

Interviews With Usage-Based Insurance (UBI) Users

Interview Guide

We use the following questions as a guide to conduct the semi-structured interviews with UBI users. We will formulate "ice-breaker" (e.g., Can I ask you how old you are? Where are you originally from?) and clarification questions (e.g., Do you mean ...? Could you elaborate a little on ...?) for encouraging interviewees to talk and to expand on their thoughts. Thus, we will get a better understanding about the users' point of view regarding UBI as well as reducing misunderstanding.

Former user

1. Tell me about the UBI program, which covered you
2. How would you describe your overall experience with UBI?
3. How did you make the decision to be covered by a UBI program?
4. Why are you not nowadays covered by a UBI program?
5. What did you like about your UBI program?
6. What did you dislike about your UBI program?
7. How did you feel about your privacy with regard to your UBI program?

Potential user After viewing a video about UBI (it does not mention any advantages or disadvantages of UBI), the potential user will be asked the following questions:

1. What do you think of UBI?
2. Would you like to be covered by a UBI program?
 - 2.1. What would be your reasons?
 - 2.1. What additional information would you need to make a decision about to be covered or not by a UBI program?
3. What do you like about UBI?
4. What do you dislike about UBI?
5. How do you feel about your privacy with regard to UBI?