

# My Process: Insurance Quote Web Tool

## GET A QUOTE FOR DISABILITY INCOME INSURANCE



— STEP 1 OF 2 —

Use our quick quote tool to find out how much disability income insurance coverage costs.  
First, we'll need to ask a few questions to get an accurate quote.

### TELL US ABOUT YOURSELF

I am a  ▼

I am  years old

I work as a  ▼

I live in  ▼

I earn  per year (optional)

GET QUOTE

# My Process

## 1 Gather initial business requirements

### STAKEHOLDERS' INITIAL ASK...


Individual Disability Insurance

**Learn about Disability Insurance.**



**What coverage is right for me?**



**How much will it cost?**



**Ready to buy? Contact an advisor.**



**Get Help**

Contact an Advisor

Call

Live Chat

### GOT COMPLICATED QUICKLY!


Individual Disability Insurance



\$62

No Riders \$31 Platinum \$78

monthly payments   
  paid in full (save \$30)

Silver \$42

Custom \$62

Platinum \$78

Policy Coverages

<b>Base Monthly Benefit</b>	<a href="#">Edit</a>	\$1,000 per month	\$31
<b>Residual</b>	<a href="#">Edit</a>		\$5
<b>Cost Of Living Adjustment</b>	<a href="#">Edit</a>	Four Year Delayed 3% interest	\$4
<b>Student Loan Protection</b>	<a href="#">Edit</a>	\$2,000 per month 15 year Reducing Term	\$22

This quote reflects MA, True Own Occ, Level, ProVider Plus premiums assuming a 90 day elimination period, to age 65 benefit period, occ class 3M, age 30.

MY QUOTE

E-mail My Quote

Print My Quote

Contact an Advisor

Step 6: Allow consumers to personalize price and/or coverage by adding or removing riders.

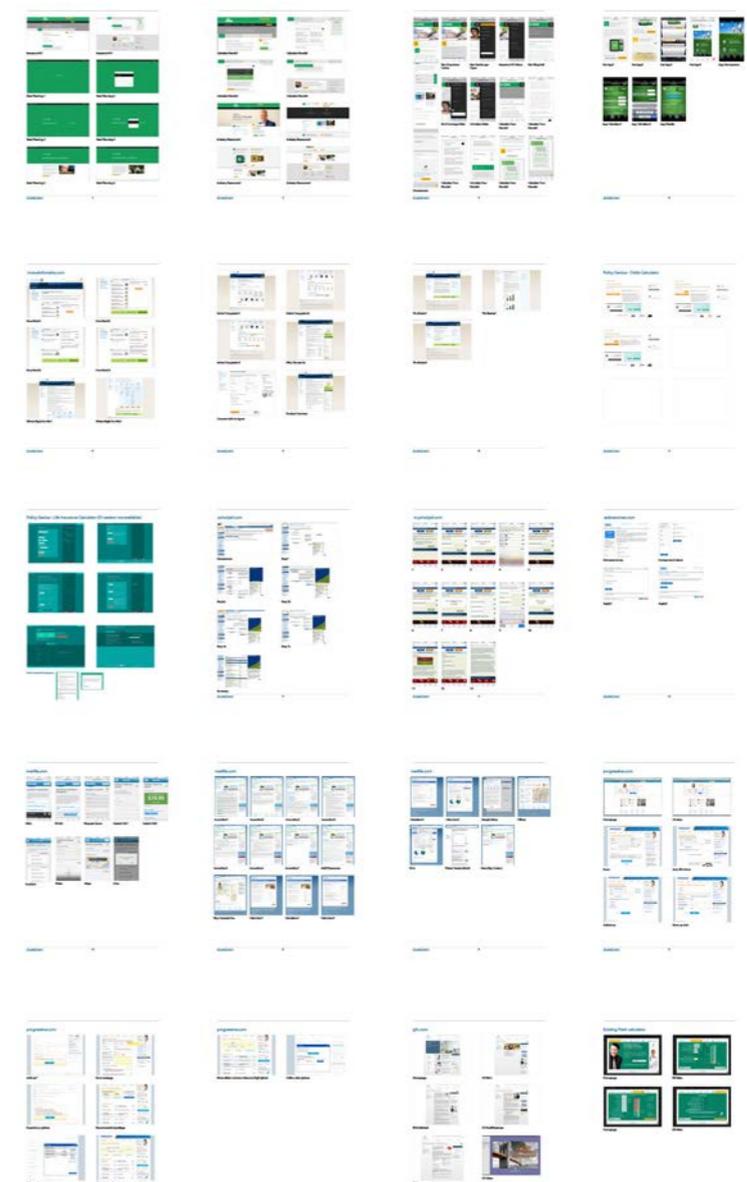
# My Process

## 2 Competitive/comparitive research

### DOCUMENTED THE EXISTING FIELD....

OVERALL: Lifehappens.org has a robust, complex yet comparatively simple interface for both desktop and mobile. Mobile in particular has been brilliantly architected to hold many levels of information on a small screen. Mutualofomaha.com offers nice visualizations. Principal.com gives customers lots of feature explanations as they move through the terribly dated-looking interface. Ssdcservices has a dead simple, very brief flow. Metlife.com has great UI for mobile and entices customers with a giant green price box.

### IT'S EXTENSIVE!



### lifehappens.org



Homescreen



Center Dropdown



Nav Dropdown 1

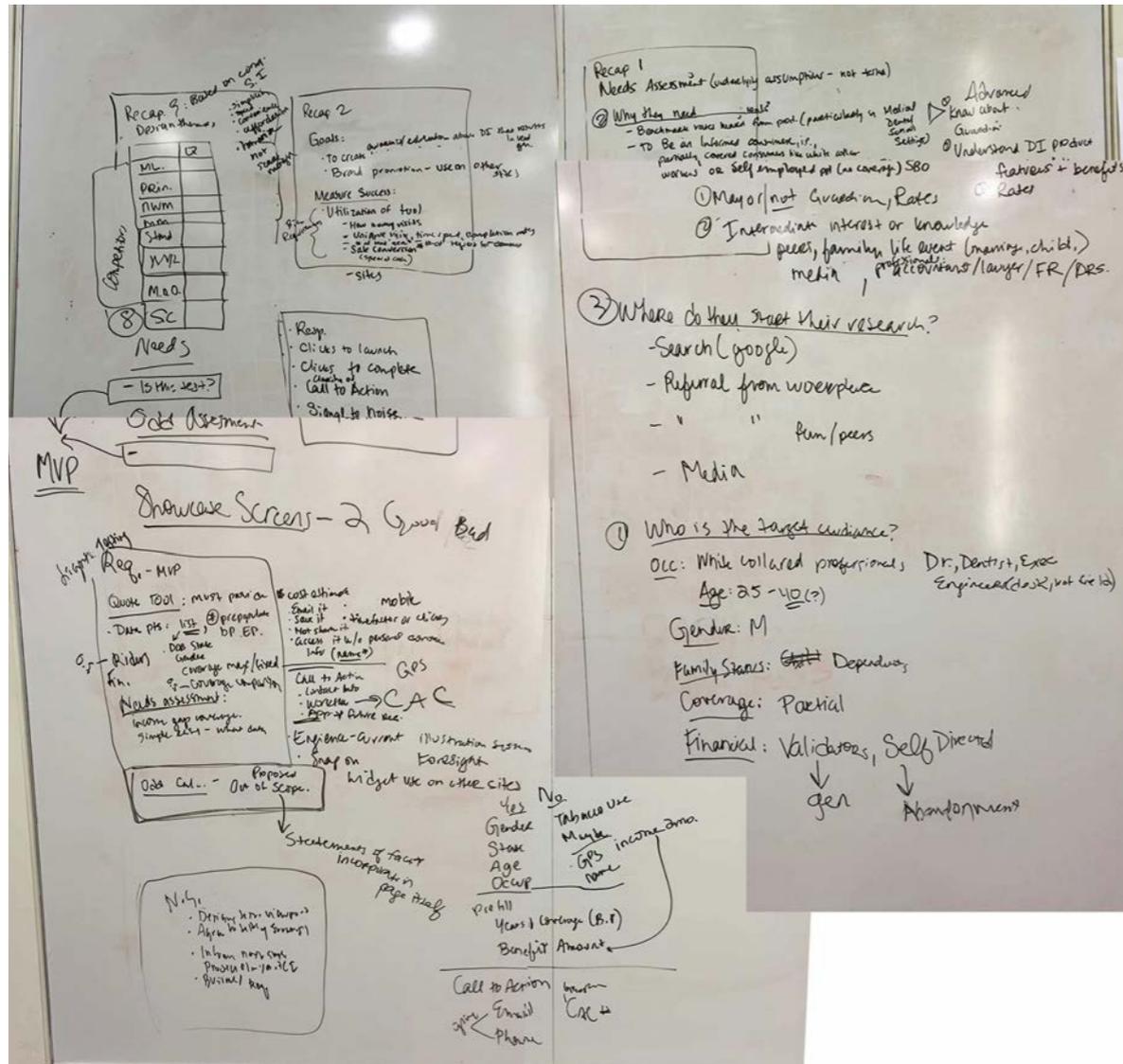


Nav Dropdown 2

# My Process

## 3 Sketch with stakeholders in design studio

### DESIGN STUDIO



## 4 Co-create vision statement with them, too

### VISION BOARD

<p><b>VISION STATEMENT</b> <small>Crisp summary of the vision / idea.</small></p> <p>Provide potential IDI consumers with 2 methods for better understanding IDI: one is a text-based explanation that reveals information within a tiered structure; the other is a more visual-based wizard tool that reveals information as the consumer uses the tool. Either metric should increase the percentage of leads generated from consumers viewing our IDI product information online. Metrics from the existing site and the new site form the basis of comparison.</p>			
<p><b>TARGET GROUP</b></p> <p>Which market segment does the product address? Who are the target users and customers?</p> <p>Market segment: We want to reach men and women between the ages of 30 and 65 with incomes above \$50,000.</p> <p>Customers: We want to reach individual consumers on PCs, tablets or phones</p> <p>Users: We want to reach consumers who are already acquainted with IDI but who want to feel more knowledgeable before making a purchase decision</p>	<p><b>NEEDS</b></p> <p>Which needs does the product fulfill? How does it create value for its users? Which emotions will it evoke?</p> <p>Consumers can't easily find and understand information about IDI and they're hesitant to contact agents without more knowledge.</p> <p>OurProduct offers consumers 2 easy-to-understand methods for learning about IDI: a text-based reading method and a visual-based wizard method.</p> <p>Consumers this knowledge will be more confident and comfortable making a purchase decision with agents.</p>	<p><b>PRODUCT</b></p> <p>What are the three to five top features? What are its unique selling points?</p> <p>Top Features: Easy-to-use detailed text learning method Easy-to-use detailed visual wizard method Add/delete rider visualizer General IDI information Ability to contact an agent via phone, email, or online form</p> <p>Uniques: 2 easy-to-use learning methods Rider visualizer</p>	<p><b>VALUE</b></p> <p>How is the product going to benefit the company? Will it, for instance, increase revenue, enter a new market, develop the brand, reduce cost, create valuable knowledge?</p> <p>Increasing lead generation Reaching a broader audience via online implementations Reaching a younger audience Creating valuable knowledge for consumers Creating a responsive web experience Creating functionality that can be repurposed by the entire company</p>
<p><b>COMPETITION</b></p> <p>Who are product's main competitors? How does it differ from them? What are its strengths and weaknesses in comparison?</p> <p>We offer 2 distinct learning methods (text-based and visual-based) We visualize how riders effect coverage and cost We offer a responsive experience</p>		<p><b>CHANNELS</b></p> <p>How will the customers get hold of the product? Which channels work best?</p> <p>Consumers will use OurProduct digitally OurProduct will work equally well—and offer complete information and similar functionality—on all PCs, tablets and phones. OR just iOS/Android devices?</p>	
<p><b>PRICE</b></p> <p>How much are the customers willing to pay for the product? What is its target price?</p> <p>OurProduct and any follow-up consultation with our agents are free</p>			

# My Process

## 5 Create low-fidelity mobile designs

### LOW-FIDELITY WIRES, STILL TOO MANY FEATURES

### What would disability do to my finance?

A 2-minute evaluation

Talk to a representative 1-800-123456

**INCOME**

Your Monthly Income

Other Monthly Income

Do you already have disability insurance?

Yes, My company offers  coverage

No

**EXPENSES**

Total Monthly Expenses [Not sure? itemize your expenses](#)

#### THE AMOUNT OF DISABILITY INSURANCE YOU NEED

Monthly Income if Disabled

**\$5,200**

Total Monthly Expenses

\$ \_\_\_\_\_

Difference

\$ \_\_\_\_\_\*

\*The \$\_\_\_\_\_ difference is how much disability insurance coverage you need.

What are the odds I'll need disability insurance? >

What does disability insurance cost? Get a quick quote >

# My Process

## 6 Run remote user testing to resolve key questions

### USABILITY TESTING VALIDATES SUCCESSFUL FEATURES...

TAKEAWAY: Our remote user testing strongly validated that the tool is easy to understand and use. We've run 80 tests.

70%+ of users could use the tool to fill out personal information and begin to get a disability insurance quote.



70%+ of users recognized the quote as the result of the process.

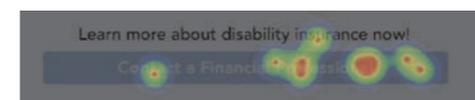


Users easily found the link to customize their quote (11 clicked link, 3 clicked the rep button)



### AND LESS SUCCESSFUL FEATURES

Users could easily find Contact a Rep button when tasked to find a way to get more information:



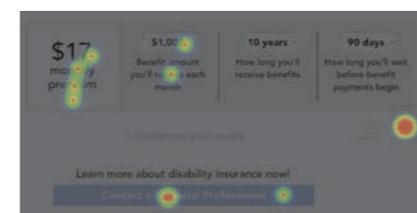
However in 5 second tests, only 30% of users remembered the Contact a Rep button. (Not surprising: 5 seconds is only long enough to notice the overall function of the screen):



70% of users recognized the needs assessment as a step in the quote process:



2/3 of users failed to find the email button when tasked to find a way to email the quote to someone:



We should assess the importance of this feature to the tool's success

## My Process

### 7 Create medium-fidelity interactive prototypes for desktop and mobile

ROUNDS OF MEDIUM FIDELITY WIRES / USABILITY TESTING HAVE PROVED OUT THE MOST IMPORTANT FEATURES

Get a quote for disability insurance

#### Step 1 of 2. Tell us about yourself

I am

I am

I work as a

I live in

I earn  per year

[Get Quote](#)

Learn more about disability insurance now!

[Contact a Financial Professional](#)

Get a quote for disability insurance

#### Step 2 of 2. Here's your quote

**\$17**  
monthly  
premium

How long you'll  
receive benefits

How long you'll wait  
before benefit  
payments begin

- If I earn less due to a disability, I want Guardian to make up the difference.
- I want my benefit amount to increase with the cost of living (usually about 3% per year).
- I want Guardian to cover my student loan payment(only loans of \$1,000+).

[- Close customization](#)



Learn more about disability insurance now!

[Contact a Financial Professional](#)

# My Process

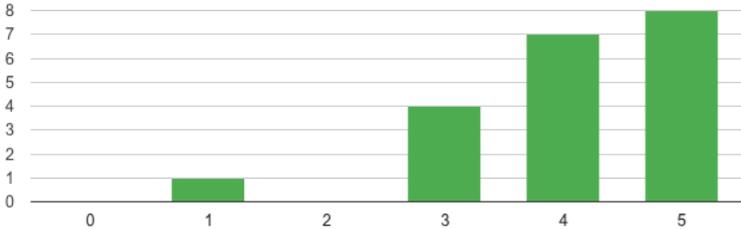
## 8 Run remote user testing to validate feature build

### RESULTS WERE VERY POSITIVE....MOSTLY!

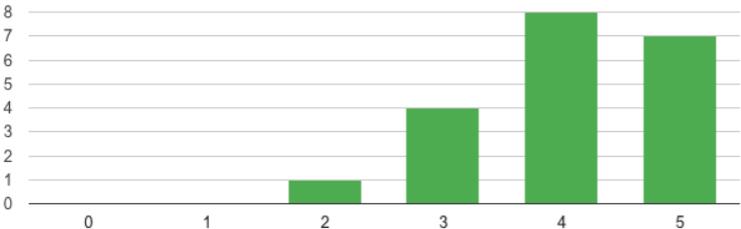
**TAKEAWAY:** Users strongly validated that the tool was easy to use, very trustworthy, that using the tool increased their interest in getting DI, and that the tool provided enough information to make users feel comfortable contacting a rep.

#### BOTH SCREENS

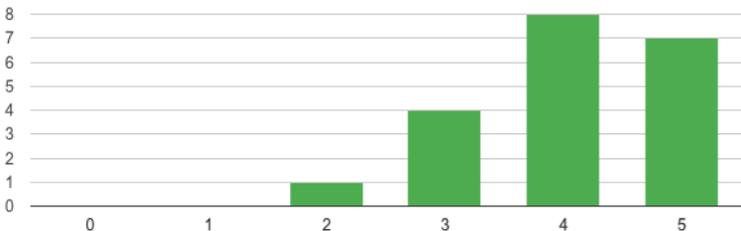
• Users' overall impression of the first screen was very positive, with 70%+ ranking it a 4 or 5 (4.3 average, 5 being very positive)



• Users' overall impression of the second screen was very positive, with 70%+ ranking it a 4 or 5 (4.25 average)

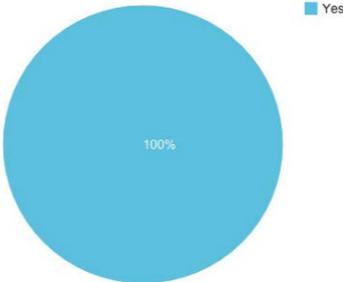


• Users considered the quote very trustworthy, with 70%+ ranking it a 4 or 5 (4.1 average)



#### SCREEN 1

• 100% of users found the screen well organized and easy to use



• 19/20 users described the first screen with words like "clean," "simple," "friendly," "fresh" and "modern". (1 found it "plain, dull, uninteresting")

- Respondent 44119 21 hours ago  
cool clean cut
- Respondent 44114 22 hours ago  
simple, clean, fresh
- Respondent 44113 22 hours ago  
Clean Well-organized Modern
- Respondent 44112 22 hours ago  
organized, practical and nice
- Respondent 44109 23 hours ago  
Modern Believable Honest
- Respondent 44108 23 hours ago  
informative, simple and modern
- Respondent 44000 1 day ago  
plain dull uninteresting

# My Process

## 9 Create high-fidelity interactive prototypes for desktop, tablets and phones

### HIGH FIDELITY WIRES

