

GEICO's New Sales Experience

User Interviews

Test Summary

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Quick Links

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Research Goal

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Learning Goals

- Identify how users feel about getting an auto insurance quote
 - Identify points of confusion or concern for the user prior to getting a quote for auto insurance
- Identify what users are looking for when getting a quote for auto insurance
 - Emotions, Features, _____
- Identify what users expect when getting an auto insurance quote

Methodology

- 1 hour live conversations in UserTesting

Participant Demographics

This study will be composed of **8 individuals** (or until saturation) that are the primary purchaser of insurance in their household. Primary policyholders will be targeted to identify real concerns about the purchase process.

- Which of the following types of insurance do you currently have? Please select all that apply.
 - Homeowners Insurance
 - May select
 - Condo Insurance
 - May select
 - Renters Insurance
 - May select
 - Auto Insurance
 - Must select
 - Boat Insurance
 - May select
 - Life Insurance
 - May select
 - Umbrella Insurance
 - May select
- Which of the following best describes the typical role you play in your household when it comes to purchasing auto insurance

- I gather all quotes and purchase the policy independently with little to no advice from anyone else
 - (Accept - Primary)
- I typically get quotes for auto insurance with little input from anyone else, but will ask another to review the policy prior to purchasing it
 - (Accept - Primary)
- Another individual and I both typically get quotes together. We both have an equal say in which policy we purchase
 - (Accept - Primary)
- Another individual on my policy will typically get quotes for auto insurance with little to no input from me. I will always/occasionally review the policy prior to purchase
 - (Decline - Secondary)
- Another individual will typically get all quotes and purchase the policy I am on without my input
 - (Decline - Secondary/Tertiary)

Introduction:

Hello, I'm Mike. I'm a researcher with GEICO working closely with individuals that are trying to design our future website and mobile apps. I work closely with designers and developers and your candid responses today are important to improving our experiences at GEICO. Thank you for joining me today; I'm excited to be talking with you.

Explanation of Study

Today's session will take about 45 minutes to 1 hour to complete. Before we begin, let me tell you a little more about this study.

We are asking people like you to share their experiences and expectations in getting a new auto insurance quote. Our goal is to gain a better understanding of how we can improve the quote process for people like you.

I want to make sure you understand that we're evaluating the quote process at GEICO, not you. You're an expert on your experience, and I want to learn from you. As we speak please be sure to give me your honest opinions about your own experience; it's the best way for me to learn from you. You don't need to worry about hurting my feelings.

A few other things to be aware of before we get started:

1. If you have any questions as we go along, just ask them. I learn from your questions too.
2. I may interrupt you occasionally and I do apologize for that in advance. I have a lot of material to go through and I am trying to be respectful of your time.
3. I also take notes, so please don't think I'm multitasking or doing something unrelated to our discussion.

4. A couple of my team members will be listening in to this conversation. They're here, behind the scenes taking notes.
5. We are recording this conversation. The recording will only be used to help us figure out how to improve our web and mobile experiences and won't be seen by anyone except the few people working on this project

Before we get started, do you have any questions for me?

Introduction Questions:

1. Spend a minute or two telling me about yourself and what you do for a living, or maybe a hobby of yours.
 - a. *Probe for occupation, living situation, family , or any other context that will help us understand the participant.*
2. Who is your current auto insurance provider?
 - a. *Probe: How long have you been with them for?*
 - b. *Probe: When was the last time that you thought about switching insurance companies?*
 - c. *Probe: For what reasons were you looking to switch insurance companies?*
 - d. *Probe: Did you actually go through the process of shopping around for a new insurance carrier? Please explain.*

Study Questions - Customer Needs

1. What are you looking for in your auto insurance policy?
2. What, if anything, would lead you to start shopping around for a new auto insurance provider?
3. For what reasons, if any, have you thought about switching auto insurance policies for in the past?

Study Questions - Expectations

4. Imagine you decided you wanted to change auto insurance providers. Walk me through everything you would do as soon as you determined you wanted to get a new auto insurance provider.
 - a. *Probe: Is there any information you would want to have prepared prior to getting auto insurance quotes?*
 - b. *Probe: How long would you wait before starting to get new quotes for auto insurance?*
 - c. *Probe: How would you typically receive these quotes (online, app, agent, email, phone)? Why would you choose this method?*
 - i. *Probe: What concerns, if any, would you have with getting a quote (through a different self service method)?*
 - d. *Probe: What concerns, if any, would you have about getting an auto insurance quote?*
 - e. *Probe: When getting a quote for auto insurance what would you need to hear in order to decide immediately you would like to purchase the policy?*
5. Imagine you just received a quote that you were excited about. Can you explain to me what you would be looking for in the quote that might make you excited?

- a. *Probe: What other characteristics would you be looking at before purchasing the policy?*

Study Questions - Emotions

- 6. What kind of service do you expect from your ideal insurance company?
 - a. *Probe: Is there any particular*
- 7. What concerns, if any, do you have with purchasing auto insurance policies?
 - a. *Probe: Is there any information you need to know prior to changing your auto insurance carrier?*
- 8. How do you want to feel when getting a quote for auto insurance?
 - a. *Probe: Explain to me what an insurance company should be doing for you while you are getting an auto insurance quote.*

Study Questions - Previous Experiences

- 9. Tell me about a time, if any you can recall, where you were shopping around for auto insurance and you either decided to stop getting a quote or you could not finish getting a quote.
 - a. *Probe: Why did you decide not to proceed with getting a quote?*
 - b. *Probe: What impact, if any, did this have on you when getting future quotes?*
- 10. Tell me about a time in the past, if any, where you received a quote that you wanted to purchase, but decided to wait.
 - a. *Probe: For what reason did you decide not to purchase the auto insurance policy?*
 - b. *Probe: What other research, if any, did you need to do prior to purchasing the auto insurance policy?*
- 11. When was the last time you got a quote for auto insurance?
 - a. *Probe: What, if anything, do you remember about the process?*
 - b. *Probe: What, if anything, did you particularly like about the process?*
 - c. *Probe: What, if anything, did you particularly dislike about the process of getting an auto insurance quote?*
 - d. *When you last got a quote for auto insurance how did you feel throughout the process? What points led you to feel this way?*
- 12. *Probe: What concerns, if any, did you have while getting a quote for auto insurance?*
 - a. *Probe: please explain*

Study Wrap up

- 13. What other information, if any, would you like to share about getting a quote?