GEICO
A New Sales Experience

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Sales Design | April 2022

Unsatisfactory Conversion Rates and Survey Feedback Suggested the Sales Flow Needed to be Revisited

Sales throughput was below the desired target by 11%

62% of the Surveys collecting feedback on the sales application had a negative sentiment

Goal

To reinvent the online sales experience so customers can come to us with any insurance need and feel confident in our process and products.

We Followed the Standard Design Thinking Framework to Create a New Sales Flow

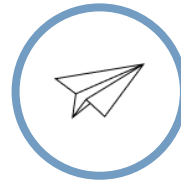**Empathize**

Understand the Problem

Define

Identify User Needs

Ideate

Think of Solutions

Prototype

Design Solutions

Test

Review Outcomes

Several Studies Were Initiated to Identify Potential Disconnects

Analyzed **Clickstream data** to highlight areas in the flow where customers were abandoning

Examined **Survey Results** to discover high level concerns customers had with the process

Conducted **Customer Interviews** to understand what users wanted and expected in the process

Customers Want to Feel Confident About the Policy and Coverages They Purchase

Users need to know they are appropriately covered in the event of an accident

- All participants wanted to know if their coverages were appropriate for them
- Many participants have waited to purchase a policy in the past in order to have another individual review their coverages

Users need to trust their insurance provider

- Many participants stated they would only purchase an insurance product if they had heard of the company
- Some participants would check BBB prior to purchase
- Prior research indicates customers have low baseline trust in insurance companies

Accuracy is More Important Than Speed in the Purchasing Process

Participants would rather enter information correctly in order to get an affordable, and appropriate policy

- Most participants wanted to answer positive response questions, in the expectation of potential discounts (seatbelts, airbags, adaptive cruise control, etc.)
- Participants felt too few questions might give them an inaccurate price; however, many would be concerned with PII questions
- Some participants were concerned that if they incorrectly entered information, their policy would be voided when they needed it

Customers Want Their Data to Remain Private

Participants specifically try to avoid entering their real data to avoid marketing calls, and ensure digital privacy

- Many participants recalled a time they entered false data in order to receive a quote but avoid follow up communication
- Some participants were concerned their data would be shared with a third party

Ideation Sessions and "Mood Boards" Provided Potential Solutions for Design to Incorporate into the Flow

15
Participants

We collaborated with members from Design, Marketing, and Sales during the sessions

40+
Refined Ideation Concepts

We collected ideas that range from reimagining our business model to new plug and play features

25+
Wireframes

Honing in on a handful of those to present, we worked on low-fidelity concepts to visualize ideas

Improving Trust by Telling Customers Why We Need Information

Users will be informed how their data will be used and concerns about not knowing information will be addressed

Prototype

Addressing Accuracy Concerns By Adding Functionality & Presenting Customers With Prefilled Information

Customers will have the option of entering their VIN to get a quote and all prefilled information will be reviewed by the user

Building Confidence in the Product Through Personalization

Quotes will be built around the customers profile. Each customer's unique situation will play a major role in the quote and coverages we present.
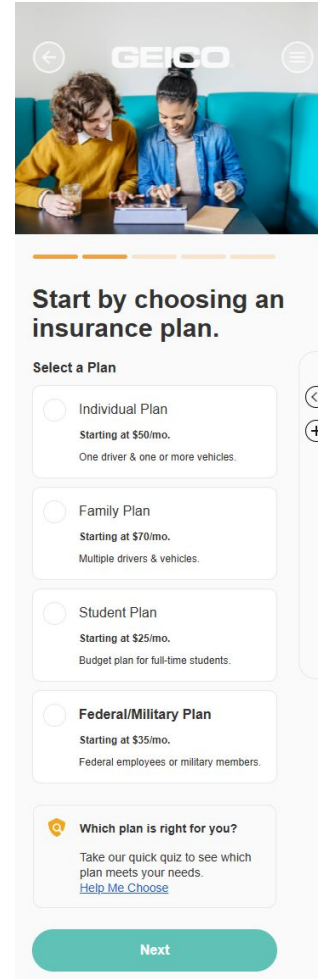
Prototype

Coverage Counseling the Customer to Build Confidence

Coverages will include tags to let customers know why they are included on their policy and what others like them are doing

Several Other Adjustments Have Been Included as well

Scrubbed for Business Sensitive Data

Design Also Reworked the Copy to be More Playful, Casual, and Enthusiastic to Better Match our Brand

Formal	More Casual →	**Casual**
Addresses customers with sophistication		Addresses customers as friends
Serious	Funnier →	**Funny**
Sincerity to demonstrate the importance and care taken		Uses humor to connect with customers and humanize the brand
Respectful		**Irreverent**
Shows care for the subject		Displays disregard for the subject
Matter-of-Fact	More Enthusiastic →	**Enthusiastic**
Excitement or Interest		Straightforward and Unemotional

Participants Prefered Various Tones Across the Website

- Participants preferred a playful tone on geico.com because it better matched the brand
- On the quote pages, customers preferred a more casual tone because it felt more friendly
  - When customers selected the playful or enthusiastic tone, it was often because the phrase was more descriptive
- For claims, customers preferred a more serious and matter-of-fact tone

The Designs Were Evaluated Through Moderated and Unmoderated Usability Testing

Task-based usability testing was conducted to identify any friction points with the proposed design

Through 4 design iterations, **17 potential friction points** were identified and corrected

Location	Observation	Recommendation
Question 8: Vehicle Year, Make, and Model	Some participants were surprised they did not receive a quote right after entering their vehicle information	Users are unsure how many questions remain in the quote process, a progress indicator should be added to inform users of their status in the application.

After Several Design Iterations We Finalized Our Proposed Quote Flow
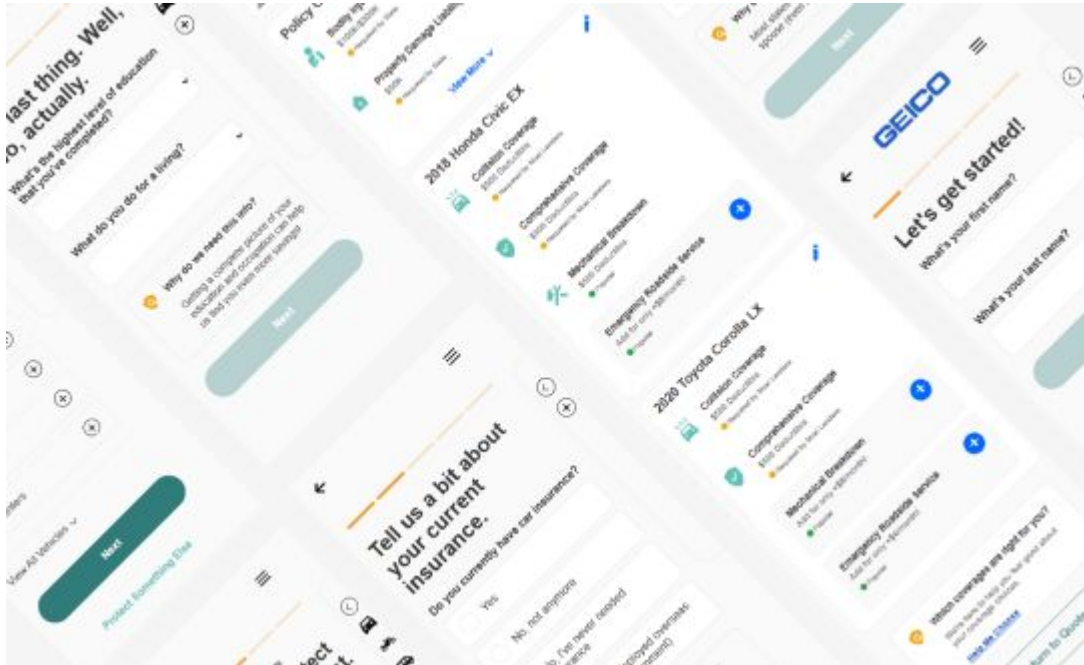
Preview

Thank You!

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Appendix