ZENEFITS AUTO INSURANCE QUOTE TOOL

designed by Liang Chen

DESIGN ZENEFITS AUTO INSURANCE QUOTING TOOL

DESCRIPTION

Using the Geico (geico.com) auto insurance quoting tool as prior art, design an improved, Zenefits-branded, tool (for desktop or mobile),

GOALS

- Decrease phone calls to customer service
- Improve accessibility for non-english speakers
- Decrease completion time
- Increase completion rate

RESEARCH

INFORMATION
STRUCTURE

SKETCHES &
WIREFRAMES

VISUAL

RESEARCH

WHICH ARE THE TOP AUTO INSURANCE COMPANIES

Knowing little about the auto insurance industry, I started with finding out the top auto insurance companies in the market and learning from them.
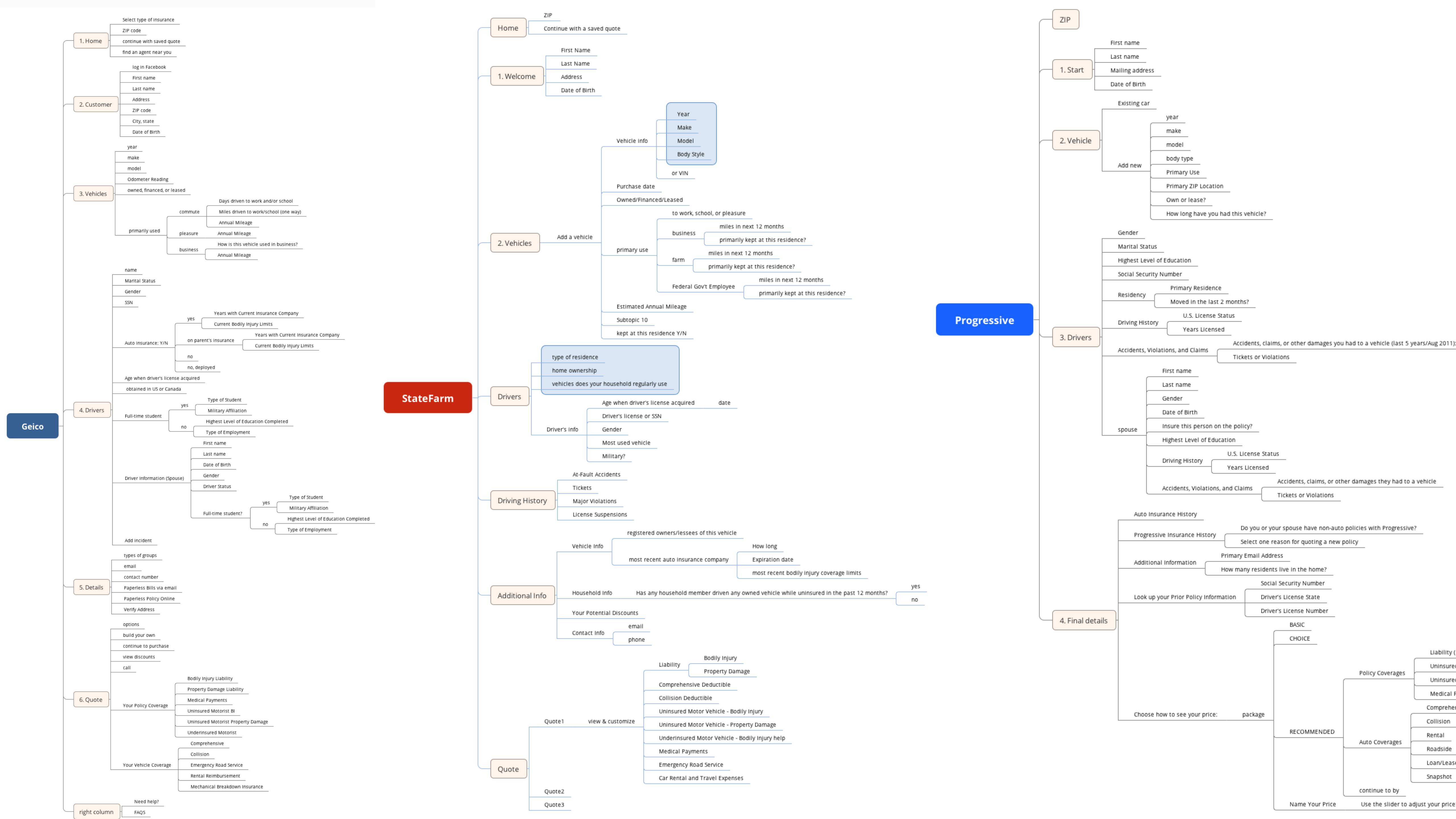
WHAT ARE THEIR QUOTING PROCESSES

I went through Geico, StateFarm and Progressive's auto quoting process and recorded the processes using XMind.

This helps me in three ways.

1. Understand their working flows and the differences among the three companies.

2. The necessary information I should collect when designing for Zenefits.

3. Find out the usability problems which I could avoid in my design.

Geico

1. Home
- Select type of insurance
- ZIP code
- continue with saved quote
- find an agent near you

2. Customer
- log in Facebook
- First name
- Last name
- Address
- ZIP code
- City, state
- Date of Birth

3. Vehicles
- year
- make
- model
- Odometer Reading
- owned, financed, or leased
- primarily used
  - commute
    - Days driven to work and/or school
    - Miles driven to work/school (one way)
    - Annual Mileage
  - pleasure
    - Annual Mileage
  - business
    - How is this vehicle used in business?
    - Annual Mileage

4. Drivers
- name
- Marital Status
- Gender
- SSN
- Auto insurance: Y/N
  - yes
    - Years with Current Insurance Company
    - Current Bodily Injury Limits
  - on parent's insurance
    - Years with Current Insurance Company
    - Current Bodily Injury Limits
  - no
  - no, deployed
- Age when driver's license acquired
- obtained in US or Canada
- Full-time student
  - yes
    - Type of Student
    - Military Affiliation
    - Highest Level of Education Completed
    - Type of Employment
  - no
- Driver Information (Spouse)
  - First name
  - Last name
  - Date of Birth
  - Gender
  - Driver Status
  - Full-time student?
    - yes
      - Type of Student
      - Military Affiliation
      - Highest Level of Education Completed
      - Type of Employment
    - no
- Add incident

5. Details
- types of groups
- email
- contact number
- Paperless Bills via email
- Paperless Policy Online
- Verify Address

6. Quote
- options
- build your own
- continue to purchase
- view discounts
- call
- Your Policy Coverage
  - Bodily Injury Liability
  - Property Damage Liability
  - Medical Payments
  - Uninsured Motorist BI
  - Uninsured Motorist Property Damage
  - Underinsured Motorist
- Your Vehicle Coverage
  - Comprehensive
  - Collision
  - Emergency Road Service
  - Rental Reimbursement
  - Mechanical Breakdown Insurance

right column
- Need help?
- FAQS

StateFarm

Home
- ZIP
- Continue with a saved quote

1. Welcome
- First Name
- Last Name
- Address
- Date of Birth

2. Vehicles
- Add a vehicle
  - Vehicle info
    - Year
    - Make
    - Model
    - Body Style
  - or VIN
  - Purchase date
  - Owned/Financed/Leased
  - primary use
    - to work, school, or pleasure
    - business
      - miles in next 12 months
      - primarily kept at this residence?
    - farm
      - miles in next 12 months
      - primarily kept at this residence?
    - Federal Gov't Employee
      - miles in next 12 months
      - primarily kept at this residence?
  - Estimated Annual Mileage
  - Subtopic 10
  - kept at this residence Y/N

Drivers
- type of residence
- home ownership
- vehicles does your household regularly use
- Driver's info
  - Age when driver's license acquired — date
  - Driver's license or SSN
  - Gender
  - Most used vehicle
  - Military?

Driving History
- At-Fault Accidents
- Tickets
- Major Violations
- License Suspensions

Additional Info
- Vehicle Info
  - registered owners/lessees of this vehicle
  - most recent auto insurance company
    - How long
    - Expiration date
    - most recent bodily injury coverage limits
- Household Info — Has any household member driven any owned vehicle while uninsured in the past 12 months?
  - yes
  - no
- Your Potential Discounts
- Contact Info
  - email
  - phone

Quote
- Quote1 — view & customize
  - Liability
    - Bodily Injury
    - Property Damage
  - Comprehensive Deductible
  - Collision Deductible
  - Uninsured Motor Vehicle - Bodily Injury
  - Uninsured Motor Vehicle - Property Damage
  - Underinsured Motor Vehicle - Bodily Injury help
  - Medical Payments
  - Emergency Road Service
  - Car Rental and Travel Expenses
- Quote2
- Quote3

Progressive

ZIP

1. Start
- First name
- Last name
- Mailing address
- Date of Birth

2. Vehicle
- Existing car
- Add new
  - year
  - make
  - model
  - body type
  - Primary Use
  - Primary ZIP Location
  - Own or lease?
  - How long have you had this vehicle?

3. Drivers
- Gender
- Marital Status
- Highest Level of Education
- Social Security Number
- Residency
  - Primary Residence
  - Moved in the last 2 months?
- Driving History
  - U.S. License Status
  - Years Licensed
- Accidents, Violations, and Claims
  - Accidents, claims, or other damages you had to a vehicle (last 5 years/Aug 2011):
  - Tickets or Violations
- spouse
  - First name
  - Last name
  - Gender
  - Date of Birth
  - Insure this person on the policy?
  - Highest Level of Education
  - Driving History
    - U.S. License Status
    - Years Licensed
  - Accidents, Violations, and Claims
    - Accidents, claims, or other damages they had to a vehicle
    - Tickets or Violations

4. Final details
- Auto Insurance History
- Progressive Insurance History
  - Do you or your spouse have non-auto policies with Progressive?
  - Select one reason for quoting a new policy
- Additional Information
  - Primary Email Address
  - How many residents live in the home?
- Look up your Prior Policy Information
  - Social Security Number
  - Driver's License State
  - Driver's License Number
- Choose how to see your price:
  - BASIC
  - CHOICE
  - RECOMMENDED
  - package
  - Policy Coverages
    - Liability
    - Uninsured
    - Uninsured
    - Medical P
  - Auto Coverages
    - Comprehen
    - Collision
    - Rental
    - Roadside
    - Loan/Lease
    - Snapshot
  - continue to by
- Name Your Price — Use the slider to adjust your price

KEY FINDINGS AND INSIGHTS

KEYFINDINGS

1. StateFarm asks for the most detailed information, then Geico, last Progressive.

2. The more detailed information provided, the more accurate quote you get, but the more time it costs.

3. In general, information could be divided into basic information and discount information.

4. Usability: Progressive > Geico > StateFarm. Progressive has a better information group than the other two.

5. Aesthetics: Progressive > Geico > StateFarm. Progressive has more simpler, neat interface than the other two.

6. They all provided more than one quotes and the user could customer the quote.

INSIGHTS
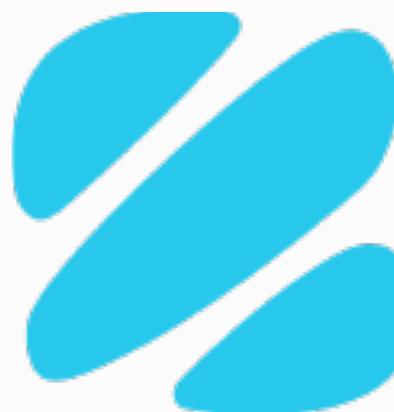
1. Use basic information for quick quote, detailed information for accurate quote.

2. Well-organized structure and grouped information is important for decreasing completion time.

3. Use consistent design pattern to keep the tool simple and usable.

4. Use social accounts, SSN, VIN or other accounts to fetch information for users.

ONE STEP FURTHER, HOW DOES QUOTE COMPARE WEBSITE DO?

It occurred to me that, how does the website that compares quotes from different insurance companies do? What information do they need and what are their processes?

I tried two auto insurance compare website www.thezebra.com and www.quotewizard.com and found that they just need very basic information to get a approximate quote.
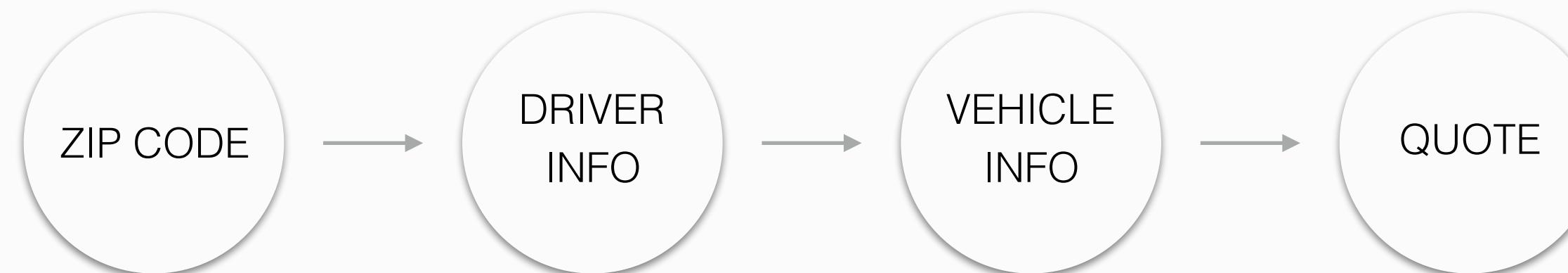
WORK FLOWS

ZIP CODE → CUSTOMER INFO → VEHICLE INFO → DRIVER INFO → DETAILS → QUOTE

Quotewizard

ZIP CODE → DRIVER INFO → VEHICLE INFO → QUOTE

thezebra

ZIP CODE → VEHICLE INFO → QUOTE
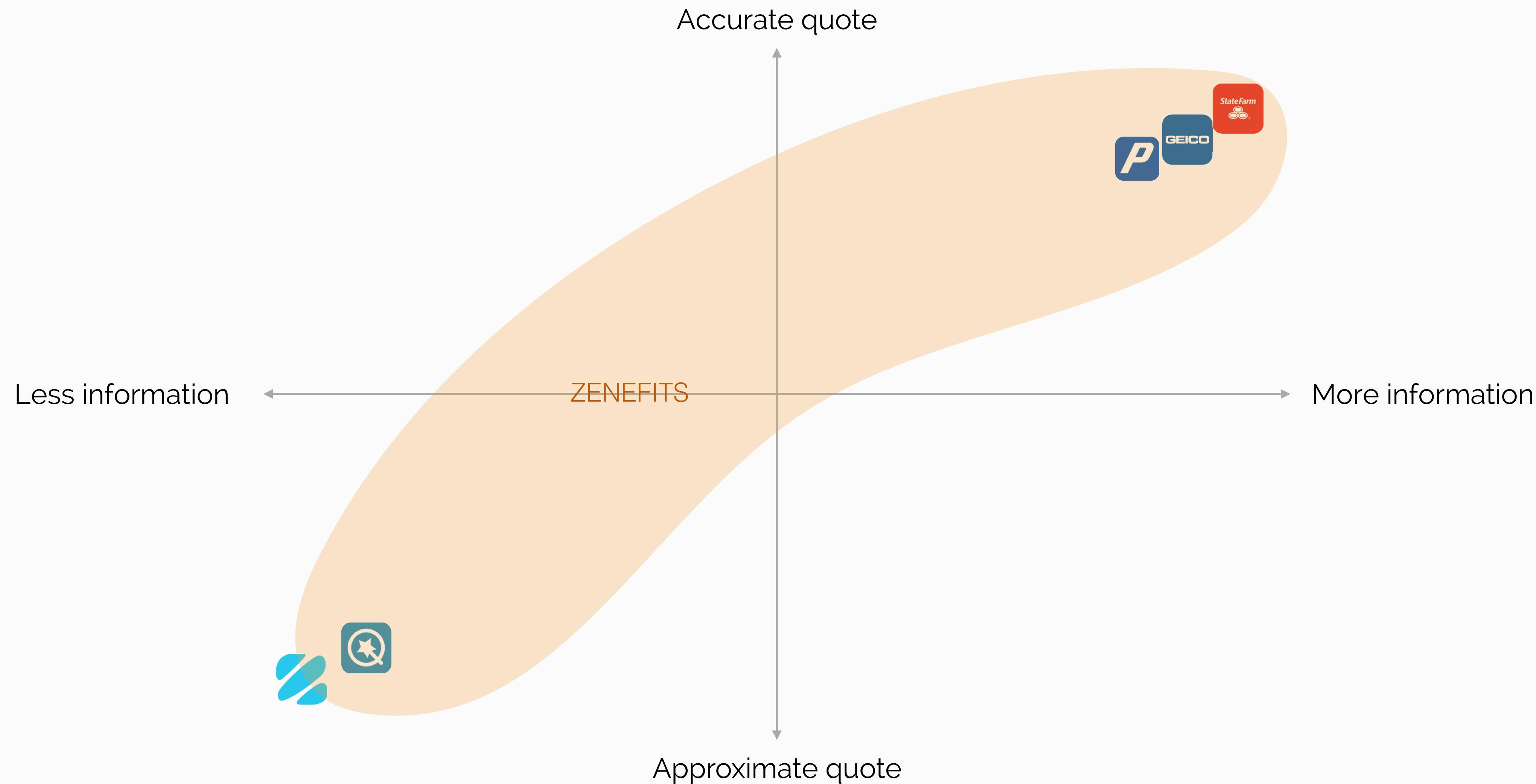
IMPROVED TOOL BY ZENEFITS

Accurate quote

Less information ← → More information

ZENEFITS

Approximate quote

APPROXIMATE OR ACCURATE?
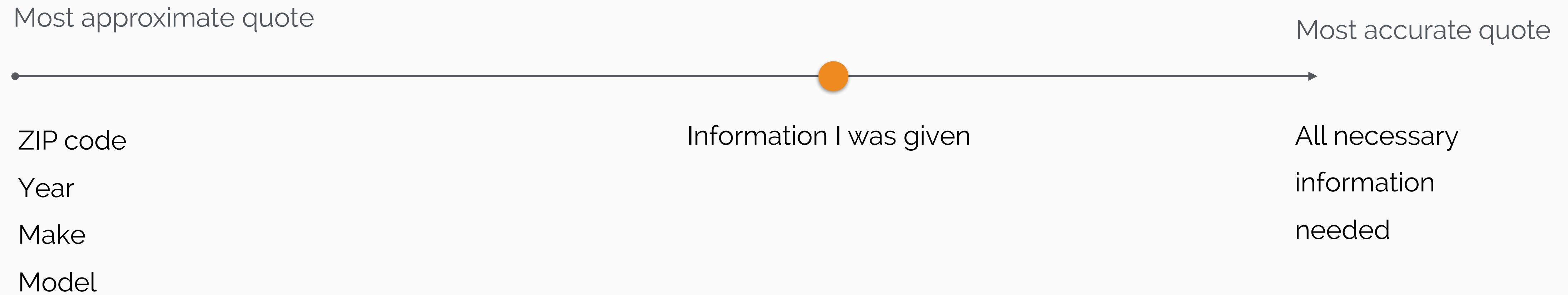
So, what kind of quoting tool should I design?

My answer is that this new Zenefits quoting tool should do both.

Providing approximate quote for target users with least effort to make quick decision and then proceed to accurate quote if needed. One for all.

INFORMATION TO COLLECT

Most approximate quote

Most accurate quote

Information I was given

ZIP code

Year

Make

Model

All necessary
information
needed

So what data should be omitted is based on what steps the user is. For a quick quote I just need ZIP code and basic car information. If need more accurate quote, then more information are needed.

AN EASY LEARNING CURVE

The less information needed for quoting, the more likely the users complete the quoting process in **a shorter time and with less problems.**

This is an easier learning curve for users compared to Geico, StateFarm and others.

DATA OMITTED

· Type of Employment / All the companies do not collect this.

· Occupation / All the companies do not collect this.

· Reason, if uninsured / Can not be verified, does not affect quote.

· Reference Number / Hard to remember. Users could use email or other information instead.

WHAT ARE THE PROBLEMS WITH CURRENT QUOTING TOOLS?

To answer this question, I did four interviews and two user tests.

I conducted semi-structure interviews about their quoting experience and then asked them to use geico.com to make an auto insurance quote. After then, I asked several questions based on their performance.

PREVIOUS EXPERIENCE - UNFRIENDLY, CONFUSED AND TIME-CONSUMING

I interviewed four people who using English as their second language about their previous experience of buying auto insurance.

Participant A
29
female
married
Chinese
Mazda3 2008
Progressive

Participant B
25
male
single
Korean
BMW328
Geico

Participant C
24
female
single
Chinese
Volkswagen Beetle (A5)
Progressive

Participant D
24
male
single
Chinese
no car (on a friend)
Progressive

PREVIOUS EXPERIENCE - UNFRIENDLY, CONFUSED AND TIME-CONSUMING

Questions for the interview

1. What is your auto insurance provider?

2. When did you buy it?

3. How do you know this company?

4. What other insurance companies have you tried?

5. Could you please tell me more about how and where did you buy it?

6. Have you ever made a call for a quote?

7. What bothers you most during this process?

8. ...

PREVIOUS EXPERIENCE - UNFRIENDLY, CONFUSED AND TIME-CONSUMING

KKEY FINDINGS
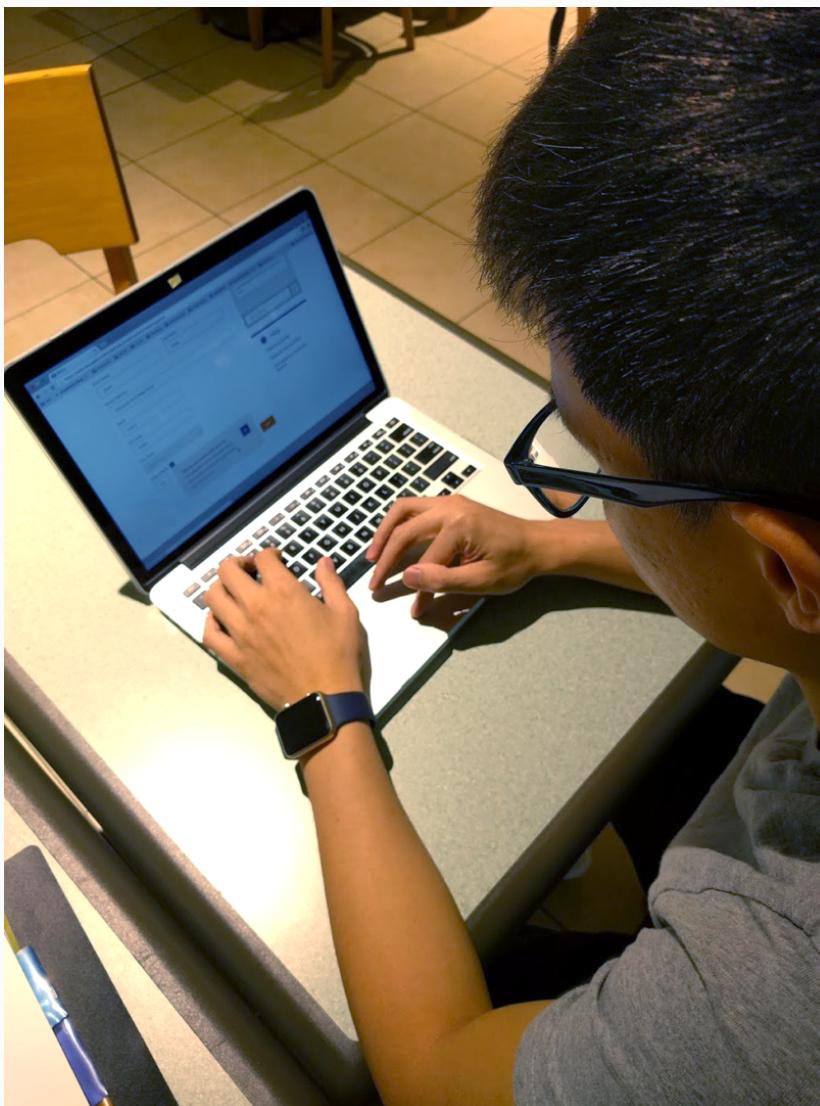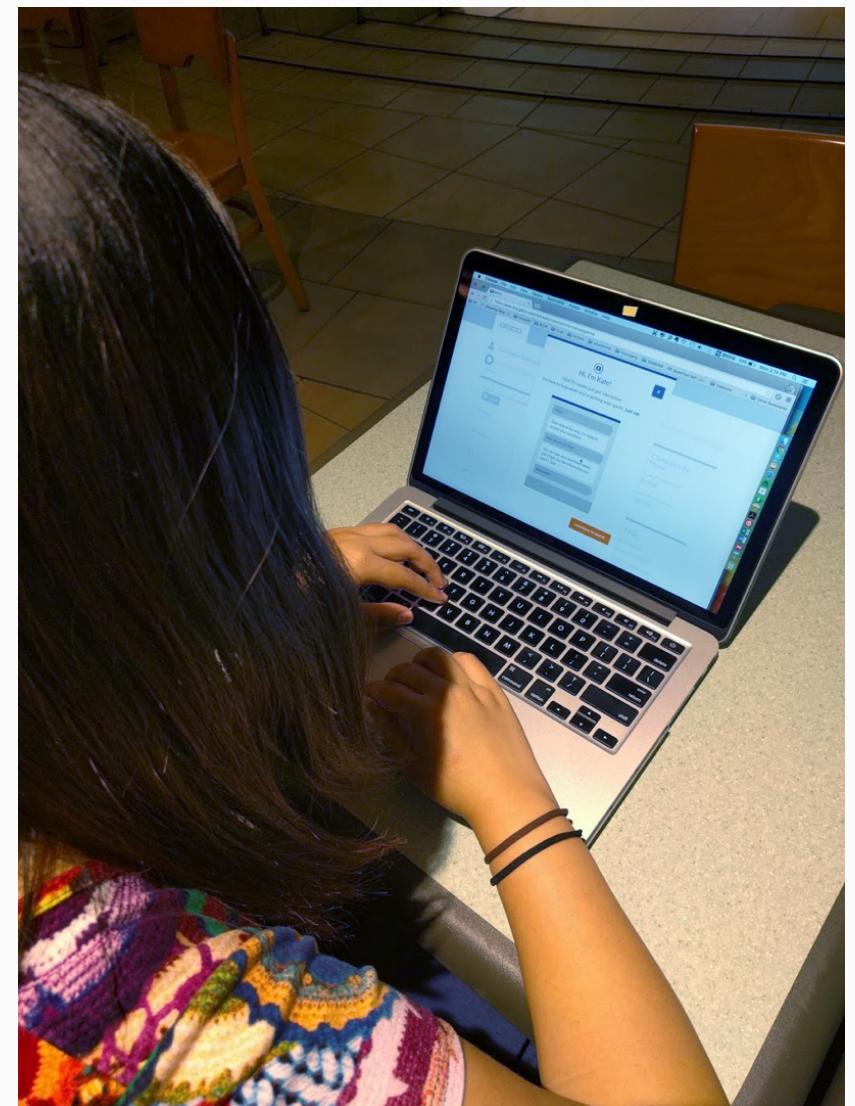
1. Three of them brought the insurance because their car dealer told them to after they brought the car. Because they barely know anything about auto insurance.

2. Car insurance is very complicated for them to really understand every detail.

3. They tend to trust their friends opinions.

4. They did not make call because they thought they could not state their problems clearly though phone calls.

5. All of them manage their insurance online via websites.

6. They do not care too much about policy details because it is too troublesome.

7. Participant B chose Geico instead of StateFarm is because Geico has a better designed interface.

8. They all prefer to physically being at an agent than make a call.

9. Participant D used car insurance comparison tool to find the cheapest quote.

INSIGHTS

1. Recommendations matters, especially from friends.

2. Website is more suitable for quoting because users have to input lots of information.

3. Quick quote will be very helpful for choosing insurance companies.

4. Use less professional terms or explain them well.

5. Provide other ways except phone call to support users.

PROBLEMS WITH GEICO

I invited two of them to try to use Geico to make a quote.

PROBLEMS

1. Do not understand some professional terms, even with explanations.

2. Long drop-down list is very hard to use.

3. Do not recognize what is for discount.

4. Confused with the final quote, 6 months in total.

5. Policies are too complicated, too many explanatory words.

6. Did not notice the bottom call for action bar, thought it was advertisement.

7. Wrongly pressed "Delete" and lost information already putted in.

8. Real time chatting help kind of annoying.

9. ..

WHAT I LEARNED

TAKINGS FORM THE TESTS
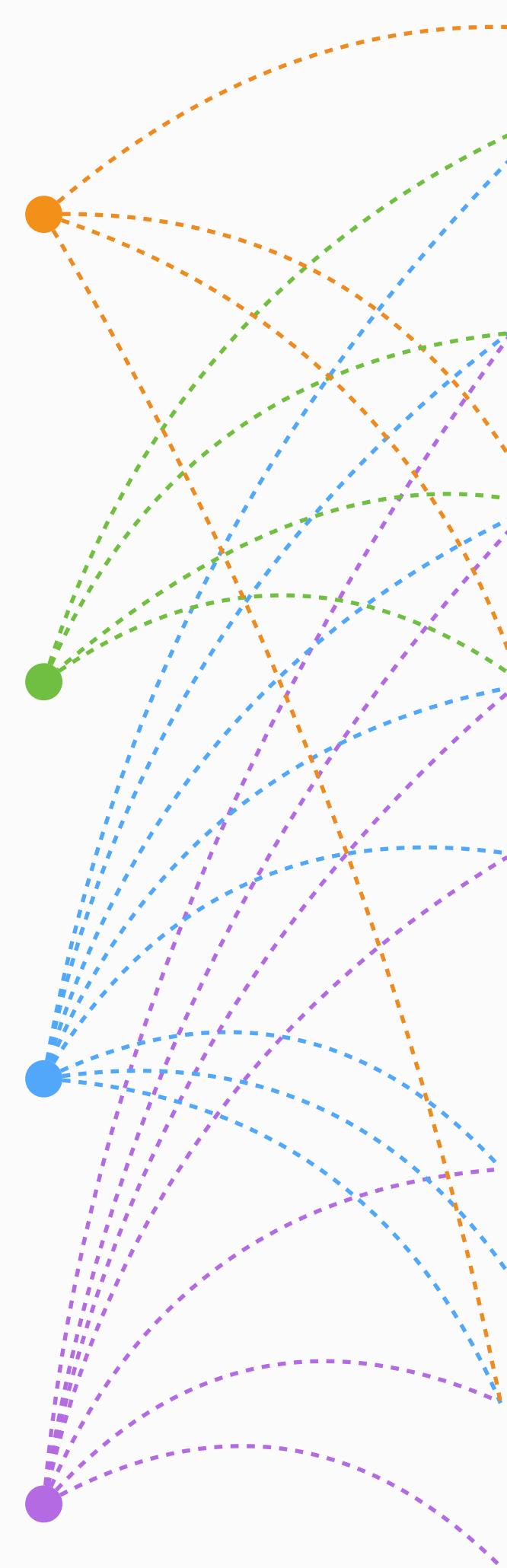
1. Use less professional terms if possible, or explain them well with more examples or pictures.

2. A better drop-down list for easily selecting, add search function.

3. Final quote should be clearly distinguished from discount in case any misunderstanding.

4. More ways to support users besides instant chat or phone call, especially for non-english speakers.

5. Shorten the work flow, ask for only necessary information for quick quotes.

6. Give the users the freedom to customize the quote easily and directly.

POSSIBLE DIRECTIONS FOR AN IMPROVED QUOTING TOOL

By integrating and analyzing all the information from previous research, I got a better understanding of the whole quoting processes, the problems and began to brainstorm possible design directions.

Decrease phone calls to customer service

Improve accessibility for non-english speakers

Decrease completion time

Increase completion rate

1. Demonstrating your friends' recommendations if possible.

2. Using social accounts or other personal accounts to fetch information for users.

3. Provide quick quotes for users to decide which company to move forward.

4. Use less professional terms or explain them well, with examples, pictures or even videos.

5. Provide other ways except phone call to support users, like language switch, pictures or videos.

6. Design a well-organized structure, group related information, back button to previous steps, automatically save information, smooth transitions and so on.

7. A consistent design patterns and specifications.

8. A better drop-down list for easily selecting, add search function.

9. Shorten the work flow, ask for only necessary information for quick quotes.

10. Give the users the freedom to customize the quote easily and directly.

11. ...

DATA OMITTED

· Type of Employment / All the companies do not collect this.

· Occupation / All the companies do not collect this.

· Reason, if uninsured / Can not be verified, does not affect quote.

· Reference Number / Hard to remember. Users could use email or other information instead.
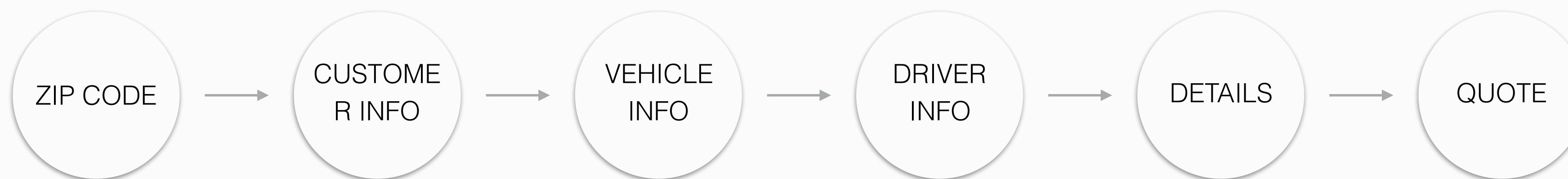
In general, based on market research, competitors analysis, user interview and test, I have got a clear idea of the **positioning** of new Zenefits' quoting tool, the **usability issues** could be improved, and possible **design directions** to explore.
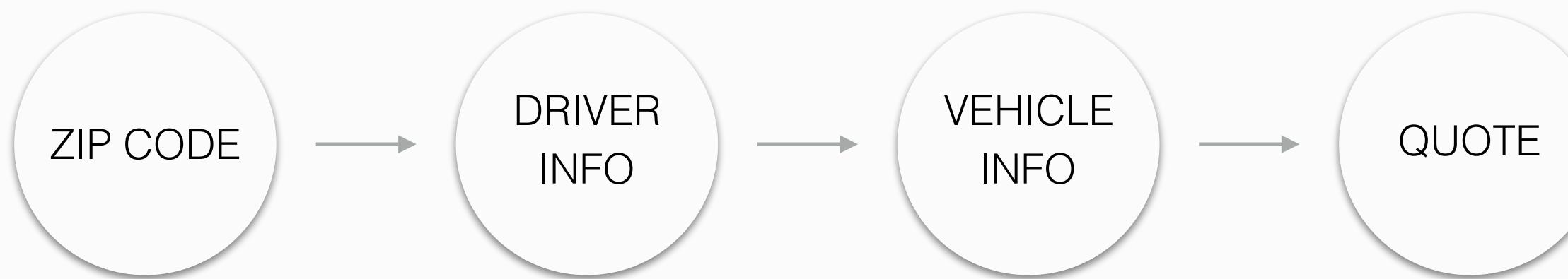
INFORMATION STRUCTURE
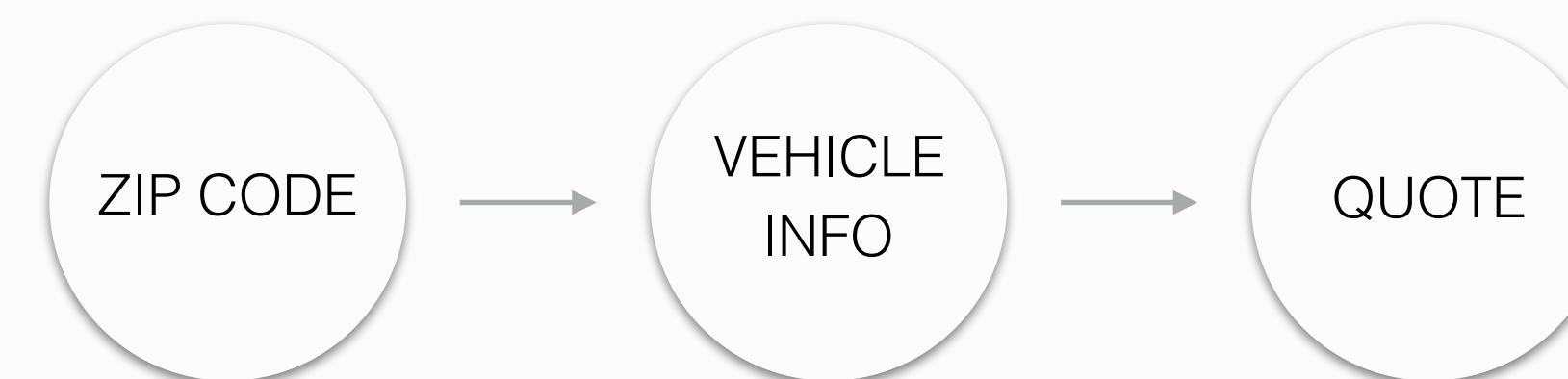
A NEW WAY FOR APPROXIMATE AND ACCURATE QUOTING

(ZIP CODE) → (CUSTOMER INFO) → (VEHICLE INFO) → (DRIVER INFO) → (DETAILS) → (QUOTE)

+

(ZIP CODE) → (DRIVER INFO) → (VEHICLE INFO) → (QUOTE)

+

(ZIP CODE) → (VEHICLE INFO) → (QUOTE)
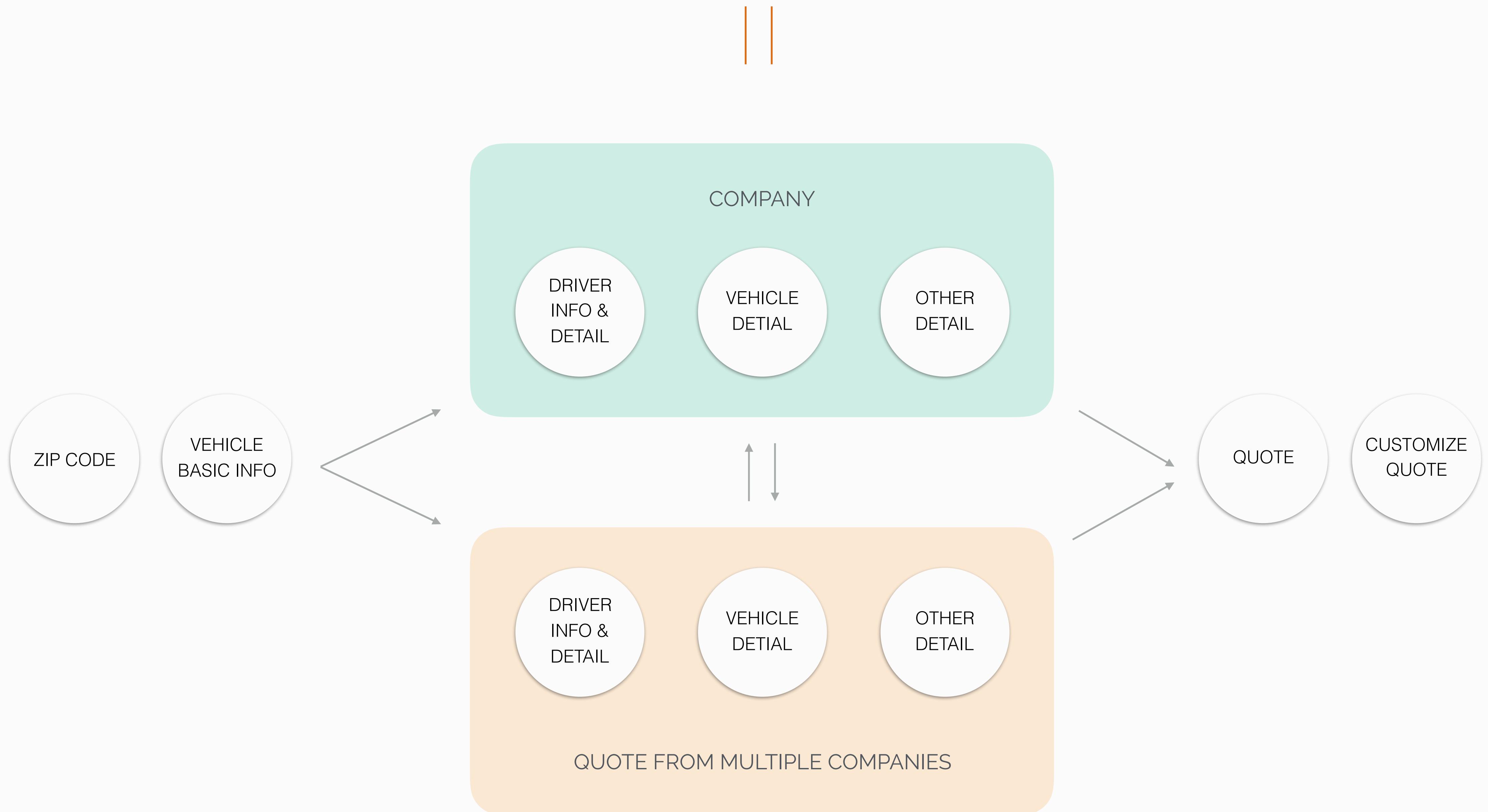
SIMPLIFIED WORK FLOWS OF ZENEFITS QUOTING TOOL

GROUP RELATED INFORMATION
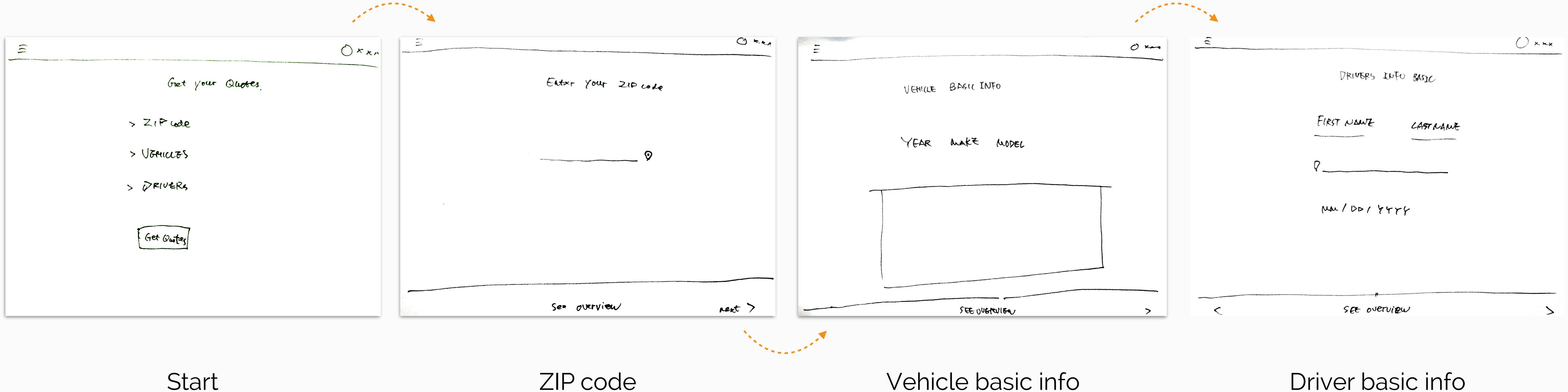
	VEHICLES	DRIVERS	QUOTES
BASIC INFO	Year Make Model	First Name Last Name Address Date of Birth	Price/month 6 month total policy premium
DETAILS	Owned/Financed/Leased Primary use of vehicle Estimated Annual Mileage	Marital Status Gender Highest Educational Level Completed Military Affiliation Age when driver's license acquired Drivers in Household Accidents Tickets Suspensions Auto insurance: Y/N Email Address	Select Deductible Select Bodily Injury Liability Coverage Select Property Damage Liability Coverage Select Medical Payments Coverage Select Uninsured & Underinsured Motorist Coverage

SKETCHES & WIREFRAMES

GENERAL FLOW

A standard quoting flow. Help me get familiar with Zenefits styling.

Start

ZIP code

Vehicle basic info

Driver basic info

driver details

Vehicle details
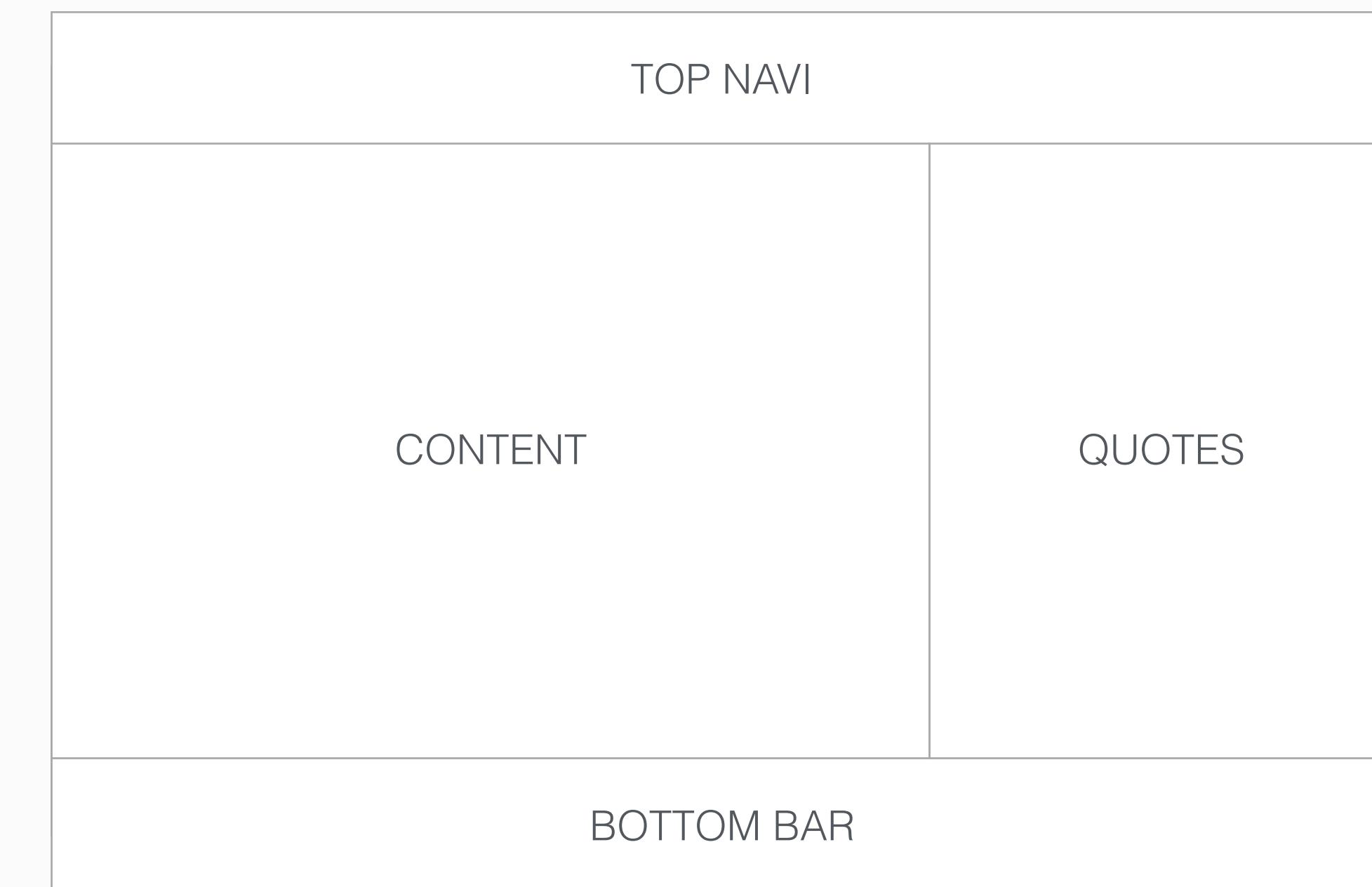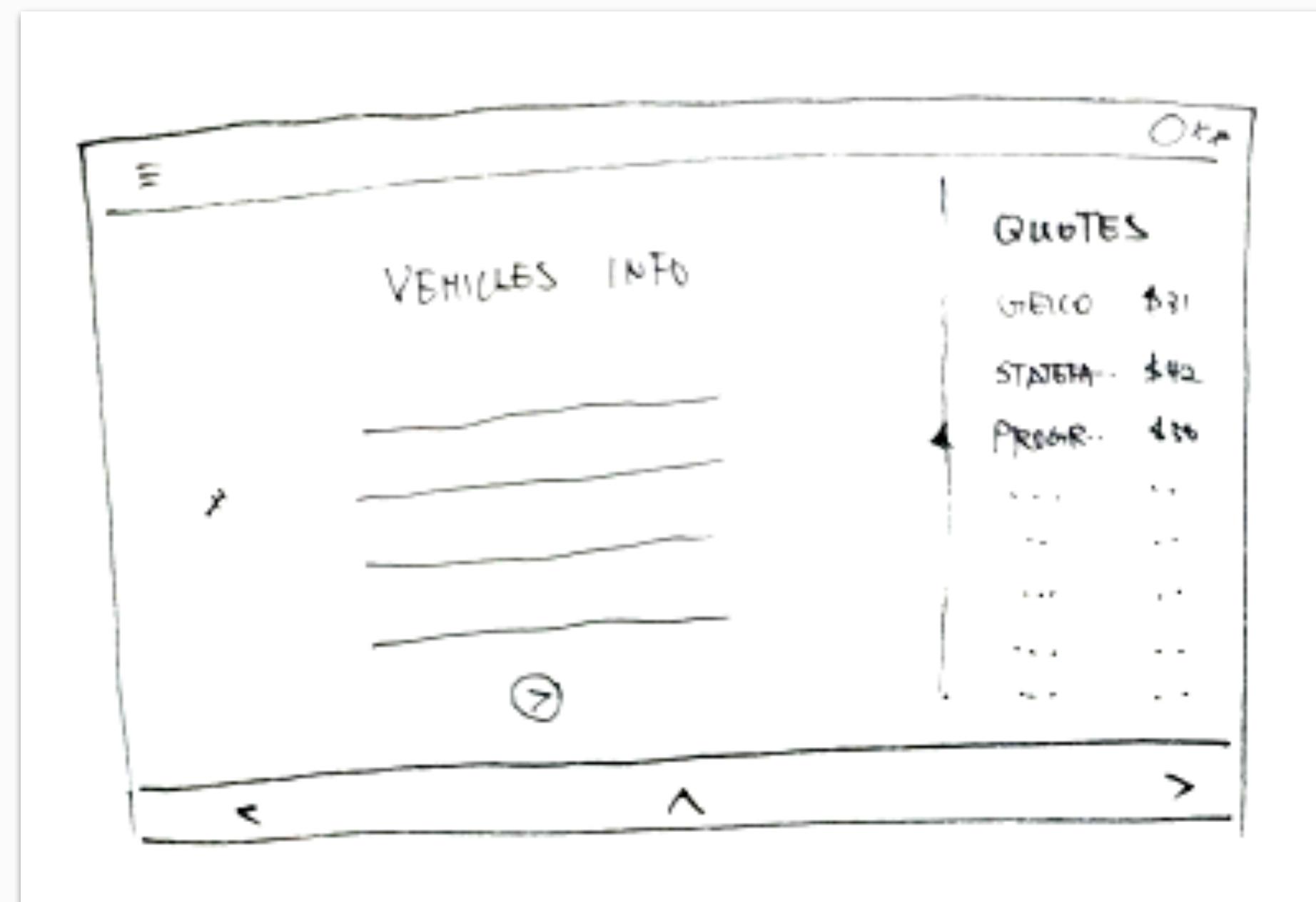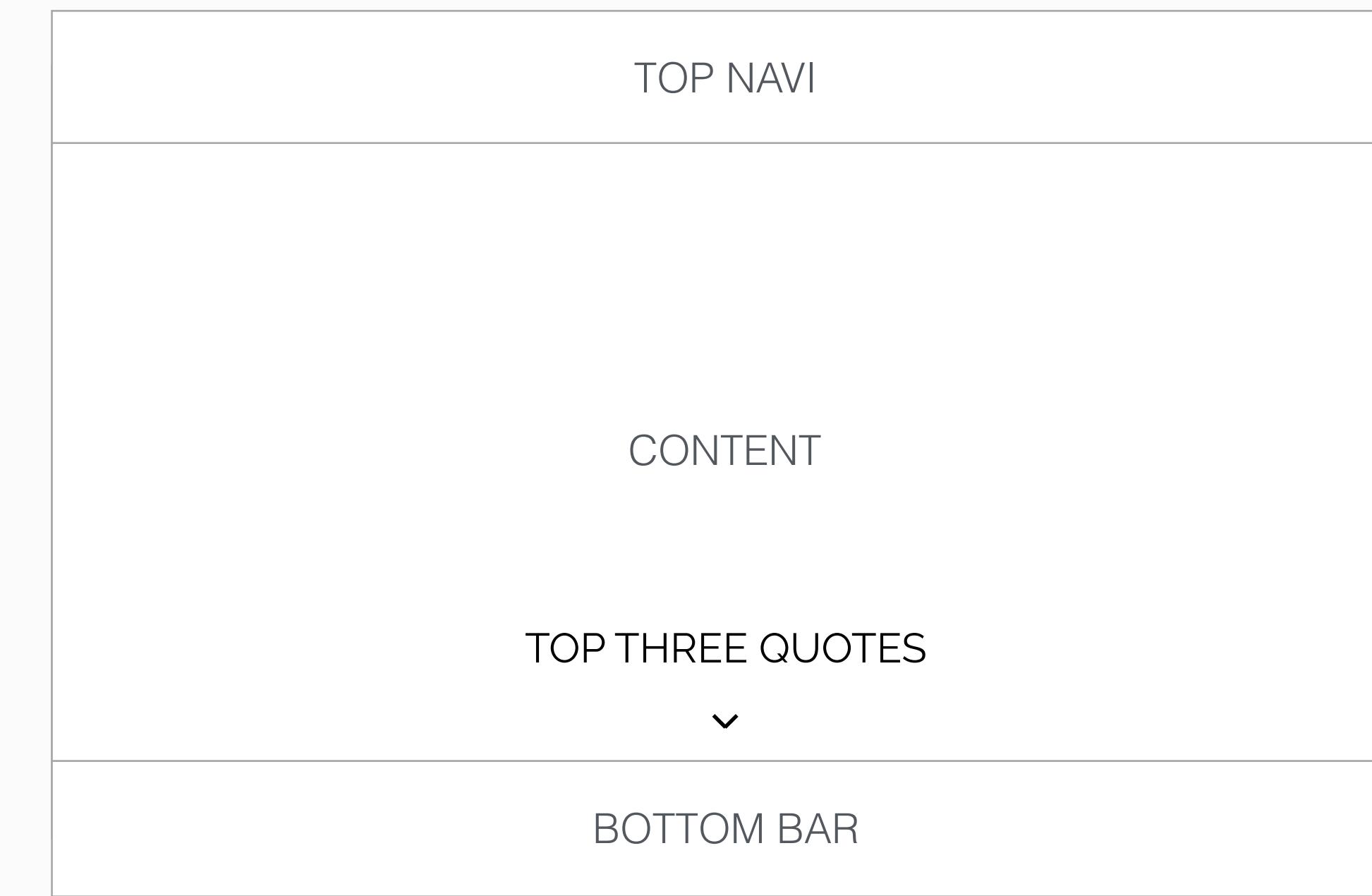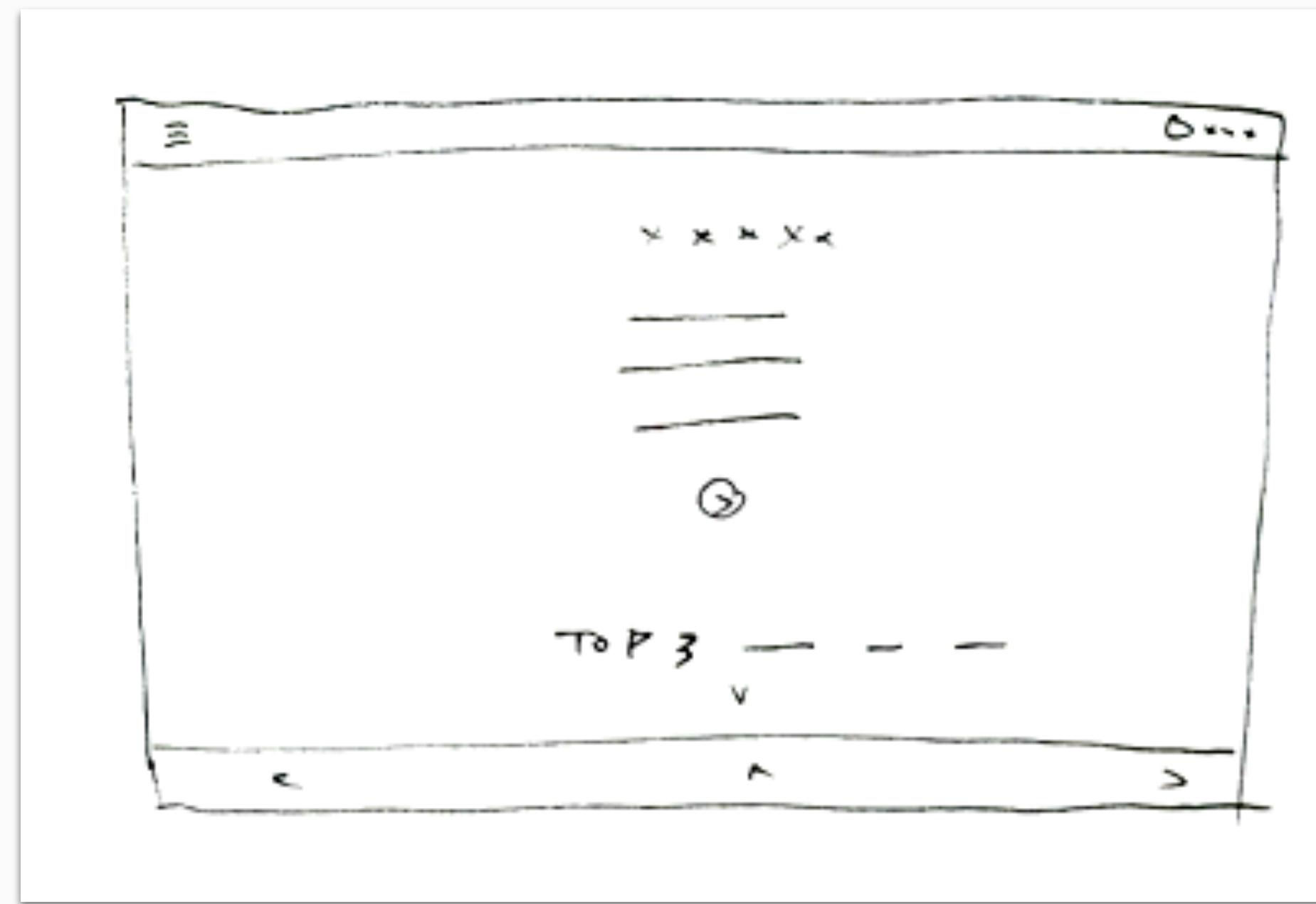
quotes

ADD INSTANT QUOTING
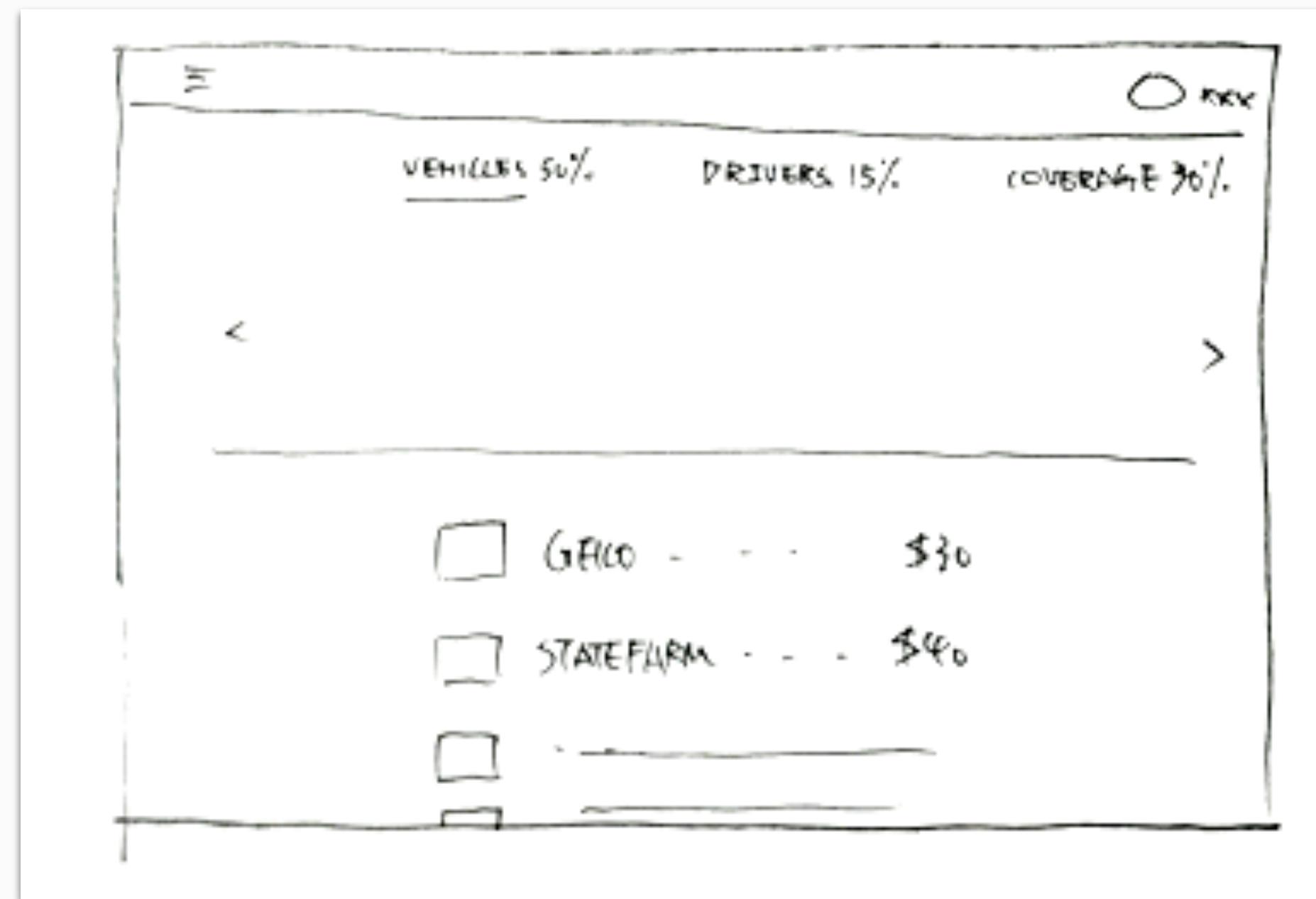
Generate quotes instantly. Tried **4** different layouts.

1

TOP NAVI

CONTENT | QUOTES

BOTTOM BAR

TOP NAVI

CONTENT

TOP THREE QUOTES

⌄

BOTTOM BAR

3

VEHICLES 50%   DRIVERS 15%   COVERAGE 30%

GEICO - - - $30

STATE FARM - - - $40

TOP NAVI

CONTENT

QUOTES

VEHICLES

DRIVERS

COVERAGE

BASIC INFO

DETAIL

QUOTES

GEICO · · $30

STATEFARM $60

· · · · · ·
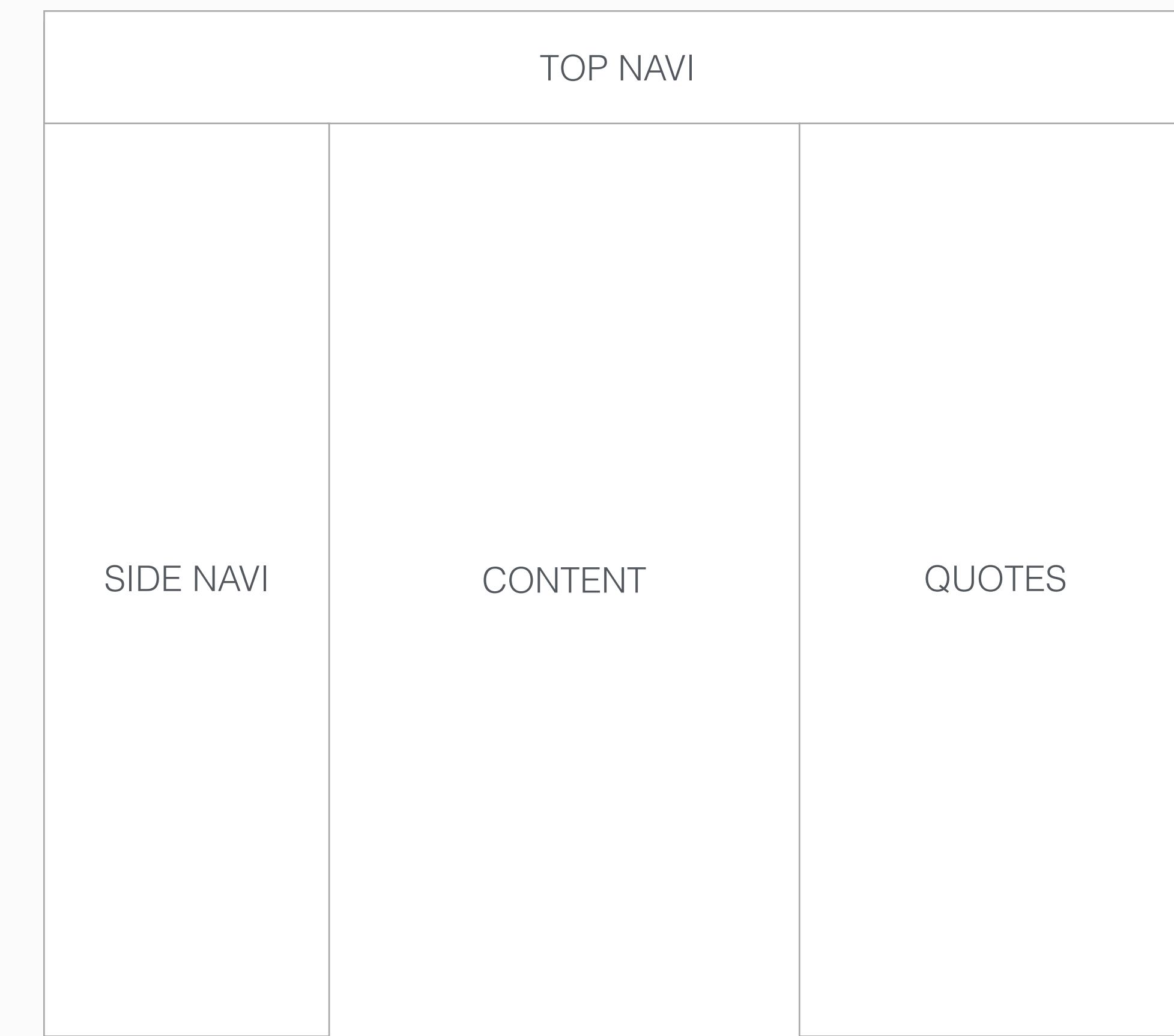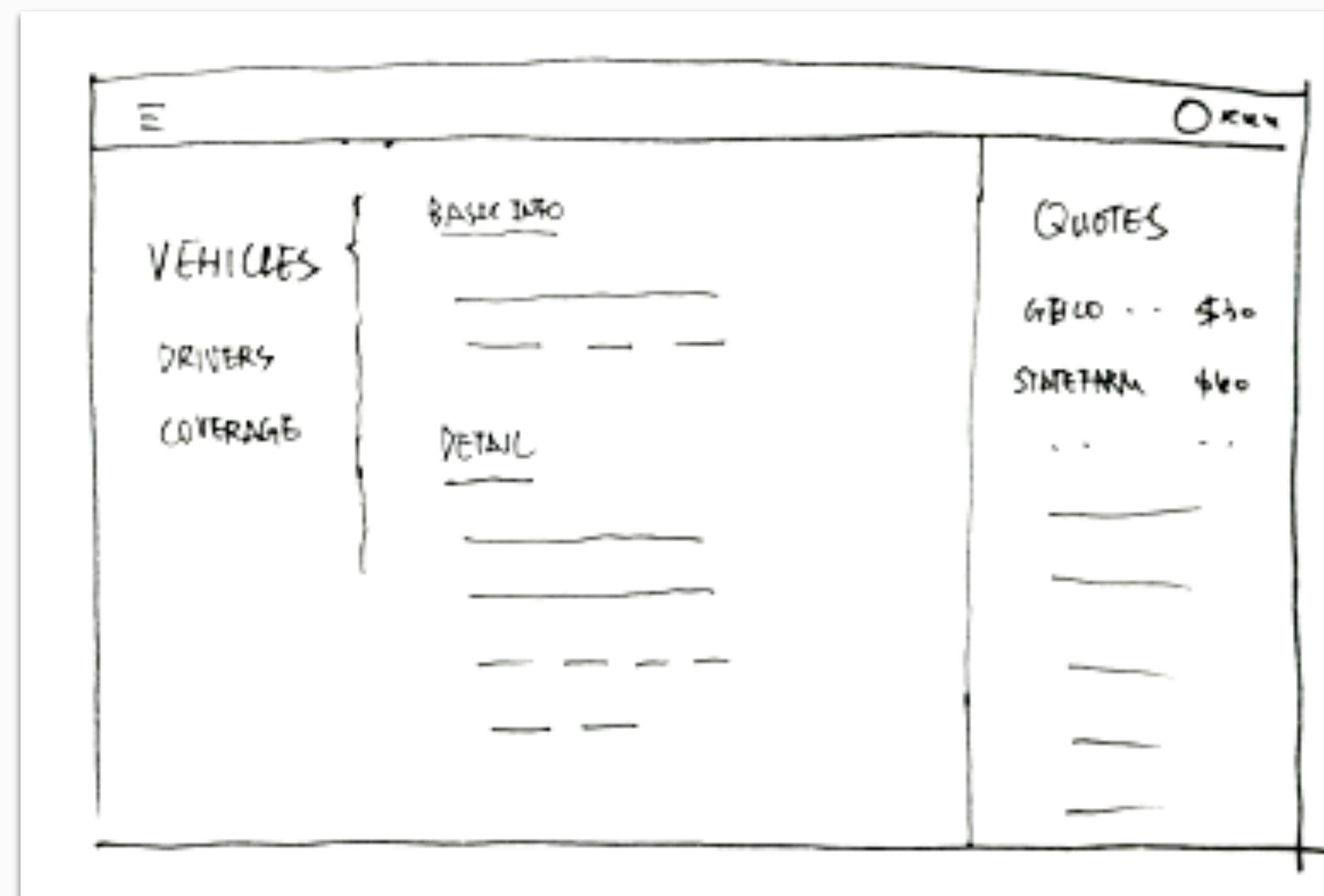
TOP NAVI

SIDE NAVI

CONTENT

QUOTES

2

Finally I selected layout No. 2.

Because it is a good balance between information and simplicity. Three quotes are enough for referencing, and users also could see more quotes just by scrolling down.

Also this design well used the Zenefits styling.

TOP NAVI
CONTENT
TOP THREE QUOTES ∧
BOTTOM BAR
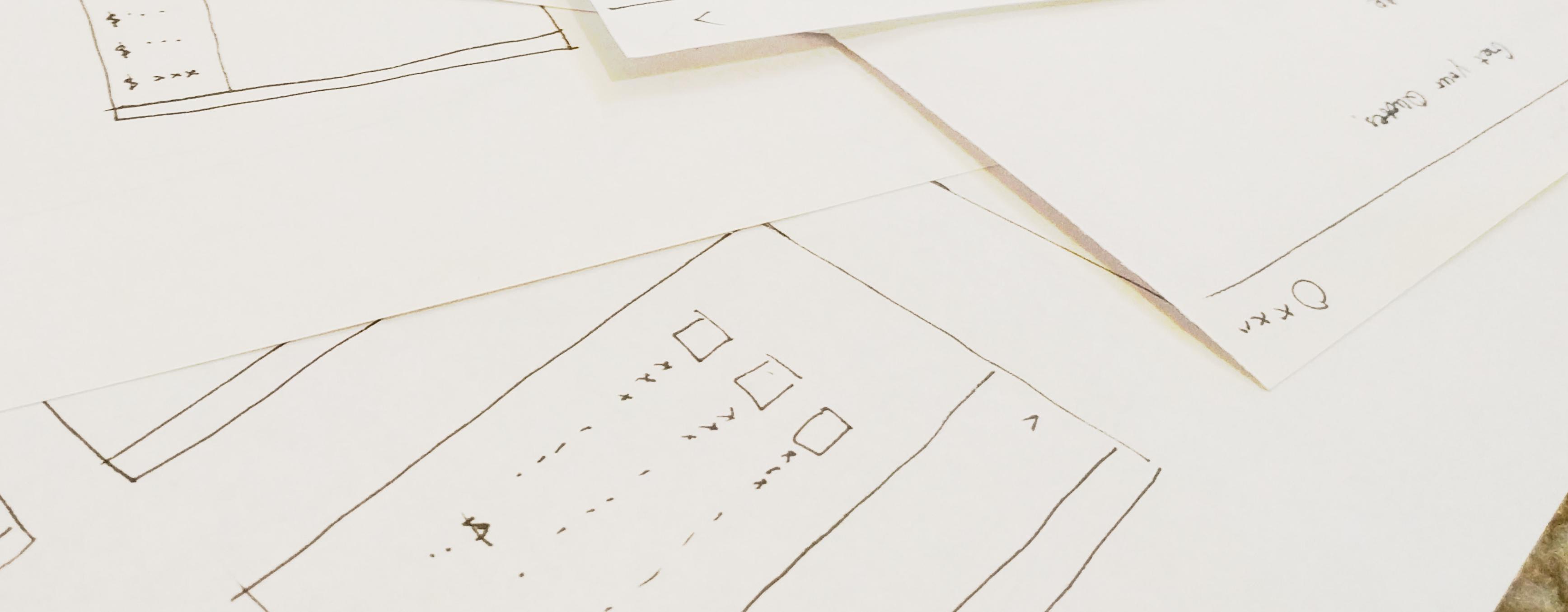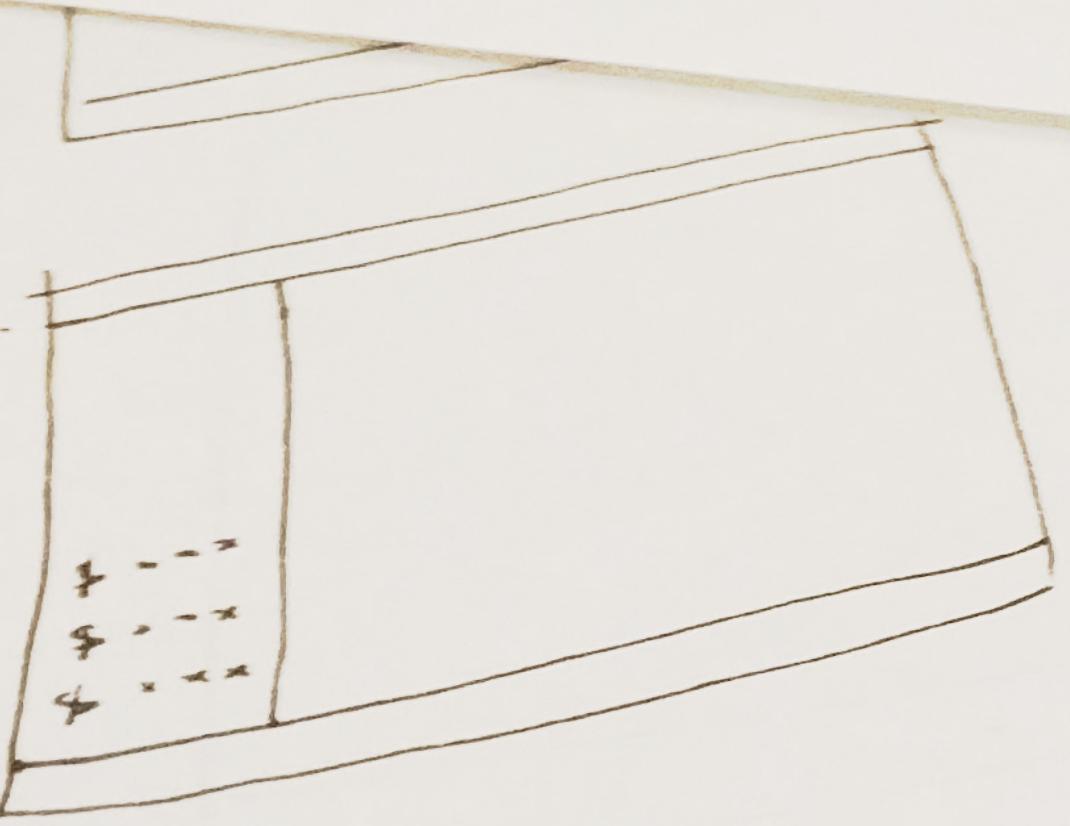
TOP NAVI
CONTENT ∨
QUOTES LISTS
BOTTOM BAR

SKETCHES

COLOR PATTERN

COLOR PATTERN - picked from current page, which is too much
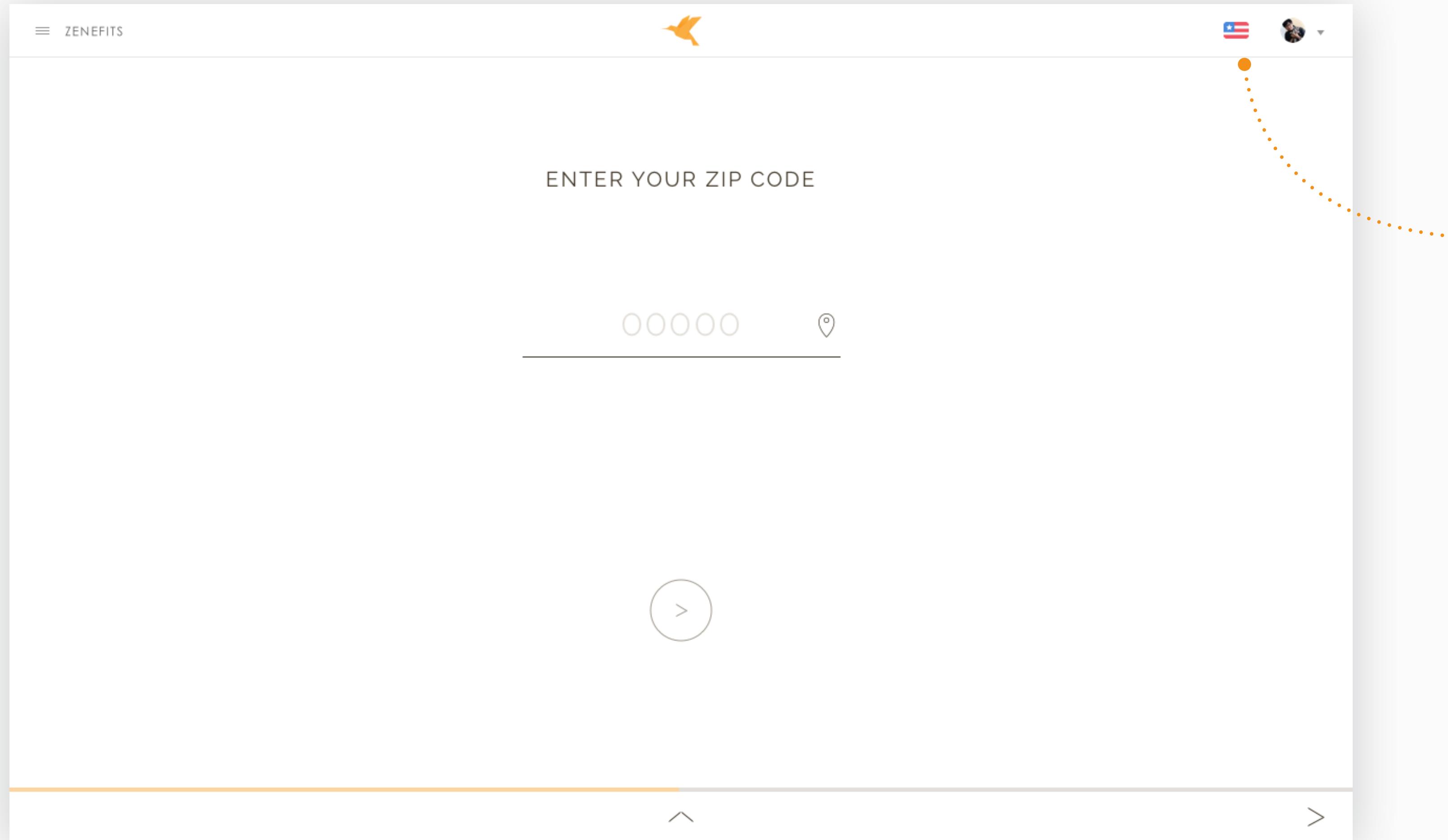
NEW COLOR PATTERN - keep it simple and harmonious

ZENEFITS

FIND THE BEST CAR
INSURANCE EASILY

Enter ZIP code

ZENEFITS

ENTER YOUR ZIP CODE

OOOOO

>

Change langue if needed, especially useful for non-english speaker.

Basic vehicle info

When items > 7, use more space to display. So users could make a selection more easily.

WHAT IS YOUR VEHICLE?

YEAR	MAKE	MODEL
2016	2015	2014
2013	2012	2011
2010	1999	1998
2010	1999	1998

Basic vehicle info

Instant search
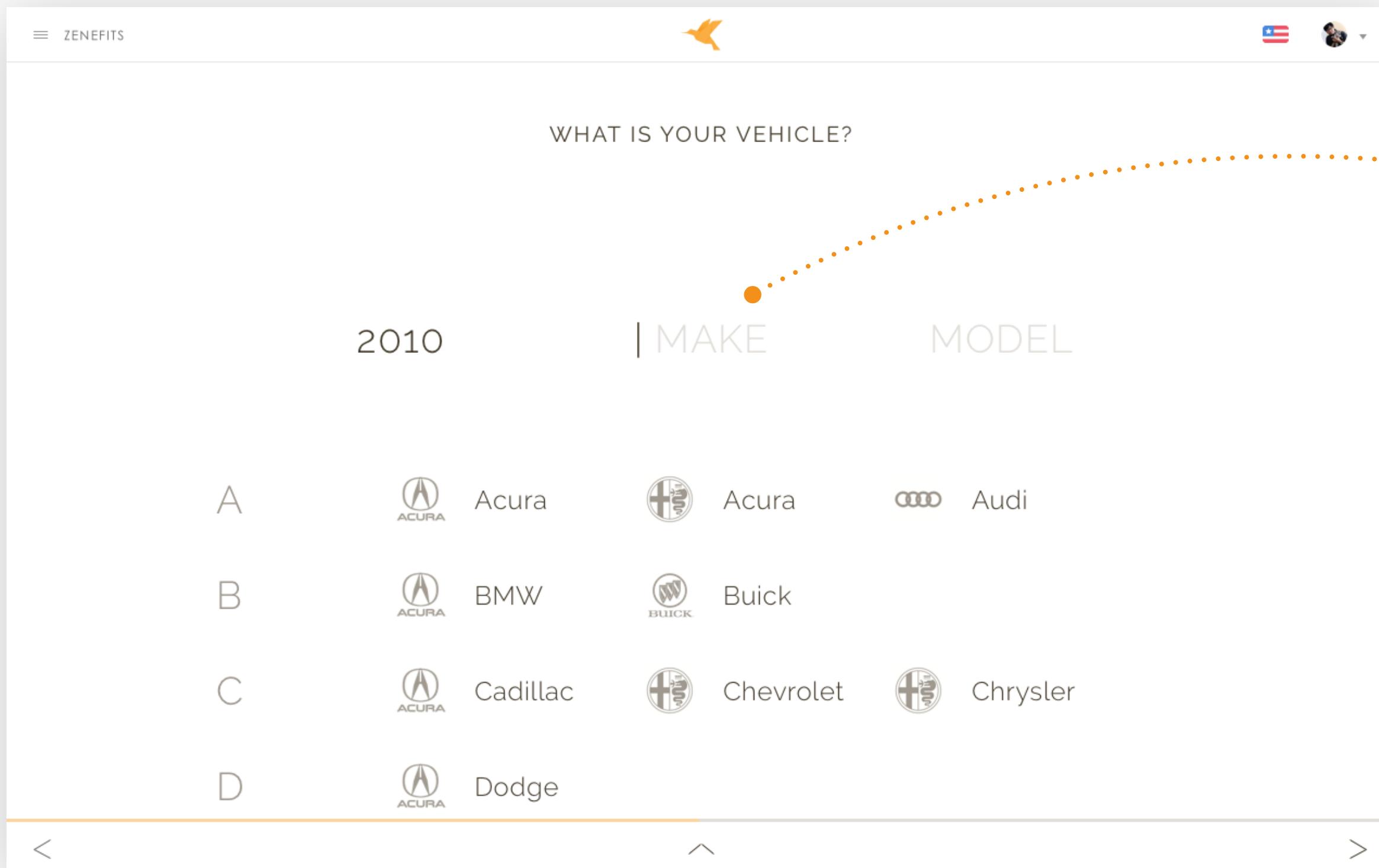
WHAT IS YOUR VEHICLE?

2010 | MAKE   MODEL

A   Acura   Acura   Audi

B   BMW   Buick

C   Cadillac   Chevrolet   Chrysler

D   Dodge

<   ∧   >
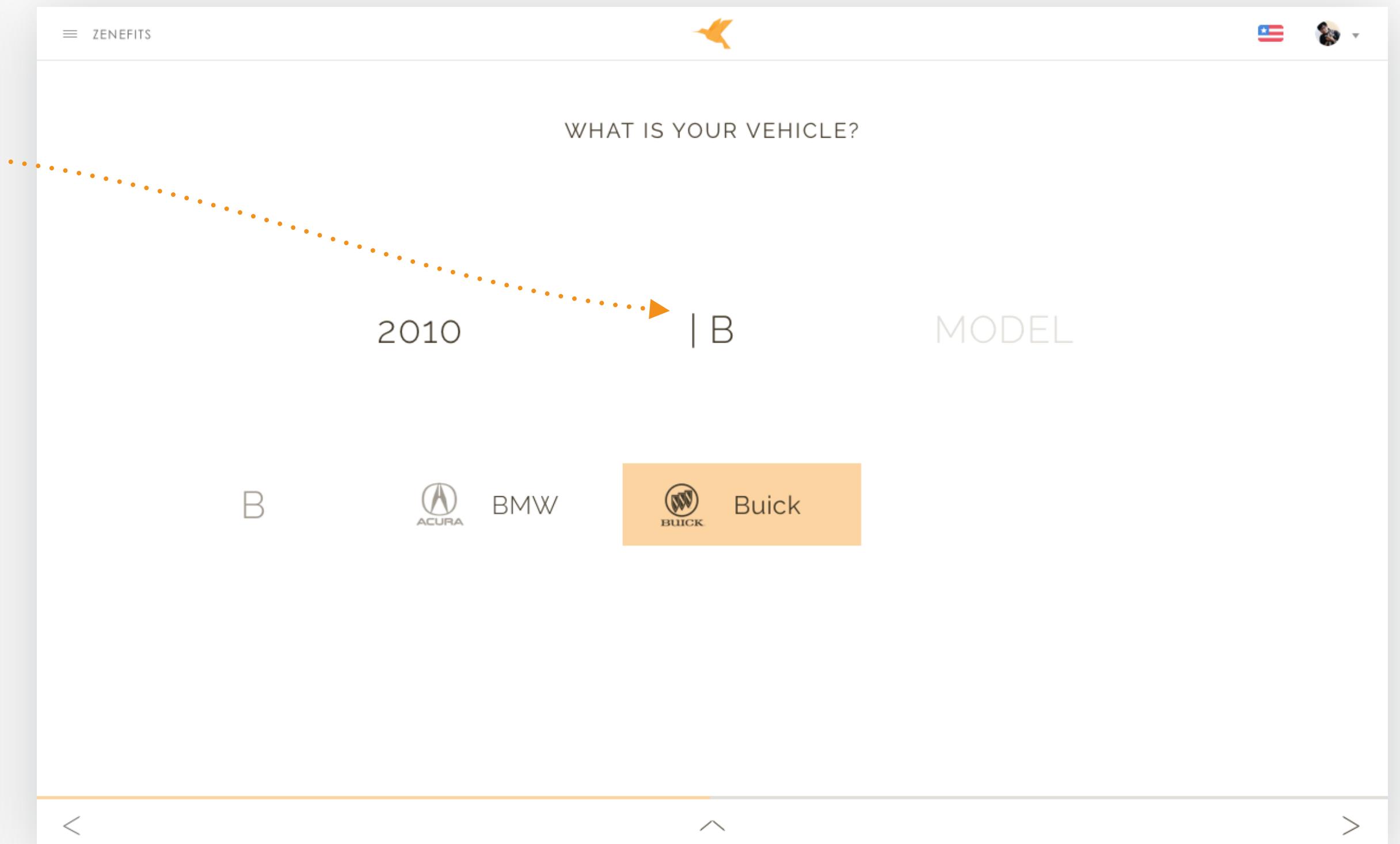
WHAT IS YOUR VEHICLE?

2010 | B   MODEL

B   BMW   Buick

<   ∧   >

Basic vehicle info

WHAT IS YOUR VEHICLE?

2010 | MAKE MODEL

A Acura Acura Audi
B BMW Buick
C Cadillac Chevrolet Chrysler
D Dodge

Audi

Use car icon to improve legibility

Basic vehicle info

Use car pictures to improve legibility

Basic vehicle info

Add another car if needed

Basic driver info

Once had ZIP code, basic car information, top 3 approximate quotes were displayed.

ZENEFITS

DRIVERS INFO

LIANG   CHEN   DATE OF BIRTH

ADDRESS

>

| | LaCrosse | $30/month Geico | $35/month StateFarm | $40/month Progressive |

Driver detail

DRIVERS DETAIL

Marital Status

Gender

| male |
| femal |

Highest Education Level

Military Affiliation

Age when driver's license acquired

Drivers in Household

Accidents

Tickets

Suspensions

Do you currently have auto insurance?

>

Vehicle detail

VEHICLE DETAIL

Is this vehicle OWNED or FINANCED or LEASED?

| OWNED | FINANCED | LEASED |

Primary use of vehicle

Estimated Annual Mileage

>

| | $45/month | $55/month | $60/month |
| LaCrosse | Geico | StateFarm | Progressive |

< ⌃ >

Quotes comparison

Rating from friends to help you make wise choice.

☰ ZENEFITS

LaCrosse

? Deductible

$25,000 - 50,000

? Bodily Injury Liability Coverage

$25,000 - 50,000

? Property Damage Liability Coverage

$25,000 - 50,000

? Medical Payments Coverage

$25,000 - 50,000

? Uninsured & Underinsured Motorist Coverage

I declined

👍 87% $45/month $270/6 month BUY
Geico

👍 82% $55/month $330/6 month BUY
StateFarm

👍 75% $65/month $390/6 month BUY
Progressive

Quotes comparison

Use examples, videos or pictures to explain professional terms.

WHAT I IMPROVED

· Refined work flows, more flexible and smoothly.

· Applied consistent design language, intuitive interaction and clear visual which improved usability, aesthetics and shortened quoting time.

· Introduced multi-language, pictures, videos and recommendations to better support users.

WHAT COULD BE IMPROVED IN FUTURE?

1. **User test for new design**

   Because of time constrain, I did not test the final design which should be done.

2. **Styling guide**

   A styling guide could greatly help to keep interaction and visual consistence.

3. **A better navigation**

   Navigating among different steps is a little complicated.

4. **Using information stored by Zenefits**

   If Zenefits already stored some of the users' information, the quoting process could be more simple and easy.

2. **In-depth study on target users**

   I did research on my friends, so if possible, it would be better to do a in-depth research on real target users.

THANK YOU!

designed by Liang Chen