responses

- 20-30
- 31-40
- 41-50
- 50+
- Not sure
- We don't know

12.5% 12.5% 12.5% 12.5% 50% 12.5%
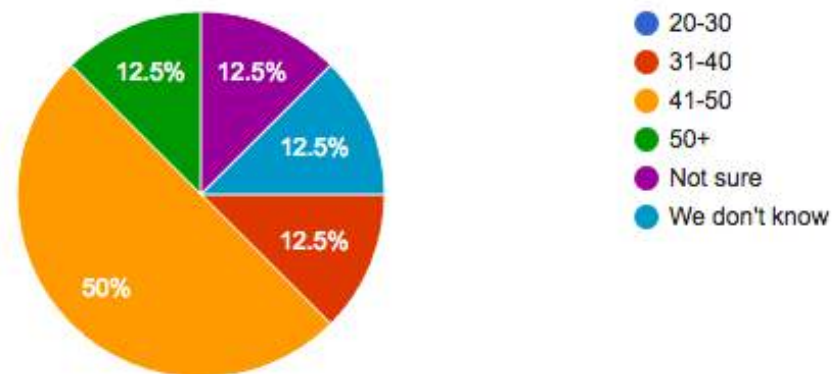
Do they typically skew female or male?

5 responses

- Female
- Male

80% 20%
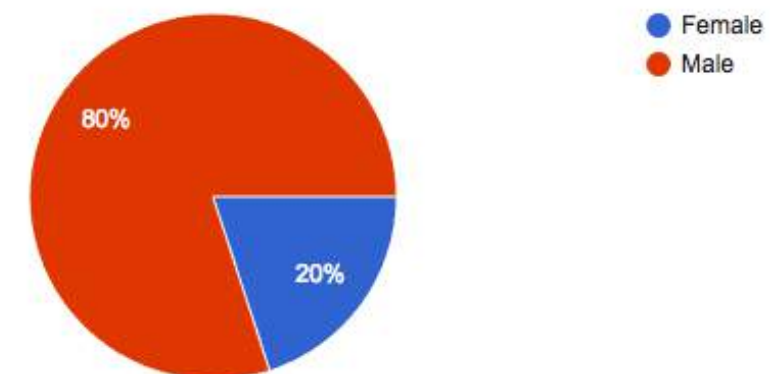
Are site visitors new to TWIA or already familiar with TWIA?

6 responses

- Familiar
- Not familiar

33.3% 66.7%

How technically literate are they?

9 responses

0 (0%) — 1
5 (55.6%) — 2
4 (44.4%) — 3
0 (0%) — 4
0 (0%) — 5

FOUNDRY
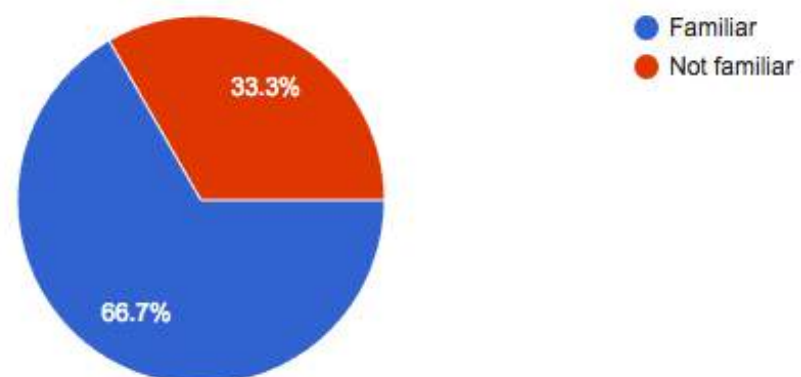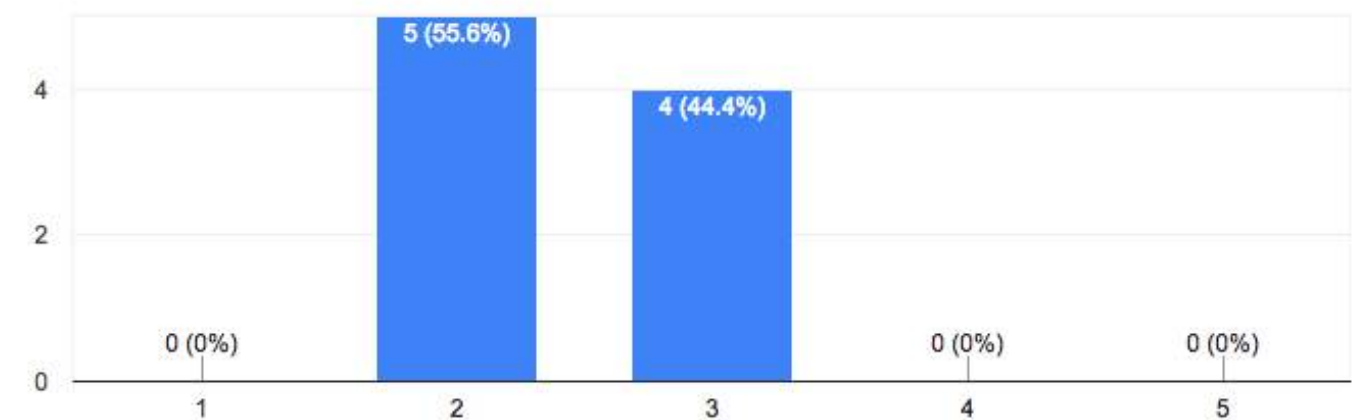
How do you think policyholders perceive TWIA's reputation and brand?
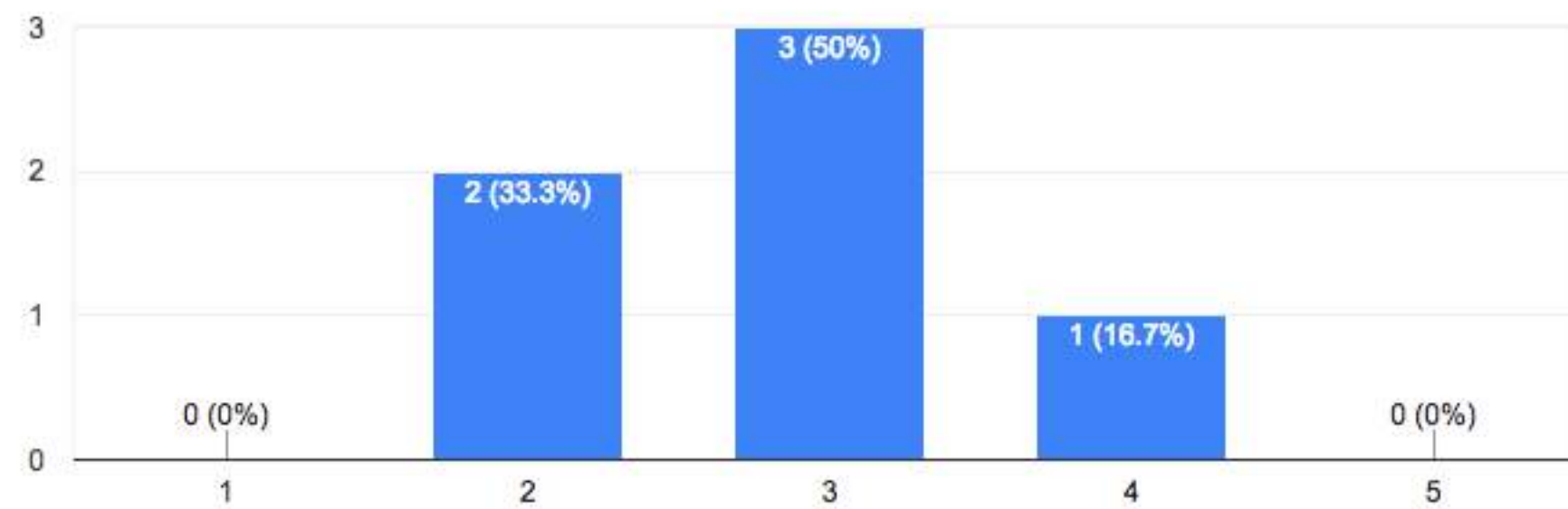
6 responses

Can you describe the conditions or scenarios that prompted them to engage with TWIA? What about emotional state?

7 responses

don't know if they have a policy, need to file a claim/access system, irritated

They have suffered a loss at their home, and their emotional state is very fragile. They are upset and may be traumatized.

Need to get a TWIA policy or need to certify a repair on their home; Mostly somewhat frustrated

repeat page

Seeking claim, premium payment and policy information

File a claim, claim status, get answers to billing and policy questions, understand eligibility and WPI-8 process

Bought a new house or denied coverage elsewhere. emotional state: negatively predisposed, expecting to deal with unfriendly bureaucracy

What commons tasks need to be performed?

8 responses

why are we a part of their insurance, do they need us, do they have us, who to talk to or where to look for answers to their questions

File a claim, find contact information for organization

Learning about TWIA eligibility requirements (mostly WPI-8-C info) or filing a claim

repeat page

Info on WPI-8c

Research claim, policy and payment information

File a new claim, claim status,

trying to estimate premium costs, understanding what they need to do to get new coverage, underatnd existing coverage, understand how wind/hale coverage fits with other policies, etc.

FOUNDRY

What frustrations would you guess that they have?

7 responses

frustrated that we exist bc just another caveat to the insurance issue

Their frustration is that their home is not usable, or is damaged. Their biggest frustration is when they find out their claim doesn't meet the deductible, or when they find out their particular loss isn't covered. Also, they feel like they pay too much for homeowner's insurance due to having to pay extra for wind and hail coverage.

Not being able to find information easily

repeat page

Missing payment, policy information, delayed claims payment

Have to go through agent for so much. WPI-8 process not always controlled by TWIA.

They don't want to be dealing with insurance at all

What are new policy holders looking for when they come to the site?

6 responses

repeat page / in flux??

Rates/agents

Coverage information

Eligibility criteria, territory covered.

Clear instructions, clear mapping of web pages

Information about coverage or their policy

FOUNDRY

What are current policy holders looking for when they visit the site?

5 responses

repeat page
Information when UW request documents.
Claim, payment or policy information
file a claim, claim status
Same

> *Not happy to be here, and I don't know what I'm looking for exactly.*

NAME
David Diaz

AGE
59

OCCUPATION
Retail Manager

SEX
M

KEY GOAL
Interested in learning more about WPI-8-C and premium estimate costs.

> *It's really hard to find any information on next steps.*

NAME
Kevin Love

AGE
41

OCCUPATION
Software Engineer

SEX
M

KEY GOAL
Looking to underwrite a policy after perusing the site.

> *I pay a lot for insurance, why's TWIA important?*

NAME
Diana Coldwell

AGE
38

OCCUPATION
Analyst

SEX
F

KEY GOAL
Not sure about TWIA, and need more information on eligibility.

NEW USERS

FOUNDRY

> ❝
> *I keep forgetting where I can keep track of my claim.*

NAME
Constantine Archer

AGE
60

OCCUPATION
Retired

SEX
F

KEY GOAL
Trying to find the manage claims button so I can access status.

> ❝
> *Need to report a claim to TWIA*

NAME
Tyler Navi

AGE
39

OCCUPATION
Small Business Owner

SEX
M

KEY GOAL
Need to find out what information I need before filing a claim with TWIA and what my options are.

> ❝
> *Not sure where to find important certifications.*

NAME
Evan Jones

AGE
54

OCCUPATION
Stock Broker

SEX
M

KEY GOAL
Looking to make an improvement to my home and need WPI-8-C inspection and engineers.

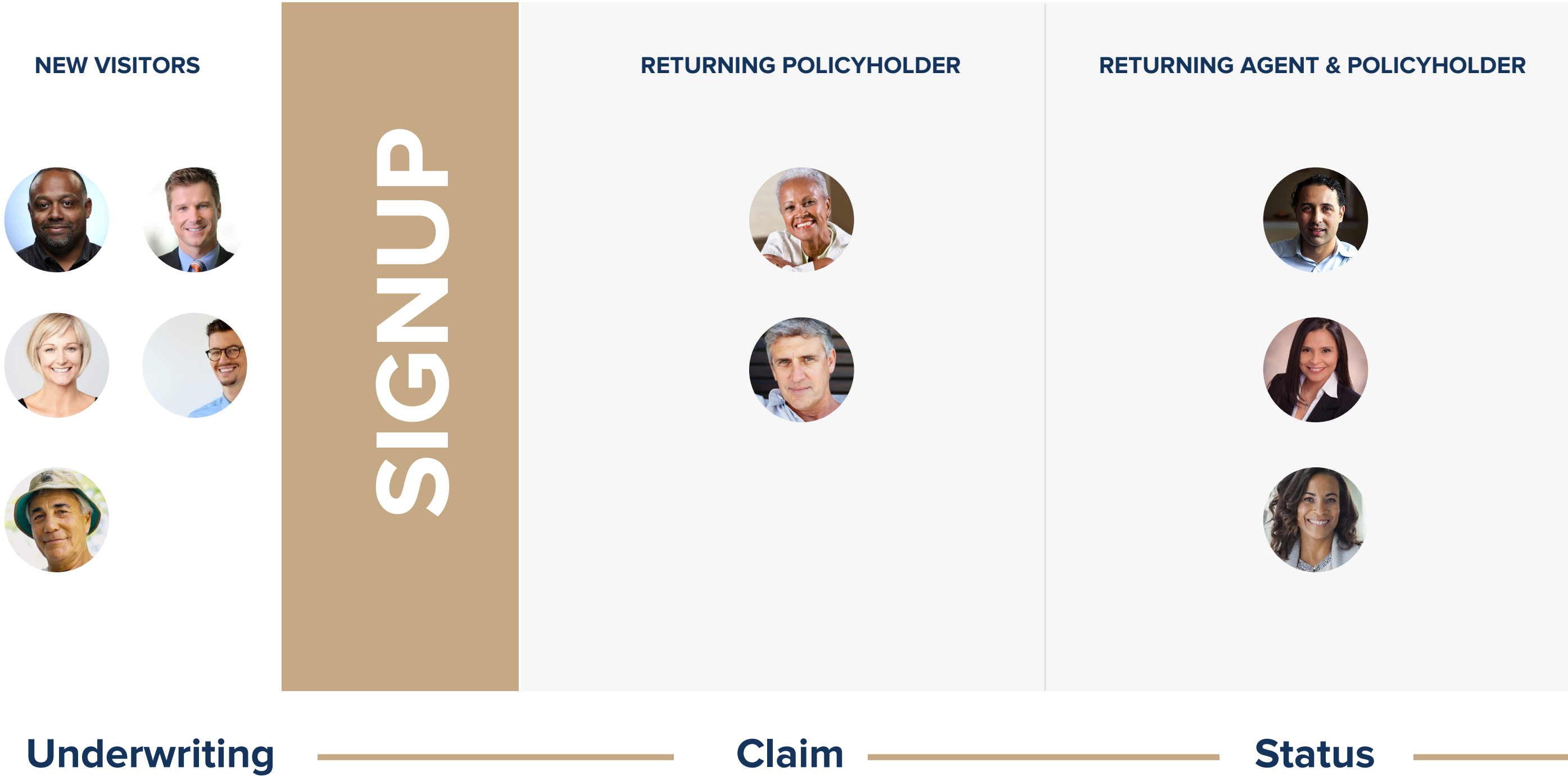**RETURNING USERS**

FOUNDRY

07

TEST

Conditions

FOUNDRY

ᴵTEST

Duration	60 Minutes
Type	Video recorded Remote/In-Person
Focus	Current site qualitative feedback

What experience are we validating?

NEW VISITORS

SIGNUP

RETURNING POLICYHOLDER

RETURNING AGENT & POLICYHOLDER

Underwriting ———————— **Claim** ———————— **Status**

FOUNDRY

> "I don't even visit TWIA.org, I just bookmark the login."

NAME	**AGE**
Mari Hernandez	39
OCCUPATION	**SEX**
Insurance Agent	F

KEY GOAL

Looking to login and brush up on TWIA policy changes & training materials.

> "Not happy to be here, and I don't know what I'm looking for exactly."

NAME	**AGE**
David Diaz	59
OCCUPATION	**SEX**
Retail Manager	M

KEY GOAL

Interested in learning more about WPI-8-C and premium estimate costs.

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User Tasks

File a claim

Find the login

Find an important piece of information such as policy and payment information

Find an agent for underwriting

Signup for TWIA

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User Tasks

Finding a WPI-8-C

Overall Sentiment

Determining how well TWIA is answering questions on arrival

Gauging TWIA's trustworthiness and reputation

Identifying painpoints and frustrations

08

NEXT
Steps

TEXAS WINDSTORM INSURANCE ASSOCIATION (TWIA)

01 Feedback on Personas (7/21)

02 All Contact Information for Testers (7/24)

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02 Scheduling All Testers (7/24)

07 Insights Report (TBD)

FOUNDRY