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UX/Product Designer

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Elsevier

MyKnovel To Go

Background

About the client

Elsevier is a global publisher of scientific, technical, and medical content. Knovel is one of Elsevier's products, that focuses on content for engineers, both professional and in academia.

The core function of Knovel is to provide online access to various publications. But one of their major selling points is that they don't just provide access to content; they provide tools that help answer questions based on that content.

About the project

The Knovel team had already put years into the companion native apps for Android and iOS, but reviews were poor, and usage of the mobile apps was much, much lower than the browser-based experience.

I was brought in to find out why this contrast existed, and recommended ways to improve the mobile app experience.

Background

Major challenges

- Each discipline within the team had competing ideas as to what should be done, and which tasks should take the highest priority
- Constraints on the ability to simplify the login and signup process — by definition, the first and biggest barrier to adoption — due to the way K novel licenses are provisioned

My role

- As the UX lead on the project, my job was to:
- Build consensus across the K novel team as to where to focus their improvement efforts
 - Work with users of K novel to understand what the mobile app needed most
 - Iteratively design the new and improved features of the mobile app that were determined to be the highest priority

Stakeholder workshop

The first major activity of the project was a affinity diagramming workshop where we asked the Knovel team of project managers, product managers, and developers, "What features will help our users meet their goals?"

As a team, we put those ideas into groups, and used dot voting to rank groups by those we thought would have the most value to users.

In a subsequent meeting, I had the team discuss prioritization of the features within each group, using a variation on the Kano model:

- **Highest:** Features that the users will take for granted
- **High:** Adding these features will improve users' opinion of the app; not having them will lower their opinion of it
- **Medium:** Adding these features will improve users' opinion of the app, but not having them won't hurt
- **Low:** Will not affect users' opinion of the app

User interviews

Of course, the team's own opinion of the future of the app could only get us so far. I needed to meet with users of Knovel to discuss their day-to-day workflow as engineers and how Knovel and tools like it might fit in.

I was able to meet with seven engineers in a variety of disciplines: aerospace, petroleum, electrical, hydraulics, and material science.

Besides just getting to each of them a little bit, based on the previous workshops, I focused the interviews on their specific needs in key areas:

- Searching for relevant content
- The types of supporting content in their workflow, beyond just books
- Reading books (whether or not for work) on mobile devices
- Taking notes within e-books
- Sharing content from e-books

Key interview findings

Focus mobile app on access to books (content)

The Knovel team had built tools to extract information from their library for use on the desktop app: equations, graphs, tables and more, and were keen to bring this to the mobile app. But those I spoke to just wanted to use it to read.

Build an industry-standard reading experience

The content was served in PDF format, which meant that resizing text, changing fonts and colors, and taking notes and highlighting in context, all common features of competitors, weren't possible.

Add more context and functionality to search

The app's search function matched only on title, and only displayed the title of each result, which meant most users would search on desktop only.

Make content browsable, not just searchable

Interviewees suggested ways to discover new content:

- Recommending titles based on their history
- Listing titles related to the currently-open title
- Lists of the newest or most popular titles on Knovel
- Curated lists of titles from Knovel account managers or industry experts

Prototyping and user testing

Based on our research to this point, myself and one other UX designer set out to create wireframes representing some of the most valuable, yet nebulous, features of the mobile app.

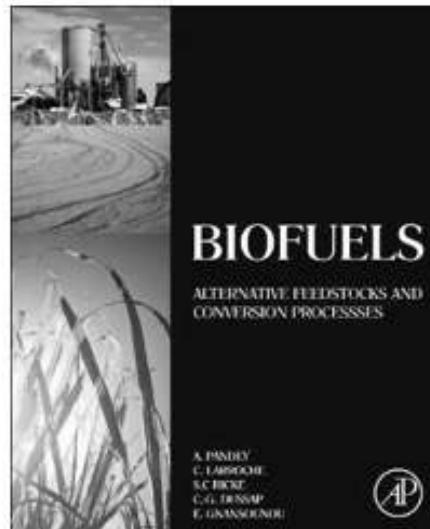
We decided to focus on these features:

- Browsing
- Searching
- Taking notes
- Saving content, in order to move between platforms
- Login and signup

We put those wireframes into InVision, presented them to the same users we had interviewed, and gathered feedback on each of these workflows.

[For You](#)
[New & Noteworthy](#)

RECOMMENDED FOR YOU

**Biofuels - Alternative Feedstocks and Conversion Processes**

Lique, Rafael; Campelo, Juan; Clark, James

**Refining & Processing**

Oil & Gas Engineering

**Activated Sludge and Aerobic Biofilm Reactors, Volume 5**

Sperling, Marcos von



Browse



Search



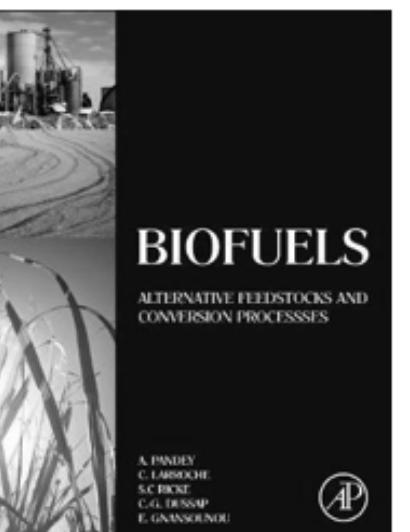
Saved



Activity



Settings

[Back](#)
[Star](#)
**Biofuels - Alternative Feedstocks and Conversion Processes**

Lique, Rafael; Campelo, Juan; Clark, James

With the increasing demand of energy world over and depleting reserves of conventional fossil fuel, there has been growing global interest in de more

Rate

Make Available Offline

Table of Contents[Front Matter](#)[Abbreviations and Important Terms](#)[Preface](#)[Table of Contents](#)[Section 1. General](#)[1 Principles of Biorefining](#)

Browse



Search



Saved



Activity



Settings

My Saved Items

Search



Important Notes

1 Item



Team Folder

1 Item • 3 Members



14. Biodiesel Production in Supercritical Fluids

Nanolithography and Patterned Techniques



Advanced Separation Techniques for Nuclear Fuel Reprocessing and Radioactive Waste Treatment

Nash, Kenneth L.; Lumetta, Gregg J. (2011)



Books about Separation

"separation" • Books/Text, Separation



This is another note.

"If data on the settleability of the sludge..."

Biofuels - Alternative Feedstocks and Conversion Processes

12 Items

Filter
 Add Folder



Search



Saved



Activity



Settings

separation

Books/Text Graphs/Tables Equations Definitions

Analytical Separation Science, 5 Volume Set
Anderson, Jared L.; Berthod, Alain...
323 50

Risk Assessment Method to Support Modification of Airfield Separation Standards: (ACRP Rep...
Hall Jr, Jim W.; Ayres Jr, Manuel; ...
555 50

Advanced Separation Techniques for Nuclear Fuel Reprocessing and Radioactive Waste Treatment
Nash, Kenneth L.; Lumetta, Gregg J. (2011)
434 38

11.2.2 Protein Separation Techniques
Nanolithography and Patterning Techniq...
221 2

Industrial Separation Processes - Fundamentals
De Haan, André; Bosch, Hans (2013)
1K+ 145

5,928 Results Filter Save

Browse Search Saved Activity Settings

separation

Books/Text Graphs/Tables Equations Definitions

Analytical Separation Science, 5 Volume Set
Anderson, Jared L.; Berthod, Alain...
323 50

Risk Assessment Method to Support Modification of Airfield Separation Standards: (ACRP Rep...
Hall Jr, Jim W.; Ayres Jr, Manuel; ...
555 50

Advanced Separation Techniques for Nuclear Fuel Reprocessing and Radioactive Waste Treatment
Nash, Kenneth L.; Lumetta, Gregg J. (2011)
434 38

11.2.2 Protein Separation Techniques

Filters

Sort By Relevancy >

Subject/Topic All >

Related Concept None >

Include Out of Subscription Results

Activated Sludge and Aerobic Biofilm Reactors...

not be able to go to the bottom of the sedimentation tank, thus leaving with the final effluent. In terms of the solids loading rate, it is important that the load of solids applied per unit area is not higher than the limiting solid flux. In this case, the load applied is the actual influent load to the sedimentation tank, that is, $(Q + Q_r) \cdot X$. These settleability of the sludge under study are available, the limiting flux theory can be used for the design of the secondary sedimentation tanks, as demonstrated in [Chapter 10](#). In this case, the solids loading rate

Key user testing findings

Focus on recommending content based on the users' individual activity

We had presented features showing what was popular with all users, or users within the same organization, but things like "more like [book]" or "more from [author]" were more interesting.

Re-flowable content was again a high priority

Once we could visually show what this made possible, we confirmed that changing font size and color scheme (light/dark mode) would be the most valuable features that it could provide.

Autosuggest and autocomplete were a big hit

With a visual of it, users were able to affirm the value in showing matching results (autosuggest) and common search queries (autocomplete) as they typed in the app's search box.

Two platforms, but one list of saved items

Previously, users on desktop could save content to "My Knovel", or "save to mobile". Reviewing the prototype helped users confirm that Knovel should have a single list of saved items that was simply shared between desktop and mobile.

Brooklyn Public Library (BPL)

Intranet Redesign

Background

About the client

BPL is the nation's sixth-largest library system, with 60 branches serving over 2.6 million people.

Besides providing access to books, movies, and research materials, each branch is also a key source of social services for its surrounding community.

About the project

Years after it was deployed, BPL's intranet (the B-Line) was still not fulfilling its stated purpose, to provide employees with:

- a trustworthy resource for official organization policies
- the tools they need to successfully complete internal processes on their own
- a place to share resources that can be used to better serve the community

Background

Major challenges

- The intranet search and information architecture was so broken that to find something, employees would rely on someone more experienced who knew where to look
- Many internal processes still depended on paper forms and interoffice mail
- Editing and managing content was so difficult that the intranet content was often out-of-date

My role

As the lead UX designer, my job was to:

- understand the most pressing needs of users and stakeholders
- document and prioritize those needs to help the technology team choose the most appropriate platform
- design the various features of the new intranet within the constraints of the chosen platform

User and stakeholder interviews

I led one set of interviews with many of the department heads sponsoring the project, from finance, HR, marketing, and neighborhood services (which essentially oversees services the library provides outside of borrowing materials).

I also met with managerial staff at Central Library (essentially corporate headquarters), as well as staff at individual branches in various roles, from librarian to custodian.

Whenever possible, I met with them at their desk or place of work. I wanted to get to know the context in which they accessed the intranet as best as I could.

Generally speaking, I asked each interviewee:

- about their responsibilities at BPL, either personally, or of the department they oversee
- how they use the B-Line or other web-based tools to fulfill those responsibilities
- how they define success (for themselves or their departments), and how the B-Line does (or could) enable that

Key interview findings

There are so many places to find information, that when you're looking for something it's hard to know which to choose.

As a manager who publishes content, similarly, you're not always sure where to publish content, and would prefer to publish it in only one place.

Because my team's focus was on the B-Line, we recommended defining it as the home of all content that was:

- **objective:** content that must only one possible version for the entire organization
- **authoritative:** content that must be written by, or reviewed by, a specific BPL employee or committee
- **universal:** content that is accessible to any BPL employee

Key interview findings

When you search, it seems like it's just pulling up everything that has the words you typed in it. There's no good way to narrow it down or sort it from there.

Some of the search features we recommended:

- accommodate common, domain-specific, **synonyms and misspellings**: fundraising = development, De Kalb = DeKalb, etc.
- add more relevant content metadata, and therefore **search facets**: content type (form, policy, event, checklist, etc.), department, branch, etc.
- infer **relevance** by leveraging how often a piece of content is accessed, saved, or marked as helpful

Card sorting

One of the most universal complaints brought up in interviews was that because content was organized by each department and team, and labeled with their preferred naming, it was nearly impossible to browse for content.

Would the form to request tuition reimbursement be under HR or Finance? Does everyone know (or remember) that the form for taking vacation time is officially called a "Request for Leave (202)" form? Even if you're sure that's an HR thing, how sure are you which of the four HR teams has that form on their team site?

To give us a better idea of how employees organized this content in their heads, we asked 31 of them to participate in a card sorting exercise.

Card sorting findings

I created 53 cards representing things you can do or information you can access on the B-Line, carefully worded to not bias participants, such as:

- *Clock in when you arrive at your branch*
- *See which employees have been recently hired or promoted*
- *Figure out what business expenses you can get reimbursed for*

Participants got a random subset of 40 of these cards (electronically), had to group them together in a way they thought made sense, and then name each group.

From the responses, we concluded that:

- resources and processes related to how to deal with patrons should all be together
- the library's policies and procedures should be in a single location, not split out by department
- similarly, internal employee-to-employee services should be together, not separated by department
- HR content should be split into "personal" (W-2s, timesheets, etc.) and "general" (hiring policies, harassment policies, etc.)

Redesigning forms

Many internal processes were still done on paper forms, which meant they could be easily lost, require long feedback cycles, or lead to sensitive information being exposed.

The BPL staff identified five forms on which the team would focus our redesign effort. I then went through each with the appropriate expert to learn:

- which data, if any, could be inferred without asking for it directly
- which questions could be defaulted to the most common or typical answer
- how a question's relevance, or possible answers, depended on the answer to other questions
- which validation rules and form field types would be most appropriate for a given question

Brooklyn Public Library

Single or Double Direct Deposit Authorization Agreement

How to enroll for Single or Double Direct Deposit:

1. Read and fill in the Authorization Agreement
2. Determine where you want your paychecks and/or expense reimbursements deposited. You may have it deposited in one or two of your existing bank accounts.
3. Provide details below concerning your existing bank account
4. Return the completed Authorization Agreement to your supervisor or personnel department.

YES! Please sign me up for Direct Deposit. I authorize my employer to deposit my paycheck each payday directly into the account(s) named below in the amount(s) I have specified (not to exceed two accounts). This authorization will remain in force until I have given a written notice that I have terminated it, or until my employer has notified me that this deposit service has been terminated. I understand that I must give advance notice to allow reasonable time for my instructions to be executed. If ever an incorrect amount should be deposited into my accounts(s), I authorize my bank(s) to make the appropriate adjustment(s).

Authorization Agreement Signature

Name	Date	
Name (Print)	Employee ID#	Job Title
Home Address		
City	State	ZIP
<input type="checkbox"/> Full Time Employee <input type="checkbox"/> Part Time Employee <input type="checkbox"/> New Direct Deposit <input type="checkbox"/> Change in Direct Deposit		
Direct Deposit of Paychecks		
Account # 1 <input type="checkbox"/> Checking or <input type="checkbox"/> Savings		(If choosing only one account leave blank) Account # 2 <input type="checkbox"/> Checking or <input type="checkbox"/> Savings
Bank Name		Bank Name

Authorization Agreement Signature

Name _____

Date _____

Name (Print)	Employee ID#	Job Title
Home Address		
City	State	ZIP
<input type="checkbox"/> Full Time Employee <input type="checkbox"/> Part Time Employee		<input type="checkbox"/> New Direct Deposit <input type="checkbox"/> Change in Direct Deposit

Direct Deposit of Paychecks

Account # 1 <input type="checkbox"/> Checking or <input type="checkbox"/> Savings	(If choosing only one account leave blank) Account # 2 <input type="checkbox"/> Checking or <input type="checkbox"/> Savings
Bank Name	Bank Name
Branch Address (if known)	Branch Address (if known)
Account #	Account #
ABA # (routing # found on bottom of check)	ABA # (routing # found on bottom of check)
<input type="checkbox"/> Entire Net Pay or <input type="checkbox"/> Fixed Amt \$ _____	<input type="checkbox"/> Entire Net Pay or <input type="checkbox"/> Fixed Amt \$ _____

Direct Deposit of Expense Reimbursements

Direct Deposit my Expense Reimbursements into Account #1 or Account #2

* Please attach proof of account number(s) (Void Check, etc)

*Allow up to two pay periods for your direct deposit to become active.

*SEA access and password for part time employees may take up to two weeks to process.

For Internal Use Only

Vendor # _____

SEA Access Completed

B-Line

[My BPL](#) [Policies & Procedures](#) [Employee Services](#) [Patron Services](#) [About BPL](#)[Not following](#)[Share](#)

Search this site

Direct Deposit Authorization Agreement

Instructions

1. Determine where you want your paychecks and/or expense reimbursements deposited. You may have it deposited in up to two existing bank accounts.
2. Read and sign the Authorization Agreement.

Employee Information

Name

Inez Harris

Employee ID

38376449

Job Title

LIS

 Full Time Part Time

Employee Information

Name

Inez Harris

Employee ID

38376449

Job Title

LIS

Full Time

Part Time

Home Address

Address Line 1

Address Line 2 (optional)

City

State

ZIP

Direct Deposit of Paychecks

Account 1

Bank Name

Bank Address (optional)

Address line 1 (optional)

Address line 2 (optional)

City (optional)

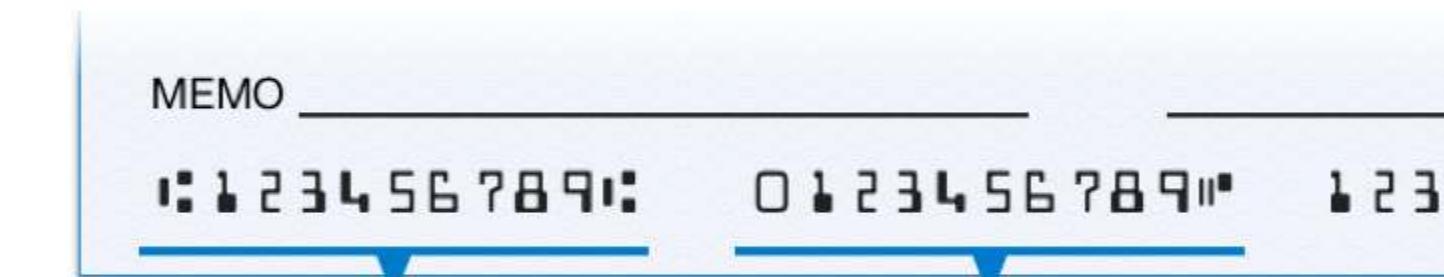
State (optional)

▼

ZIP (optional)

ABA Routing Number

Account Number



ABA Routing Number

Account Number

Amount to Deposit

Entire Net pay? *

Yes

Specific Amount

\$

Add Another Bank Account

be executed. If over an incorrect amount should be deposited into my account(s), I authorize my bank(s) to make the appropriate adjustment(s).



Signature

⚠ Attention

Allow up to two pay periods for your direct deposit to become active.
SEA access and password for part time employees may take up to two weeks to process.

Cancel

Submit

Questions about this form? Please contact



Joseph Schmo Joe
Payroll Specialist Finance Department

📞 (718) 123-4567
✉️ jschmo@brooklynpubliclibrary.org

Everest Re

Digital Reinsurance Workbench (DRW)

Background

About the client

Everest, originally spun off from Prudential, is one of the world's leading reinsurers, as well as an insurer.

About 70% of their business worldwide is in the reinsurance part of the business, Everest Re. Of that reinsurance business (~\$10B per year), it's about a 60-40 split between property and casualty reinsurance.

About the project

The full reinsurance lifecycle — from a request for a quote on a policy, to negotiating until that quote was a contract, to collecting premiums and paying claims on that contract — was spread across six major systems, and even more in certain specialty areas of the business.

Everest Re wanted to consolidate all these systems, if only on the front end, into a single, cohesive experience for all of their employees.

Background

Major challenges

- Quickly gaining an understanding of the complex nature of reinsurance contracts
- Accounting for all possible edge cases due to geography and type of business
- Creating a system of record without adding so much overhead that users do their work outside the system as much as possible
- Conversely, creating features to give the system more value to counter any increased overhead

My role

- As the UX lead on the project, my job was to:
- Understand the current state of the existing software and underlying business processes
 - Guide the creation of wireframes representing my vision for the future, consolidated DRW
 - Lead a series of user tests based on those wireframes
 - Lead a final round of revisions to the wireframes based on the user testing feedback

Understanding current state

We started off with two full days on-site at Everest Re, where we got to see as much as we could of the software that DRW would hopefully one day replace.

Besides getting exposure to the various user interfaces, the key outcomes were:

- an understanding of the various user roles within the company who would be using the software, and how they interacted
- an outline of the lifecycle of a reinsurance contract, from submission, to quote, to negotiation, to contract; and finally, paying claims and collecting premiums

Wireframing

Knowing that we would eventually have a limited time to review these wireframes with individual users, we chose to focus on the most common scenario, and within that, the areas that were likely to need the most discussion.

There can be many unique aspects to a reinsurance policy's lifecycle, depending on the type of business, the country or region involved, and the many feedback loops embedded within the process.

We focused on a single, US-based, new business, property CAT XOL policy, negotiated via a reinsurance broker, who would establish the basic proposed structure of the deal upfront. (Other than choosing new business over renewals, this was representative of the majority of their business.)



Submissions

Contracts

Claims

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Initial Info

1 Initial Info
Initial

2 Price & Referral

3 Quote & Negotiation

4 Agreement

Basic Info

New or Renewal

 New Renewal

Profit Center

 Treaty Property Treaty Property Direct Other

Business Type

 Assumed Ceded Direct

Currency

 USD EUR Other

Reinsurance Type

 Treaty Facultative Facultative Automatic

Additional Info

Major Business Group

 Property Property & Casualty Other

IBNR Tag

 Prop CAS Other

Contract Type

 Excess of Loss Pro Rata

Main Cover Type

 Excess CAT XS Umbrella XS Other

Main Line of Business

Additional Info

Major Business Group

Property Property & Casualty Other

IBNR Tag

Prop CAS Other

Contract Type

Excess of Loss Pro Rata

Main Cover Type

Excess CAT XS Umbrella XS Other

Main Line of Business

Prop-Comm Package Prop All Risks Other

Other

Broker

[Advanced Search](#)

000231 - Benfield (Los Angeles, CA, USA)

Effective Date

6/1/2020



Cedent

[Advanced Search](#)

100022 - ALLSTATE INSURANCE CO.

Expiration Date

5/31/2021



Insured Name

[Advanced Search](#)

John Smith

Submitted Date

4/13/2020



[Save & Close](#)

[Create Submission](#)



Submissions

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TP10001607-2020-S

Review Pricing

1 Complete
Initial**2** Review Pricing
Price & Referral**3** Quote & Negotiation**4** Agreement

IBNR Tag & IBNR Group Class & Reporting Level

Currency

 USD EUR Other

Subject Premium

 Earned Premium Written Premium Other

Subject Base Amount

\$1,000,000,000

Layers

Layer 1Layer 2

+ Add Layer

+ Add Section

Premium Rate

1.00%

1.00%

1.00%

Layer Premium

1,451,250

1,451,250

1,451,250

 Submitted Submitted Submitted Other Other Other Flat Flat Flat Rate Rate Rate**Brokerage Amount**

10%

10%

10%

▼ Reinstatement**Free Unlimited** Yes Yes Yes No No No 1 1 1 2 2 2 3 3 3 Other Other Other**Reinstatement Broker**

None

None

None

**Save & Close****View Program Details****Begin Referral**

[Submissions](#)[Contracts](#)[Claims](#)[Accounting](#)[Treasury](#)[Reports](#)[Search](#)

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TP10001607-2020-S

Upload Negotiation Documents

1 Complete
Initial**2** Complete
Price & Referral**3** Document Upload
Quote & Negotiation**4** Agreement

File Upload

Attach Documents

Pending File Upload
Firm Order Terms

Pending File Upload
Written Authorization

Pending File Upload
Signed Lines

Pending File Upload
Contract Wording Document

Drag & Drop Documents from Local Drive

or

Upload

File Upload

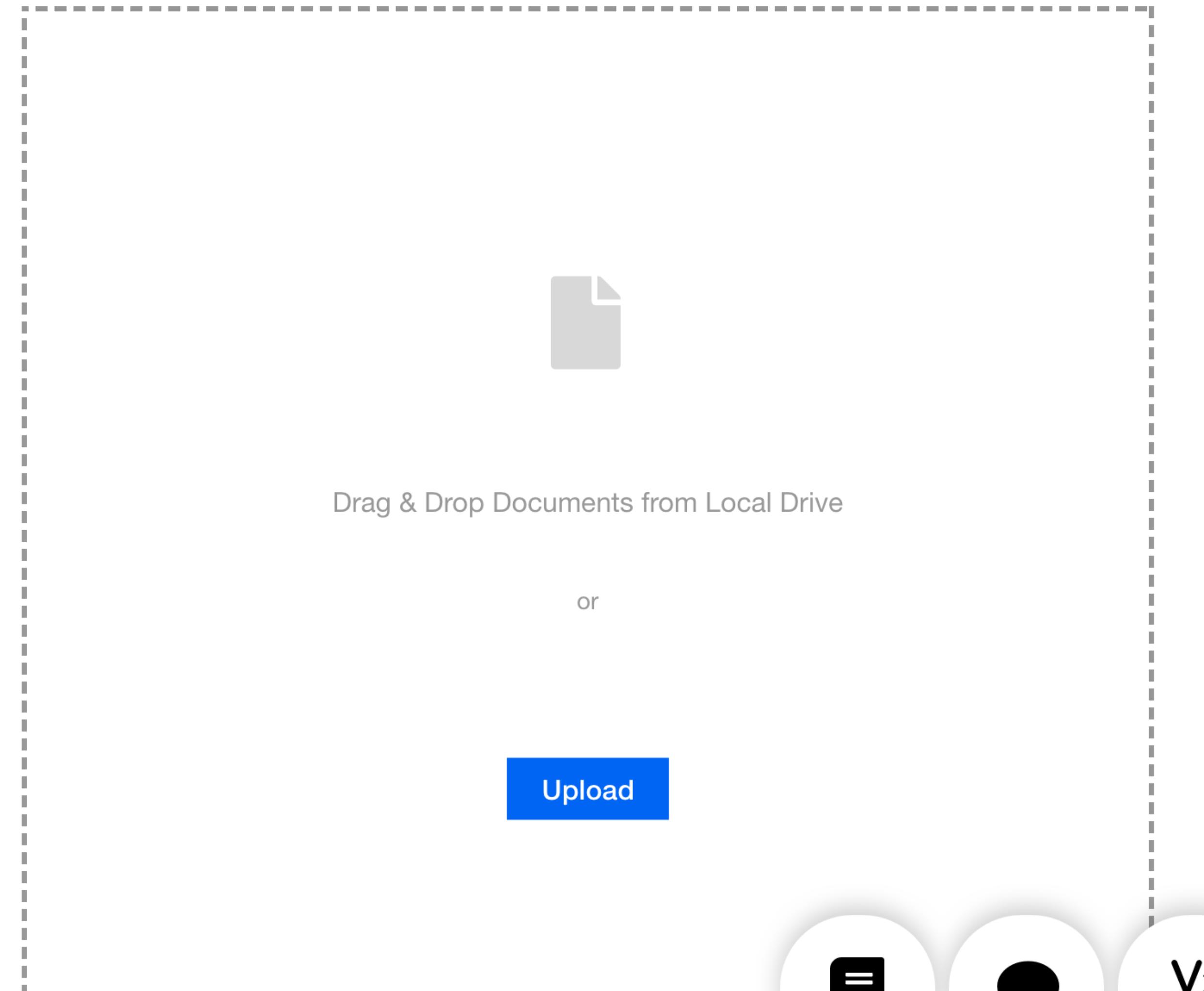
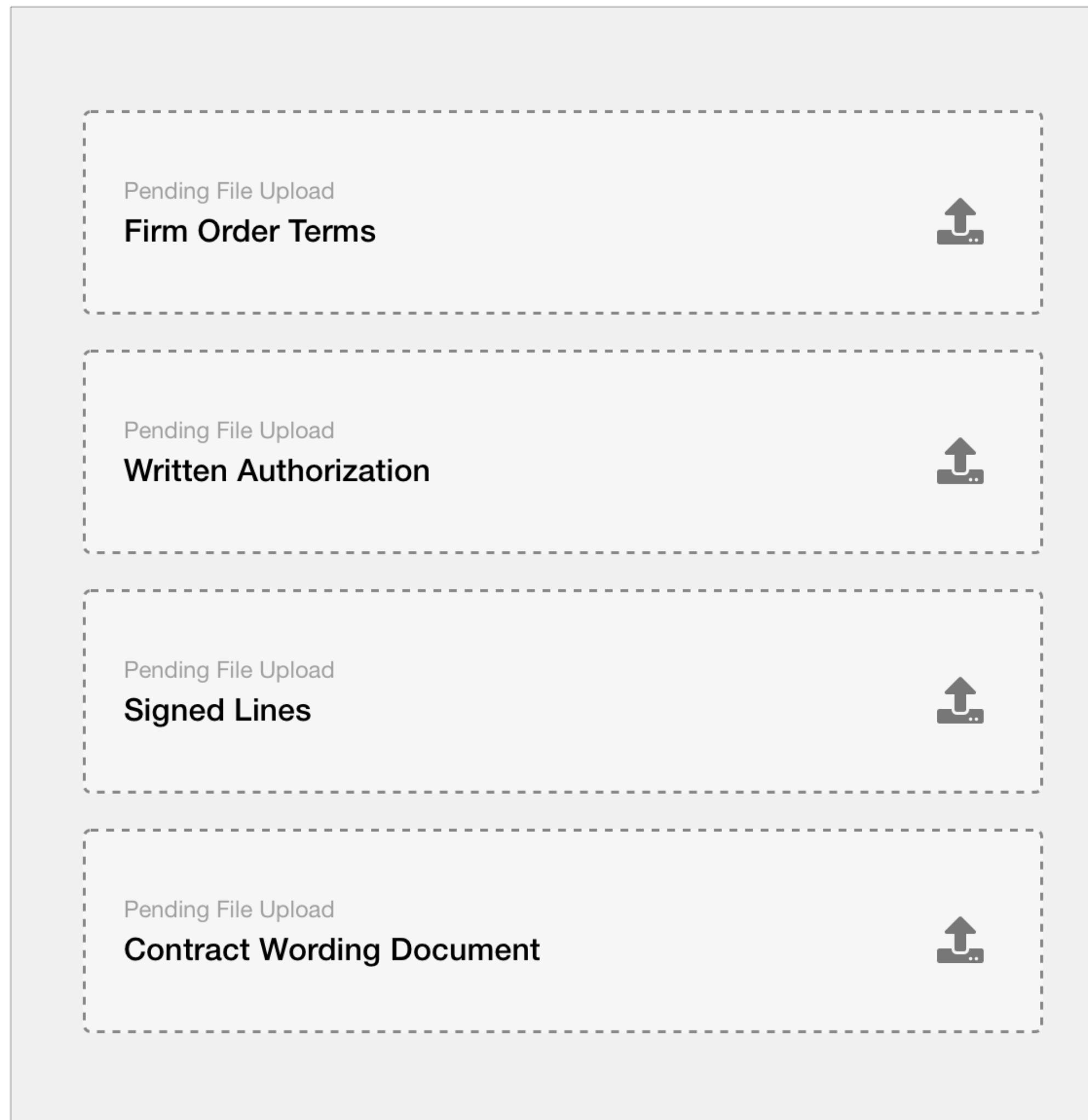
Attach Documents

Pending File Upload
Firm Order Terms

Pending File Upload
Written Authorization

Pending File Upload
Signed Lines

Pending File Upload
Contract Wording Document



[Save & Close](#)

[Bind Submission](#)



Submissions

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TP10001607-2020

Finalize Contract Data

1 Complete
Initial**2** Complete
Price & Referral**3** Complete
Quote & Negotiation**4** Finalize Contract Data
Agreement

Layers

+ Add Layer

+ Add Section

Layer 1Layer 2

Name	Section1	Section1	Section1
Terms	CAT XS	CAT XS	CAT XS
Retention	0	0	0
Occ. Limit	4,500.00	4,500.00	4,500.00
Aggregate	Layer 1	Layer 1	Layer 1
Agg. Deductible	None	None	None

Aggregate

Layer 1

Layer 1

Layer 1

Agg. Deductible

None

None

None

▼ Contract Terms

▼ Contact Terms

Term

Multiyear

Term

-- Select --

▼ Cancellation Terms

Cancel Within

Frequency

-- Select --

No

Automatic

▼ Bilateral Agreement Tracking

Everest Signature Date

04/23/2020



Company Signature Date

-- Select --

Exclude from Tracking

Comments

Lorem ipsum dolor sit ...



▼ Contacts

+ Add Contact

ID	123456	123456
Role	Role Name	Role Name
Name	John Smith	John Smith
Location	New Jersey	New Jersey
Phone NO.	212-567-5471	212-567-5471



Save & Close

Peer Review



EVEREST

Submissions

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TP10001607-2020

Layer 2

1 Complete
Initial**2** Complete
Price & Referral**3** Complete
Quote & Negotiation**4** Finalize Contract Data
Agreement

Rates		
Rate on Line	SDF	CR
20.00%	21.83%	74.86%
ROE	SDF	CR
21.83%	21.83%	74.86%
Our Share	Our Limit	Our Premium
None	None	None
Subject Base	Final Rate	
None	214,843,313.00	

▼ Multi-Currency Limits

Basic Info	
Currency	Peril
USD	Select
Occurrence Limit	Reinstatement
30,000,000.00	30,000,000.00
Retention	Reinstatement Broker Fee
30,000,000.00	30,000,000.00
Risk Area	Aggregate Limit
Select	30,000,000.00
Aggregate Deductible	
30,000,000.00	
▼ Payments & Installments	

Additional Terms

Claims

LAE

Incl In Limit-DJ Covered

Claims Basis

Risk Attaching

Claims Reported

Individual

4/23/20

05/16/2019



No. of Years

8

Claim Processing

Broker

% XPL

90.00%

% ECO

90.00%

Number of Days

0

 Cut-Through Clause Interlocking Clause Auto FGU Index Clause High Priority Payments

Other Terms

Policy Basis

New and Renewal Only

Collateral Funding Basis

None

MEP Basis

PP/IP

Premium Processing

Deposit

Number of Years

40

- Deficit Carry Forward
- To Extinction

First Adjustment Date

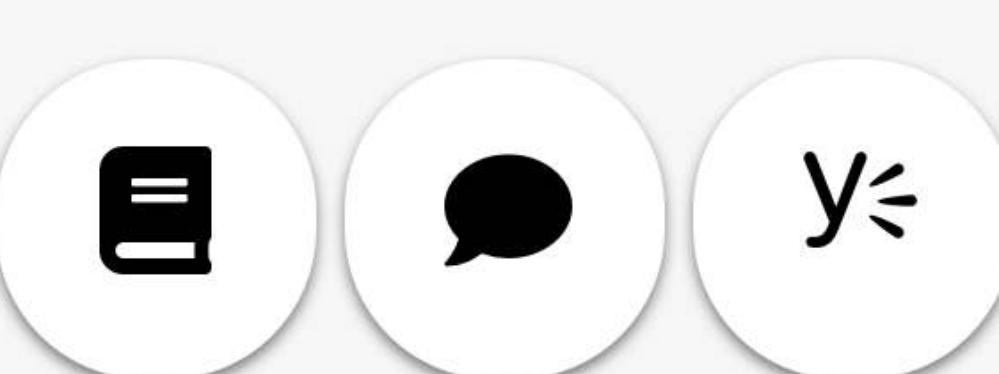
MM/DD/YYYY

MM/DD/YYYY



Final Adjustment Date

MM/DD/YYYY

[Back to Contract](#)[Save & Continue](#)

User testing

Using these wireframes, I performed guided user testing with five Everest Re employees who each had different roles in the reinsurance process.

Along the way, I essentially asked variations on the same set of questions:

- What is your understanding of what you see on the screen?
- What information on this screen is most interesting to you, or necessary for your work at this point?
- What do you expect needs to be done in order to move forward in the process?
- What do you think will come next once you move to that next step?

Key user testing findings

Unsurprisingly, most of the feedback centered around the process of creating or editing a quote, or finalizing contract data before a contract is made official.

- We learned that underwriters often create multiple versions of a quote, either to give their customer options, or to review internally before choosing those to send out. (This had been ignored in the walkthroughs we were given, since it wasn't part of the "happy path").

- Underwriters were concerned about losing flexibility during the pricing process, in favor of organization-wide standardization
- Reviewing quotes and contracts with actual users helped us confirm that the tables should be horizontal, even if that means horizontal scrolling; also, settle on a more logical way of grouping and organizing the dozens of fields.
- Throughout, there were labels given to us by our US-based counterparts that turned out not to be universal; "localization" would be needed

Omnyway

Zapbuy

Background

About the client and project

Omnyway was an early-stage startup who had created a platform called Zapbuy. Zapbuy was meant to support online retail by partnering with both retailers (such as Kohl's) and payment processors (such as PayPal) to provide targeted advertising to online audiences, that could quickly and seamlessly be converted into sales. They informally summarized it as "Amazon's 1-Click, as a service".

My role

My partner on the project and I set out to:

- evaluate the initial prototype against best practices for e-commerce, and UX in general
- interview consumers to understand their online shopping habits, and concerns that may arise along with the promised convenience of Zapbuy's initial prototype
- design an updated prototype to take into account what we had learned

User interviews

Not only did we want to get eyes on the existing prototype, but we also wanted to do our best to understand online shopping habits.

Therefore each interview started by discussing:

- Where each interviewee shops most often, both online and in-person
- Which payment methods they use most often
- When and why they shop online vs. in-person
- What information they need before they're comfortable making an online purchase

Then we showed each participant the initial prototype, and discussed their reaction to the key steps of the Zapbuy experience:

- The initial online advertisement
- The product detail page
- PayPal integration (first-time customer only)
- The "shopping cart" / "place order" screen
- The final order confirmation



With ruggedly beautiful landscapes and beaches, nearly perfect weather year-round, and a unique cuisine like no other, Aruba is the ultimate girlfriend getaway!

There are countless treasures located all over Aruba, so renting a car is one of the best ways to explore the island while you work up an appetite.

Watch the ultimate foodie getaway guide to Aruba below!

KOHL'S



Instant Pot Duo 7-in-1 Programmable Pressure Cooker 6/8QT
Your Zapbuy Price 99.99 / 109.99

Click to Buy

Secured by PayPal

zap→buy shopping made simple



KOHL'S



Instant Pot Duo 7-in-1 Programmable Pressure Cooker 8 QT
\$129.99

Your Zapbuy Price: \$109.99

Free Shipping & Free Return Shipping!

Check out with PayPal

PayPal

Pay with PayPal

john.appleseed@gmail.com

.....

Stay logged in for faster purchases [?](#)

Log In

Having trouble logging in?

or

Create an Account



Instant Pot Duo 7-in-1 Programmable Pressure Cooker 8 QT

\$129.99

Your Zapbuy Price: \$109.99

Shipping To: [Edit](#)
John Appleseed
405 Woodward Avenue
Port St. Joe
FL
32456
Expected Delivery: 05/18/2018

PayPal

Agree & Continue

Hi, John!

Information from the merchant

Purchase Agreement

Ship to [Change >](#)

John Appleseed
405 Woodward Avenue, Port St. Joe, FL
32456 United States

Pay with [Change >](#)

USAA FEDERA... x-1234

I want to use **USAA FEDERAL SAVINGS BANK** x-1234 for future PayPal payments

Paying with USAA FEDERA... x-1234

PayPal
Check out with PayPal and return shipping's on us. Consider it our gift to you.
[Learn more and see limitations.](#)

Free Shipping & Free Return Shipping!

Place Order

with **KOHL'S** using PayPal

zap→buy shopping made simple

Receipt

KOHL'S

May 13, 2018, 03:47 pm

Instant Pot Duo 7-in-1 Programmable Pressure Cooker

Expected Delivery: 05/18/2018

Payment Method

PayPal john.appleseed@gmail.com \$120.39

Payment & Rewards

Subtotal	\$129.99
Promo	(\$20.00)
Shipping	\$0.00
Estimated Tax	\$10.40
Order Total	\$120.39
Savings	\$20.00



zap→buy shopping made simple

Key research findings

Advertisement

- Emphasize the retailer's branding over Zapbuy
- Include product's star rating
- Play up discount amount and urgency of deal
- Use a CTA that makes clear shoppers will have a chance to consider their purchase first
- Focus on advertising products in categories that lend themselves to impulse purchases
- Ensure products are directly related to the content they're advertised next to

Product page

- Include a visual indicator of how many steps are in the process, and where you are now
- Offer multiple product images, ability to zoom
- Continue to use urgency messaging
- Include link to reviews in addition to overall rating
- Include product description
- Explain the relationship between Zapbuy and retailer
- List estimated delivery date/shipping speed

Key research findings

Shopping cart

- Allow shoppers to edit their product option selections
- Offer an in-store pickup option
- Offer login to retailer's rewards program to confirm that shopper will get retailer rewards
- Use visual indicators to emphasize security of payment information
- Make it clear that Kohl's is fulfilling the order and will handle returns, if necessary

Order confirmation

- Include order number at the top of the screen
- Include copy to indicate to the shopper that they will receive an email confirming their order
- Offer next steps for the shopper like continuing to shop, or otherwise engage with Zapbuy
- Direct shoppers to Kohl's with any customer service concerns



With ruggedly beautiful landscapes and beaches, nearly perfect weather year-round, and a unique cuisine like no other, Aruba is the ultimate girlfriend getaway!

There are countless treasures located all over Aruba, so renting a car is one of the best ways to explore the island while you work up an appetite.

Watch the ultimate foodie getaway guide to Aruba below!



Rampage Sheryl Women's Wedge Sandals

★★★★★

Flash Sale Price

\$39.99

Valid for 00:19:57

Kohl's Price: \$49.99

GET THIS DEAL NOW

Secured by Powered by



Breakfast at Linda's Dutch Pancakes and Dizzzz



Step 1 2 3

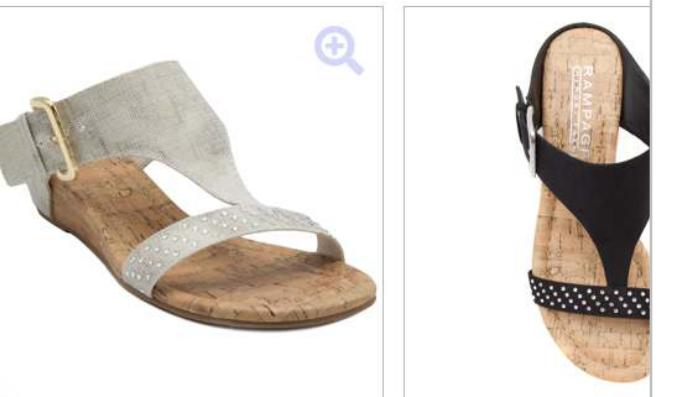
KOHL'S

Rampage Sheryl Women's Wedge Sandals

★★★★★ See 5 reviews

**Flash Sale Price
\$39.99**
Valid for 00:19:57

Kohl's Price: \$49.99



Choose Size ▾

Choose Color ▾

Channel your inner diva when you wear these dramatic Sheryl sandals from [Show full description](#)

This item is sold by **KOHL'S**



Zapbuy's partnership with Kohl's means:

- You'll get Kohl's Cash during Kohl's Cash Promotion Period.
- If you're a Kohl's Yes2You rewards member, you'll get points for this order.
- Returns and exchanges can be made at your local Kohl's store, in accordance with [Kohl's return policy](#)
- Your order will be shipped by Kohl's
- Issues after you place your order will be handled by Kohl's customer service

[Learn more about how we work with Kohl's](#)

Show Less

Check out with PayPal

Expected delivery May 26 - 30 Shipping & returns FREE both ways!



Pay with PayPal

cynthia.alexander@gmail.com

.....

Stay logged in for faster purchases ?

Log In

Having trouble logging in?

or

Create an Account



Agree & Continue

Hi, Cynthia!

Information from the merchant

Purchase Agreement

Ship to

Change >

Cynthia Alexander

405 Woodward Avenue, Port St. Joe, FL 32456 United States

Pay with

Change >

USAA FEDERA... x-1234

I want to use **USAA FEDERAL SAVINGS BANK x-1234** for future PayPal payments



Step 1 2 3

YOUR ORDER

Sheryl Women's Wedge Sandals \$39.99

Size: 9.5 Wide
Color: Natural
[Edit product options](#)

Quantity - 1 +

Kohl's Standard Shipping
Arrives May 26 - May 30 (5-9 days) **FREE**
[Change shipping speed](#)

Sales Tax Florida — 6% \$2.40
TOTAL \$42.39

SHIPPING ADDRESS

Cynthia Alexander
405 Woodward Avenue
Port St. Joe, FL 32456
United States

[Edit shipping address](#)

PAYMENT METHOD



cynthia.alexander@gmail.com

[Edit payment method](#)



\$5 in Kohl's Cash, and 40 Yes2You Rewards points, will be credited to:

cynthia.alexander@gmail.com

[Use a different Kohl's account](#)

PLACE YOUR ORDER

Expected delivery May 26 - 30 Shipping & returns FREE both ways!



Step 1 2 3

THANKS FOR YOUR ORDER!

Your **KOHL'S** Order Number:
5579658239

REVIEW YOUR ORDER

[Hide Details](#)

	Sheryl Women's Wedge Sandals	\$39.99
	Size: 9.5 Wide Color: Natural	Edit product options
	Quantity - 1 +	

	Sheryl Women's Wedge Sandals	\$39.99
	Size: 9.5 Wide Color: Natural	
	Kohl's Standard Shipping Arrives May 26 - May 30 (5-9 days)	FREE

	Sheryl Women's Wedge Sandals	\$39.99
	Kohl's Standard Shipping Arrives May 26 - May 30 (5-9 days)	FREE
	Sales Tax Florida — 6%	\$2.40

	Sheryl Women's Wedge Sandals	\$39.99
	Kohl's Standard Shipping Arrives May 26 - May 30 (5-9 days)	FREE
	Sales Tax Florida — 6%	\$2.40

WHAT'S NEXT?

Because we've partnered with **Kohl's** to sell this item, here's what to expect:

- 1 Within the next few minutes, Kohl's will be sending you a confirmation email
- 2 Once your order ships, Kohl's will send you an email with tracking information
- 3 If you have any questions about this order, contact Kohl's customer service:
 - Call 1 (855) 564-5705
 - Email Kohl's customer service
 - Live chat with Kohl's customer service
- 4 If you need to return or exchange your purchase, you'll need to follow the terms of the [Kohl's return policy](#)

Thanks for shopping with Zapbuy! We hope you enjoyed this experience.

z a p → b u y Shopping made simple.

Internet Advertising Bureau

Website Redesign

Background

About the client and project

IAB, the Internet Advertising Bureau, is the world's leading trade group for the digital advertising industry. In cooperation with their members, they set industry standards, conduct original research, provide training and certification, and coordinate conference and other major events.

They set out to redesign their website, and update their content strategy.

My role

As the UX lead on the project, partnered with a content strategist, my job was to:

- understand the audience that IAB serves, and what products and services they value most
- establish an information architecture to improve members' understanding of what IAB had to offer
- evaluate and redesign the key features of the IAB website

User interviews

I spoke with six employees of IAB member organizations, who were in some way familiar with the content on [IAB.com](#) and IAB in general. In an hour with each participant, we discussed:

- The perceived value of IAB membership
- Searching and navigating the current website
- Their motivation to attend or participate in IAB events, or industry-related events in general
- How they use the detailed technical information in IAB standards & specs
- How IAB's research and thought leadership influences their decision making process
- The value of IAB training, and work-related training programs in general
- Their experience with IAB's certification or recertification process
- Their understanding of IAB's org structure: committees, councils, and Centers of Excellence
- How their company handles charitable contributions, and D&I initiatives

User interview findings

Personalization

- “I want to be able to find meetings and events for the specific committees or councils that I'm involved in.”
- “I need to be able to highlight and annotate content to mark the parts that are helpful so I can find it later and use it in presentations.”
- “I need a way to save the white papers I've read so I can reference them later.”

Search & navigation

- “I don't even bother trying to navigate to content; I just search for it.”
- “I need a way to narrow down search findings and get the information I'm looking for.”
- “I can't tell which version of a certain standard is the latest when I see them all in the search results.”

User interview findings

Content organization

- "Most of the content I see isn't relevant to me."
- "It's hard to decide what to do first because there are so many options competing for my attention."
- "I mostly need to know what the newest procedures, processes, and ad units are."
- "It's difficult to find everything that IAB has to offer around a particular topic, such as GDPR, regardless of what type of content it is."

Event pages

- "I usually only go to an event if someone invites me, or I at least know someone who's going."
- "During a big event I need to see, on my phone: what's happening today, where it is, who's speaking and on what topics."
- "I don't always have time to attend, but whenever I can, I'll review slides or video from an event I'm interested in."

Prototyping and user testing

Based on the user interview feedback, I created wireframes representing some of the most important parts of the site, that were identified as having the most problems to solve.

The team and I focused on these features:

- Home Page & Navigation
- Personalization
- Search
- Specs & Research
- Events
- Certification

I put those wireframes into InVision, presented them to the same users we had interviewed, and gathered feedback on each of these areas.

Empowering the digital economy to thrive

For over 20 years, digital advertising has been in our DNA. Learn how we're driving the industry forward.

ABOUT IAB

EVENT

Digital Content NewFronts

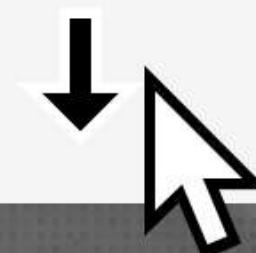
New York, NY • April 30 - May 4, 2018

[LEARN MORE](#)

EVENT

IAB Video Symposium: How to Build a 21st Century Brand Through Digital Video & OTT

New York, NY • May 7, 2018

[LEARN MORE](#)

EVENT

IAB Women Visionaries: Female Founders & Brilliant Bosses

New York, NY • May 8, 2018

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IAB Tech Lab

Nulla vitae elit libero, a pharetra augue.
Vivamus sagittis lacus vel augue laoreet rutrum
faucibus dolor auctor.

[LEARN MORE](#)

IAB Education Foundation

Cum sociis natoque penatibus et magnis dis
parturient montes, nascetur ridiculus mus.
Aenean eu leo quam.

[LEARN MORE](#)

IAB Public Policy Office

Nulla vitae elit libero, a pharetra augue.
Aenean eu leo quam. Pellentesque ornare sem
lacinia quam venenatis vestibulum.

[LEARN MORE](#)

Get the latest from IAB in your inbox

Maecenas sed diam eget risus varius blandit sit amet non magna. Cras mattis
consectetur purus sit amet fermentum.

someone@example.com

SIGN UP NOW



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Digital Content NewFronts

New York, NY • April 30 - May 4, 2018

Join us for an exciting week of seeing what the world's biggest online publishers have in store for the rest of 2018 and beyond.

[LEARN MORE](#)

YOUR UPCOMING CALENDAR

CERTIFICATION PREP

Digital Marketing & Media Foundations Certification Training 1-Day Prep Course

New York, NY or Online • April 11, 2018

[LEARN MORE](#)

EVENT

IAB Women Visionaries: Female Founders & Brilliant Bosses

New York City • May 8, 2018

[LEARN MORE](#)

COMMITTEES & COUNCILS

Advanced TV Committee Meeting

New York, NY or Online • May 10, 2018

Social Media
Multicultural



Always On: A Global Perspective of Mobile Consumer Experience

RESEARCH • JUNE 13, 2017



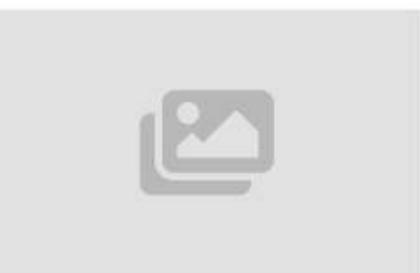
The Mobile Identity Guide for Marketers

THOUGHT LEADERSHIP • FEB. 27, 2018



Understanding Digital Commerce in the U.S. & China

THOUGHT LEADERSHIP • NOV. 10, 2016



A Global Perspective of Mobile Commerce

RESEARCH • SEPT. 27, 2016

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Maecenas sed diam eget risus varius blandit sit amet non magna. Cras mattis consectetur purus sit amet fermentum.

someone@example.com

[SIGN UP NOW](#)



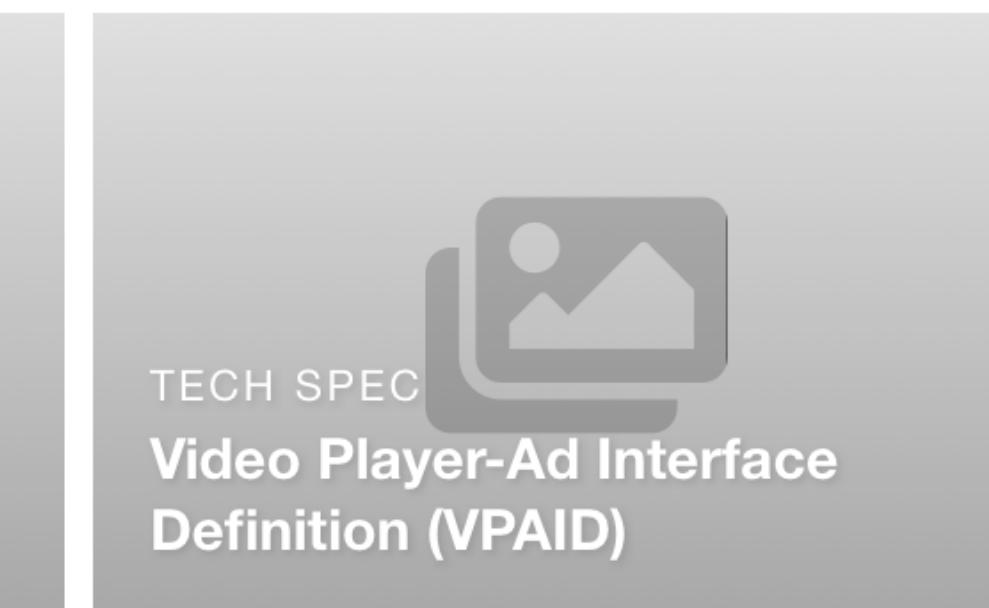
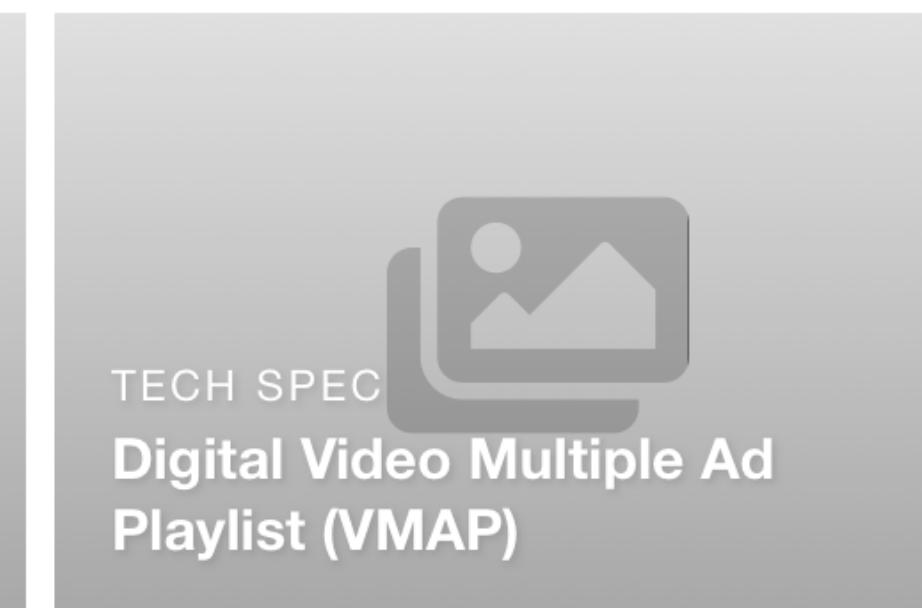
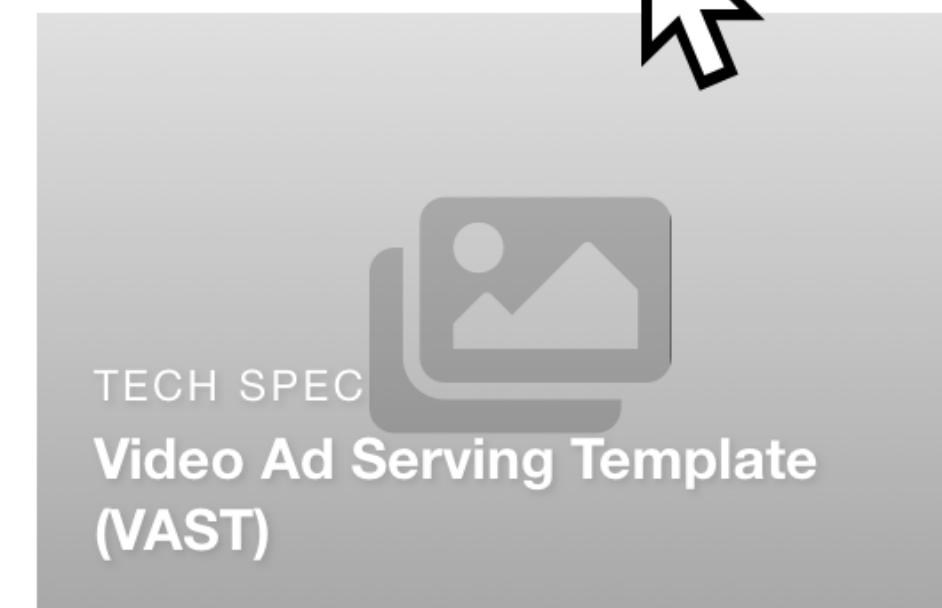
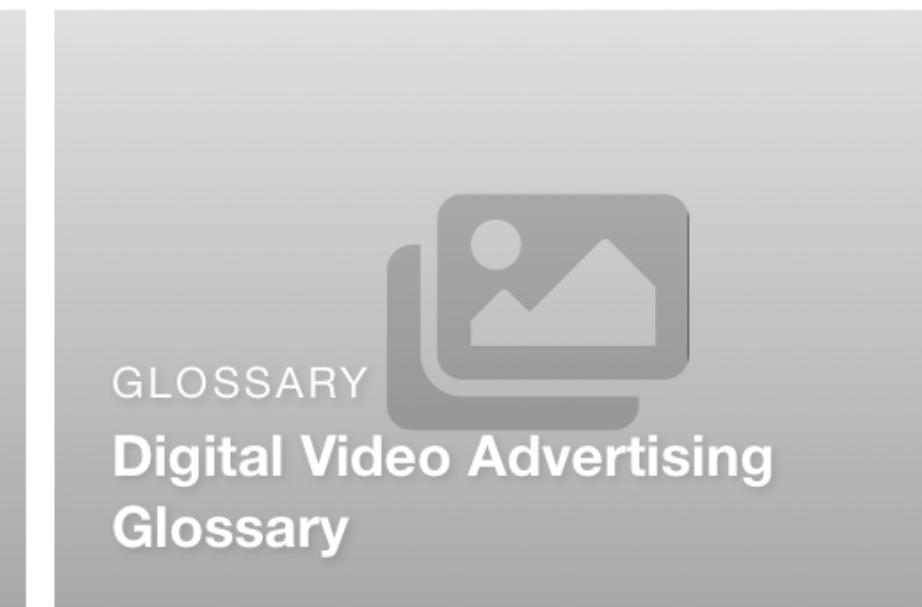
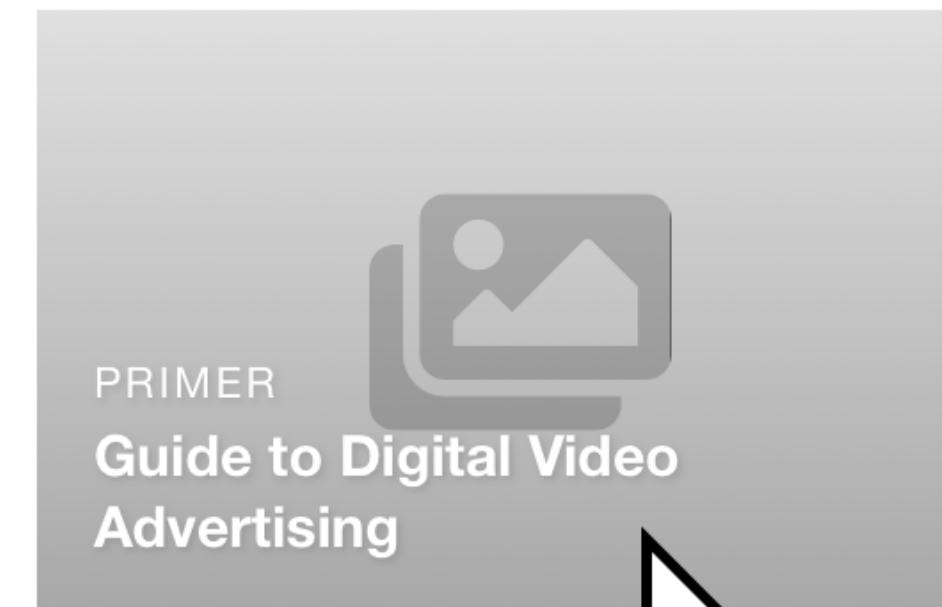
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iab.

Video

Tellus sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus.

Maecenas faucibus mollis interdum. Pellentesque ornare sem lacinia quam venenatis vestibulum. Praesent commodo cursus magna, vel scelerisque nisl consectetur et.

 FOLLOWING

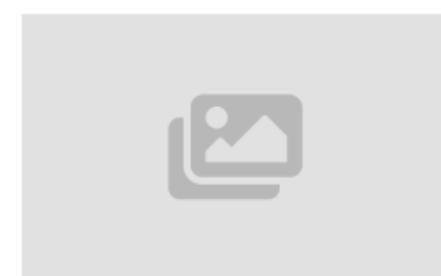
Related Committees & Councils

[Digital Video Center of Excellence](#)

A sentence or two about the Digital Video Center of Excellence that explains the difference between it and the committee with a very similar name.

[Digital Video Committee](#)

Along the same lines, this is a short description of this committee that includes how it's different from the above Center of Excellence.

**IAB Video Symposium 2018**

NEW YORK, NY • MAY 7, 2018

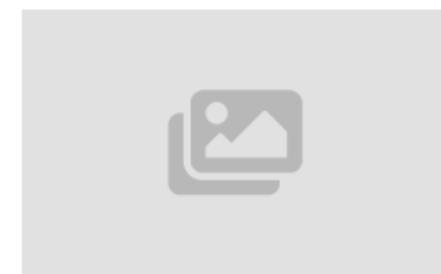
**Digital Content NewFronts 2018**

NEW YORK, NY • APRIL 30 - MAY 4, 2018

**IAB Video Leadership Summit 2018**

CARLSBAD, CA • JULY 9-10, 2018

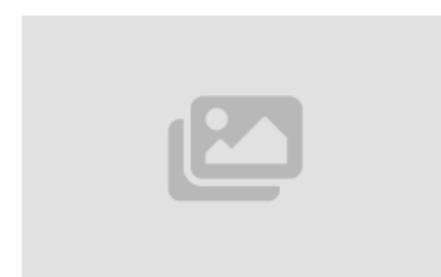
Education

Featured[Classes](#)[Courses](#)[Certifications](#)**Sem Pharetra Ornare Parturient Adipiscing**

CLASS • APRIL 12, 2018

**Egestas Consectetur Mattis Justo Porta Nibh Purus Inceptos**

CERTIFICATION

**Ultricies Sem Parturient Malesuada Ridiculus Nibh**

COURSE • APRIL 24 - MAY 17, 2018

**Cursus Adipiscing Pellentesque Pharetra Amet Nullam Aenean Vestibulum Dapibus Pharetra**

CLASS • APRIL 23, 2018

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Landscape

4. Video Ad Tech: Overview

- 4.1. The Player
- 4.2. Video Ad Server
- 4.3. Video Tags: VAST and VPAID
- 4.4. Video Player Technologies
- 4.5. Event Tracking
- 4.6. VAST Error Guide
- 4.7. Digital Video Container Format/Creative Format
- 4.8. Adaptive Bitrate Support
- 4.9. iFrames

4.10. The Player (Deep Dive)

- 4.10.1. Home-Built vs. Third-Party Video Player Companies
- 4.10.2. Player Impact on Ad Playback**
- 1 4.10.3. Standard Rendering
- 4.10.4. Custom Ad Playback
- 4.11. Ad Playback Capabilities and Limitations
- 4.12. Video Ad Server: Minimum Recommended Requirements
- 4.13. Digital Rights Management (DRM) Cross-Platform Capabilities

5. Audience, Data, and Measurement

6. Mobile Video

7. Video Automation (or

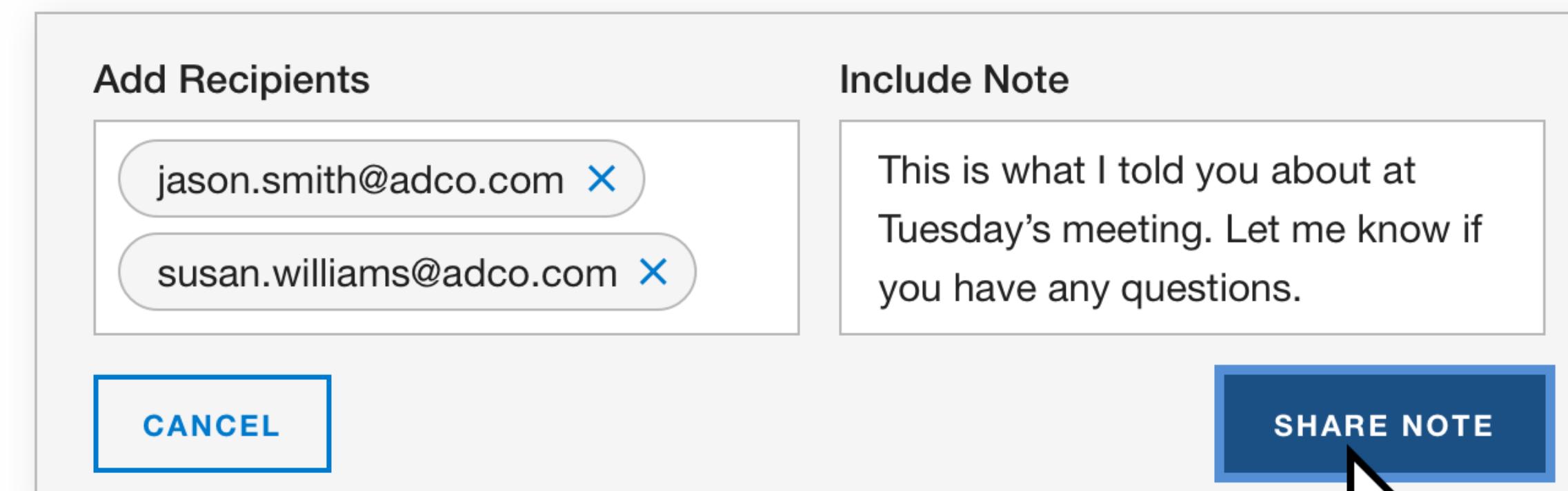
- Can handle many scenarios out of the box without custom development work.

4.10.2. Player Impact on Ad Playback

When it comes to actually displaying an ad, several variables are taken into account. Standard VAST linear ads interrupt content playback.

Interactive Media Ads (IMA) HTML5 SDK renders VPAID creatives in a cross-domain iFrame by default, which limits VPAID creatives access to the page **DOM**. As a result, some creatives may not work properly. Most VPAID ads expect friendly iframe access to the page DOM in order to work properly.

Additionally, the IMA SDK team [calls out ↗](#) standard vs. custom ad playback and the pros and cons of each in a recent [blog post ↗](#).



the user, it looks like one video player switching from content to an ad, but **in reality** it's another video player appearing on top of your content to play an ad and then disappearing.

The main benefit to this standard rendering involves buffering. Using a separate video player to render ads allows us to preserve your content buffer while ads are playing. If



IAB Women Visionaries

Female Founders & Brilliant Bosses

New York, NY • May 8, 2018



\$399 for IAB members
\$499 for non-members

[REGISTER NOW](#)

PRINCIPAL SPONSOR

TREMOR
VIDEODSP
A TAPICA COMPANY

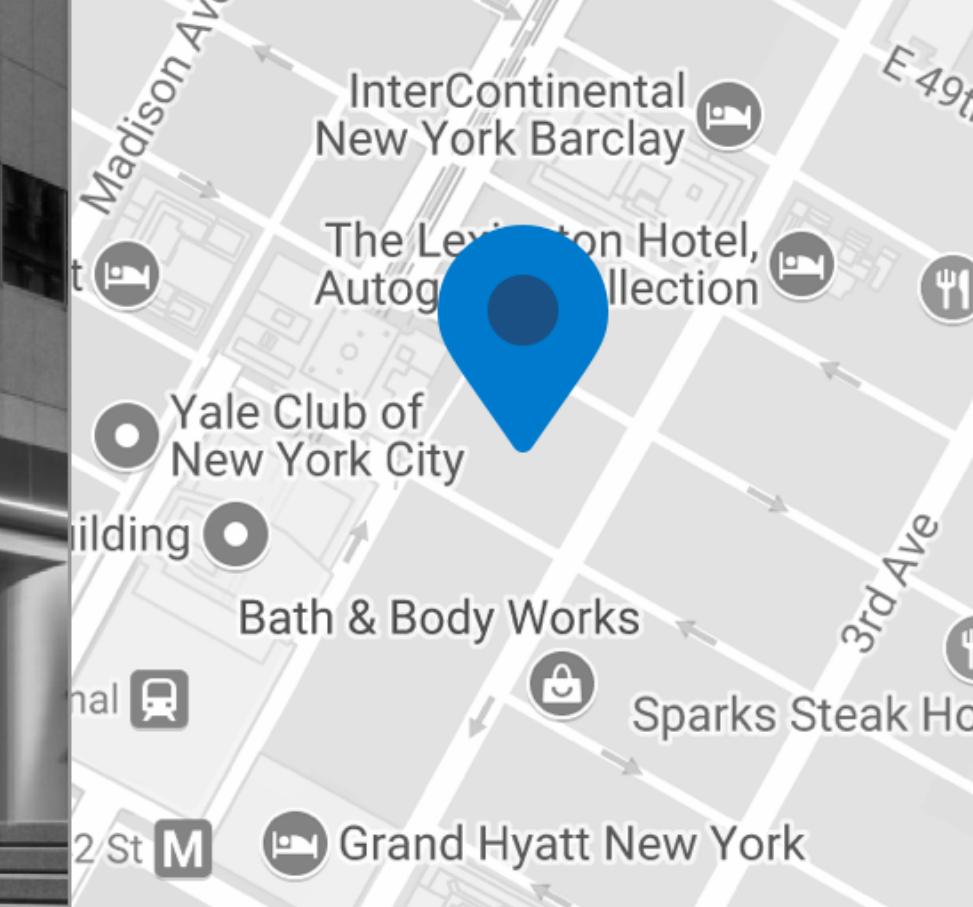
In this not-to-be missed, first-time event, IAB is convening top leaders in tech, media, and marketing to share great lessons in leadership and real-world takeaways to advance women's trajectories, and the workplace at large. This one-day conference will offer dynamic leader-to-leader management conversation. Nullam id dolor id nibh ultricies vehicula ut id elit. Vestibulum id ligula porta felis euismod semper. Female founders, brilliant bosses and



Convene
237 Park Avenue
New York, NY 10016

[EXPLORE THE VENUE](#)

[VIEW ON GOOGLE MAPS](#) 



RELATED





IAB Women Visionaries

Female Founders & Brilliant Bosses

New York, NY • May 8, 2018

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Early bird tickets are now available for IAB Women Visionaries 2019!

[LEARN MORE](#)

In the first iteration of this event, IAB convened top leaders in tech, media, and marketing to

About the Venue



RELATED



DOOR3

Design System

Background

About the project

On every DOOR3 project, even though the clients and their needs were different, there were certain UI components and UX flows that we found ourselves redefining and recreating over and over again.

In most cases a given project would have unique requirements, but a themeable design system could provide a basic starting point to accelerate the design and development process.

Ultimately, the design system would consist of:

- **design principles** that inform the creation of UI components
- **documentation** of the behavior of those UI components
- **design assets** used to create representations of those UI components
- **front-end code** for the actual UI components
- **design patterns** that suggest ways to use those UI components together
- **governance** to determine how all of the above would be distributed, managed, and updated over time

Fundamentals

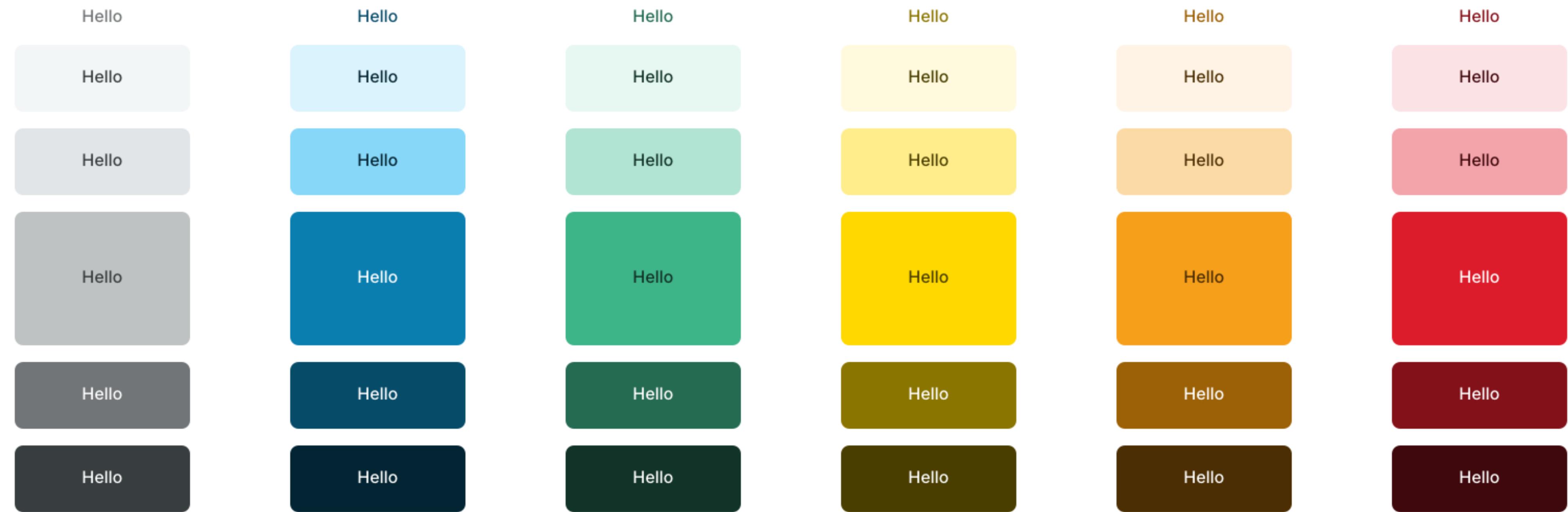
I used the term **fundamentals** for the things that needed to be considered (or explicitly agreed upon as irrelevant) on every project before a single pixel or line of code were created.

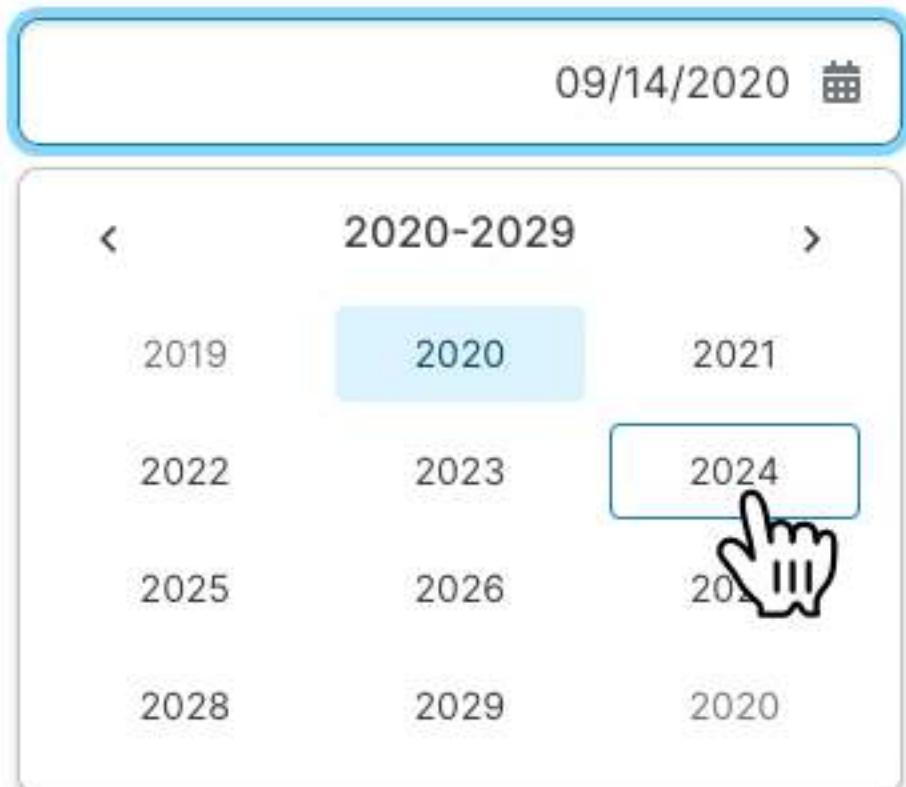
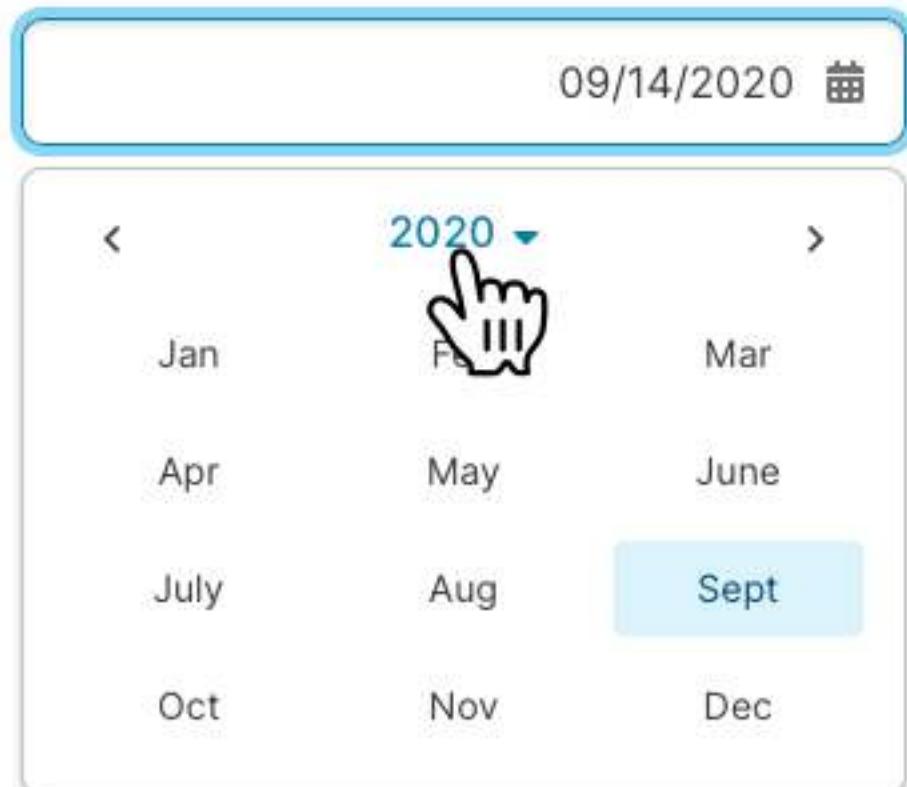
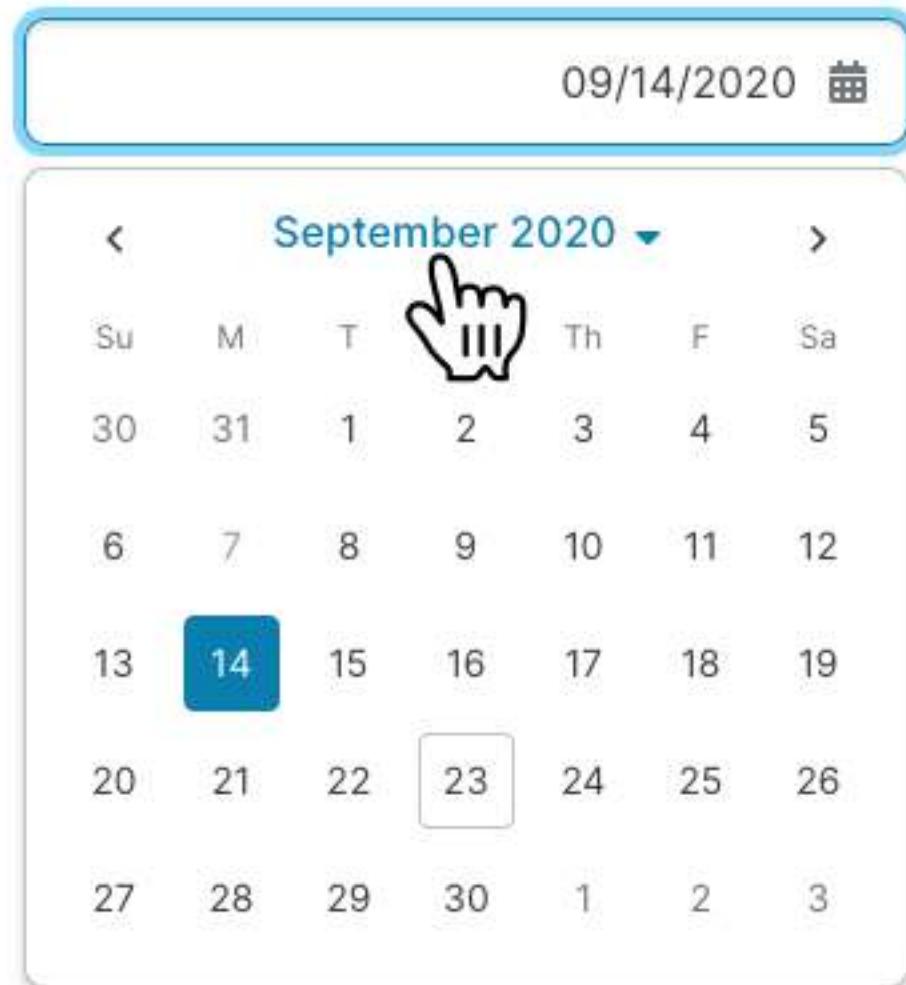
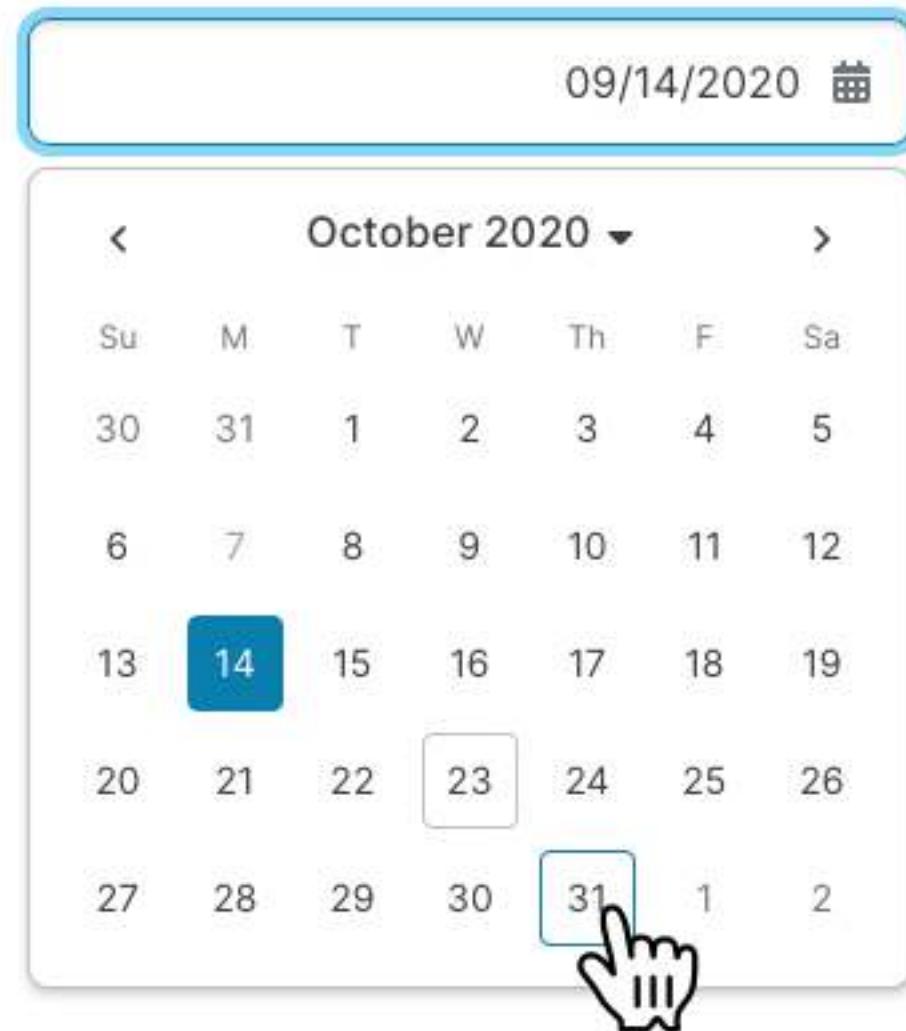
- Understanding the Business
- Understanding the Users
- Data Visualization
- Content Strategy
- Copywriting
- Imagery
- Animation
- Accessibility (A11Y)
- Scalability
- Search Engine Optimization (SEO)
- Internationalization (I18N)
- Working Offline
- Testing with Users

Patterns

I used the term **patterns** for the common flows or features that the design tokens and components within the design system would be used to create.

- Signup
- Authentication
- Password Reset
- Introducing New Features
- Geolocation
- Managing User Roles and Permissions
- Collecting People's Names
- Collecting Addresses
- Collecting Payment Methods
- Loading Content
- Search
- CRUD
- Multi-Step Forms
- Form Validation
- Exporting Data from a Collection
- Importing Data to a Collection
- Connecting Items
- Printing
- Sharing
- Version History
- Workflows
- Notifications



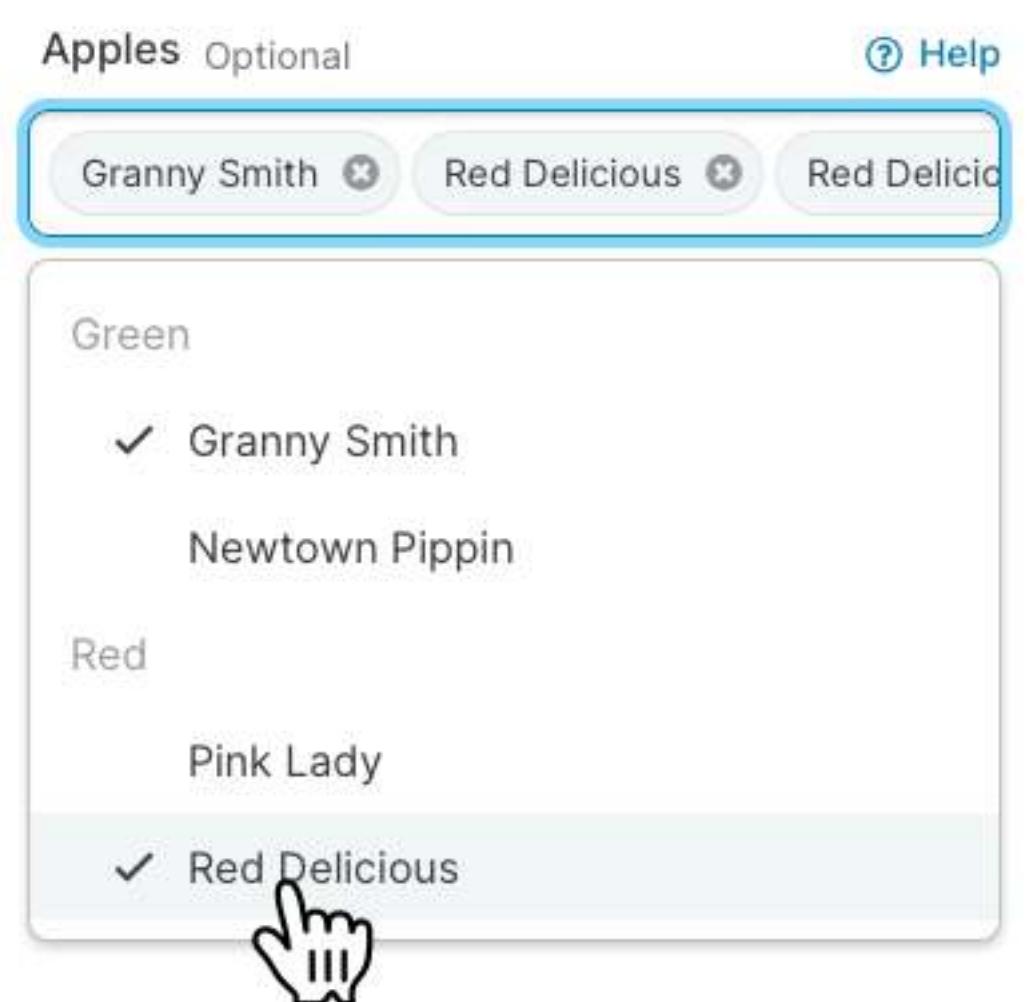
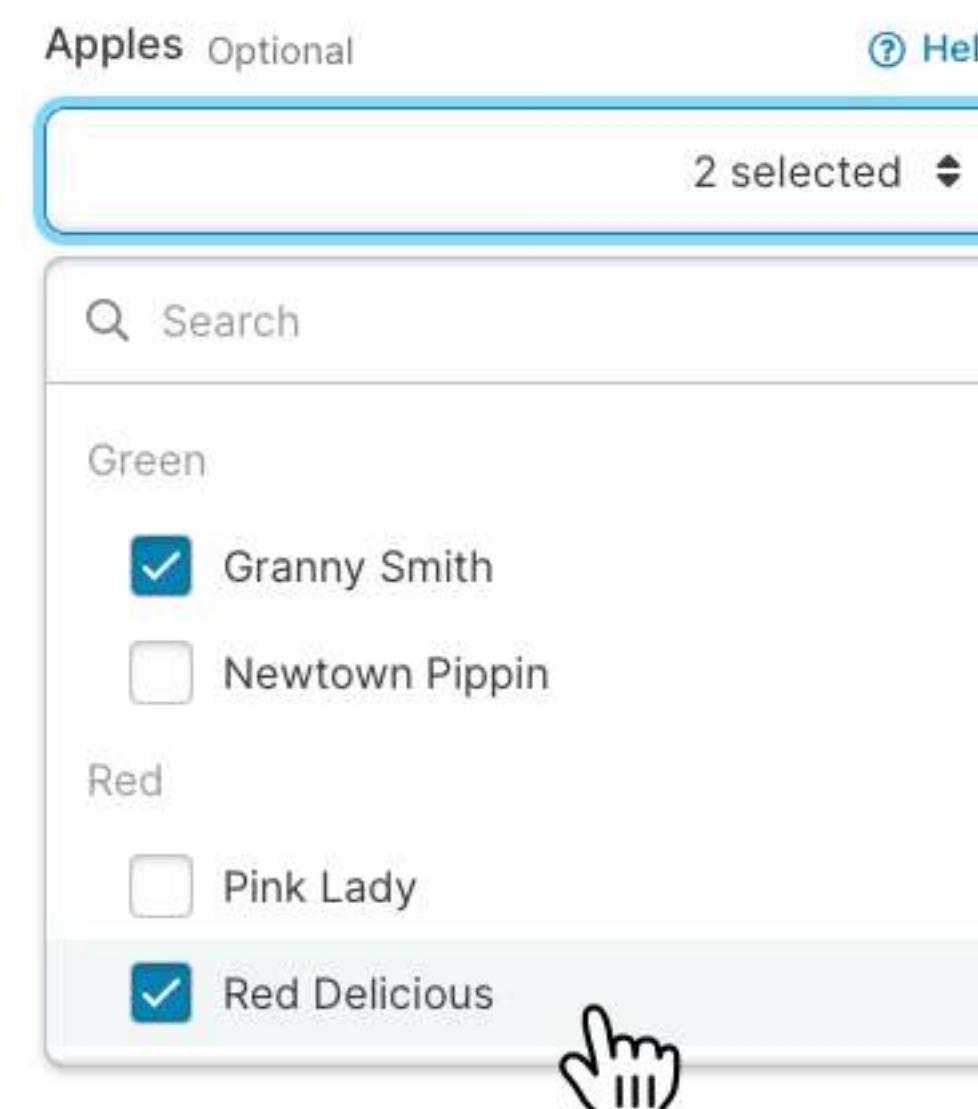
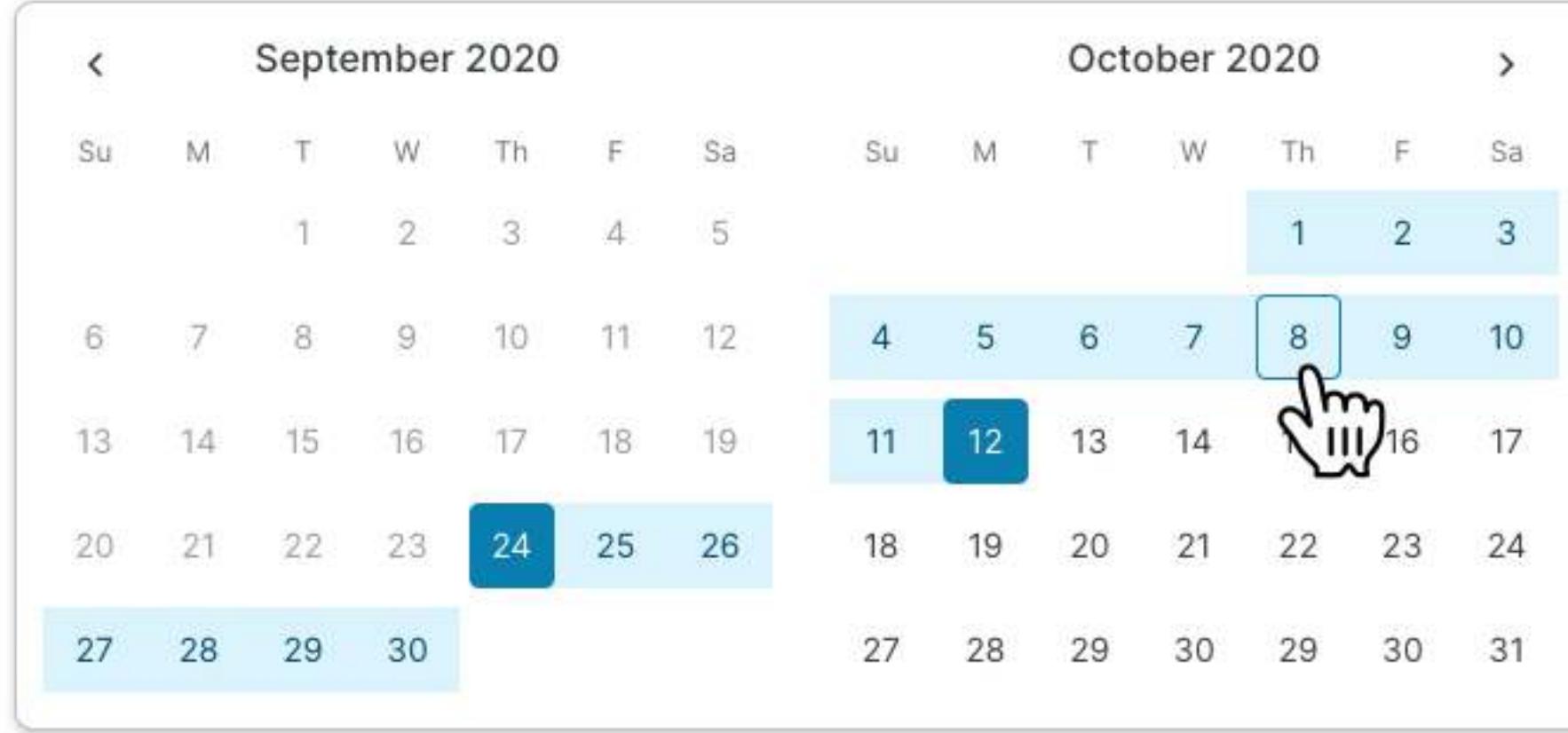


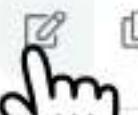
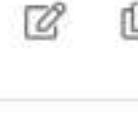
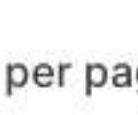
Departure date

09/24/2020

Arrival date

10/12/2020



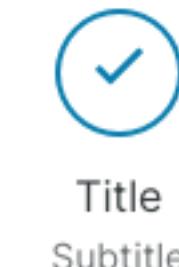
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<input type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	19 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   
<input checked="" type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	8 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 No	2020-Sept-20	   
<input type="checkbox"/>	<u>Sit Dapibus</u>	Etiam porta sem malesuada	23 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   
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<input type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	23 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   
<input type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	23 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   
<input type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	23 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   
<input type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	23 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   
<input type="checkbox"/>	Sit Dapibus	Etiam porta sem malesuada	23 applications  	\$1,234.56	Vivamus Sagittis Lacus Vel Augue	 Yes	2020-Sept-20	   

Showing 1-10 of 1,234 results

< Jump to page >

Items per page

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Preferred time

- 12:00pm 
- 12:00pm
- 12:15pm
- 12:30pm
- 12:45pm
- 1:00pm



Ansell

Guardian One

Background

About the client

Ansell is an international manufacturer of personal protective equipment of all types: gloves, sleeves, masks, goggles, headwear, and bodysuits.

They specialize in meeting the unique needs of many work environments, regardless of industry: manufacturing, food service, oil & gas, healthcare, life sciences, and more.

About the project

Guardian One is a system that allows Ansell's sales team to create personalized recommendations for the Ansell products that will best meet the needs of a specific prospect.

It was vitally important that it was clear how to enter information into the system correctly, so that the system could return accurate suggestions with a minimum of salesperson training, supervision, or rework.

Assessments ▾

Create New Assessment

Help

Step 1
Settings**Step 2**
Floor Plan

About this Assessment

Assessment ID: 5000207913

Assessment Name

AL Williams Guardian

Distributor Name

WW Grainger

Components

Customer Name

AL Williams Guardian

[Salesforce](#) ↗

Parent Account

AL Williams Worldwide, Inc.

Contact Name

TCO Savings

- Cost Performance
- SKU Reduction
- Laundering
- Dispensing
- Vending
- Injury Prevention

Per Application

- Critical Factors

One-Time Costs & Savings

Customer Name

AL Williams Guardian X

Salesforce 

Parent Account

AL Williams Worldwide, Inc.

Contact Name

Dianne Stevens X

Izabella Tabakova X

Industry

Choose an Industry ▼

Region

North America ▼

Currency

USD ▼

Description

Optional

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Nam liber tempor cum soluta nobis eleifend optioni.

Cancel

Continue 

- Dispensing
- Vending
- Injury Prevention

Per Application

- Critical Factors

One-Time Costs & Savings

- Training
- Investments

Assessments ▾

AL Williams Guardian

Draft

Total Savings

+\$61,728.35

Summary

Floor Plan

TCO Savings

Training

Investments

Timeline

Report

Settings

Cost Performance

SKU Reduction

Laundering

Dispensing

Vending

Injury Prevention

Notes

Total Savings from Cost Performance

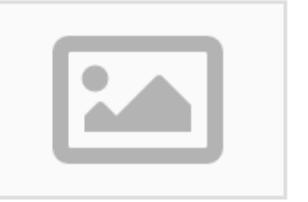
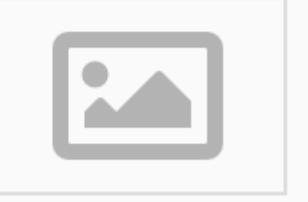
+\$223

Product Comparison

Current Products 3

\$356

Product	Cost	Used In	Replaced By	Actions
SuperGlove 1000	\$72.00	3 applications Show ▾	AlphaTec 58-430	
Body Suit MaxPro	\$72.00	6 applications Show ▾	AlphaTec 58-430	
Safety Sleeve XL	\$72.00	9 applications Show ▾	AlphaTec 58-430	

Product	Cost	Used In	Replaces	Actions
 AlphaTec 58-430	\$72.00	3 applications Show ▾	2 products Show ▾	  
 AlphaTec 58-430	\$72.00	6 applications Show ▾	1 product Show ▾	  

[!\[\]\(e1e7921b6c9a904a5a0158e3b08a3960_img.jpg\) Jump to Page](#)1 [!\[\]\(6887f7241848cfc2ab9fb78767890afe_img.jpg\)](#)

Items per Page

10 [!\[\]\(898c6822068b3e877f28019387922ee6_img.jpg\) Add Product](#)

Notes

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

[Cancel](#)[!\[\]\(e757061e57bbcfd4b55a38a8661e6a34_img.jpg\) Save Changes](#)

Assessments > AL Williams Guardian > TCO Savings > Cost Performance >

Add Current Product

Help

Step 1
Product Search

Step 2
Application Use

Step 3
Application Details

Showing 1,234 products

Region

North America

Search

Type a product name, manufacturer, brand, or style

+ Add New Product



AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:





AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:



AlphaTec 58-430

Manufacturer:



< Jump to Page >

Items per Page ◆

Cancel

Continue



Elsevier

Geofacets

Background

About the client

Elsevier is a global publisher of scientific, technical, and medical content. Geofacets is one of their many products, that focuses on serving geoscientists in both academia and industry.

The core units of content in the Geofacets database are tables, graphs, and images that correspond to a specific point on planet Earth. From an individual item, users can then explore the publication it came from.

About the project

The search experience for Geofacets is unique in that it functions both traditionally, with keywords and facets, and geographically, via an interactive map.

Elsevier has a company-wide design system, but I needed to strike a balance between adapting it to the unique needs of this product while making sure Geofacets was still clearly recognizable as an Elsevier product.

Search location, basin names, etc.

Rectangle
SearchPolygon
SearchAdvanced
SearchJump To Region... Basemaps Overlays Zoom To Reset 

New Search

Options KEYWORD "north sea" Add filter or keyword 

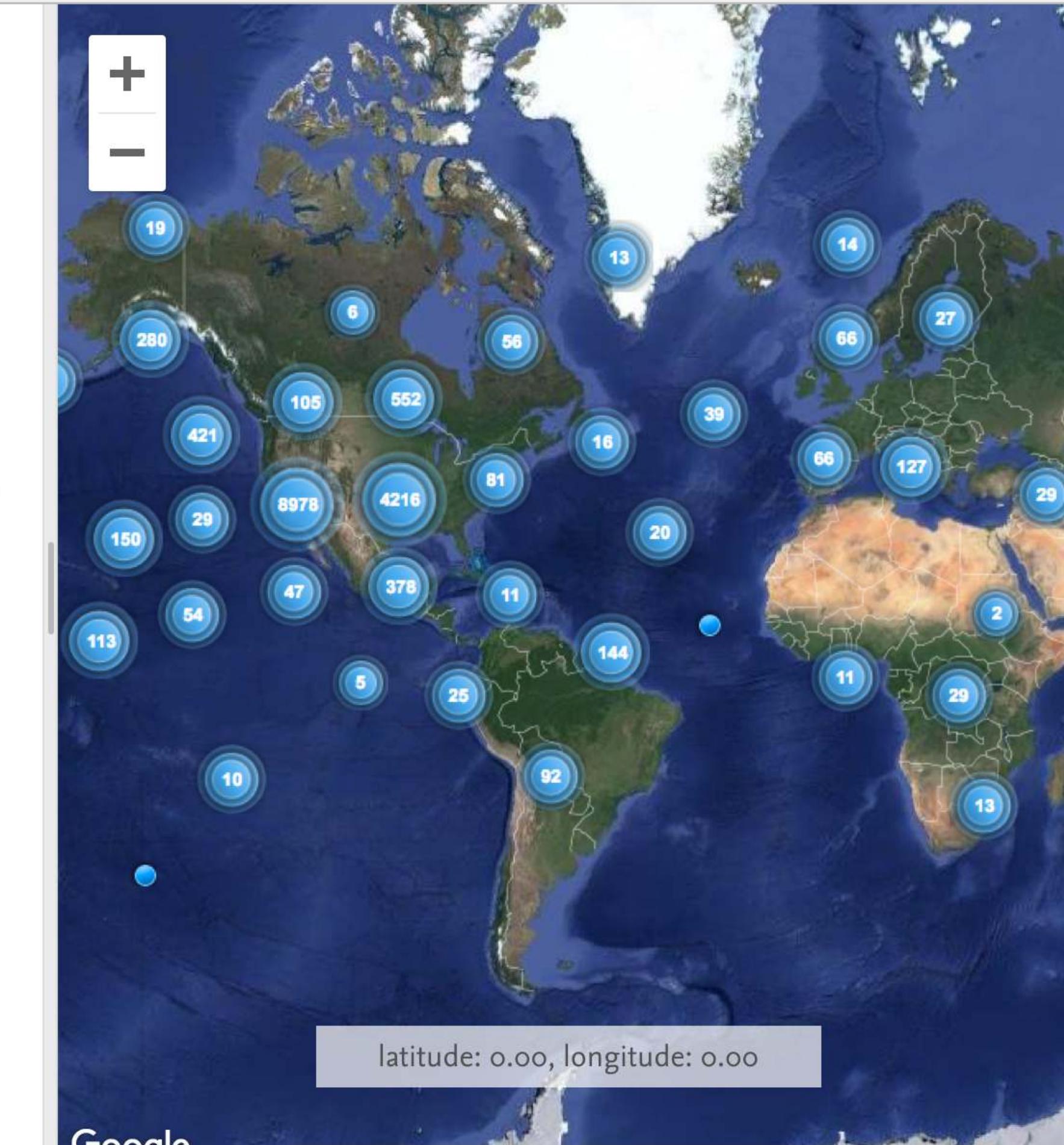
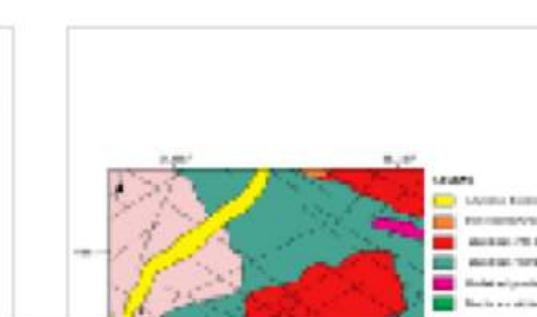
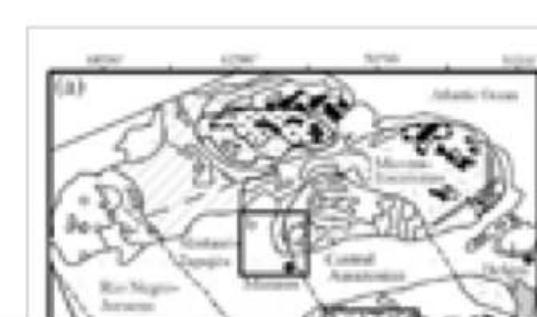
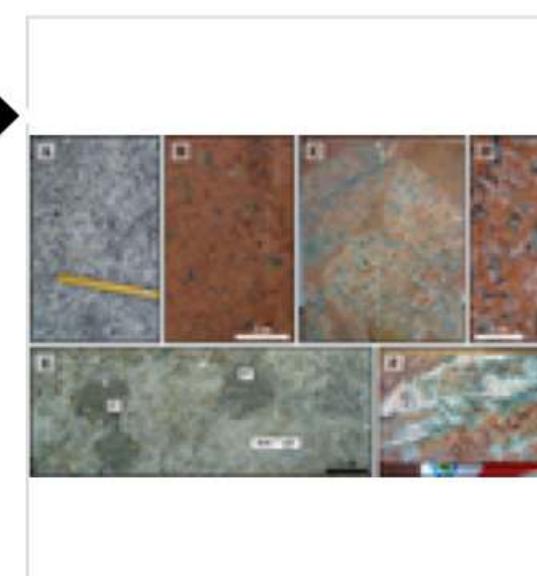
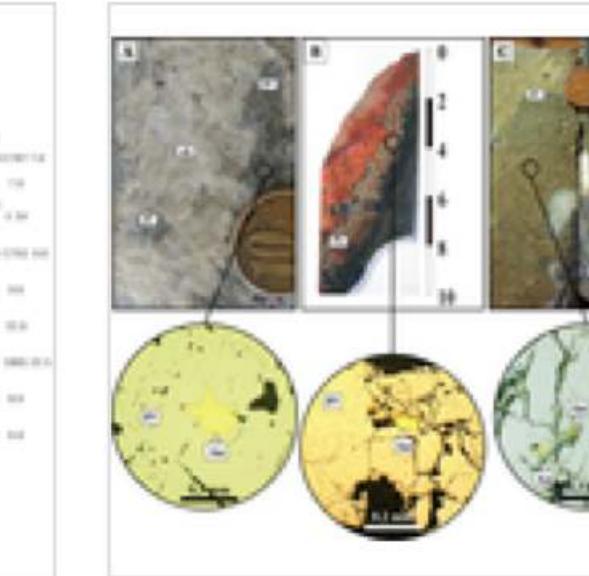
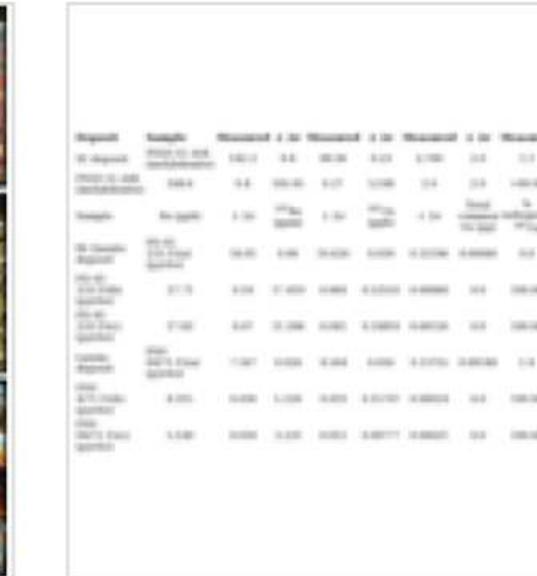
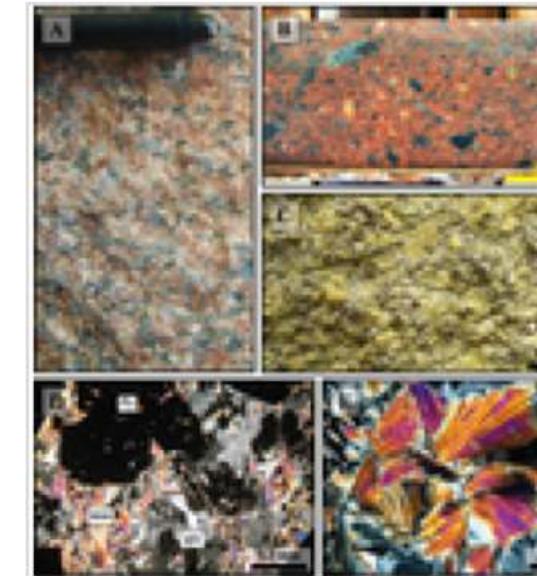
+ Include

— Exclude

Content Type Subject Basin Publication Type Author Author Keyword Source Title Publisher/Content Source 

Results (335,875)

Source Docs (47,674)

 Switch view Sort by Relevance 

Search location, basin names, etc.

Rectangle
SearchPolygon
SearchAdvanced
SearchJump To Region... Basemaps Overlays Zoom To Reset 

New Search

Options KEYWORD "north sea" 

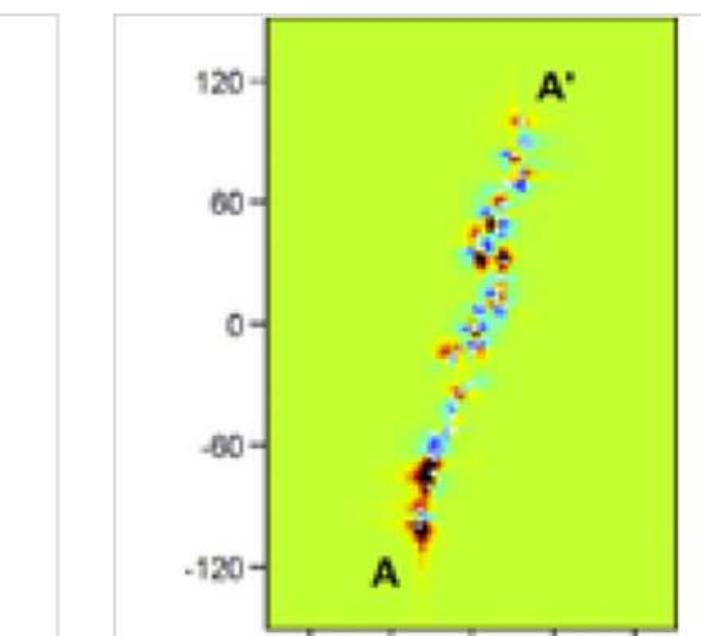
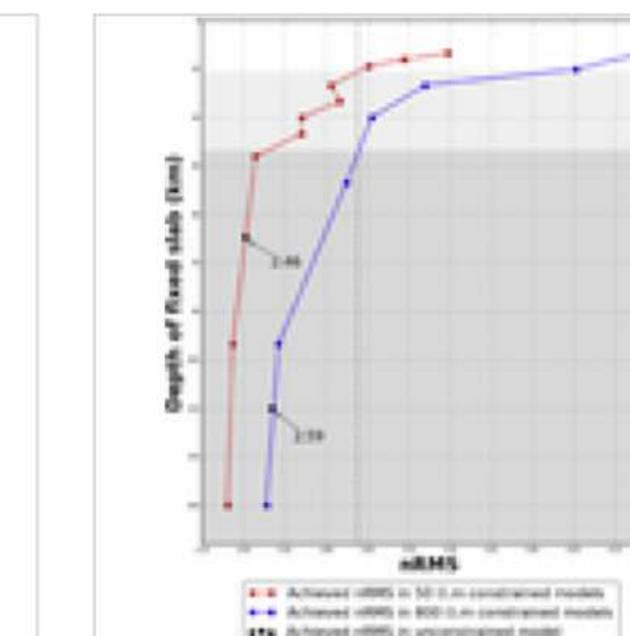
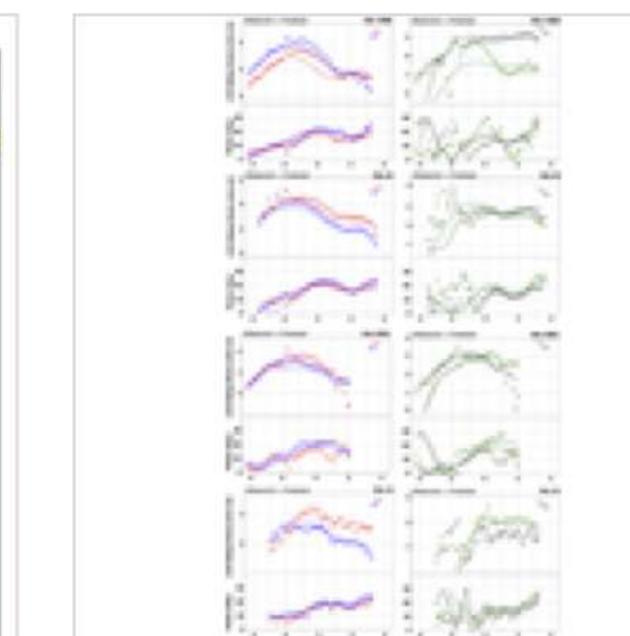
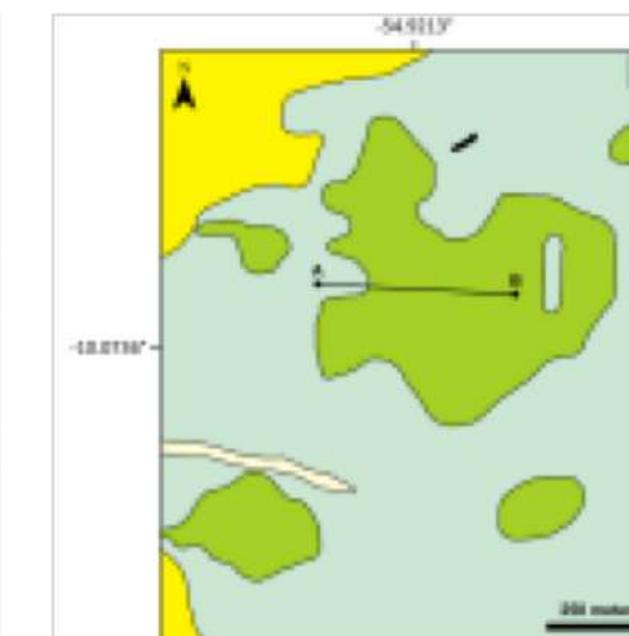
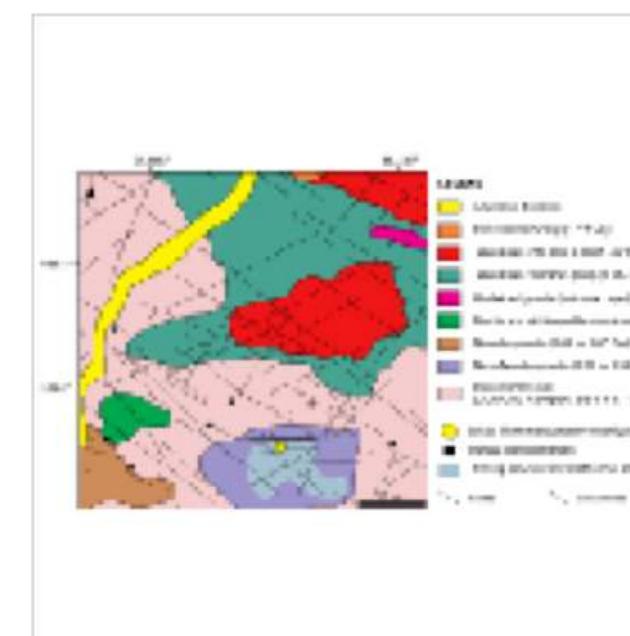
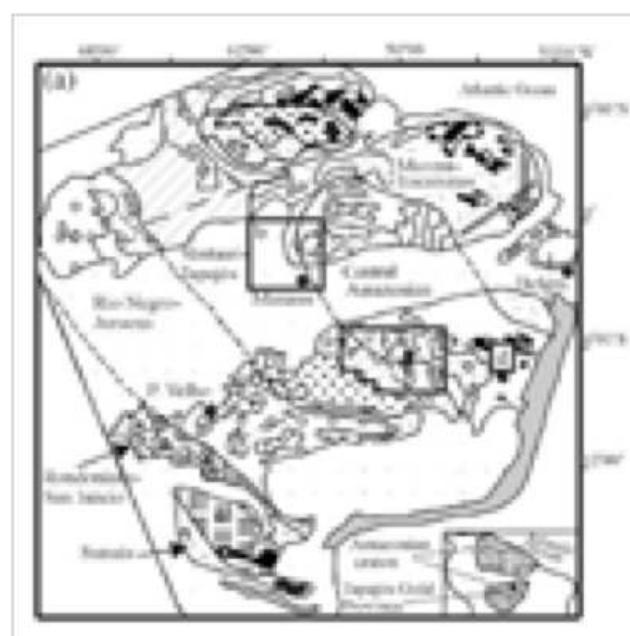
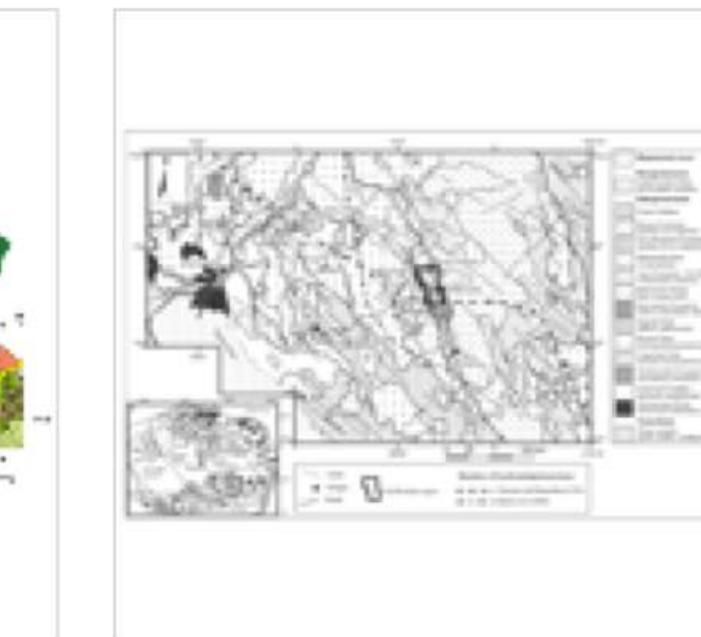
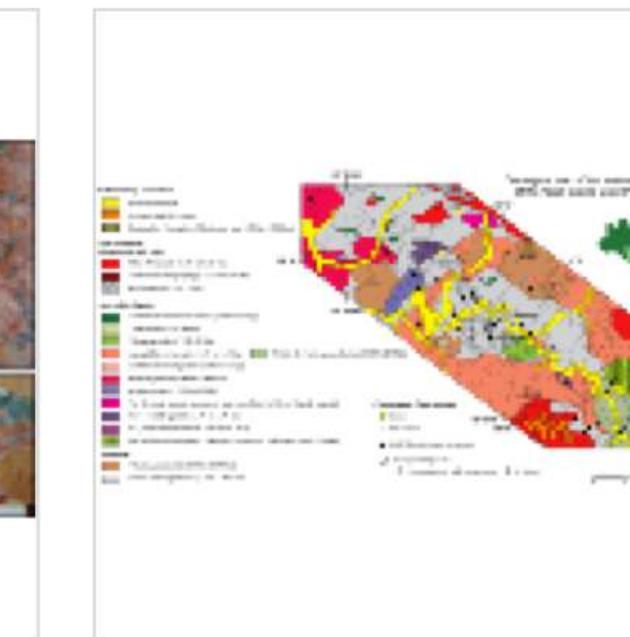
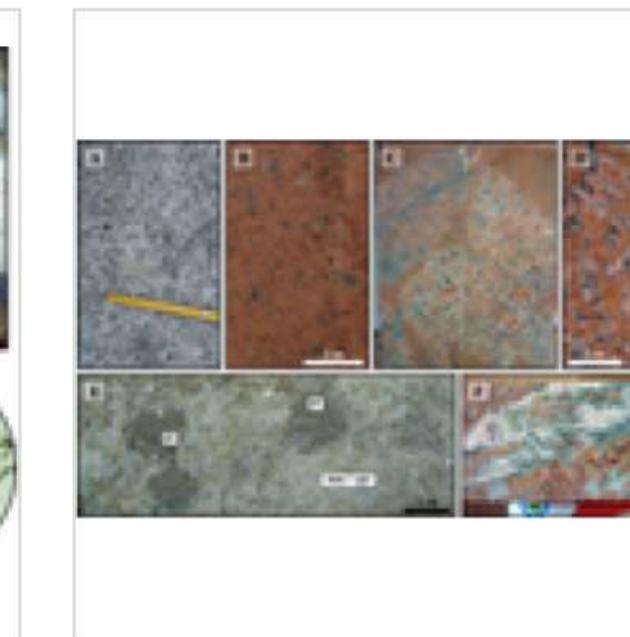
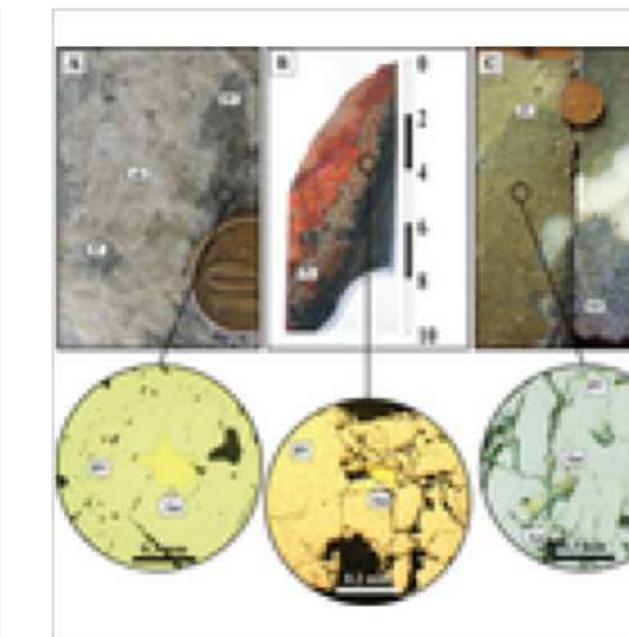
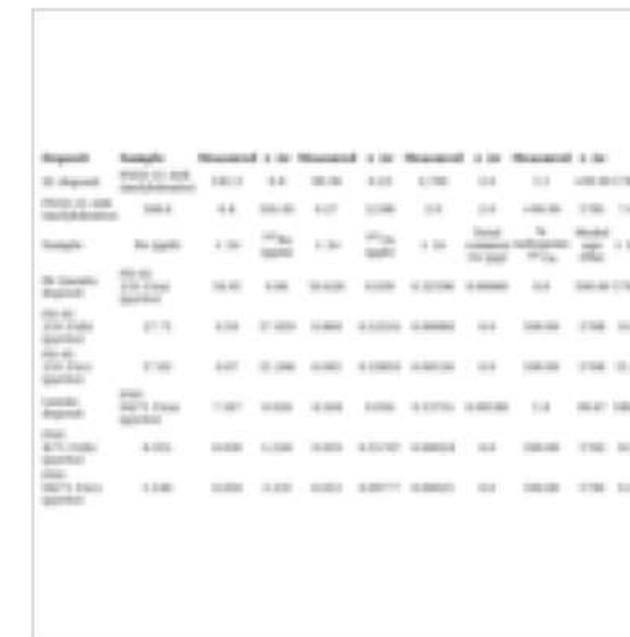
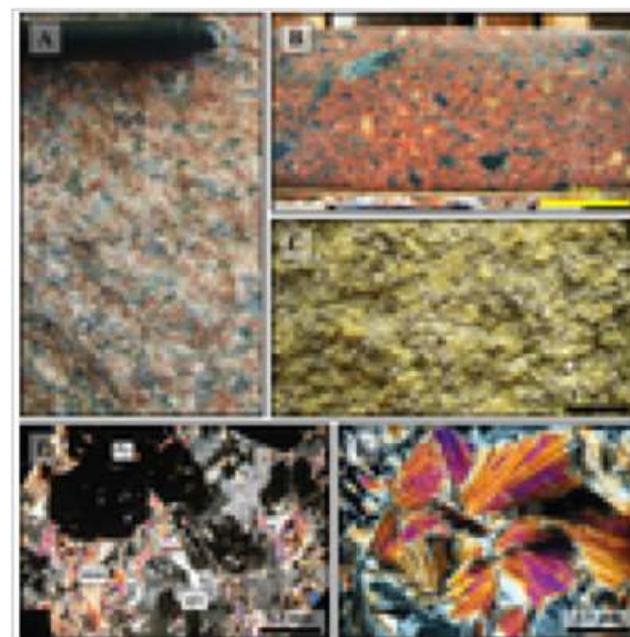
FILTERS

Results (335,875)

Source Docs (47,674)

 Switch view Sort by  Relevance

MAP



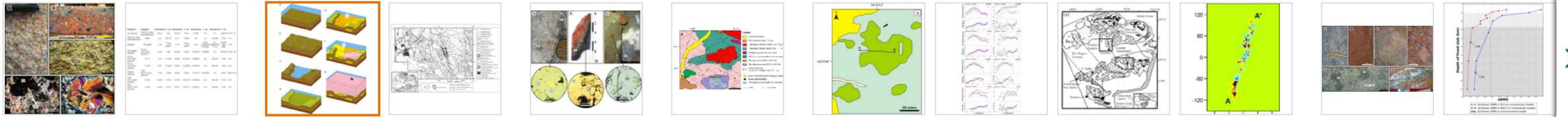


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< Result

3 of 93,605

> Next Source Doc >



Late cenozoic geological evolution of the northern north sea: Development of a miocene unconformity reshaped by large-scale pleistocene sand intrusion

Iseth H.; Raulline B.; Nygard A.

Journal of the Geological Society

Volume 170, 1, January 2013, pages 133-145

View read-only PDF

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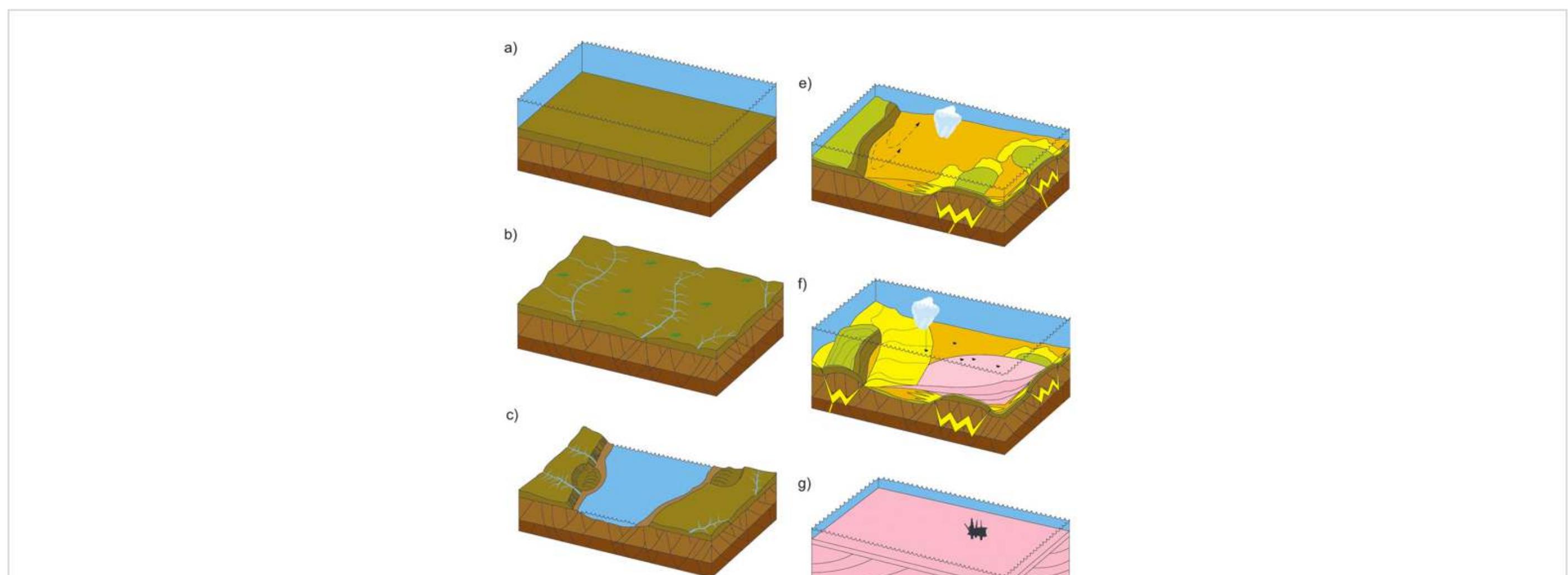
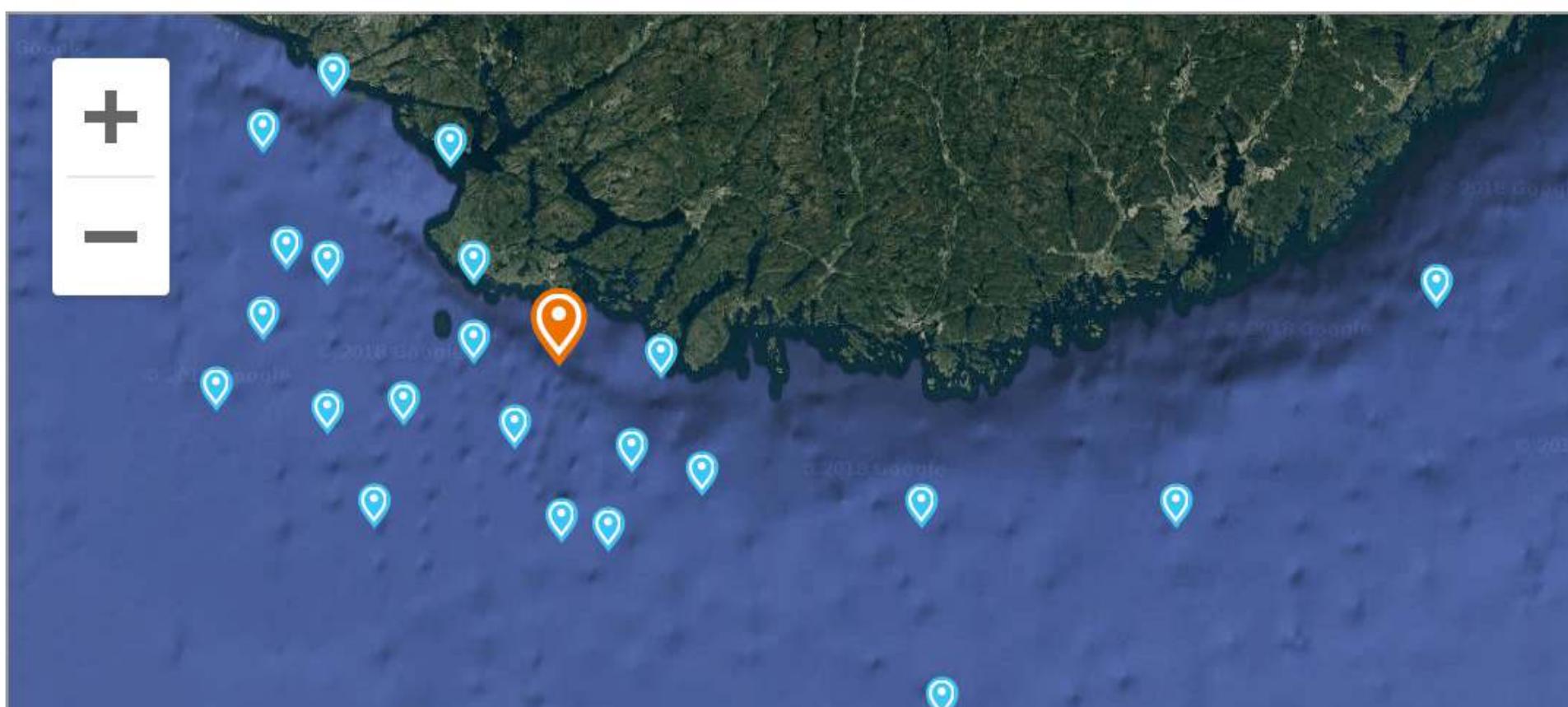
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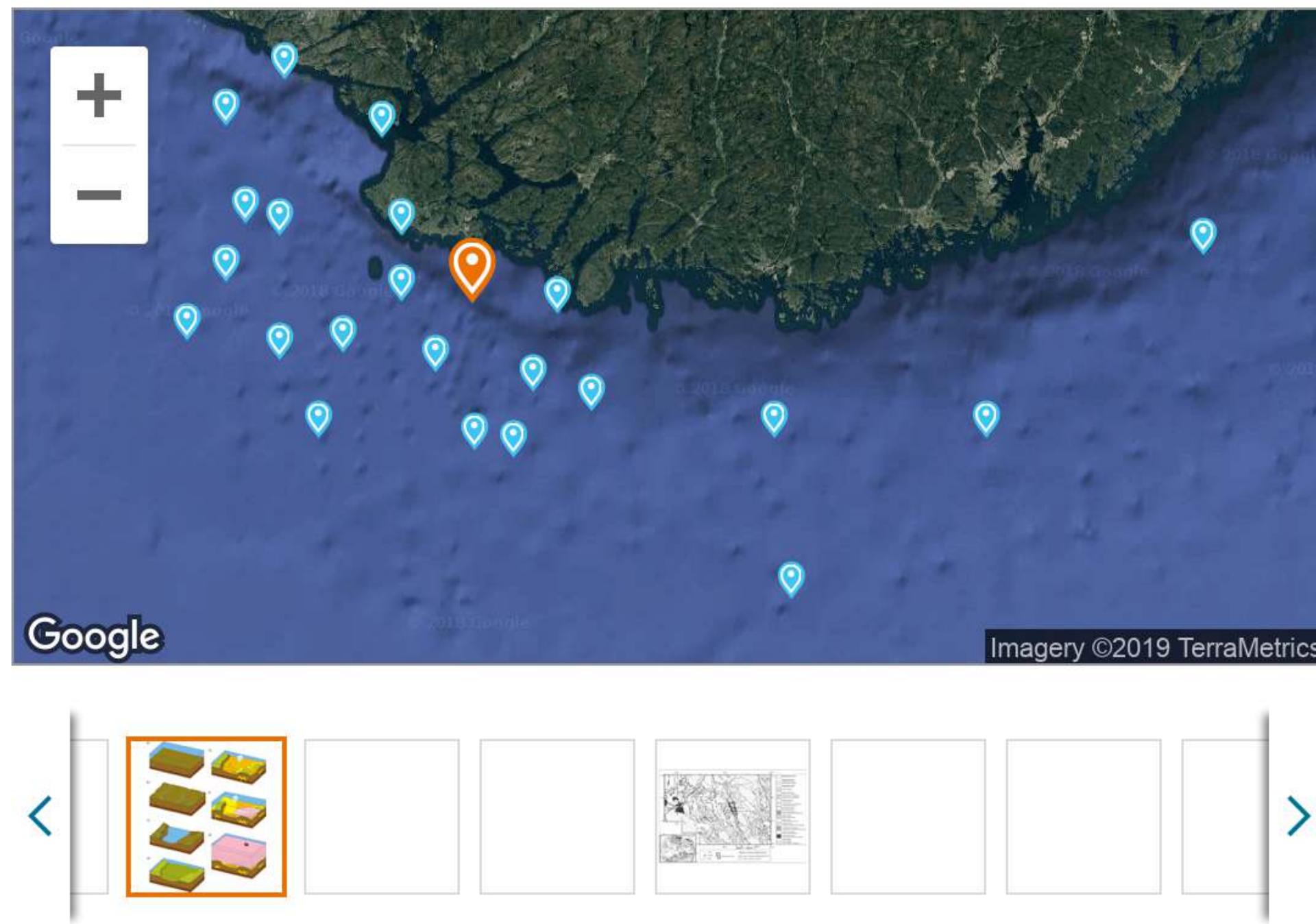
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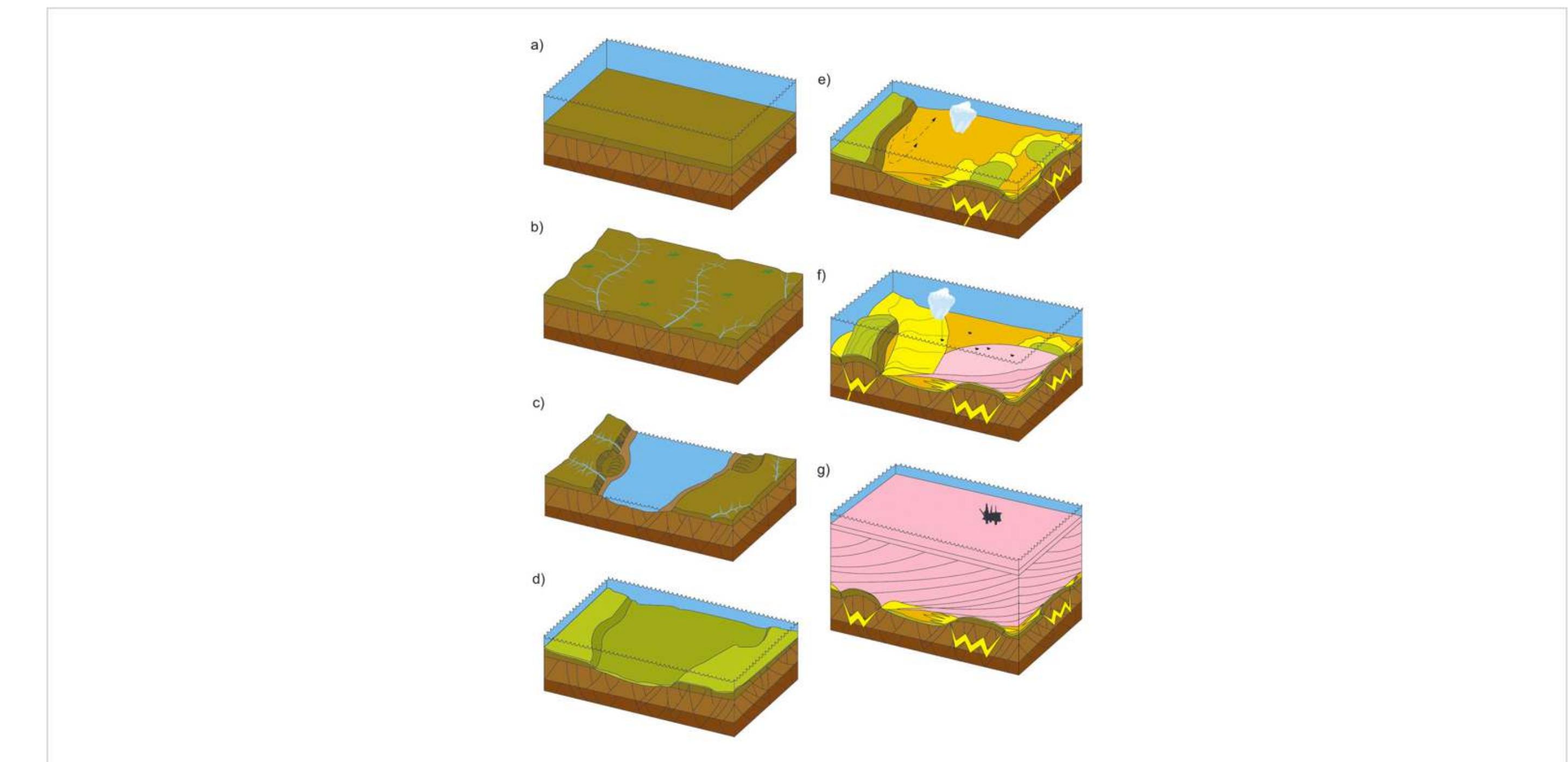


Abstract & Article Info

Permissions

Abstract

Despite hundreds of wells and extensive 3D seismic coverage, the late Cenozoic geological evolution is still not completely understood in the prolific northern North Sea hydrocarbon province. This is mainly due to post-depositional modification of sediment body geometries by injections of large volumes of sand. Using high-quality 3D seismic and well data above the Snorre and Visund Fields we propose a new late Cenozoic geological model that describes pre-injection geomorphological forms and sand injection events. The northern North Sea was exposed during mid- and late Miocene times (10 myr), simultaneously with the regional Miocene compression phase. Subaerial and coastal cliff erosion formed escarpments, up to 100 m high. Around the Miocene–Pliocene boundary the northern North Sea subsided

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Caption & Image Info

Metadata



Image Caption

Fig. 16. The main late Cenozoic geological events in the northern North Sea. (a) The Oligocene ooze-rich claystone was deposited and polygonally faulted. A hiatus developed, overlain by less ooze-rich Lower Miocene sediments (greenish brown). (b) The northern North Sea area was regionally uplifted during the mid- and late Miocene in a long-wavelength dome. Fluvial erosion of the exposed Hordaland Group sediments was initiated. (c) Coastal erosion, similar to that of the present-day east coast of England, created a low wave-cut central area bounded by 40–100 m high coastal cliffs. (d) The northern North Sea subsided quickly when the North Atlantic compression phase terminated at the Miocene–Pliocene boundary, causing rapid transgression. Glauconitic sand was deposited on top of the unconformity. (e) Glaciation began at 2.6 Ma. Prograding contourite clinoforms are observed in the Gelasian unit, which also contains glacial dropstones. Sand was injected into Oligocene sediments above the Visund Field during the Gelasian, and the overlying succession was lifted to form sea-floor

Abstract

Despite hundreds of wells and extensive 3D seismic coverage, the late Cenozoic geological evolution is still not completely understood in the prolific northern North Sea hydrocarbon province. This is mainly due to post-depositional modification of sediment body geometries by injections of large volumes of sand. Using high-quality 3D seismic and well data above the Snorre and Visund Fields we propose a new late Cenozoic geological model that describes pre-injection geomorphological forms and sand injection events. The northern North Sea was exposed during mid- and late Miocene times (10 myr), simultaneously with the regional Miocene compression phase. Subaerial and coastal cliff erosion formed escarpments, up to 100 m high. Around the Miocene-Pliocene boundary the northern North Sea subsided below sea level and a layer of glauconitic sand was deposited. During the early Pleistocene glacial period, high fluid pressures fractured the regional Hordaland Group seal. Fluidized sand either vented to the sea floor or was deposited in irregular sand bodies up to 150 m thick. Above them, the injected sand lifted the overburden and formed irregular mounds that reshaped the top Hordaland Group unconformity regionally. During the glacial period the area was tilted regionally by 0.3° towards the NNE.

Authors & affiliations

Authors Løseth, H.¹; Raulline, B.²; Nygård, A.²

Affiliations 1. Statoil ASA, 7005 Trondheim, Norway
2. Statoil ASA, 5254 Sandsli, Norway



Image Caption

Fig. 16. The main late Cenozoic geological events in the northern North Sea. (a) The Oligocene ooze-rich claystone was deposited and polygonally faulted. A hiatus developed, overlain by less ooze-rich Lower Miocene sediments (greenish brown). (b) The northern North Sea area was regionally uplifted during the mid- and late Miocene in a long-wavelength dome. Fluvial erosion of the exposed Hordaland Group sediments was initiated. (c) Coastal erosion, similar to that of the present-day east coast of England, created a low wave-cut central area bounded by 40–100 m high coastal cliffs. (d) The northern North Sea subsided quickly when the North Atlantic compression phase terminated at the Miocene–Pliocene boundary, causing rapid transgression. Glauconitic sand was deposited on top of the unconformity. (e) Glaciation began at 2.6 Ma. Prograding contourite clinoforms are observed in the Gelasian unit, which also contains glacial dropstones. Sand was injected into Oligocene sediments above the Visund Field during the Gelasian, and the overlying succession was lifted to form sea-floor mounds of height equivalent to the thickness of the injected sand. Some sand was also transported through dykes to the palaeo sea floor where it was re-deposited and mixed with normally deposited sediments. (f) Prograding glaciomarine shelf clinoforms reached the Snorre area after the Gelasian, when sand was injected into the Oligocene claystones. Consequently, the overburden was lifted and clusters of mounds developed. Sands up to 125 m thick were extruded on the sea floor. The sand mixed with glaciomarine clay and dropstones and filled in the sea-floor topography around the mounds. (g) A depocentre of glaciomarine sediments built up just north of 62°N. The weight of these sediments caused isostatic subsidence and a tilt of the study area 0.3° towards the NNE.

Image Citation(s)

LØSETH, H., WENSAAS, L., ARNTSEN, B. & HOVLAND, M. 2003. Gas and fluid injection triggering shallow mud mobilization in the Hordaland Group, North Sea. In: RENSBERGEN, P., VAN HILLIS, R., MALTAN, A. & MORLEY, C. (eds) Subsurface Sediment Mobilization. Geological Society, London, Special Publications, 216, 139–157.

Zipari

UX Design Support

Background

About the client

Zipari is a startup focused on building software for the health insurance industry. They offer a full suite of products, both web-based and mobile apps, that allow health insurance companies to manage the full scope of their operations, both internal and customer-facing.

About the project

I helped Zipari wireframe parts of their "Broker Portal and Shopping" product lines. (The final product would be themed to match each insurance carrier's branding.)

Like the name suggests, these tools allow brokers to manage quotes and policies on customers' behalf, allow individuals to do the same, and even allow employers to manage administrative services only (ASO) plans.



1



Let's Get Started

Answer just a few questions and we can help you find the health plans that will be the best fit for you and your needs.



When do you need your new coverage to start?

Coverage Effective Date

01/01/2019



Where is your primary residence?

ZIP Code

55045

County

Hennepin



Who do you need coverage for?

Select all that apply



Myself



My spouse or partner



One or more dependents

Date of Birth

04/27/1968



Do you use tobacco?

YES

NO

Date of Birth

09/06/1993



Age 25 as of coverage effective date

Do they use tobacco?

YES

NO

About Dependent 2

[REMOVE](#)

First Name

Mark

Date of Birth

07/17/1995



Age 23 as of coverage effective date

Do they use tobacco?

YES

NO

[ADD A DEPENDENT](#)

[NEXT](#)





✓ (2)

Choose Health Plans

Find the perfect balance of affordable monthly premiums and making sure you're covered for the services you use the most.



Choose medical plan

Optional

Choose dental plan

Optional

Choose vision plan

Total monthly premium

\$842.95

CAN'T DECIDE?

Answer a few questions, and we'll help narrow down your medical plan options.

[Help me choose](#)

PLAN MEMBERS

3



Dave

Subscriber
Born 04/27/1968[Edit subscriber](#)

Stacey

Dependent
Born 09/06/1993

Mark

Dependent

ACME Choices Core

Deductible\$7,350 per person
\$14,700 per family**Max Out of Pocket**\$7,350 per person
\$14,700 per family[Summary of Benefits ↗](#)[Plan Brochure ↗](#)**Office Visits**

\$30 copay for first 3 primary care visits, then 0% after deductible.

Provider Network

Broad

\$640.17

Monthly Premium

[CHOOSE PLAN](#)[Provider Network ↗](#)[Drug Formulary ↗](#)

This is one last label

Dropdown Filter 1

Choose one 

[Summary of Benefits !\[\]\(13e3a18591b05031b35d99363d61dd4d_img.jpg\)](#)

[Plan Brochure !\[\]\(d222eacb4b615ded92a78fc4e9f2fc35_img.jpg\)](#)

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[Drug Formulary !\[\]\(9546b0febe99b7895ce5bd72f5d30cde_img.jpg\)](#)

[▼ See all plan details](#)

Add to Compare

Dropdown Filter 2

Choose one 

Fairview ACME Choices Silver

\$1,026.25

Monthly Premium

Deductible

\$7,350 per person

\$14,700 per family

Max Out of Pocket

\$7,350 per person

\$14,700 per family

Office Visits

\$30 copay for first 3 primary care visits, then 0% after deductible.

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[Drug Formulary !\[\]\(ad6a7710793d8dc760a302e84c77c154_img.jpg\)](#)

[▼ See all plan details](#)

CHOOSE PLAN

Add to Compare

Show per page 4 

 1 2 3 ... 6 

CANCEL

BACK

NEXT: CHOOSE DENTAL



✓ (2)

Choose Health Plans

Find the perfect balance of affordable monthly premiums and making sure you're covered for the services you use the most.



Choose medical plan

Optional

Choose dental plan

Optional

Choose vision plan

Total monthly premium

\$842.95

CAN'T DECIDE?

Answer a few questions, and we'll help narrow down your medical plan options.

[Help me choose](#)

PLAN MEMBERS

3



Dave

Subscriber
Born 04/27/1968[Edit subscriber](#)

Stacey

Dependent
Born 09/06/1993

Mark

Dependent

SELECTED PLAN

Fairview ACME Choices Bronze[CLEAR](#)

Showing 1-4 of 23 plans

Sort by [Monthly Premium ▾](#)

ACME Choices Core

Deductible\$7,350 per person
\$14,700 per family**Max Out of Pocket**\$7,350 per person
\$14,700 per family**Office Visits**

\$30 copay for first 3 primary care visits, then 0% after deductible.

Provider Network

Broad

\$640.17

Monthly Premium

[CHOOSE PLAN](#)[Summary of Benefits ↗](#)[Provider Network ↗](#)[Plan Brochure ↗](#)[Drug Formulary ↗](#)

This is one last label

Dropdown Filter 1

Choose one 

[Summary of Benefits !\[\]\(161da2e19c5e3a1bf9377069ba10eb5e_img.jpg\)](#)

[Plan Brochure !\[\]\(9fe616ef048b59daae54bc32dcf6d29a_img.jpg\)](#)

[Provider Network !\[\]\(f5e631215303f518df3043538f6a1a86_img.jpg\)](#)

[Drug Formulary !\[\]\(c633ca686f968ee3284507001e9d20ea_img.jpg\)](#)

[▼ See all plan details](#)

Add to Compare

Dropdown Filter 2

Choose one 

Fairview ACME Choices Silver

\$1,026.25

Monthly Premium

Deductible

\$7,350 per person
\$14,700 per family

Max Out of Pocket

\$7,350 per person
\$14,700 per family

[Summary of Benefits !\[\]\(326dbd98a43c06f10e02b9ed459d3c9f_img.jpg\)](#)

[Plan Brochure !\[\]\(46b6f8687b749f001793258f190459bb_img.jpg\)](#)

Office Visits

\$30 copay for first 3 primary care visits, then 0% after deductible.

Provider Network

Broad

CHOOSE PLAN

[▼ See all plan details](#)

Add to Compare

Show per page 4 

 1 2 3 ... 6 

CANCEL

BACK

NEXT: CHOOSE DENTAL



Dashboard

Clients

Policies

Forms & Documents

Client

Dave Johnson

(321) 564-9870

djohnson4618@gmail.com

 Eligibility Information Add Policy Members 3 Choose Plans 4 Review Quote

CREATE QUOTE - INDIVIDUAL

Choose Plans

Nulla vitae elit libero, a pharetra augue. Cras justo odio, dapibus ac facilisis in, egestas eget quam. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus.

<input checked="" type="checkbox"/> Medical	Dental	Vision	Total monthly premium \$465.51
---	--------	--------	--

▲ PLAN MEMBERS 3

 Dave Johnson
Subscriber — Born 04/27/1968 Melinda Baker
Subscriber — Born 06/11/1972 Stacey Johnson-Baker
Dependent — Born 09/06/1993 Mark Johnson-Baker
Dependent — Born 07/17/1995**Plan Name**

Choose one

Monthly Premium

SELECTED PLAN
ACME Choices Core

Showing 1-4 of 23 plans

View as

Sort by **Monthly Premium** ▾**ACME Choices Core****Deductible**\$7,350 per person
\$14,700 per family**Max Out of Pocket**\$7,350 per person
\$14,700 per family**Part C Deductible**

\$30 copay for first 3 primary care visits, then 0% after deductible.

Part D Deductible

\$405

\$465.51

Monthly Premium

 SELECTED

Monthly Premium

[Summary of Benefits ↗](#)[Provider Network ↗](#)[Plan Brochure ↗](#)[Drug Formulary ↗](#)[▼ See all plan details](#) Add to Compare

Fairview ACME Choices Silver

\$746.25

Monthly Premium

Deductible

\$7,350 per person
\$14,700 per family

Part C Deductible

\$30 copay for first 3 primary care visits, then 0% after deductible.

Max Out of Pocket

\$7,350 per person
\$14,700 per family

Part D Deductible

\$405

[Summary of Benefits ↗](#)[Provider Network ↗](#)[Plan Brochure ↗](#)[Drug Formulary ↗](#)[▼ See all plan details](#) Add to Compare

Show per page 4 ▾

A set of navigation icons for a paginated list. It includes a left arrow, a right arrow, and page numbers 1, 2, 3, ..., 6.[SAVE & EXIT](#)[BACK](#)[CREATE QUOTE](#)

**Client**

Dave Johnson

(321) 564-9870

djohnson4618@gmail.com

Eligibility Information

Add Policy Members

Choose Plans

Review Quote

CREATE QUOTE - INDIVIDUAL**Review Quote**

Review the quotes you've added to this quote, and edit them or add another. When you're done, finalize the quote to lock in pricing for your client for 30 days.

Eligibility Information**EDIT**

Coverage Effective Date

01/01/2019

Subscriber ZIP Code

37656 (Greene County)

Policy Members**EDIT****Dave Johnson**

Subscriber

DATE OF BIRTH

04/27/1968

SEX

Male

Melinda Baker

Spouse / Partner

DATE OF BIRTH

06/11/1972

SEX

Female

Stacey Johnson-Baker

Dependent

DATE OF BIRTH

09/06/1993

SEX

Female

Max Out of Pocket \$3,000 per individual / \$10,000 per family

Medical Care

Care Type	In Preferred Network	In-Network	Out-of-Network
PCP	\$20 (no deductible)	30% after deductible	50% after deductible
Specialist	\$20 (no deductible)	30% after deductible	50% after deductible
ER Visits	\$35 (no deductible)	\$35 (no deductible)	50% after deductible

[+ Show 12 more](#)

Prescriptions

Prescription Type	Out-of-Pocket Cost
Preventive	\$0 after deductible
Preferred Generic	\$0 after deductible

[+ Show 4 more](#)

[CANCEL](#)

[PUBLISH QUOTE](#)

[Dashboard](#)[Clients](#)[Policies](#)[Forms & Documents](#)

Policy #293939

Subscriber

Dave Johnson

Client

Dave Johnson

(321) 564-9870

djohnson4618@gmail.com

1 Review Changes for 2019

2 Edit Policy Members

3 Choose Plans

4 Choose Billing Method

5 Review Changes

6 E-Signatures

RENEW POLICY

Review Changes for 2019

The plans below are the closest match available to this policy's 2018 coverage.
Expand a plan to review changes; click on a change to compare to 2018.

2019 Medical Plan

Platinum PPO 1

2018: Platinum PPO 2

Plan Changes

8

Ineligible Members

1

2019 Monthly Cost

\$876.43

2018: \$762.18

Plan Members

Dave Johnson

Subscriber

DATE OF BIRTH

04/27/1968

SEX

Male

Tobacco User

Melinda Baker

Spouse / Partner

DATE OF BIRTH

06/11/1972

SEX

Female

INELIGIBLE

Christopher Johnson-Baker

Dependent

DATE OF BIRTH

07/17/1995

SEX

Male

Mark Johnson-Baker

Dependent

DATE OF BIRTH

07/17/1995

SEX

Male

Stacey Johnson-Baker

Dependent

DATE OF BIRTH

09/06/1993

SEX

Female

Plan Members

Dave Johnson

Subscriber

DATE OF BIRTH

04/27/1968

SEX

Male

吸烟者 Tobacco User

Melinda Baker

Spouse / Partner

DATE OF BIRTH

06/11/1972

SEX

Female

Coverage Details

Care Type	In Preferred Network	In-Network	Out-of-Network
Eye Exams	0% after deductible	0% after deductible	50% after deductible
Eyeglasses	20% after deductible	20% after deductible	50% after deductible

[+ Show 3 more](#)

2019 Total Monthly Cost

\$941.86

2018: \$823.54

CANCEL

SEND TO CLIENT ▾

CHANGE OR RENEW ▾

Guy Carpenter

Performance Analysis Dashboards

Background

About the client

Guy Carpenter serves the reinsurance industry by serving as a brokerage for reinsurance contracts, providing strategic advising to insurers and reinsurers, and sharing access to valuable industry analytics.

About the project

The Performance Analysis Dashboards were built in Microsoft Power BI, and meant to package the data that Guy Carpenter has collected on the world's insurance companies so that internal teams could quickly identify problem areas for a given company's financial state relative to its peers. Based on the nature of the comparison, the team would then be able to recommend the appropriate Guy Carpenter products and services.

Explore Companies

RATING UNITS GROUPS

BenchmaRQ Segment

All



Capital

All

Premiums

All

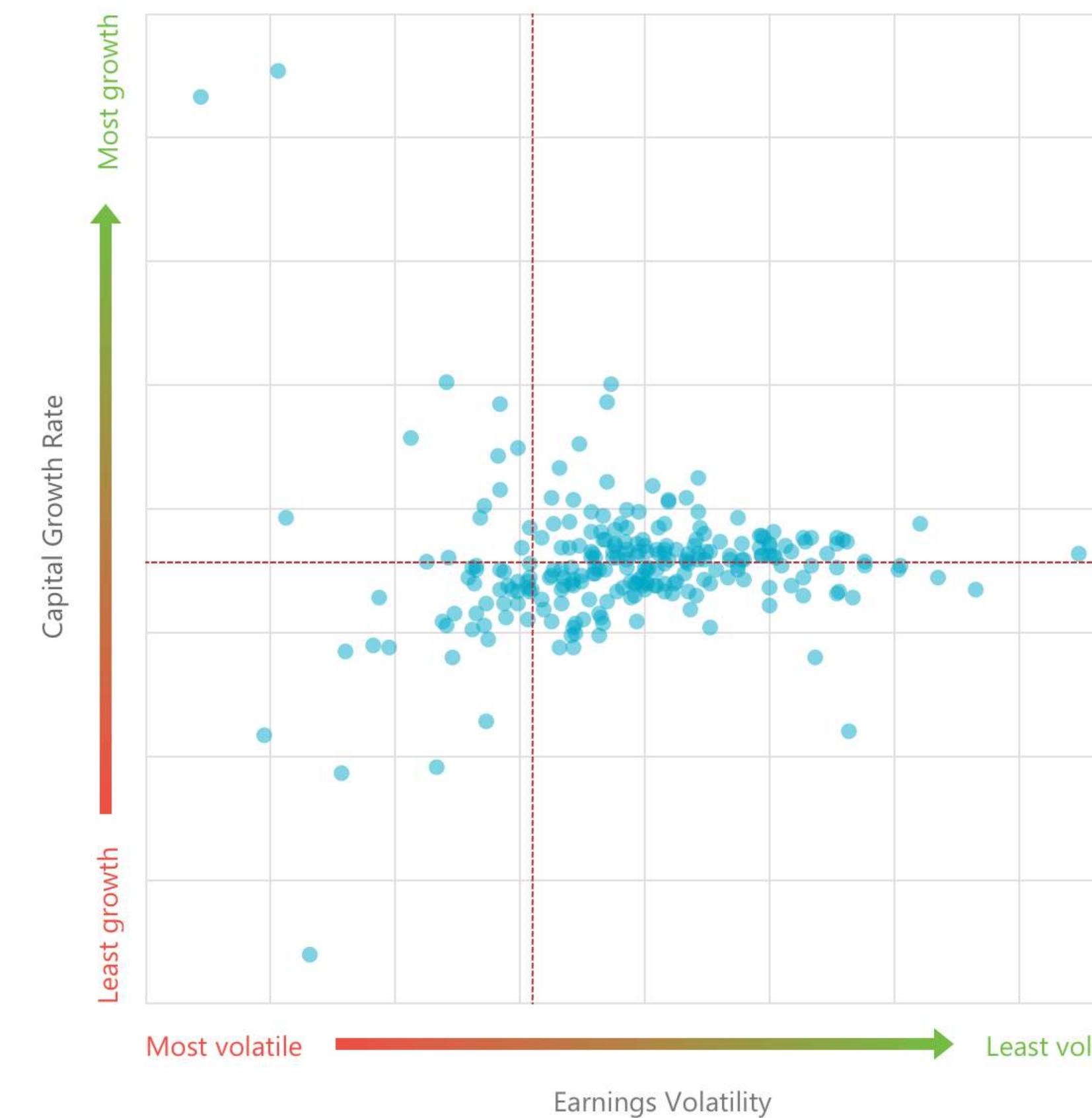
Company Name

All

Clear All

3-YEAR CAPITAL GROWTH VS. EARNINGS VOLATILITY

----- Peer Benchmark



COMPARE PEERS TO...

Choose a company

GC LOGIC (OVERVIEW) >

Net Premium Written (NPW)

Policyholder Surplus (PHS)

PROFITABILITY >

CAPITAL >

KPI	Selected	Peers	KPI	Selected	Peers
Loss Ratio	—	76.3%	Risk Assets / PHS	—	0.6x
Expense Ratio	—	27.4%	NPW / PHS	—	0.8x
Combined Ratio	—	103.7%	OP Cash Flow / Paid Losses	—	0.3x
Return on Surplus	—	6%	Debt / Capital	—	0.0x
Ceded Reinsurance	—	0.0%	Reinsurance Recoverable / PHS	—	0.2x
Net Premium Growth	—	2.6%	Reserves / PHS	—	0.8x
Operating Ratio	—	94.5%	CAT Premium / PHS	—	0.4x

COLOR KEY

1st Quartile

2nd Quartile

3rd Quartile

4th Quartile

Explore Companies

RATING UNITS GROUPS

BenchmaRQ Segment

All

Capital

Jumbo (> \$5B)

Premiums

All

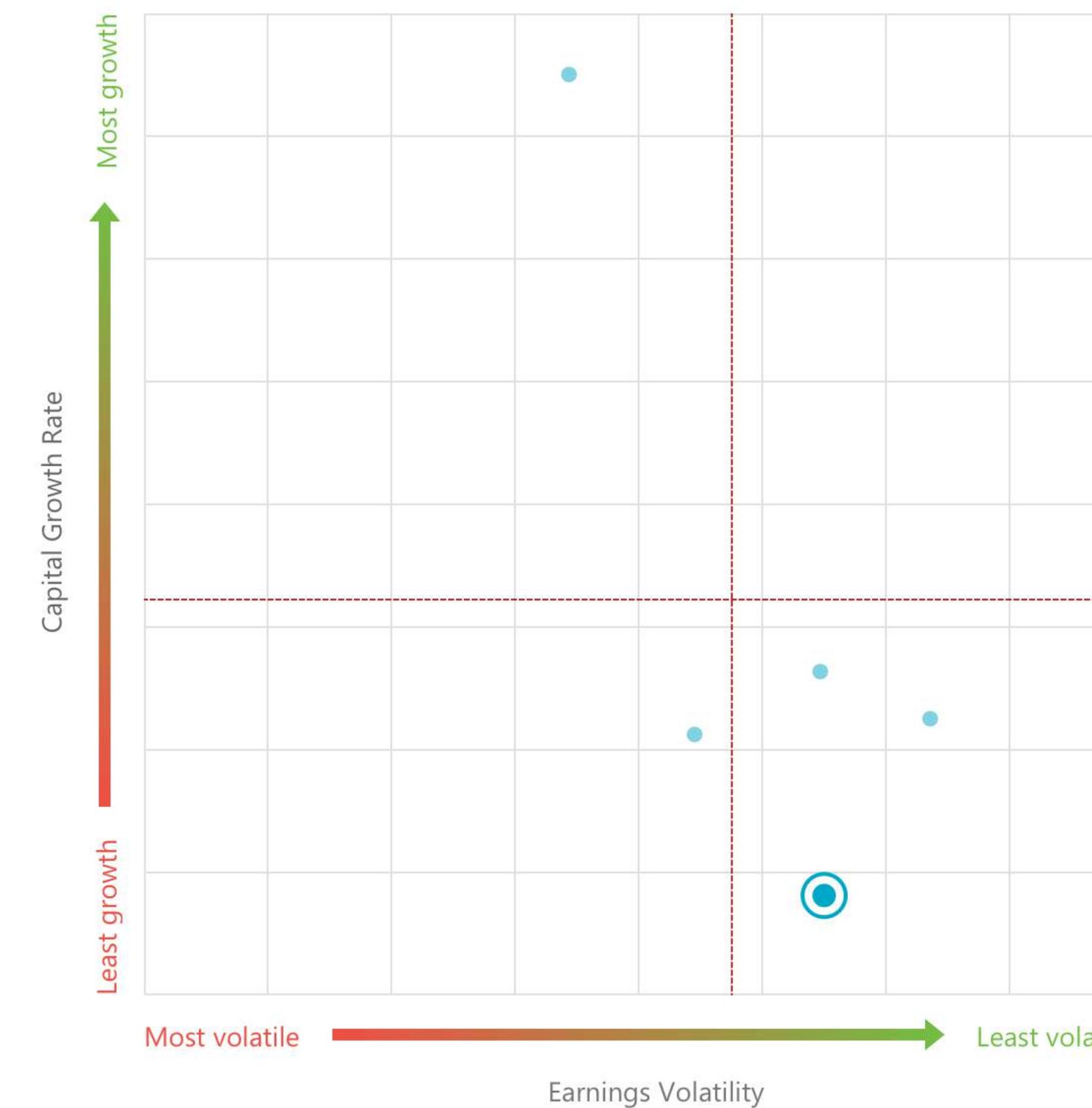
Company Name

(Multiple Selections)

Clear All

3-YEAR CAPITAL GROWTH VS. EARNINGS VOLATILITY

--- Peer Benchmark



COMPARE PEERS TO...

American International Group, Inc. (Combined) ▾

GC LOGIC (OVERVIEW) >

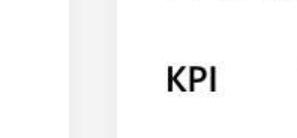
Net Premium Written (NPW)

\$14.1B

Policyholder Surplus (PHS)

\$21.1B

PROFITABILITY >



KPI

Selected

Peers

CAPITAL >

KPI

Selected

Peers

Loss Ratio

94.9%

76.3%

Risk Assets / PHS

0.0x

0.3x

Expense Ratio

32.0%

27.4%

NPW / PHS

0.6x

1.1x

Combined Ratio

126.9%

103.7%

OP Cash Flow / Paid Losses

-3.8x

0.3x

Return on Surplus

-4.2%

13.6%

Debt / Capital

0.0x

0.0x

Ceded Reinsurance

—

0.0%

Reinsurance Recoverable / PHS

0.3x

0.5x

Net Premium Growth

-8.2%

9.5%

Reserves / PHS

1.9x

1.9x

Operating Ratio

106.7%

93.1%

CAT Premium / PHS

0.2x

0.6x

COLOR KEY

1st Quartile

2nd Quartile

3rd Quartile

4th Quartile

[Explore Companies](#)

American International Group (Combined)

PROFITABILITY

UNDERWRITING

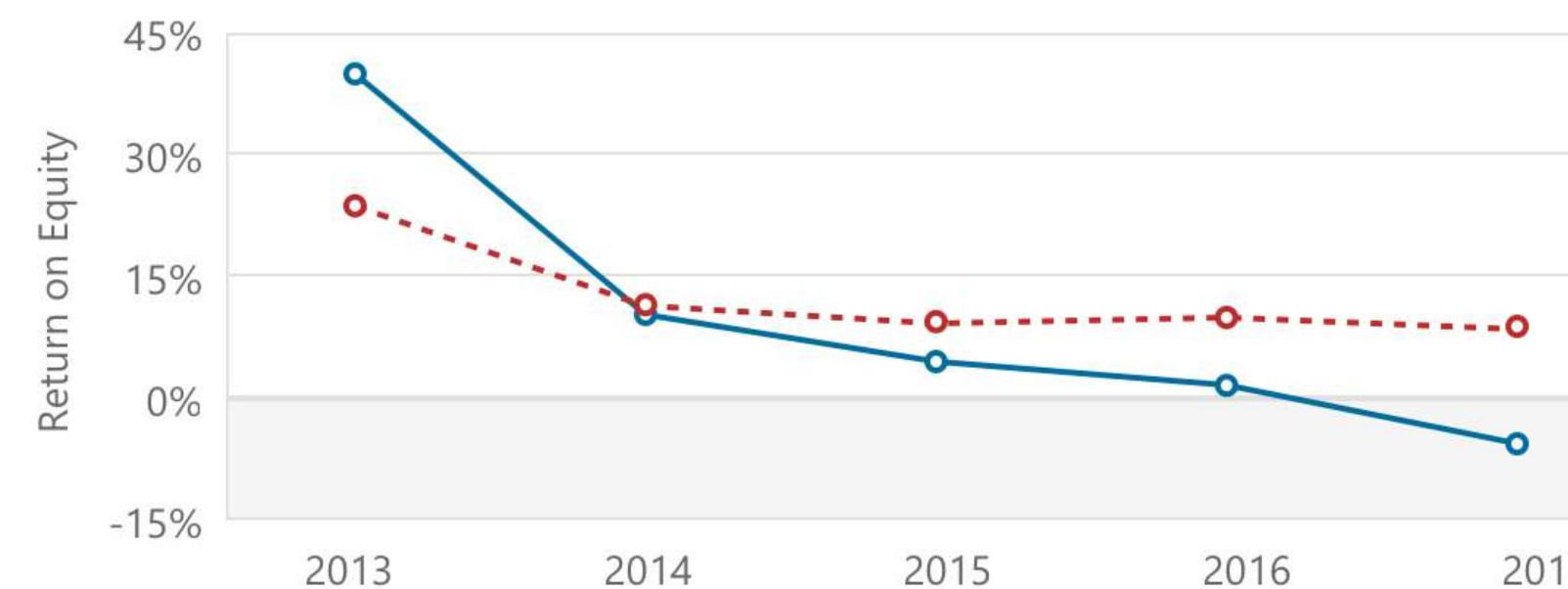


Individual Peers to Display

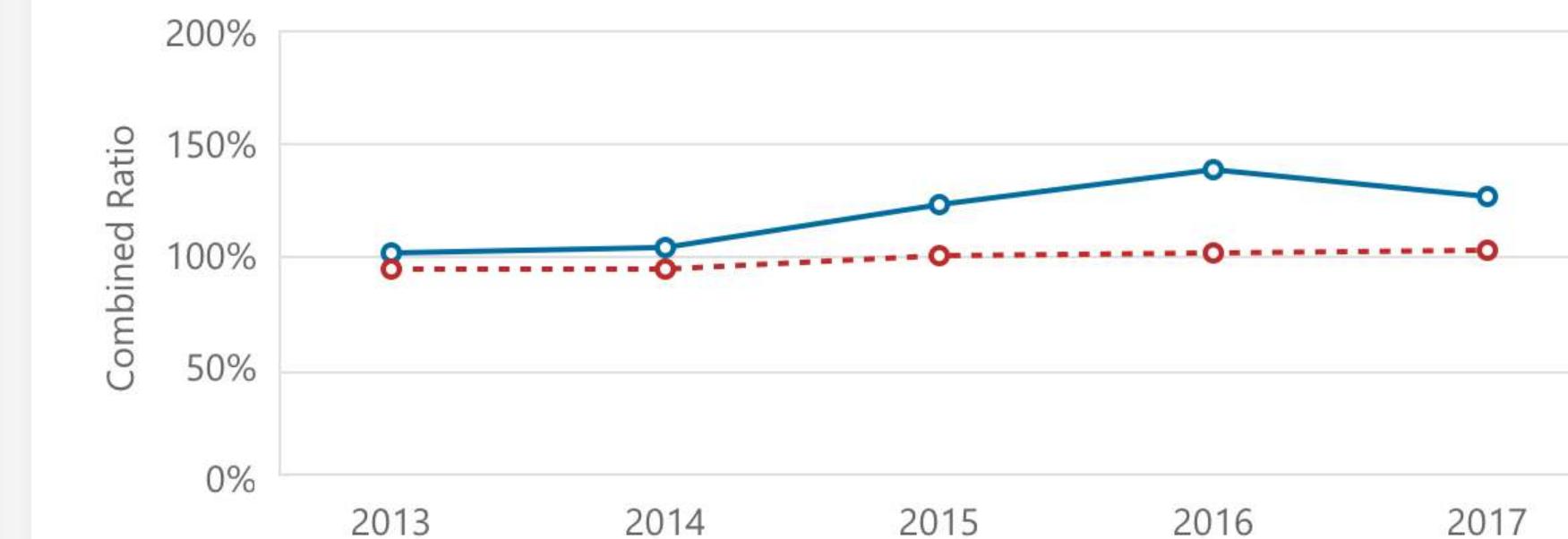
None

█ American International Group (Combined) --- Peer Benchmark

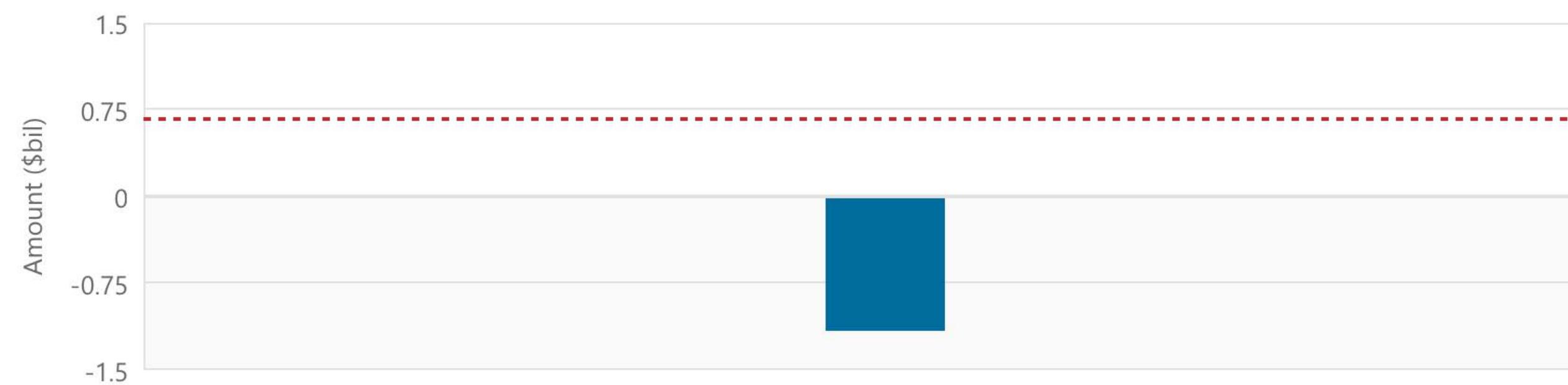
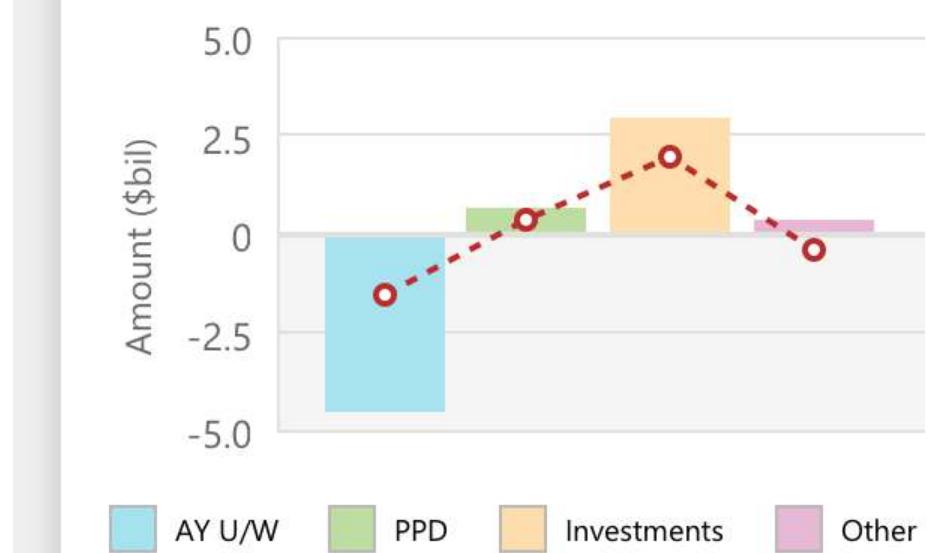
RETURN ON EQUITY PER YEAR



NET COMBINED RATIO PER YEAR



2017 PRE-TAX OPERATING INCOME

2017 PRE-TAX OPERATING INCOME DETAIL
American International Group (Co...)

[Explore Companies](#)

American International Group (Combined)

PROFITABILITY

UNDERWRITING

U.S. States

All



Lines of Business

All

Individual Peers to Display

(Multiple Selections)

█ American International Group (Combined)--- Peer Benchmark█ ACE American Insurance Company (Combined)█ Travelers Companies, Inc. (Combined)

Group Losses by

Calendar Year

Risk Type

Net

Time Period

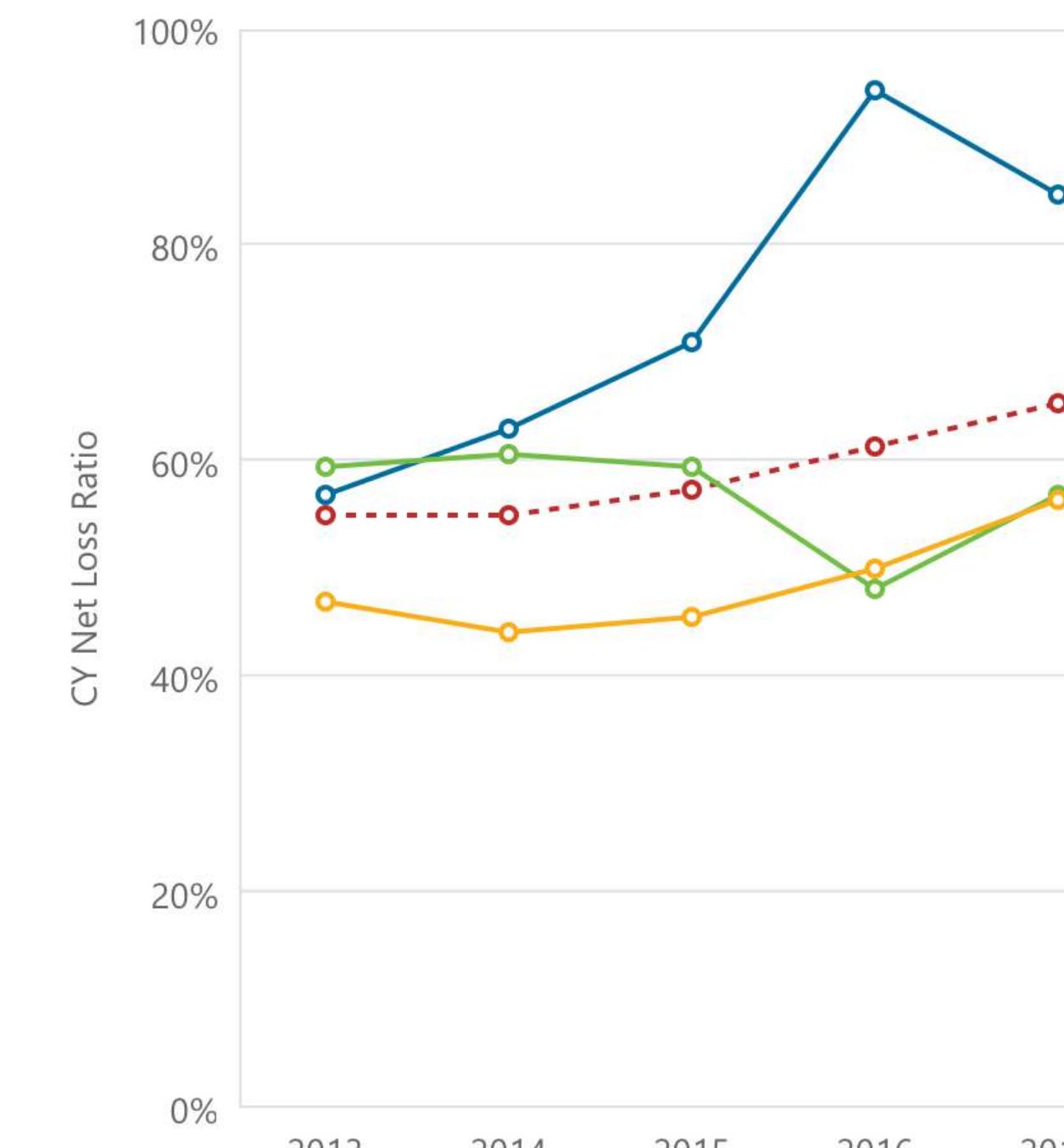
5 Years

Display Data as

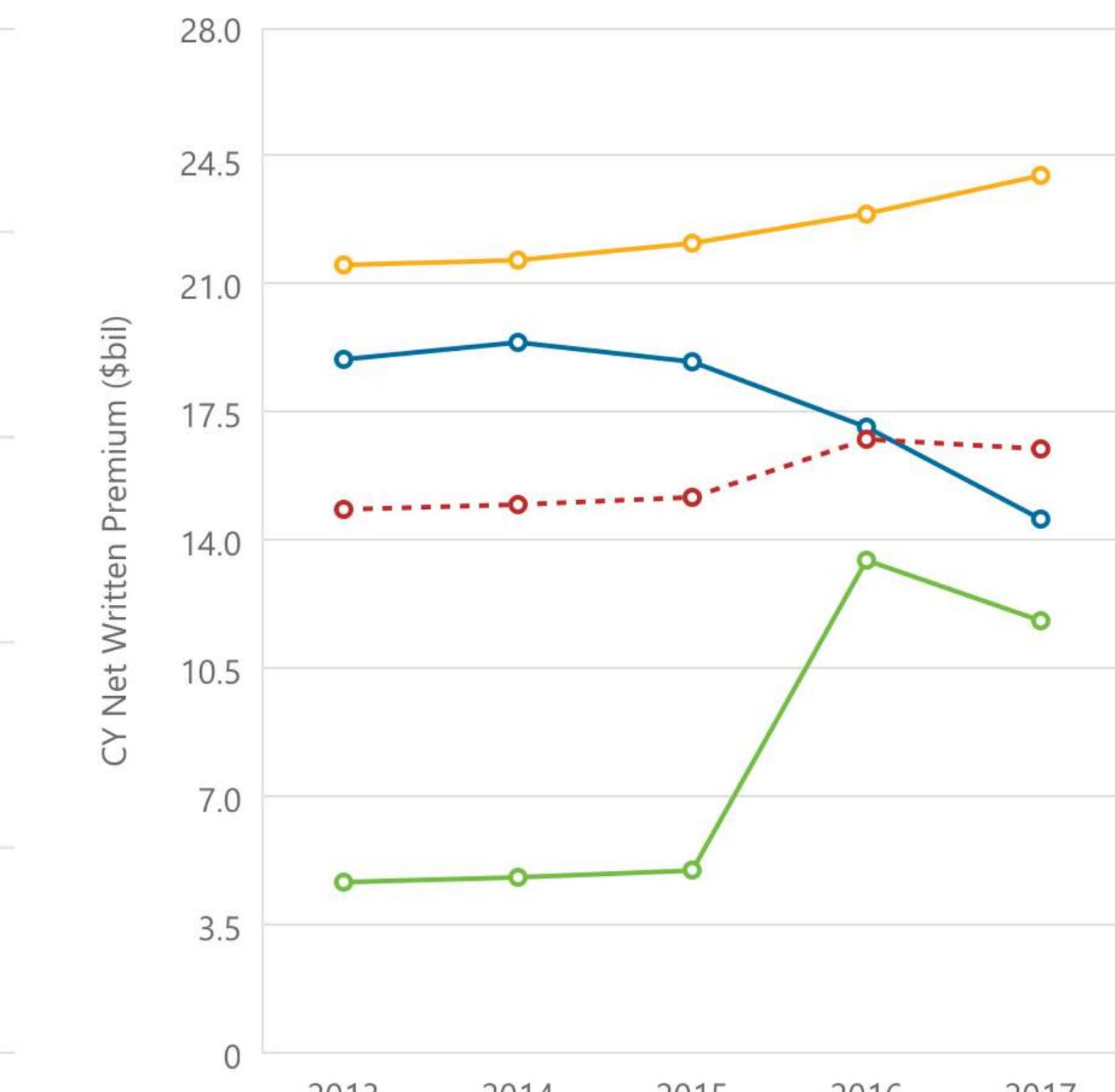
Individual Years

LOSS RATIO

CY Net Loss Ratio



PREMIUMS WRITTEN



[Explore Companies](#)

American International Group (Combined)

COMPANY DETAILS

Company Name
American International Group (Combined)

Business Focus
Personal Lines

NAIC Number
24341

NAIC Ownership
Mutual

Address
1300 Dexter Avenue North
Seattle, WA, 98109-3571

A.M. Best Rating
A

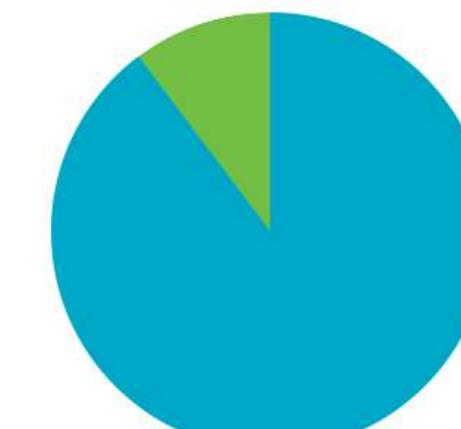
CEO
Stanley William McNaughton

CFO
—

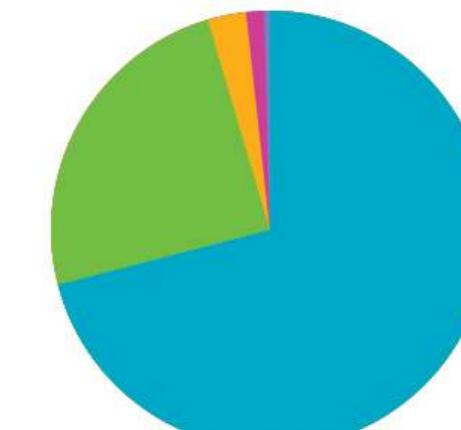
President
Stanley William McNaughton

Company Website
<https://www.aig.com/>

TOP 5 STATES BY NPW



TOP 5 LOBs BY NPW



FINANCIAL OVERVIEW (\$000)

	2013Y	2014Y	2015Y	2016Y	2017Y
Total Assets	629,425.3	687,415.6	706,848.7	740,732.0	772,787.5
Policyholder Surplus	237,405.4	254,509.5	259,005.0	282,032.2	284,867.9
Total Liabilities	392,019.9	432,906.1	447,843.7	458,699.8	487,919.6
Net Income	-3,301.4	24,046.8	10,163.1	24,117.9	564.8
Revenue	343,690.7	368,812.6	400,182.3	463,982.3	448,219.1
Gross Premiums Written	354,000.1	378,257.7	402,132.2	426,942.7	458,425.9
Direct Premiums Written	354,000.1	378,257.7	402,132.2	426,942.7	458,425.9
Net Premiums Written	346,017.6	370,119.9	396,581.9	421,506.9	453,246.2
Net Premiums Earned	333,363.2	358,158.9	381,093.7	408,996.7	436,874.8

PROFITABILITY RATIOS (%)

	2013Y	2014Y	2015Y	2016Y	2017Y
Net Yield on Invested Assets	2.04	2.02	3.35	6.44	1.81
Return on Average Equity (C&S)	-1.41	9.96	3.82	8.79	0.20
Return on Average Assets	-0.53	3.71	1.44	3.32	0.08
Operating Ratio	99.67	104.29	100.08	97.65	99.25
Investment Ratio	3.00	2.87	4.91	8.97	2.45

UNDERWRITING RATIOS (%)

	2013Y	2014Y	2015Y	2016Y	2017Y
Loss and LAE Ratio	72.2	77.5	77.0	80.7	77.4
Expense Ratio	30.5	29.7	28.0	25.9	24.3
Loss Ratio	60.6	65.6	68.4	71.1	68.8
Combined Ratio	102.7	107.2	105.0	106.6	101.7

NYC HPD

NYC Housing Connect

Background

About the client

New York City's Department of Housing Preservation and Development (HPD) is the agency tasked with maintaining and regulating the city's stock of affordable housing.

About the project

The city was revamping Housing Connect, the online tool that allows residents to search for and apply to affordable housing lotteries citywide.

With DOOR3 serving as a subcontractor to the team responsible for product management and full-stack development, I was brought in to help design both the public-facing interface, as well as the admin tools used to manage properties and lotteries in the system.

[About you](#)[Your household](#)[Your household members](#)[Your household finances](#)

Which of these best describes this income?

Income from employment

This person receives income from a company or another person; most likely, they receive a W-2 from their employer representing this income, for income tax purposes.

Income from self-employment

This person has their own business, does freelance work, works as an independent consultant, etc. Most likely, they receive a 1099 representing this income, for income tax purposes.

Income from other sources

Income from government benefits, retirement or disability benefits, and other miscellaneous sources

[Housing preferences](#)[Review profile](#)

About this self-employment income

What is Anita's business or profession?

Jewelry designer

What is Anita's business name?

About this self-employment income

What is Anita's business or profession?

Jewelry designer

What is Anita's business name?

Auntie Anita's LLC

When did this business first start?

01/21/2019



Income amount

Which of these forms did this person use to file federal income taxes for this self-employment income?

- Schedule C (Form 1040), Profit or Loss From Business
- Schedule E (Form 1040), Supplemental Income and Loss
- Form W-2, Wage and Tax Statement
- I did not file taxes for this business in the 2018 tax year

How much income did Anita report from this source?

\$ 0.00

(g) Passive loss allowed (attach Form 8582 if required)	(h) Passive income from Schedule K-1	(i) Nonpassive loss from Schedule K-1	(j) Section 179 expense deduction from Form 4562	(k) Nonpassive income from Schedule K-1
A				
B				
C				
D				
29a Totals				
b Totals				

for this self-employment income?

- Schedule C (Form 1040), Profit or Loss From Business
- Schedule E (Form 1040), Supplemental Income and Loss
- Form W-2, Wage and Tax Statement
- I did  file taxes for this business in the 2018 tax year

How much income did Anita report from this source?

\$	0.00
----	------

	(g) Passive loss allowed (attach Form 8582 if required)	(h) Passive income from Schedule K-1	(i) Nonpassive loss from Schedule K-1	(j) Section 179 expense deduction from Form 4562	(k) Nonpassive income from Schedule K-1
A					
B					
C					
D					
29a Totals					
b Totals					
30 Add columns (h) and (k) of line 29a					30

Based on the **Schedule E (Form 1040)** that was filed for this income source in the **2018** tax year, please enter the sum of the values on line **28(h)**, **28(j)**, and **29(k)**, minus the values of lines **28(g)** and **28(i)**. [Need to enter a loss?](#)

Does Anita expect the same income from this source in 2019?

- Yes
- No

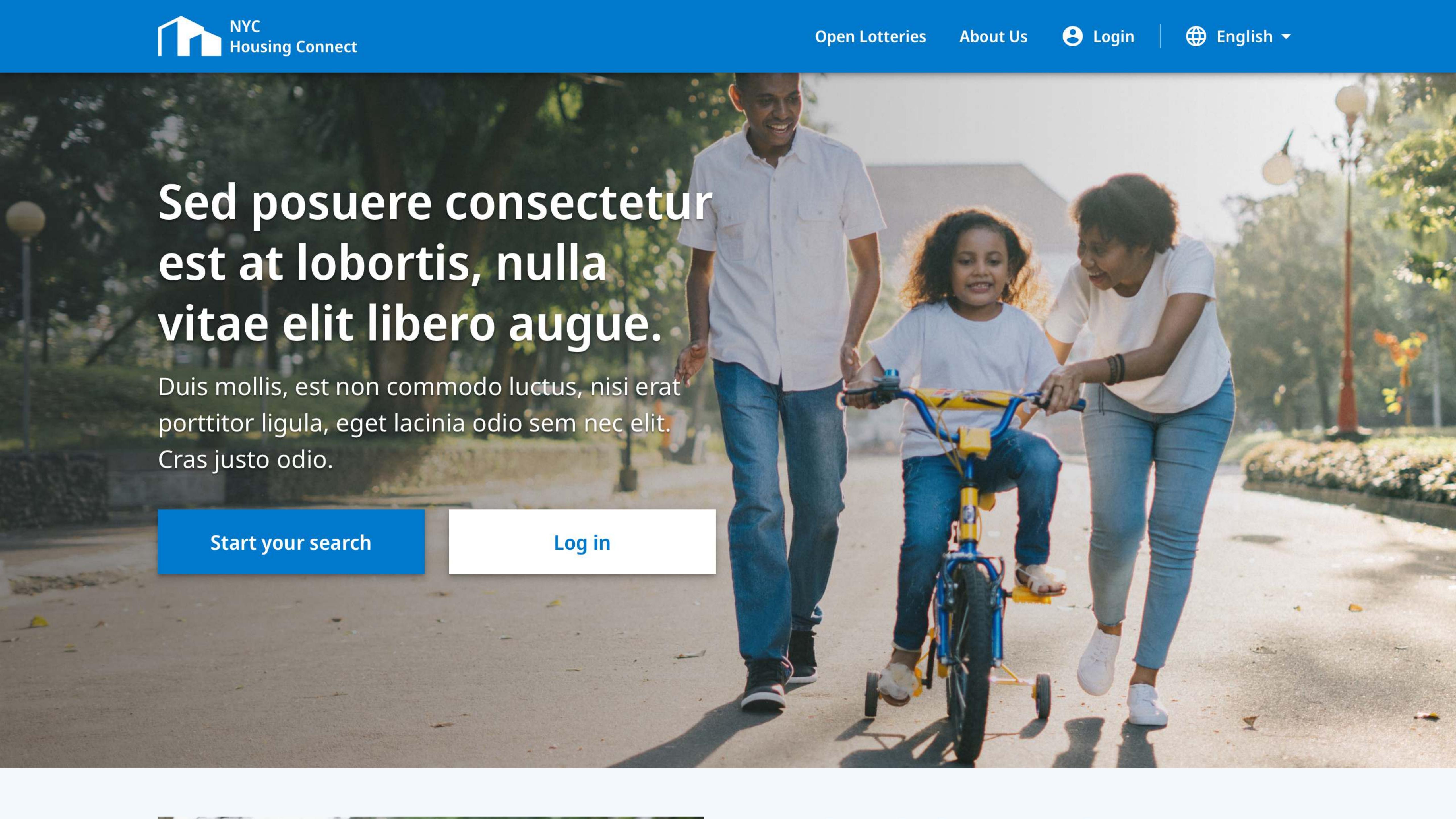
Does Anita have another source of income?

- Yes
- No

Cancel

 Saved

Done



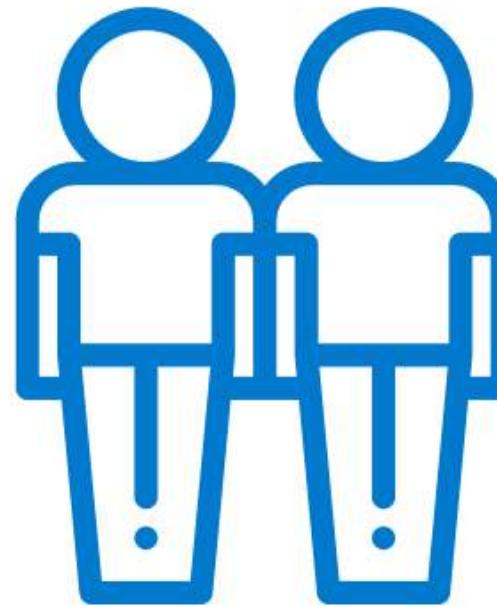
Sed posuere consectetur est at lobortis, nulla vitae elit libero augue.

Duis mollis, est non commodo luctus, nisi erat
porttitor ligula, eget lacinia odio sem nec elit.
Cras justo odio.

[Start your search](#)[Log in](#)

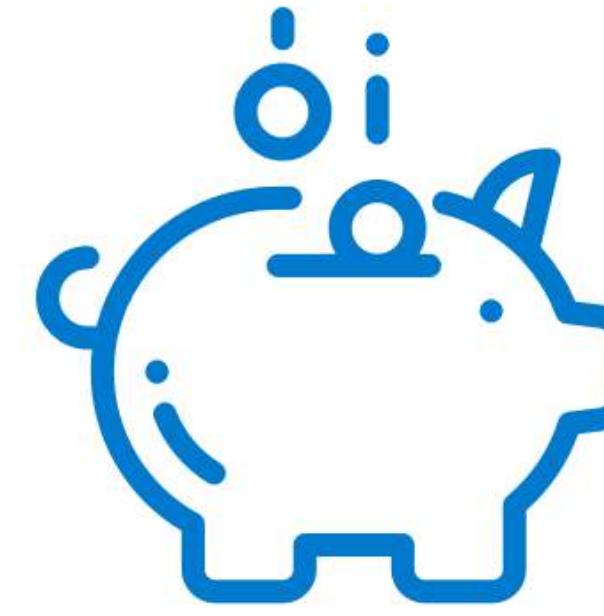
Find the right lotteries for you

Your eligibility for each housing lottery is based on the number of people you will be living with, and all of your total combined income.



The size of my household is:

1 person



Our estimated total income* is:

\$

12,345.67

Show matching lotteries

* It's OK for now if this is just an estimate. But when you apply to a lottery, we'll ask for exact numbers and supporting documentation, that will be examined as part of the application process.

[Learn more about how household income affects eligibility](#)

It's OK for now if this is just an estimate. But when you apply to a lottery, we'll ask for exact numbers and supporting documentation, that will be examined as part of the application process.

[Learn more about how household income affects eligibility](#)

Recently opened lotteries



Ends in 20 days

Highline Crest

Meatpacking District, Manhattan



Ends in 36 days

196 Orchard Street

Fort Greene, Brooklyn



Ends in 41 days

The Roosevelt

Jackson Heights, Queens



[Explore open lotteries by borough](#)

Highline Crest

 Meatpacking District, Manhattan



196 Orchard Street

 Fort Greene, Brooklyn

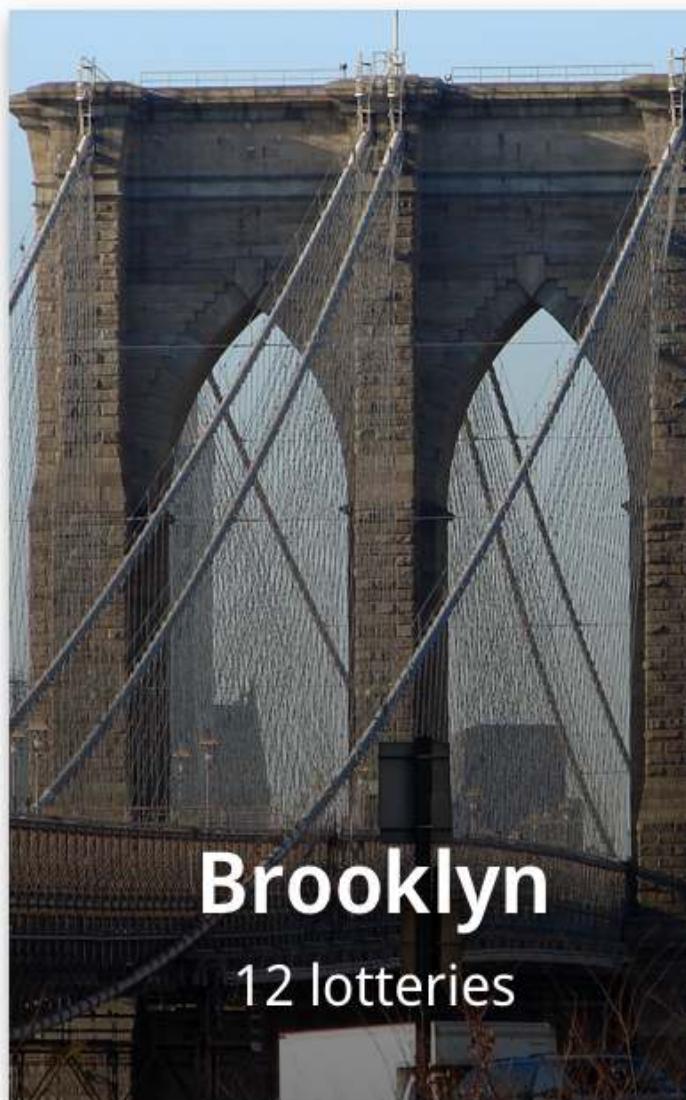
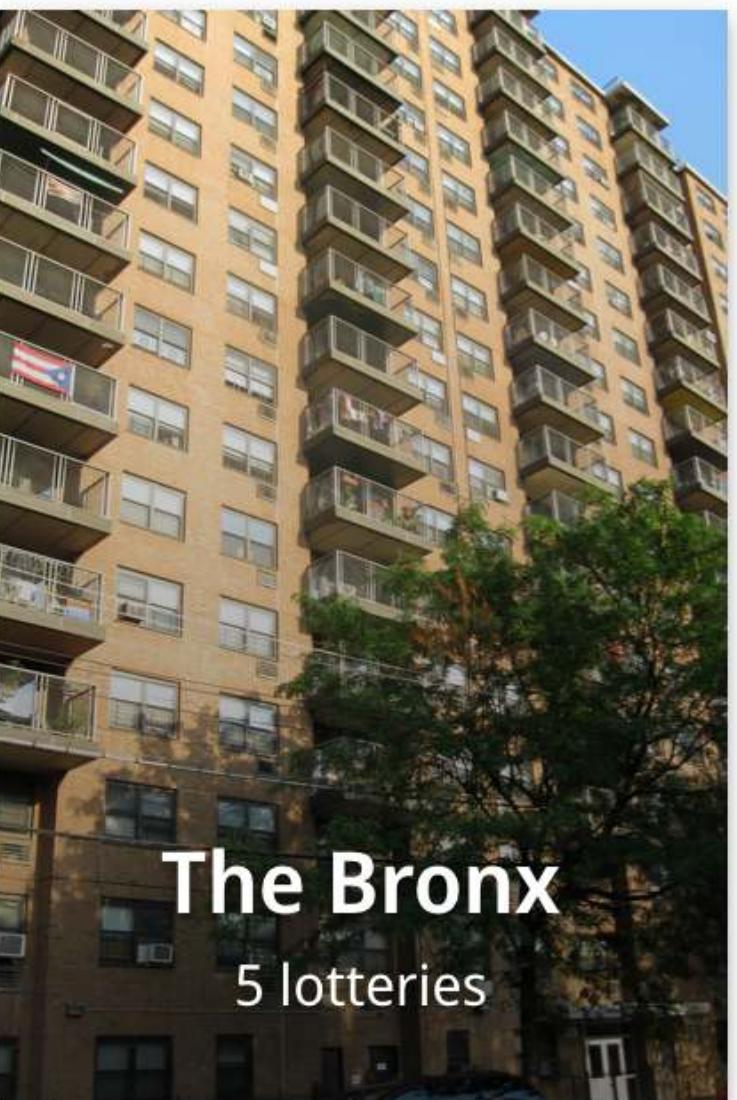


The Roosevelt

 Jackson Heights, Queens

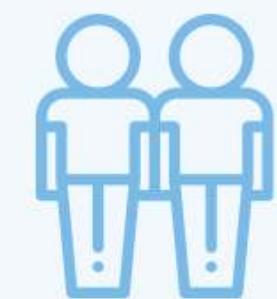


Explore open lotteries by borough



NYC Housing Connect by the numbers

Find the right lottery for you



Household Size

3 people



Estimated Household Income

\$

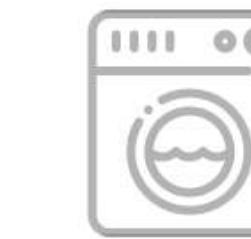
123,456.00



Home Type

Apartments for rent

Tell us about your ideal living situation Optional

Monthly Rent
\$0 - \$2,400# of Bedrooms
AnyNeighborhoods
AnyNearby Subways
AnyBuilding Amenities
AnyNearby Places
Any

Monthly Rent

\$0

\$2,400



Lotteries

Recently opened lotteries

Tell us about your ideal living situation Optional



Monthly Rent
\$0 - \$2,400



of Bedrooms
3 Selected



Neighborhoods
1 Selected



Nearby Subways
Any



Building Amenities
Any



Nearby Places
Any

Neighborhoods

Belmont bro

Broad Channel
Queens

The Bronx
All Neighborhoods

Bronxwood
The Bronx

Brooklyn
All Neighborhoods

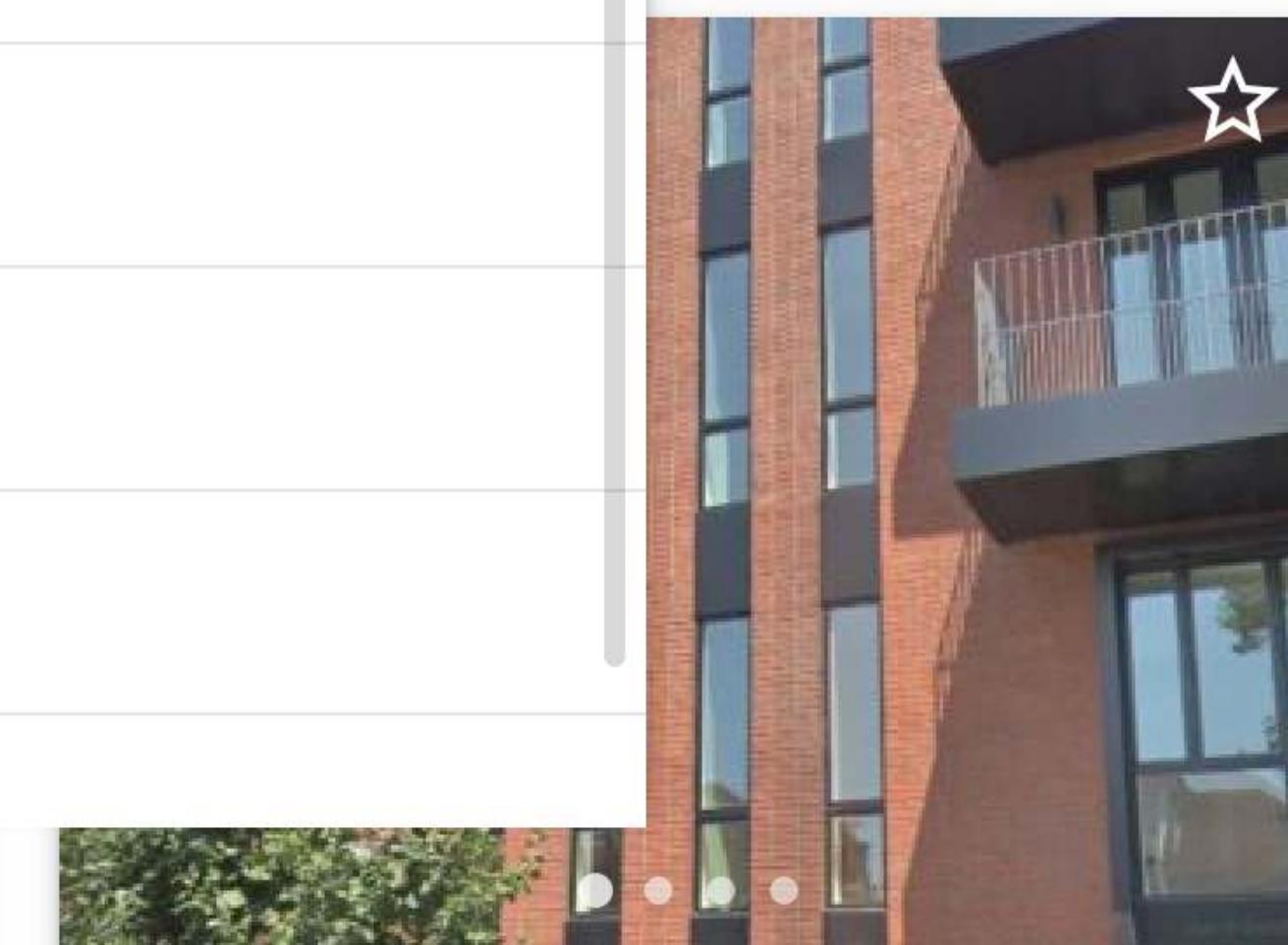
Brooklyn Heights
Brooklyn

Brookville



Ends in 20 days

Ends in 36 days



Ends in 41 days



Ends today

915 Eagle Avenue

Morrisania, Bronx

2 5



Ends tomorrow

195 Sullivan Place

Crown Heights, Brooklyn

2 5

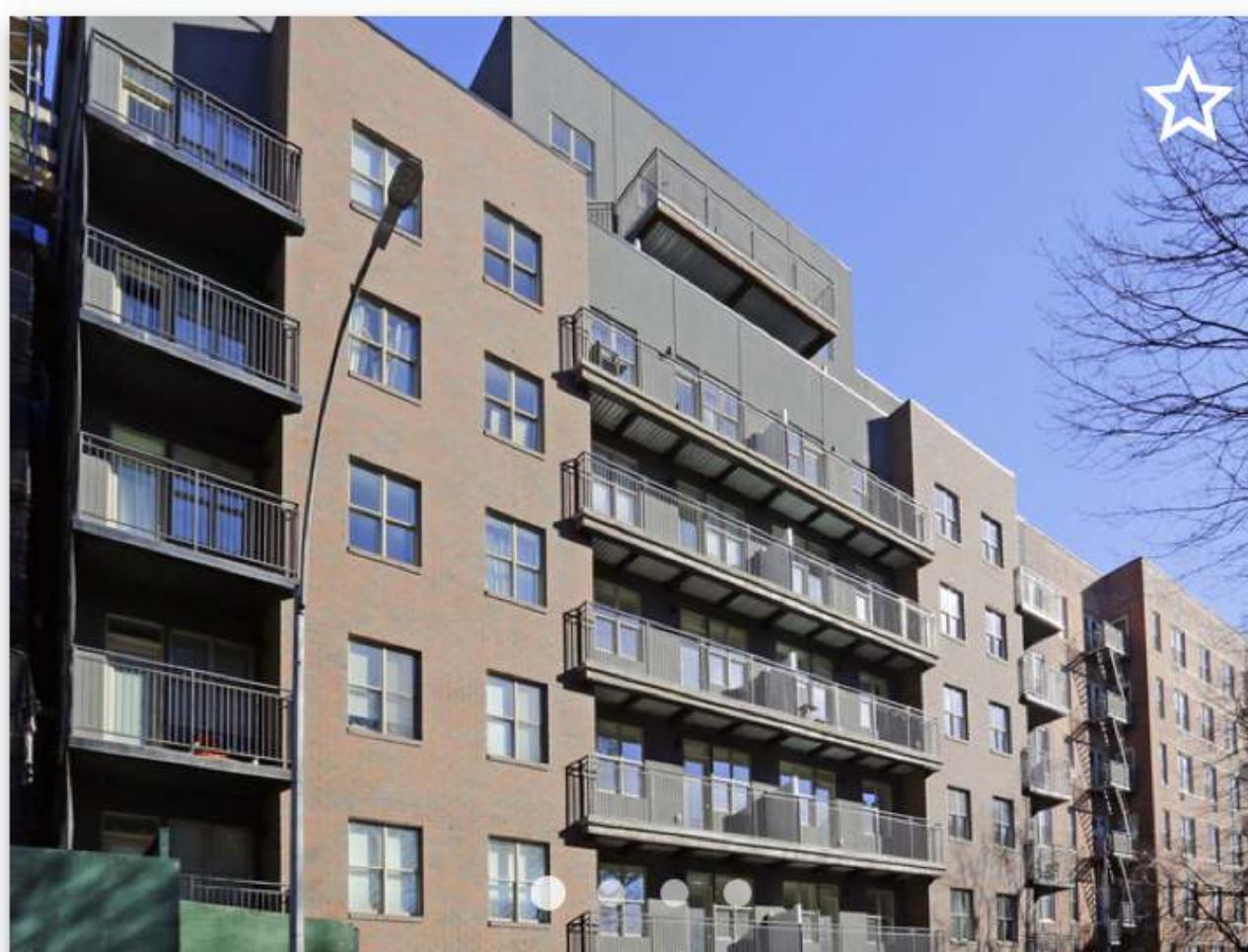


Ends in 8 days

1543 East New York Avenue

Crown Heights, Brooklyn

C L

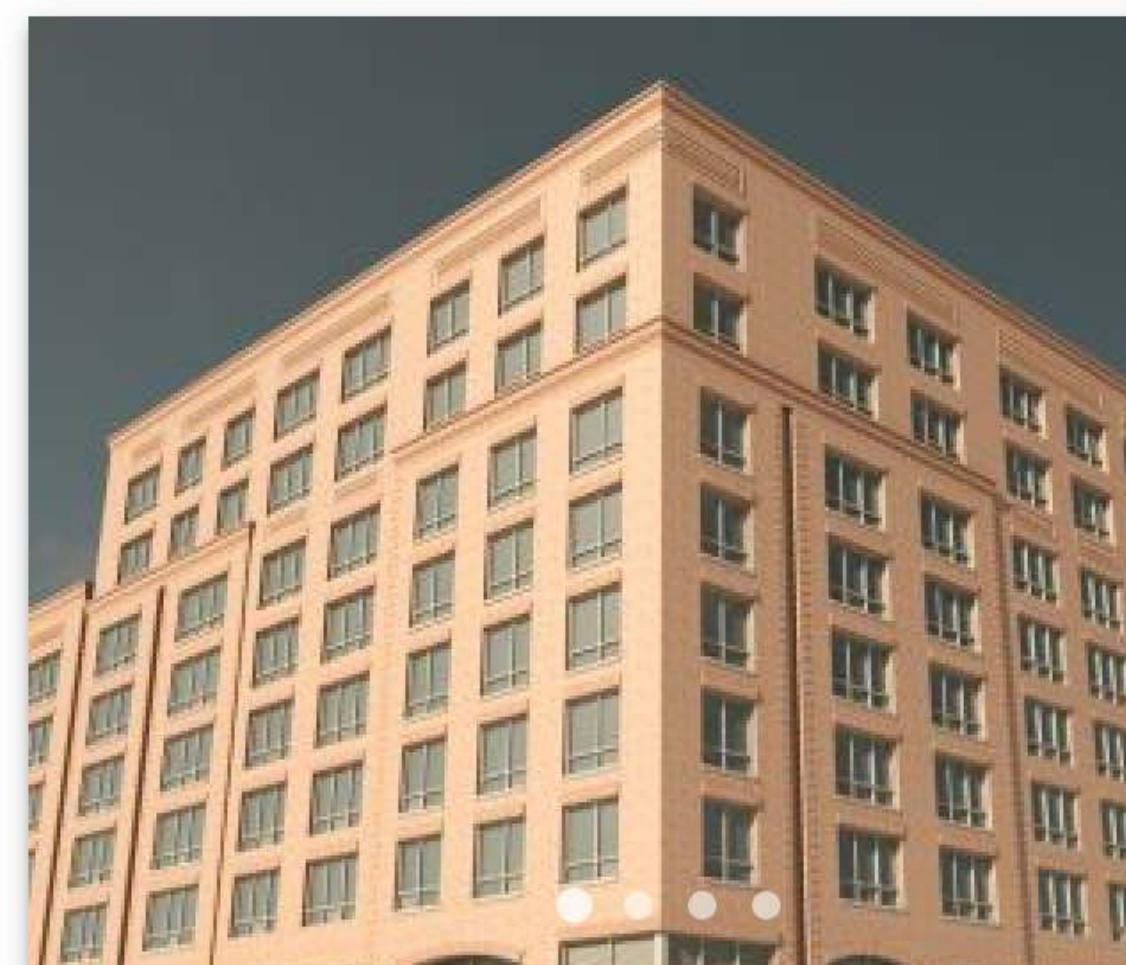


Ends in 8 days

1547 East New York Avenue

Crown Heights, Brooklyn

C L



Ends in 11 days

Surf Vets Place

Coney Island, Brooklyn

D F N Q

Building amenities

Attended lobby; on-site resident manager; fitness center; resident lounge; roof terrace; children's playroom; laundry room; vivamus sagittis lacus; vel augue laoreet rutrum; faucibus dolor aucto, duis mollis; est non commodo luctus; nisi erat porttitor ligula; eget lacinia odio sem nec elit; nulla vitae elit libero; a pharetra augue

Eligibility

Household size

1-5 people



Household income

\$70,286 - \$146,510

Set-asides & preferences

Set-asides

- Mobile disability (5%)
- Hearing/vision

Preferences

- Residents of Brooklyn CB8 (50%)



< 1 2 3 ... 5 >

Open Lotteries

BY PROPERTY TYPE

- Apartments
- Condominiums & Co-Ops
- Small Homes

BY BOROUGH

- The Bronx
- Brooklyn
- Manhattan
- Queens
- Staten Island

About Us

- How to Apply
- What to Expect
- Frequently Asked Questions (FAQ)

My Account

- My Messages
- My Applications
- My Household
- My Saved Lotteries



(212) 863-7990

 nychousingconnect@hpd.nyc.gov



Thank you!

For more information...

- visit my website: <https://www.robkovacs.com>
- find me on LinkedIn: <https://www.linkedin.com/in/robkovacs46/>
- email me: [robkovacs@gmail.com](mailto:roblastovacs@gmail.com)