

GEICO

A New Sales Experience

Mike Russell
Sales Design | April 2022

Please Note: To protect sensitive data, many slides in this deck have been removed and the data has been adjusted. It does not contain accurate information and is only used as a way to showcase some of my work.

Problem

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



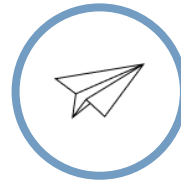
Define

Identify User Needs



Ideate

Think of Solutions



Prototype

Design Solutions



Test

Review Outcomes

Empathize

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

Define

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

Define

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

Define

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

Ideate

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

Prototype

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

← **GEICO** ☰

And your marital status.

What's your marital status?

Single

Married

Divorced

Widowed

? Why do we need this info?
Most states require us to include a spouse (even if they aren't driving).

Next

Navigation icons: < and +

GEICO ☰

<Edit Prior Info | Vehicle Details

More about your 2023 Buick Cascada Touring Sport.

Annual Mileage ⓘ

11,000 - 11,999 ▾

? It's ok if you're not sure!
The exact mileage is not required to continue. Select your best estimate so we can customize your quote.

Navigation icons: < and +

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

GEICO

<Edit Prior Info Vehicle Details

Entering your VIN helps you get a more accurate quote.

Do you have your automobile VIN?

Yes

No

We found some automobiles that might belong to you.

Speeding things up!
Using the information you provided earlier, we searched public records and added what we could find.

Which automobile(s) would you like to insure?

2021 Toyota 4Runner Utility 4X4 4 Door

2011 Toyota Corolla Sedan 4 Door

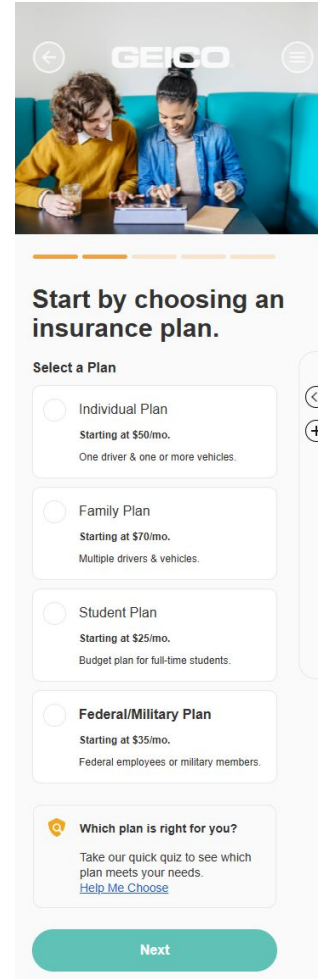
Quote a different vehicle

Feedback

Prototype

Building Confidence in the Product Through Personalization

Quotes will be built around the customer's 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

Your Coverages

Here's what we recommend to keep you safe. If you'd like to change them, simply click the edit icon to the right.

Auto Motorcycle Home Boat

Jewelry

Policy Coverages

- Bodily Injury Liability**
\$100K/\$300K
Required by State
- Property Damage Liability**
\$50K
Required by State
[View More](#)

2018 Honda Civic EX

- Collision Coverage**
\$500 Deductible
Required by Most Lenders
- Comprehensive Coverage**
\$500 Deductible
Required by Most Lenders
- Mechanical Breakdown**
\$500 Deductible
Popular

Emergency Roadside Service
Add for only +\$8/month!
Popular

The screenshot displays a user interface for managing insurance coverages. At the top, there are tabs for 'Auto', 'Motorcycle', 'Home', and 'Boat', with 'Auto' selected. Below this is a 'Jewelry' section. The main area is titled 'Policy Coverages' and lists several items, each with an icon, a title, a description, and a tag. A blue arrow points to the 'Bodily Injury Liability' item, which has a tag 'Required by State'. Another blue arrow points to the 'Mechanical Breakdown' item, which has a tag 'Popular'. At the bottom, there is a section for 'Emergency Roadside Service' with a '+', also tagged 'Popular'. Each item has a blue pencil icon for editing.

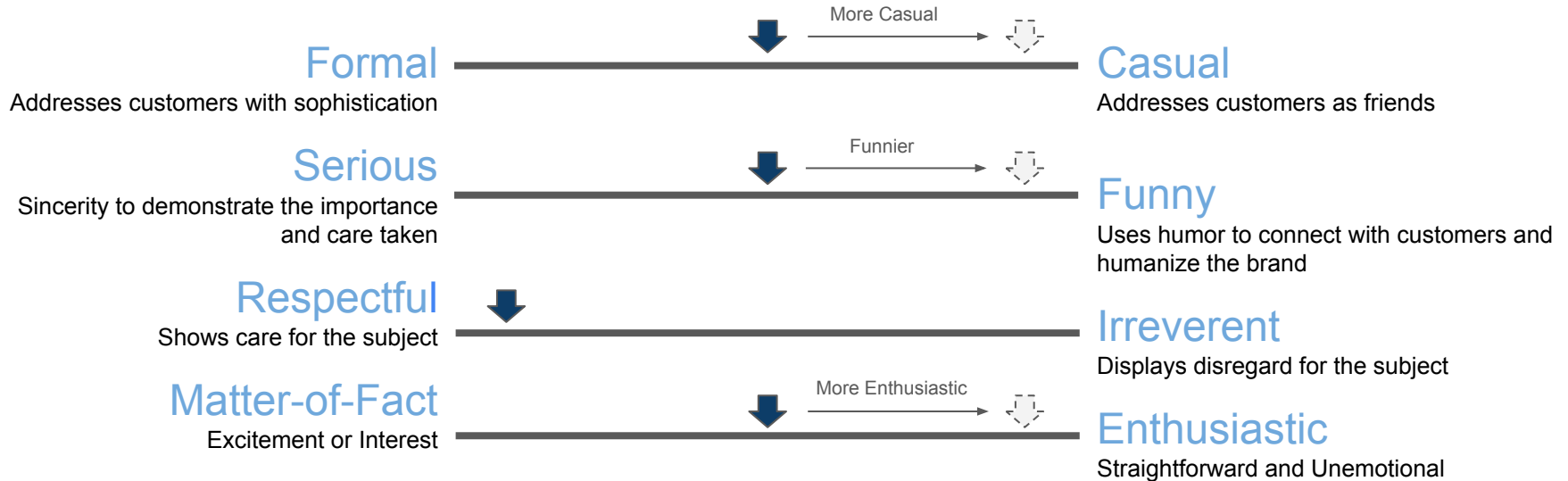
Prototype

Several Other Adjustments Have Been Included as well

Scrubbed for Business Sensitive Data

Prototype

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



Participants Preferred 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

Test

The Designs Were Evaluated Through Moderated and Unmoderated Usability Testing



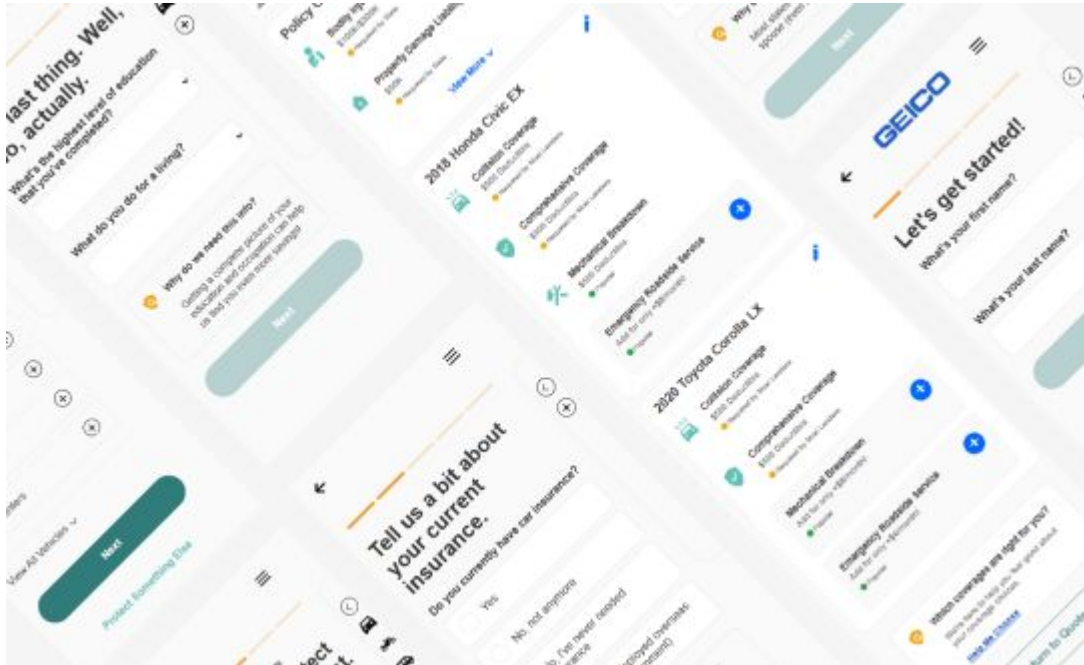
Task-based usability testing was conducted to identify any friction points with the proposed design



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!

GEICO
*A New Sales
Experience*

Mike Russell
Sales Design | April 2022

Appendix