

Pekin Insurance

Customer Portal Project

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User & Business Goals

◆ User Goals

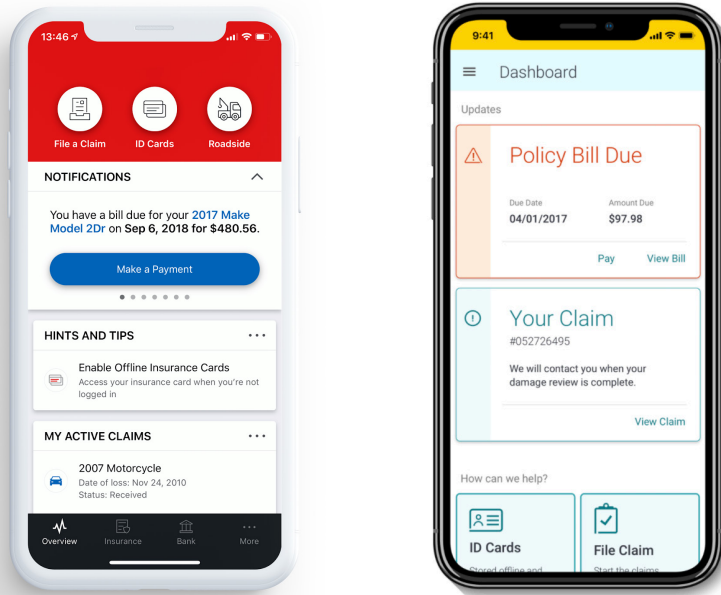
1. To retain policyholders by ensuring that the features present in their portal are intuitive to understand
2. Easily inform policyholders of updates to their policy and to the company
3. Form a tight and personal relationship between policyholders and agents
4. Reduce the number of calls and call time between policyholders and the company

◆ Business Goals

1. To retain policyholders by ensuring that the features present in their portal are intuitive to understand
2. Allow policyholders to manage individual policies on their account without needing to contact an agent, an example would be viewing what vehicles they have for their auto insurance
3. Allow policyholders to easily access and update their account information without needing to directly contact their agent in order to save the company's time
4. Easily update internal records on policyholders when the policyholder edits their account information

Quad Chart

Concept Approach:



Capabilities:

- ◇ Compatible for mobile and web view
- ◇ Access policyholder information, including a list of their policies, past and current billing statements, claim information, agent contact information, and the people under the policy
- ◇ Access and edit their personal information and account settings

Technical Approach:

- ◇ Designing icons in Adobe Illustrator
- ◇ Designing and prototyping a mobile website in Figma
- ◇ In-person and remote testing using VoIP software such as Skype and Discord, using OBS to record responses

Deliverables:

- ◇ March 31: User and business goals
- ◇ April 2 & 7: Journey Maps and User Stories
- ◇ April 9: Client Meeting
- ◇ April 14th: Flow Charts
- ◇ April 16th: Wireframes
- ◇ April 21th & 23rd: Prototype
- ◇ April 28th & 30th: User testing
- ◇ May 6th: Presentations
- ◇ End Product: Prototype of an online account

Personas

Jen Shee

◆ Background

Age: 21

Jen is a college student in the midwest who works as an Uber driver and enjoys spending time with friends, video games, Twitch streaming, and driving around in her minivan. She also lives in a student apartment complex.



◆ Insurance Types

She has auto insurance for her van, renters insurance for her apartment, and she is still on her parent's health insurance.

◆ End Goals

Jen's main goal is to stay on top of her statements. She wants an easy way to view her billing statements online because she travels to and from her college apartment and her parent's house often. Jen has grown up with technology, and has a natural sense for how it works.

Personas

Curtis Sea

◆ Background

Age: 30

Curtis Sea is a married biomedical engineer living in a condo located on the east coast with his wife and their two dogs. He enjoys playing video games, cooking and grilling.

◆ Insurance Types

He currently has auto insurance for the car that he and his wife share, health insurance, pet insurance for his dogs, and recently, condo insurance. Curtis has been browsing the internet since age 7, and now uses various advanced software tools to work as a biomedical engineer.

◆ End Goals

His main goal is to stay on top of his statements without it taking much time out of his busy lifestyle. He only wants to receive his billing statements online because he can then view them from anywhere. He also cares about the environment and wants to reduce his use of paper.



Personas

Charlie Horsé

◆ Background

Age: 50

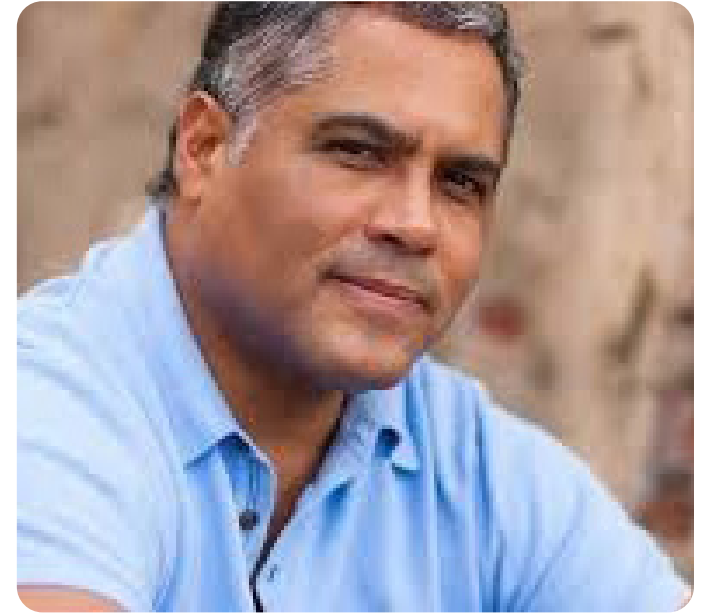
Charlie is a construction manager living in the suburbs of Chicago with his wife and three older children. He enjoys spending time watching movies with his family and bowling with his friends.

◆ Insurance Types

Charlie has been on auto, life, home and health insurance for many years now and is comfortable with his insurance plans and just switched to paperless billing. Charlie has been using a computer for a decade, and while he may need to spend time learning new technology, eventually, Charlie will figure it out.

◆ End Goals

As Charlie is getting older, his main goal is to spend more time with his family and wants to make sure his insurance policy is sound. He doesn't want to have to think or worry about his insurance on a daily basis. Charlie is comfortable with technology but is still learning.



Personas

Mary C  upl  

◆ Background

Age: 76

Mary is a retired lawyer living alone in her house in the city. She enjoys reading books and taking vacations. Mary frequently sees her children, who visit to help her with chores and bills. She infrequently uses a computer, and is incredibly confused while using it. She has little technological skills.

◆ Insurance Types

Mary currently has multiple types of insurance. She has auto for her car, home for her house in the city, health, and life insurance.

◆ End Goals

Mary is getting older and she is realizing that she often loses track of things, her main goal is to have a better way to organize her billing statements. She is comfortable with physical mail because that is how she has always viewed her bills, but her kids are encouraging her to utilize electronic billing.



Journey Map



Charlie Horsé

Scenario: Charlie is logging into his customer portal to check his messages for any deals that might apply to his current policies.

EXPECTATIONS

- ◇ Accessible messages from Pekin
- ◇ Ability to contact customer service whenever

LOGIN	CHECK MESSAGES	CONTACT AGENT	UPDATE POLICY
GOALS Access account	GOALS View new account information	GOALS Have questions about the offer answered	GOALS Change his policy to include the offer
PROCESS 1. Charlie looks at his password notebook and enters his account credentials and logs in	PROCESS 2. He notices an offer in his unread messages about auto insurance and wants to learn more. 3. He taps on "Speak with an Agent" to learn more about this offer.	PROCESS 6. He is immediately connected with his agent who answers all of his questions. 7. He understands the offer and wants to add it to his policy.	PROCESS 8. He goes to "manage policies" and then selects the offer under his auto policy. 9. He gets a message confirmation outlining that his auto policy update is under review by his agent.



Journey Map Continued

◆ Opportunities

- ◇ Allow policyholders to easily edit their policies so that an agent can quickly review it and contact the policyholder if needed
- ◇ Allow him to easily contact a representative when he has questions
- ◇ Quickly notify him about changes to his policy or new opportunities

◆ Internal Ownership & Metrics

- ◇ **Customer Support Team:** Reduce the number of calls as policyholders will have more information provided to them to answer their questions
- ◇ **Marketing Team:** Easily share new information about Pekin Insurance or policy opportunities to policyholders

Survey Results

◆ Introduction

- ◇ In this survey, we are testing to see what you, a user, would like to be present in an online account portal experience for an insurance company. A policyholder portal is an entryway to a variety of information, tools, links, and more and will be the starting point of a user's online experience with the insurance company. The purpose of this survey is to better understand your thoughts on a policyholder portal for an insurance company. Please answer as if you were insured by this hypothetical insurance company.

◆ Questions

1. When logging into your online policyholder portal, what credentials would you prefer to use?
2. What kind of features would you expect/want to see in an online policyholder portal?
3. If you were to be sent notifications about your policy, what would you like to be notified about?
4. How would you prefer to connect with your agent?
5. If a policyholder portal was available, would you prefer using the portal over meeting with an insurance representative via a call or in-person? Why or why not?

Survey Results

◆ Overall Summary

- ◇ Overall, our participants all seemed to prioritize both simplicity and accurate results when accessing their policy and finding answers to questions. All of our participants wanted to login with email or username, and a password. This clearly shows that users of a policyholder portal would want the ability to easily log into their account using commonly used and easily accessible methods, rather than with a customer ID number that would likely not be memorized.
- ◇ All of our users wanted to receive updates to their policy, while most users wanted to be notified of other updates, offers, and billing reminders. This makes it clear that our survey participants value having access to accurate and useful information. While not every participant would necessarily want notifications on all the provided options, at least one participant wanted each option. Billing reminders are the most important item on the portal that users want to be notified of, but the option to have reminders is important to make it a customizable, and fitting experience for all user's needs.
- ◇ Policyholders want to either solve their own problems/questions in the portal if possible because it's fast and others want to call a representative directly for accuracy. These options should both be available, so people can do either for different situations. This will still reduce the number of calls that the company receives because the less complicated questions can be answered quickly through the portal.

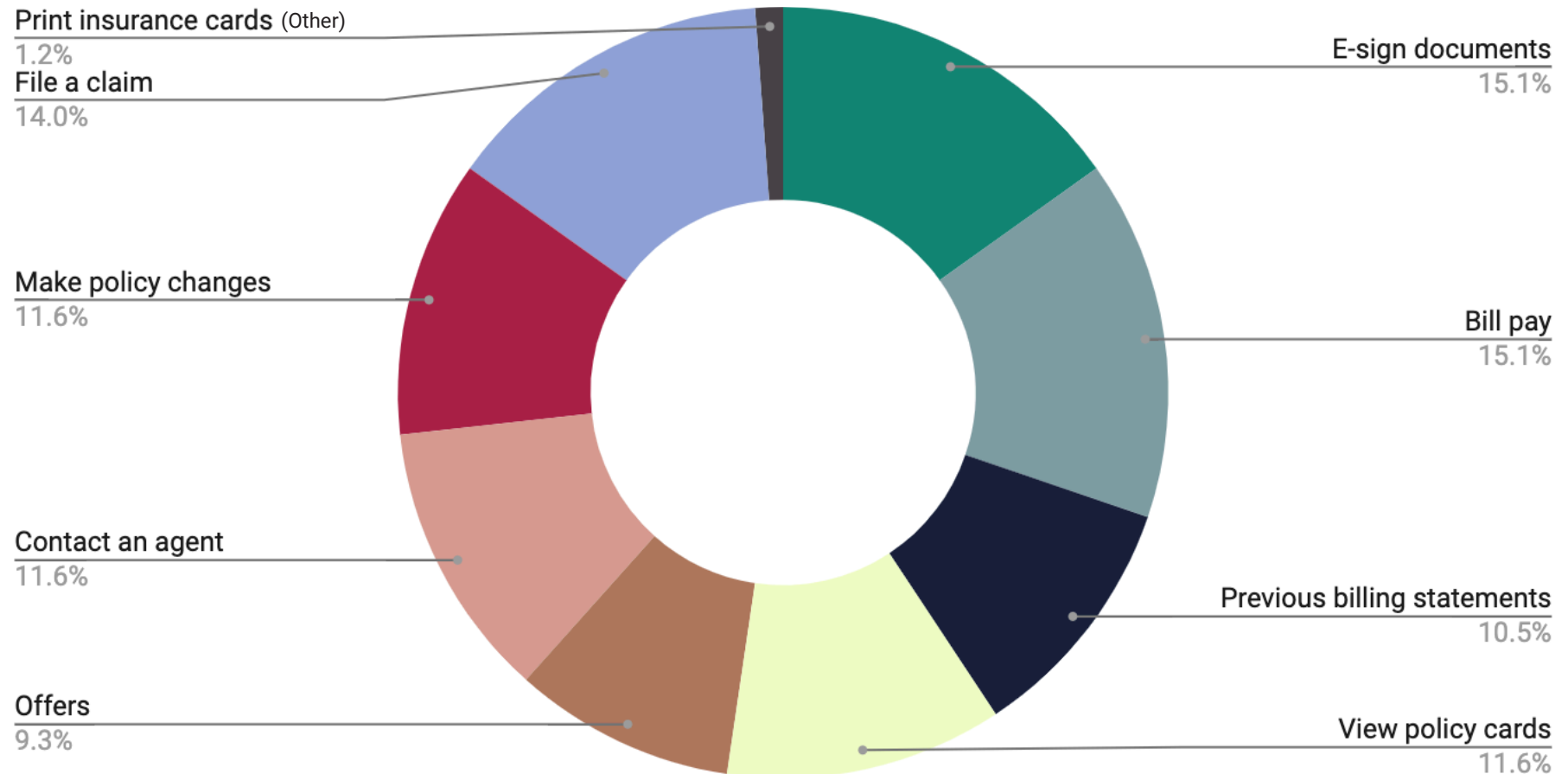
Survey Results

◆ When logging into your online policyholder portal, what credentials would you prefer to use?

- ◇ 8 out of 13 said that they would prefer to login with a username and a password, 3 out of 13 said that they would like email and password, and one person just said “password”. We also had a response mentioning that they would like the option for username and email with a password and that text verification would be beneficial when logging into a new device or when a user hasn’t logged in for a while.

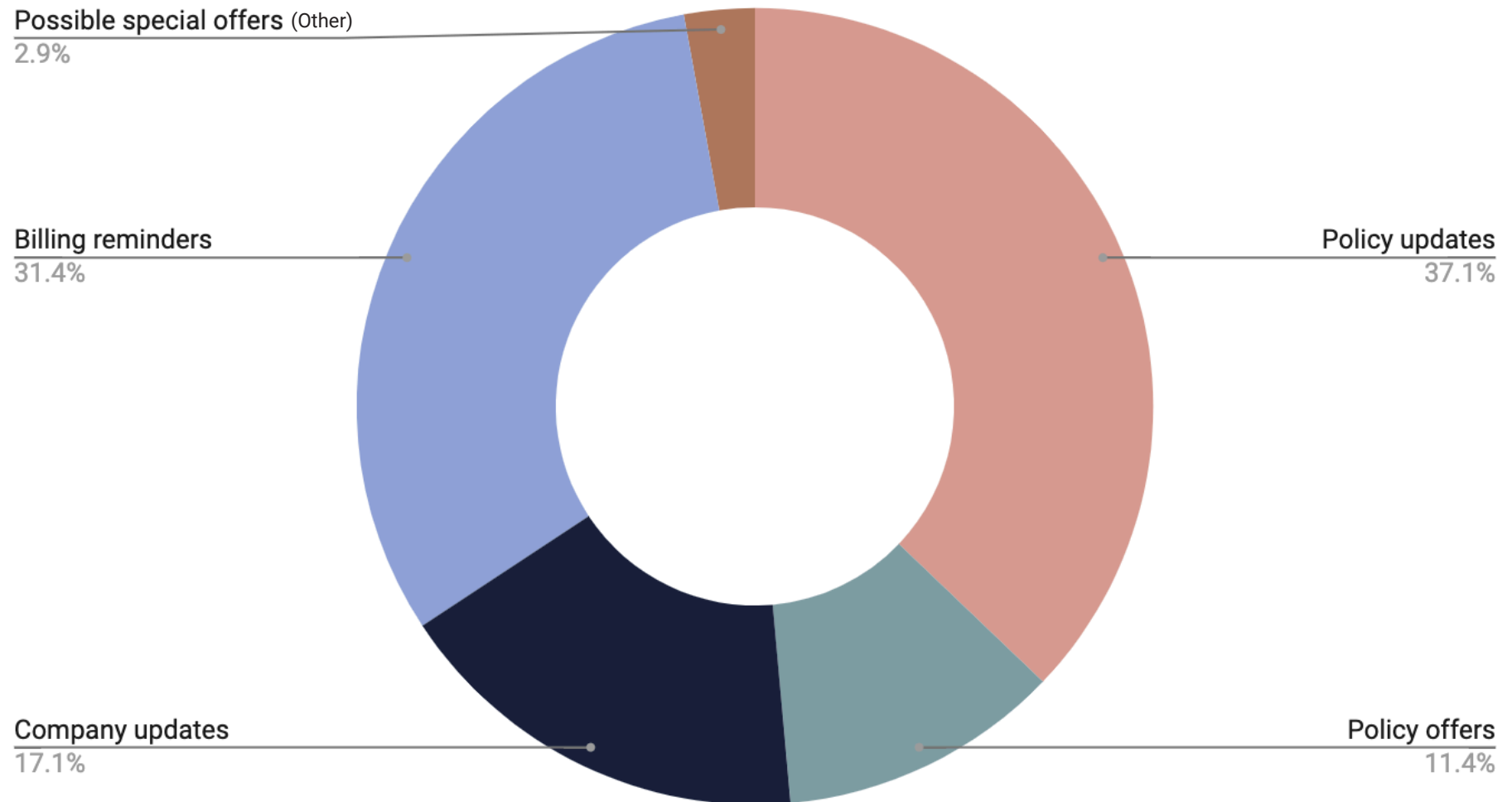
Survey Results

◆ What kind of features would you expect/want to see in an online policyholder portal? (Select all that apply)



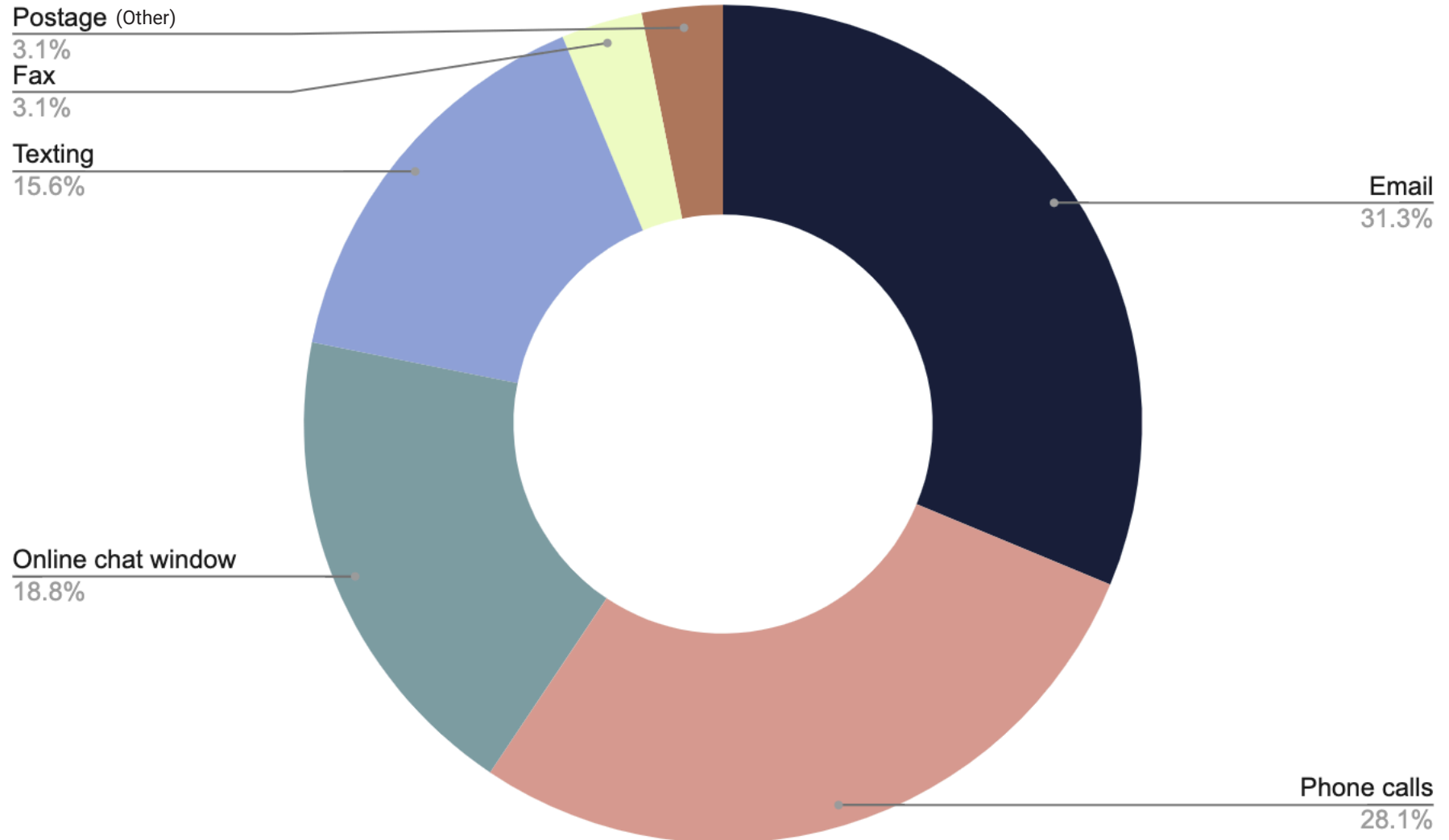
Survey Results

◆ If you were to be sent notifications about your policy, what would you like to be notified about? (Select all that apply)



Survey Results

◆ How would you prefer to connect with your agent? (Select all that apply)



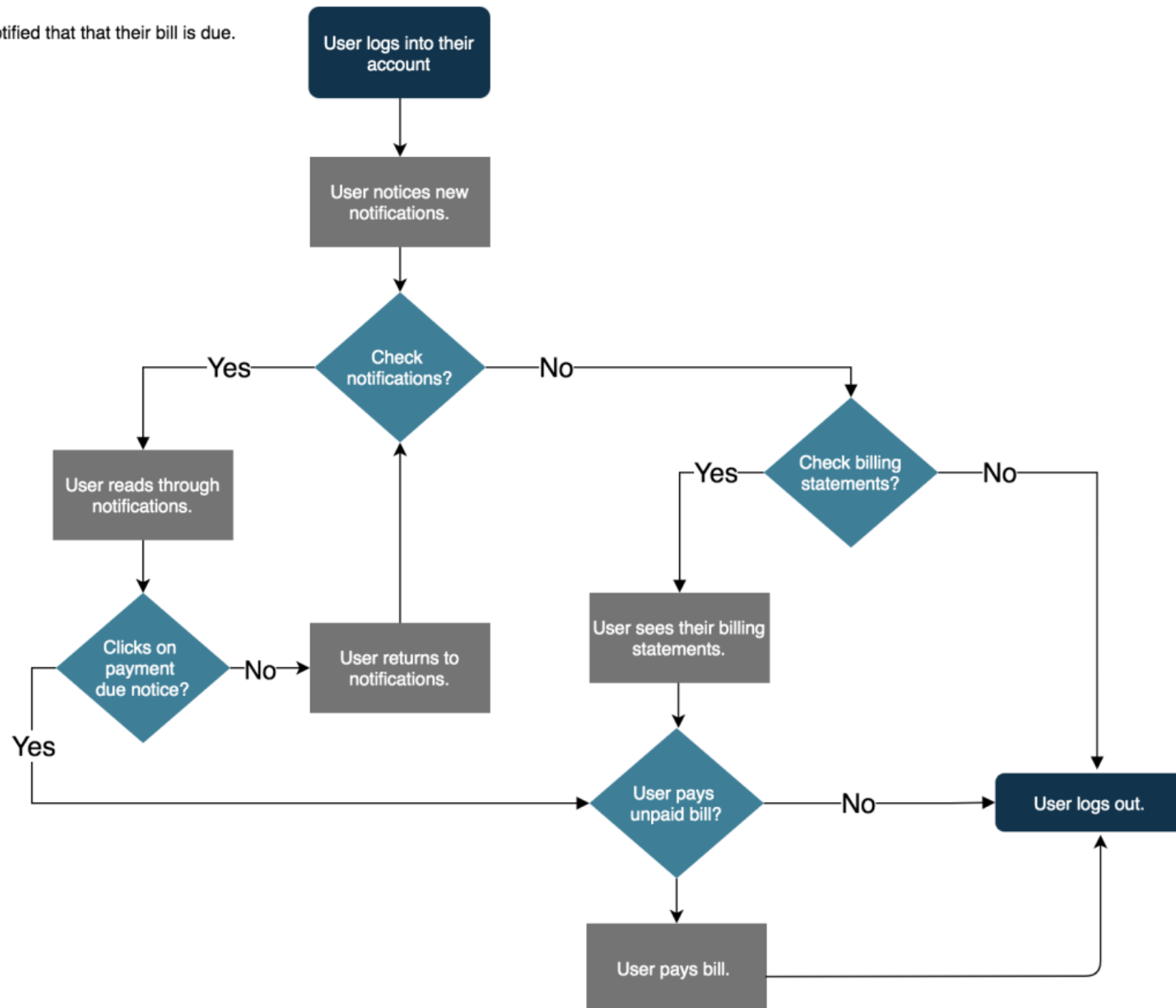
Survey Results

◆ If a policyholder portal was available, would you prefer using the portal over meeting with an insurance representative via a call or in-person?

- ◇ More than half of the participants preferred to meet with an insurance representative via call because it's easy and they can get detailed information. The rest of our participants would rather use the portal because it's more convenient. Some felt they would use both such as if it's a smaller question they would just use the portal and if it's a more complicated one they would call. Many people said they just didn't have the time to meet in person but still would like the option in case they needed it.

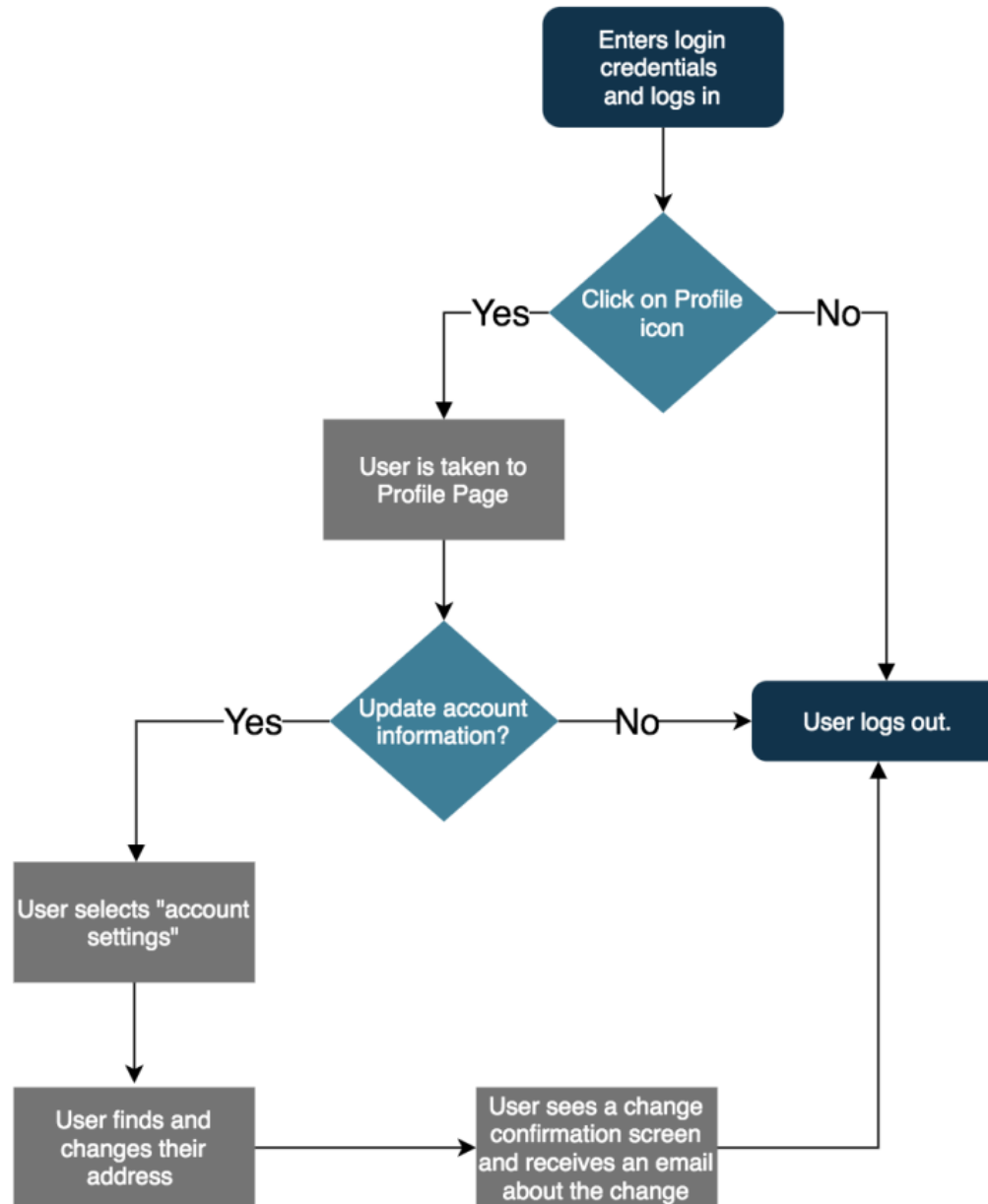
Flow Charts – Notifications

User gets notified that their bill is due.



Flow Charts – Address Change

User just settled into their new home



Wireframes – Notifications

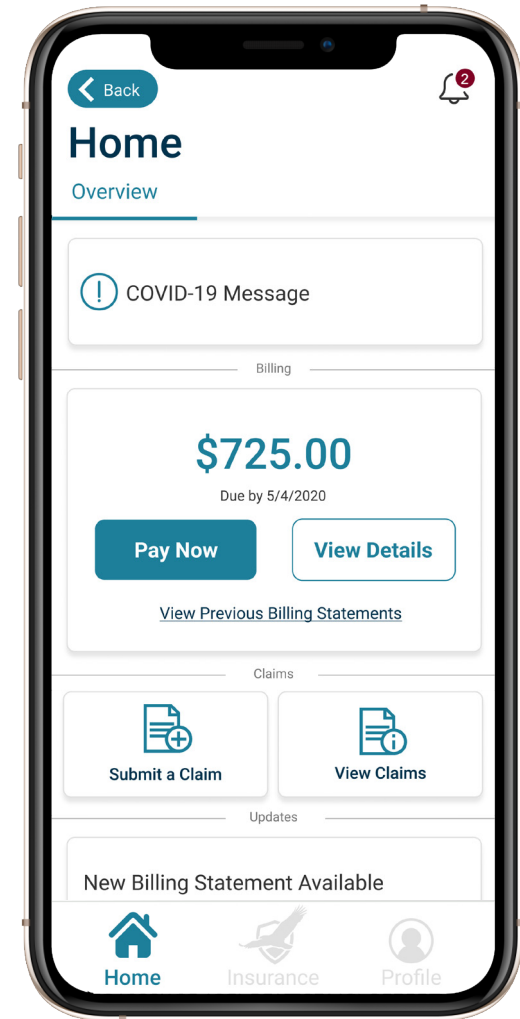
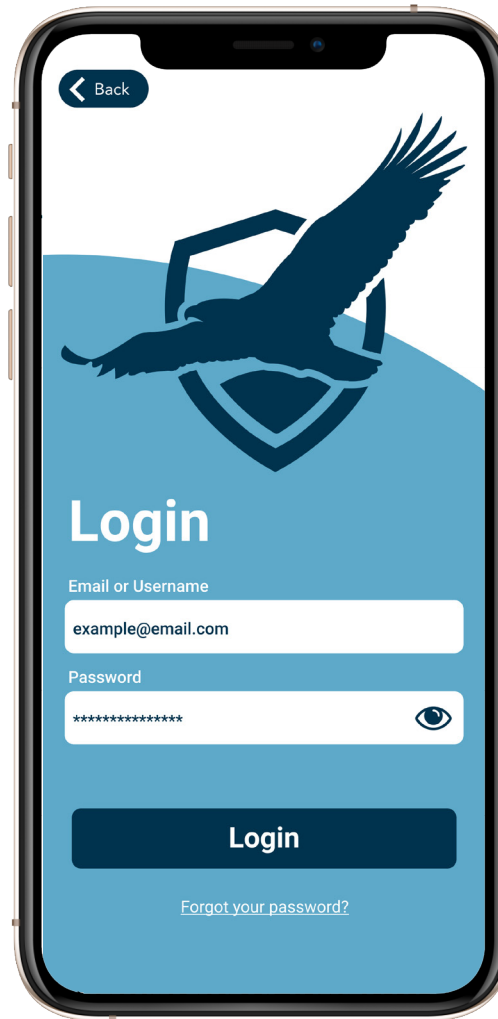
◆ Notifications Flow

- ◇ **Scenario:** The user logs into account to pay their unpaid billing statement.
- ◇ After the user logs into their account, they notice that they have unread notifications. The user may either check their notifications or go straight to their billing statement page. If the user decides to check their notifications, they will notice a “payment due” notice. The user may click on this notice to jump directly to their billing statement page. From the billing statement page, the user may access and pay their unpaid billing statement.

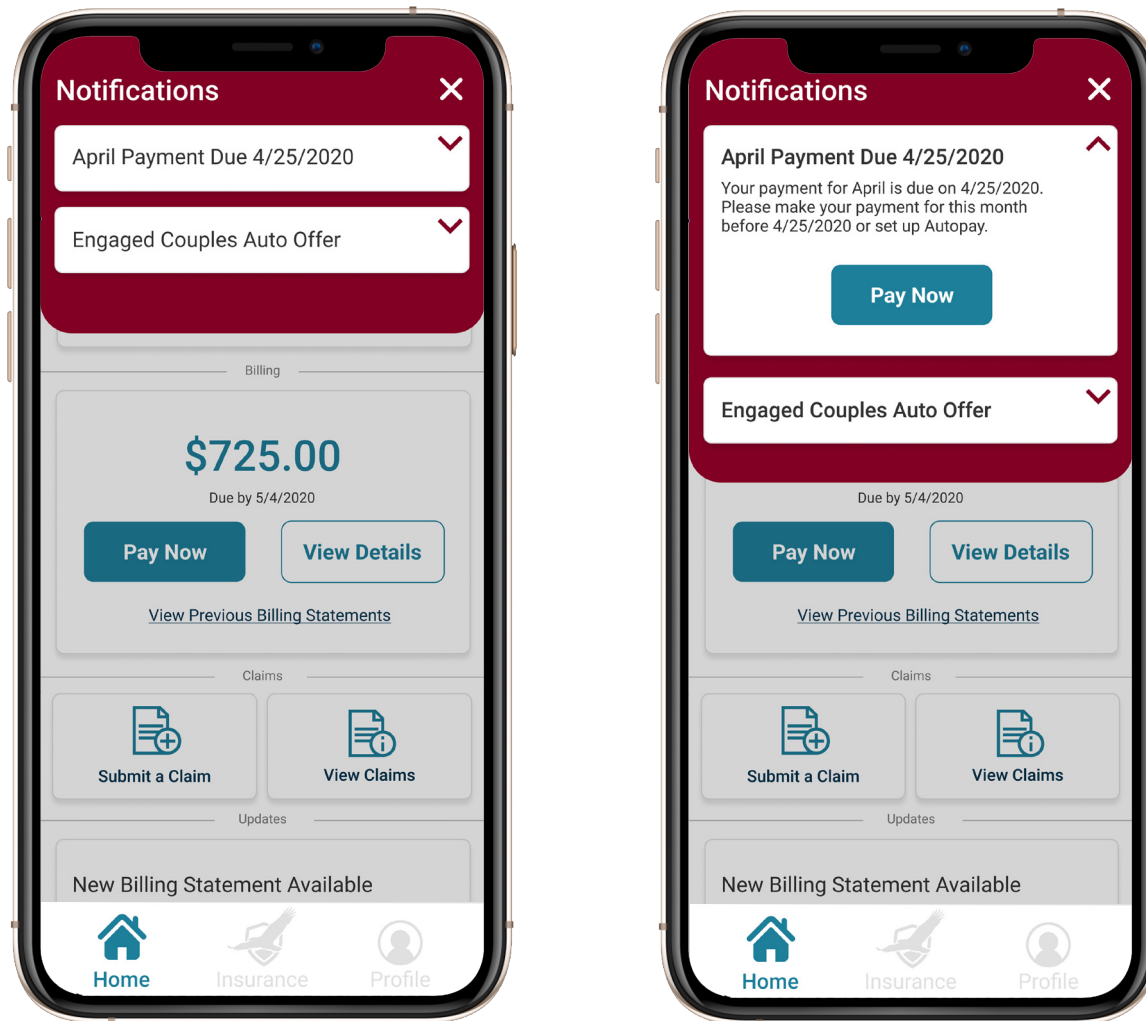
◆ Notifications Prototype Link

- ◇ <https://www.figma.com/proto/IXUWDZdaThTiLXbuGp3MMH/IM-261?node-id=344%3A2425&viewport=764%2C103%2C0.3146308958530426&scaling=scale-down>

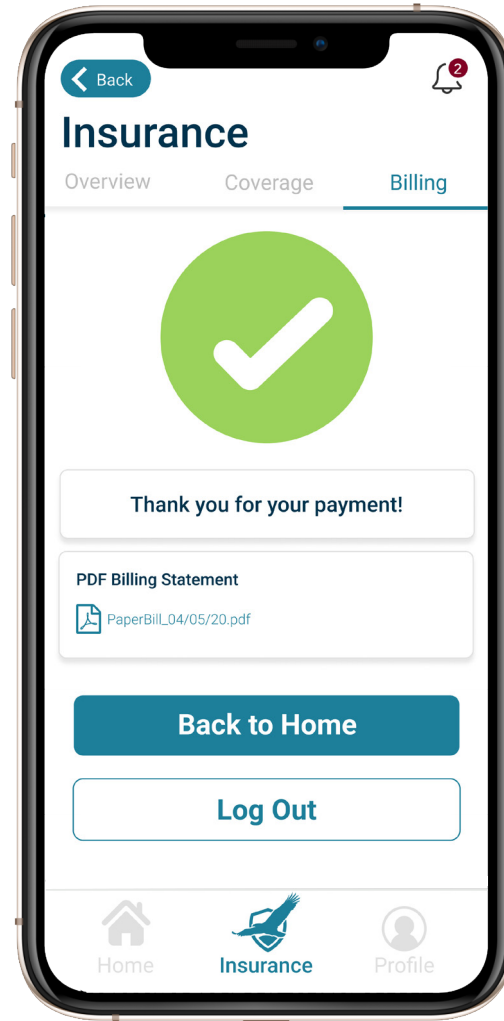
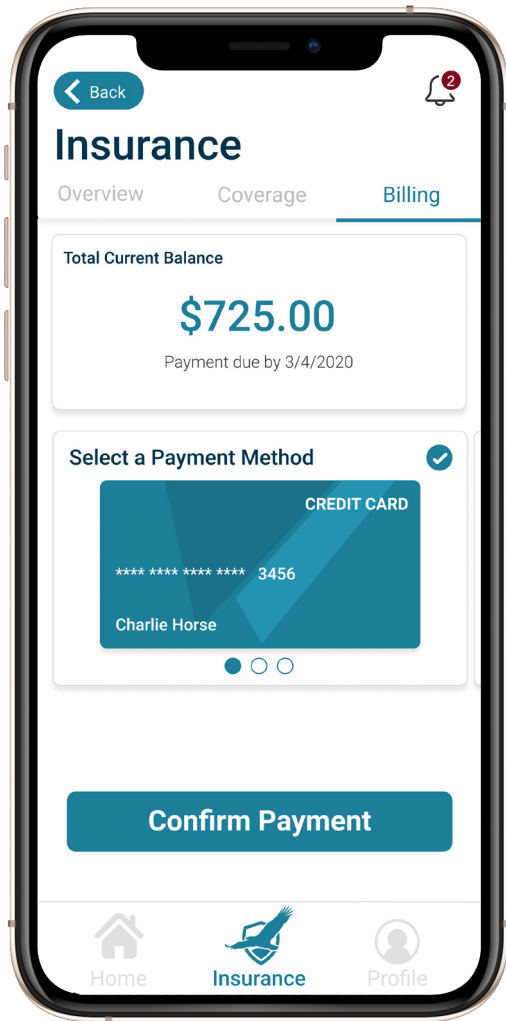
Wireframes – Notifications (1 of 3)



Wireframes – Notifications (2 of 3)



Wireframes – Notifications (3 of 3)



Wireframes – Address Change

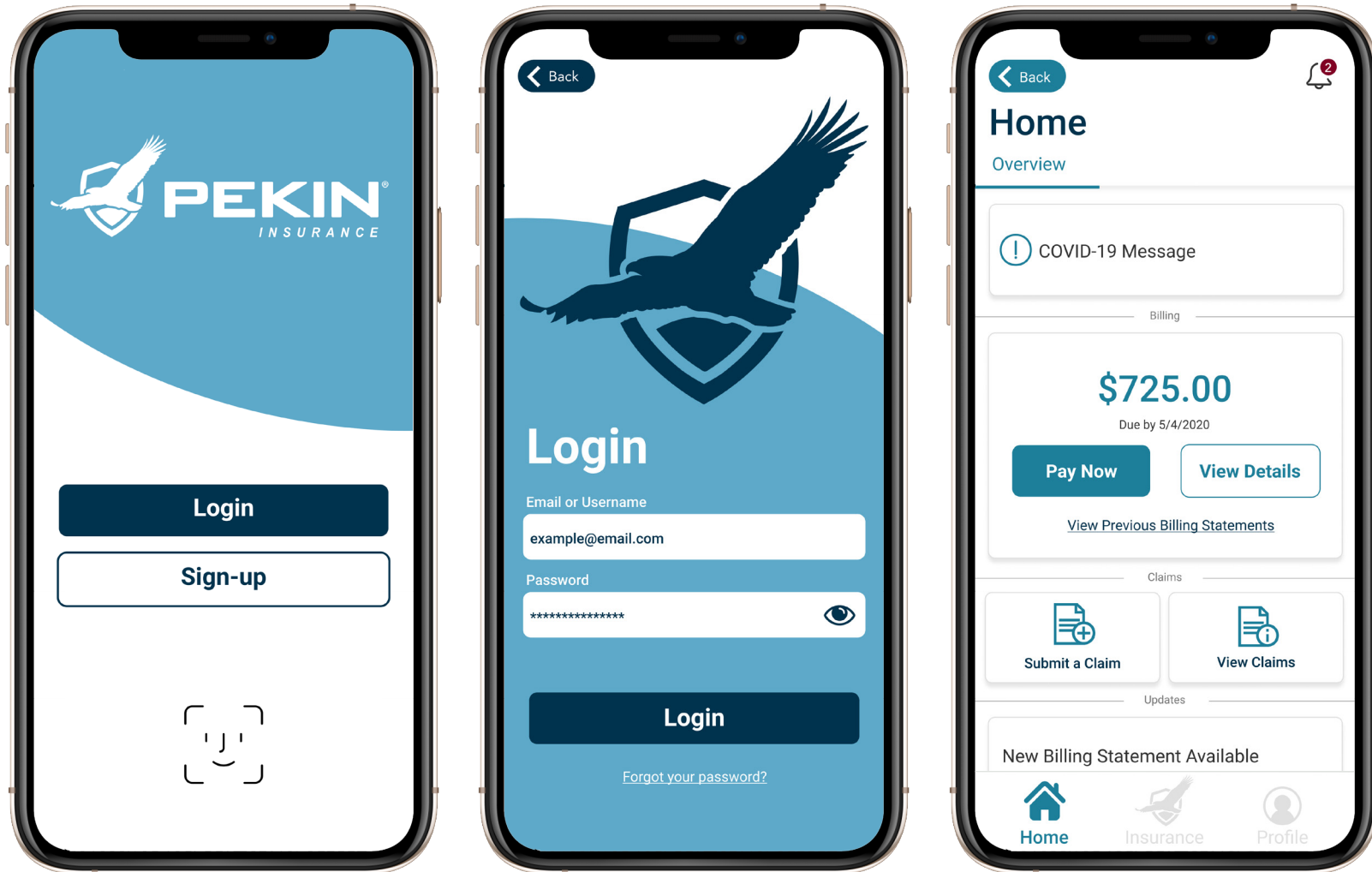
◆ Address Change Flow

- ◇ **Scenario:** The user has recently moved into a new home and wants to update their Pekin Insurance account information.
- ◇ After logging into their account, the user may click on the Profile icon to go to their profile page. Upon doing this, the user may edit their profile information. If they do this, the user may click on their account settings and enter a new address. After confirming their new address, the user receives a notification that their address was successfully changed. The user then logs out.

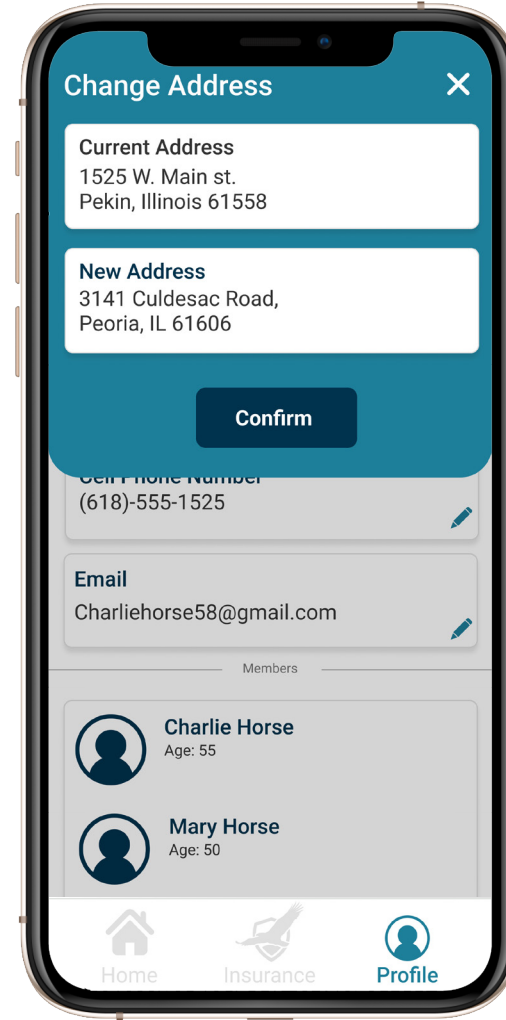
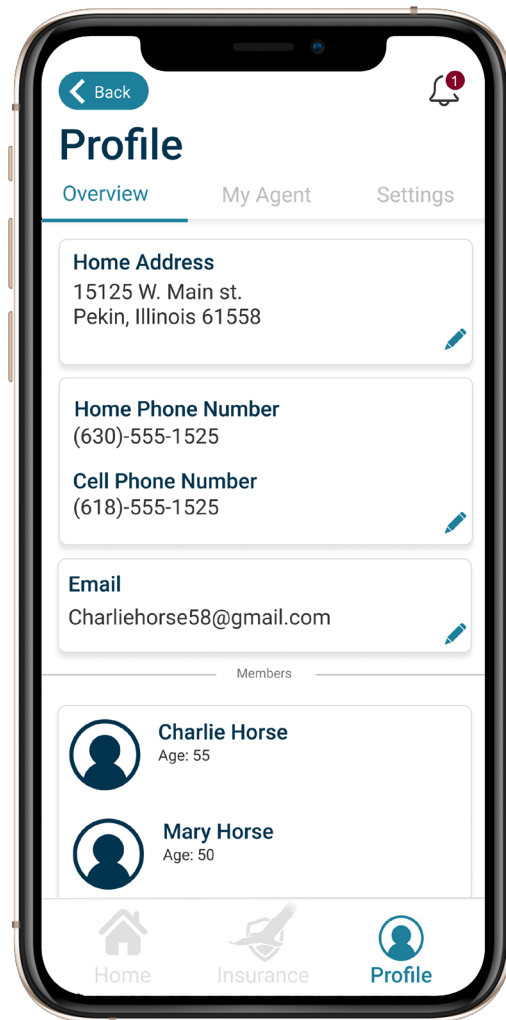
◆ Address Change Prototype Link

- ◇ <https://www.figma.com/proto/IXUWDZdaThTiLXbuGp3MMH/IM-261?node-id=344%3A3771&viewport=28%2C-4%2C0.2893238067626953&scaling=scale-down>

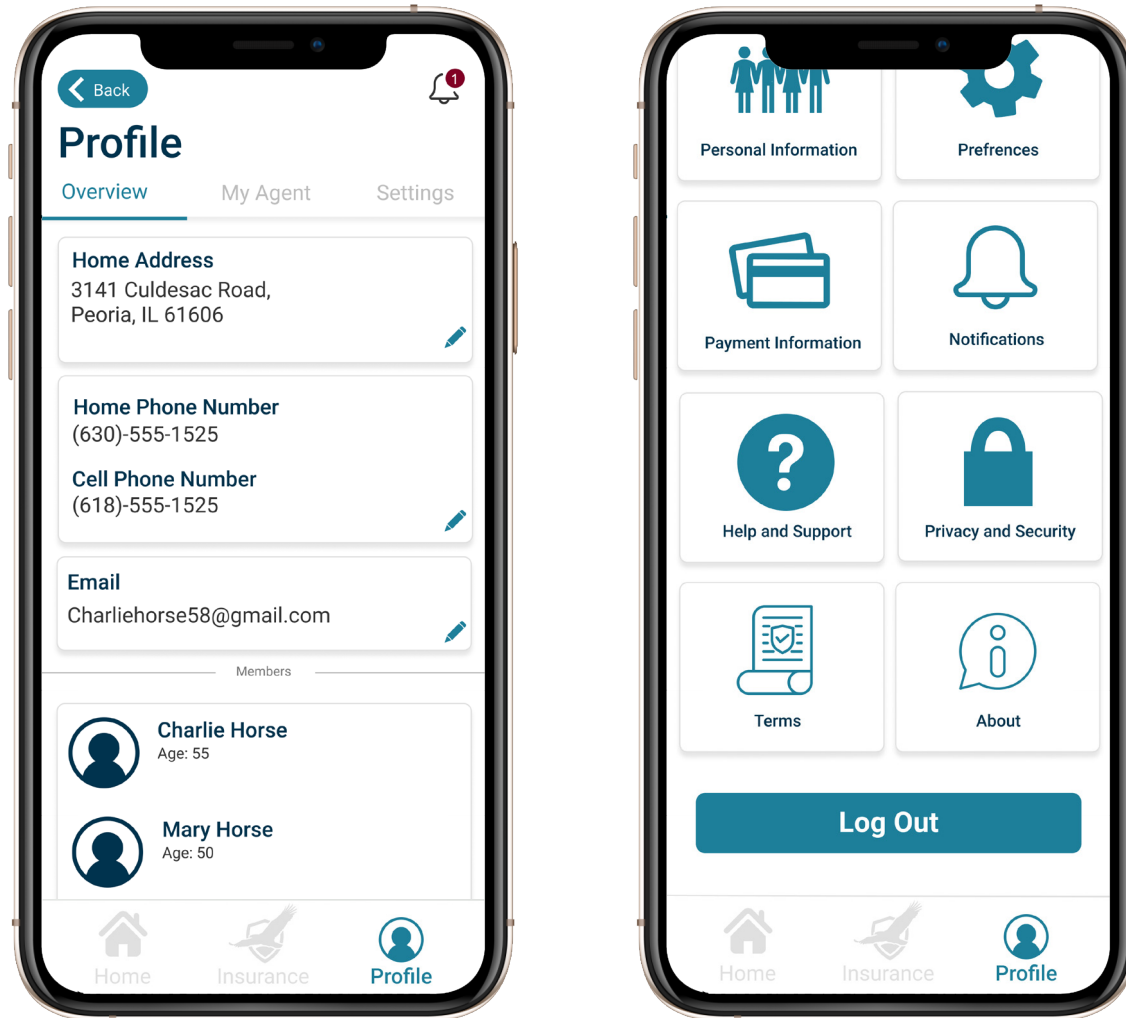
Wireframes – Address Change (1 of 3)



Wireframes – Address Change (2 of 3)



Wireframes – Address Change (3 of 3)



Wireframes – Autopay

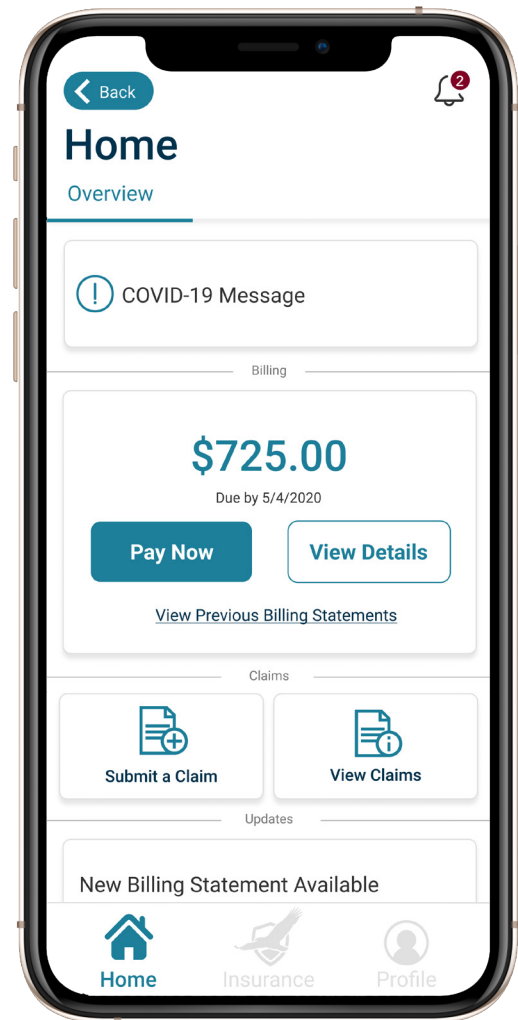
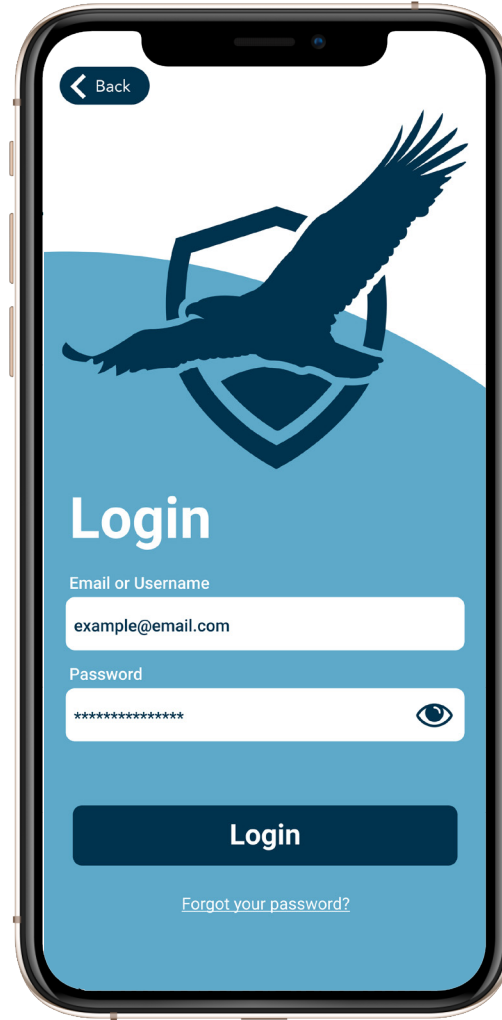
◆ Autopay Set-up Flow

- ◇ **Scenario:** The user decides to set their insurance payment plan to “auto-pay”.
- ◇ When the user logs into their account, they press the Insurance button, which takes them to their Insurance page. Here, the user clicks on “Billing”, and then “Enroll in Autopay.” This brings up billing schedule information, where the user may select a recurring payment schedule. After doing so, the user is taken to a confirmation page, where the newly set recurring payment schedule is presented to the user. If the user confirms this information, they receive a notification confirming that they are registered for Autopay.

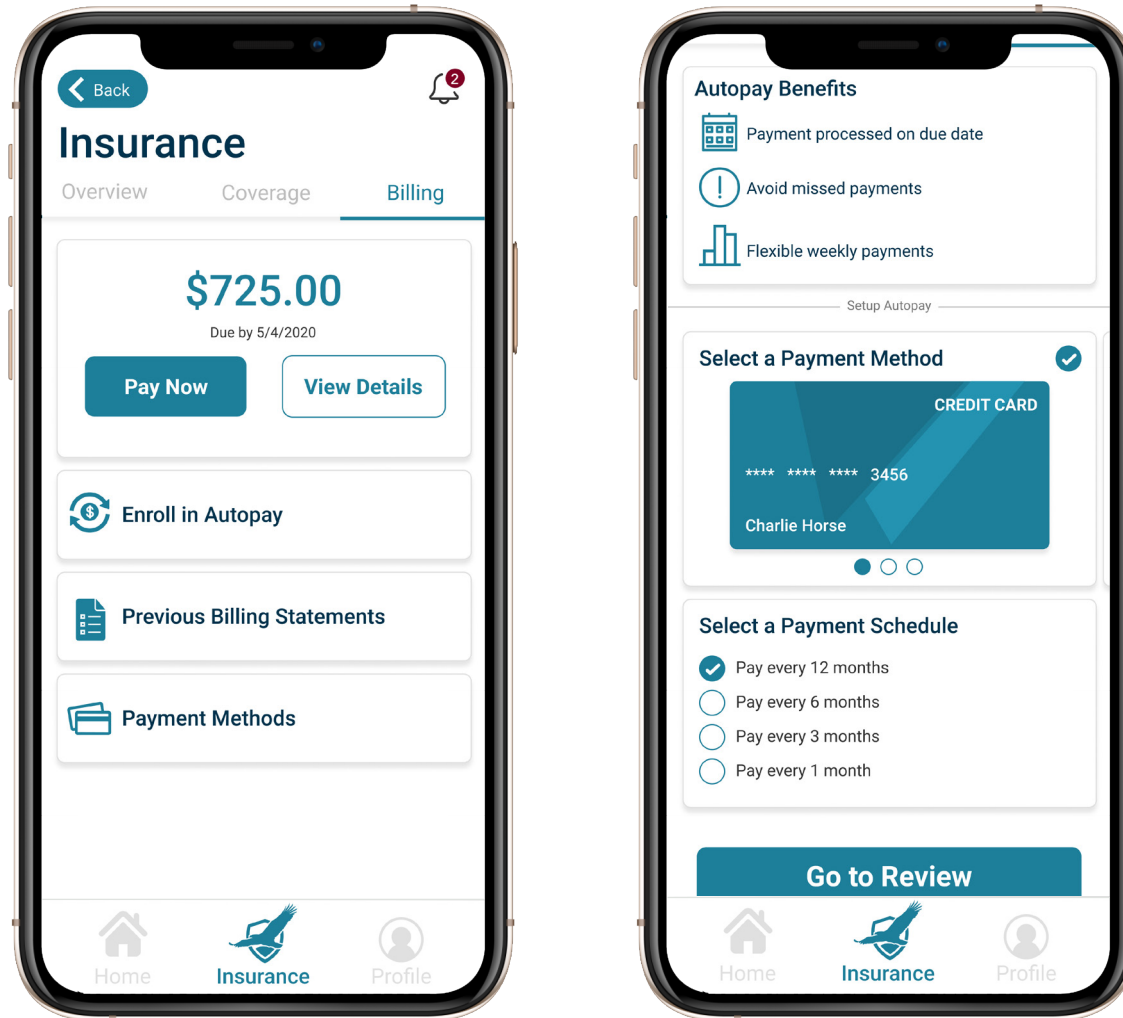
◆ Autopay Prototype Link

- ◇ <https://www.figma.com/proto/IXUWDZdaThTiLXbuGp3MMH/IM-261?node-id=344%3A2547&viewport=483%2C267%2C0.19193387031555176&scaling=scale-down>

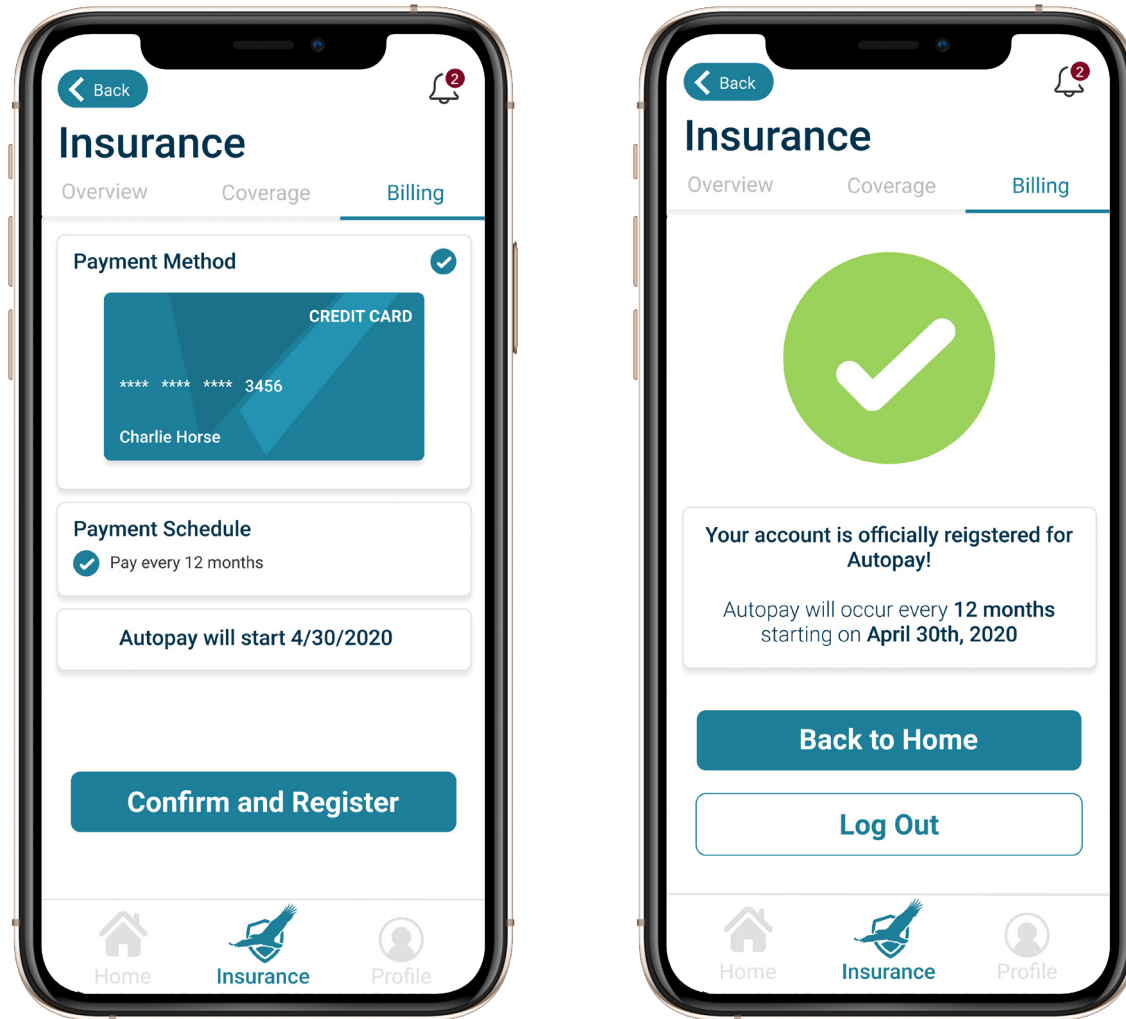
Wireframes – Autopay (1 of 3)



Wireframes – Autopay (2 of 3)



Wireframes – Autopay (3 of 3)



User Testing Script – Introduction

◆ Introduction

- ◇ Thank you for participating today. I appreciate you taking time out of your day to do this. You will be going through some tasks on a prototype user portal application. This shouldn't take longer than 10 minutes. These tasks will better help me understand where the application needs to improve and are not a test of your abilities. As you go through the tasks, please think aloud and let me know your thoughts. For example, if there is something you like or dislike, feel free to express your opinion. Go through these tasks as I wasn't here. If you reach a point where you feel stuck, try your best to complete the task, and we will discuss it afterward. Do you have any questions on what we're doing today?
[Answer any questions here.] Are you ready to begin?
- ◇ Alright, great. First off, what is your name and how old are you?

User Testing Script – Change Address

◆ Introduction

- ◇ Pretend that your house is insured by Pekin Insurance and that you have the Pekin Insurance mobile app. Imagine you've just moved to a new home, and you'd like to change your address on your insurance policy.

◆ Tasks & Questions

1. Please login to your account.
 - a. From this screen, where you would expect to find and edit your address information?
2. What are your thoughts on this profile screen?
3. From here, please change your address.
4. From what I have shown you today, did anything stand out to you or did you find anything confusing?
 - a. Did the process of changing your address go as expected?
 - b. What did you like about the portal from what you saw?
 - c. What did you dislike about the portal from what you saw?

User Testing Script – Notifications

◆ Introduction

- ◇ Pretend that Pekin Insurance provides you with Personal Lines insurance and that you have the Pekin Insurance mobile app. Imagine that you received an app notification and you want to check it.

◆ Tasks & Questions

1. Please login to your account.
 - a. Please go to where would you go to access your notifications
2. Please access your due payment notification.
3. From here, please pay your bill
 - a. What are your thoughts on the way you paid your bill from the notification?
4. What did you like about the portal from what you saw?
5. What did you dislike about the portal from what you saw?

User Testing Method

◆ Our Method of Testing

- ◇ We chose to use moderated remote testing for each of our user tests, as this allowed us to interview a larger demographic of people from across Illinois. Furthermore, due to the COVID-19 quarantine, it was overall safer and more socially acceptable to test users remotely.
- ◇ We decided to moderate our user tests so that we could ask our users to perform tasks or questions in real time. If we had simply given our user a script to follow, but had not been present, then we may have missed out on opportunities to ask the user for clarification on their thoughts, or to ask a question about an action the user performed. In addition, by moderating our user tests, we were able to record the tests ourselves, so that we knew our tests were properly documented.

◆ Testing Prototype Link

- ◇ <https://www.figma.com/proto/IXUWDZdaThTiLXbuGp3MMH/IM-261?node-id=245%3A1646&viewport=569%2C460%2C0.05296597257256508&scaling=scale-down>

User Testing Results – Change Address

◆ Summary

- ◇ Overall, our users confirmed that the information on the profile page belonged on it. We asked our users to change the address associated with their Pekin Account, a task that all users accomplished. No user was confused or unsure about the location of this feature, or by the other information found on the profile page. Furthermore, users were satisfied with the level of detail provided by the information on the profile page, and felt that none of the information was useless or redundant. The main source of confusion for each of our users was the light grey color of the unselected buttons on the lower navigation bar. The light grey buttons ended up fading into the white background, resulting in many users not noticing that the app had more pages other than the home page. While all users eventually figured this out and changed their address, it made the process slower for them. To be certain that users will be able to see our navigation buttons, we plan on darkening the grey color of unselected buttons, so that they contrast the background color better.

User Testing Results – Notifications

◆ Summary

- ◇ In this script, we asked users to pretend that they received a notification from their Pekin Insurance mobile application. Overall, users were able to find the notification icon easily, with multiple users mentioning that the process of paying their bill from the notification was quick and intuitive. Users liked the color used for the notification icon, as it stood out from the blue in our color scheme. Most of our users liked this feature, and had no negative feedback to give. However, one user mentioned that a “due payment” notification is redundant, as the home page includes the option to pay a bill. This user made it clear that the notifications feature was worthwhile, and that other notifications, other than a due payment notification, would be beneficial to have.
- ◇ After reviewing this feedback, we decided to keep the “due payment” notification so that users can access their bill from other pages in the app. It was clear to us that most users found this notification beneficial, as it gave users a quick way of accessing their due billing statements in a single click. In terms of the ability to receive and access notifications as a whole, all users expressed interest in this feature and managed to understand it immediately. As such, we believe that the notification feature works great as is, and have decided to not change it.