



Overview of the 2012 Insurance Website Evaluation Study (IWES)

2012
**SERVICE
EXCELLENCE
SUMMIT**

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1 Overview



Commonly Expressed Needs

Support & Buy-In Needs

- I am struggling with my agency to make sure they focus on changes that matter
- I need third party, unbiased help to convince my agency/web designer to change
- I don't know where to focus my designers as I have a tight budget

Strategy & Position Needs

- I want to make an impactful website
- I wish I had a better sense of the next thing coming on the web
- I wish I could look at other industries for good website examples
- I need evidence my website is working compared to my competitors

Efficiency Needs

- I spent a lot of money to increase the spend of my website and we still hear complaints
- I do not have consistency around my platforms (desktops vs. apps)
- My customers do not complete their transactions

Cost-Optimization Needs

- I want to drive more solutions digitally than through my call center
- I want to reduce my call center expenses
- I don't have enough customers using my website; too many still call our 1-800 number



What outcomes from Digital Experience Evaluations should be expected?

Voice-of-the-Consumer data measures performance and usability

Deliver in-depth findings about the customer's website experience and satisfaction

Identify and share best practices – both within the auto insurance industry and cross-industry (according to expectations)

Quantify the relationship between site usefulness and a site's ability to build market share and brand advocacy

Complement information from existing JDPA customer satisfaction studies and other external website benchmarking studies



How is the Digital Experience Evaluation different?

- JDPA brings a unique methodology by listening to the Voice-of-the-Customer (VOC)
 - The questionnaire will ask respondents to perform key tasks on the website and evaluate their ability to perform those tasks
 - By listening to the VOC, JDPA provides actionable recommendations and insights based on your customers
- Digital Experience Evaluation is NOT a technical test
 - Page weights, elements, load times, clickstream, etc., are not included
 - DEE can be complemented and integrated with technical tests but does not compete with such methodology



How is the Digital Experience Evaluation offered?

Proprietary studies

- Exclusive study for the commissioning organization's use and learning

Club studies

- Hosted by JDPA; and commissioned by a group of organizations within a particular industry

Syndicated studies

- Industry analysis available to a particular industry by subscription

Digital Experience Evaluations

IWES



Brands included in IWES

Profiled Brands
21 st Century
Allstate
American Family
Amica
Esurance
Farmers
GEICO
Liberty Mutual
Nationwide
Progressive
State Farm
The Hartford
Travelers



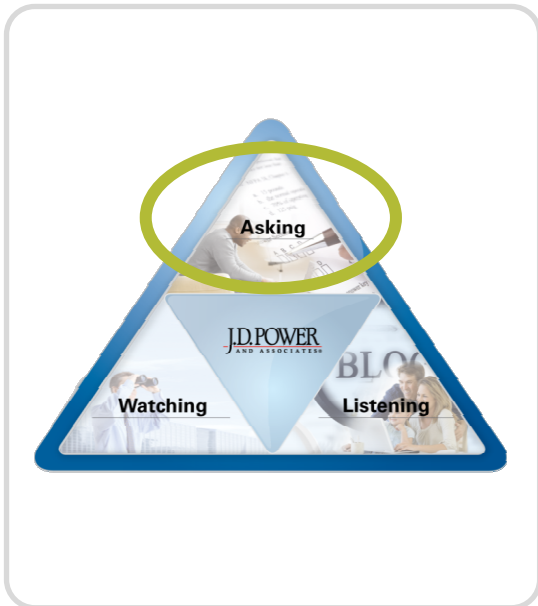
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Methodology

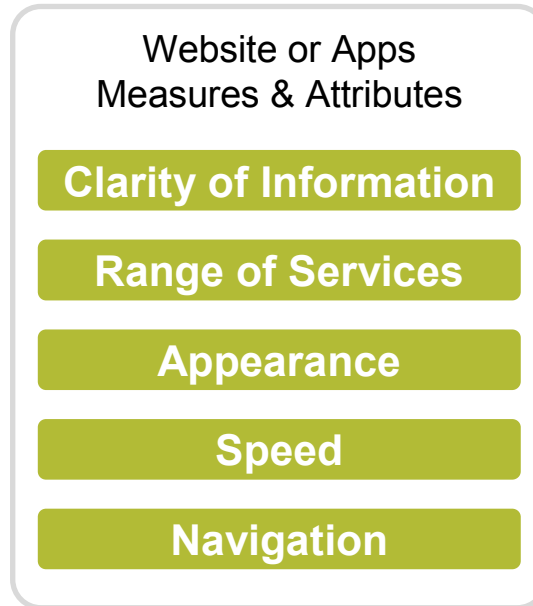


How are Digital Experience Evaluations conducted?

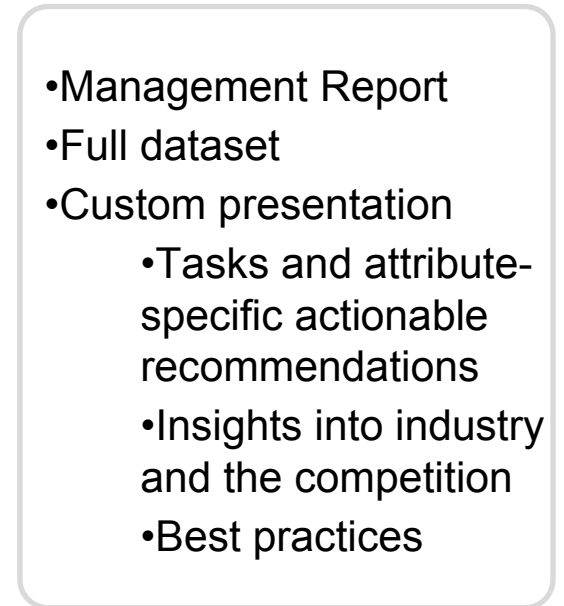
1 Ask for customer feedback



2 Expert created insights



3 Delivery of insights



Digital Experience Evaluations help clients solve the need for research-based feedback on website satisfaction with direct business application correlation



Methodology

- Web-based questionnaire approximately 10–12 minutes in length
- Fielding period: March 20th, 2012 to April 6th, 2012
- Target quota of 100 evaluations per auto insurer
- Screenshots are taken during fielding for added analysis and reporting
- This is not an award eligible study and no ranking will be made available publically
- Release date: May 24th, 2012



Questionnaire Evaluation

- The following tasks will be evaluated by the respondent:
 - Request a quote and compare prices/coverage
 - Policy information*
 - Glossary of terms
 - FAQ
 - Standard policy offerings
 - Coverage wizard
 - Etc.
 - Research discounts*
 - Contact information*

** If not provided in the quote process*



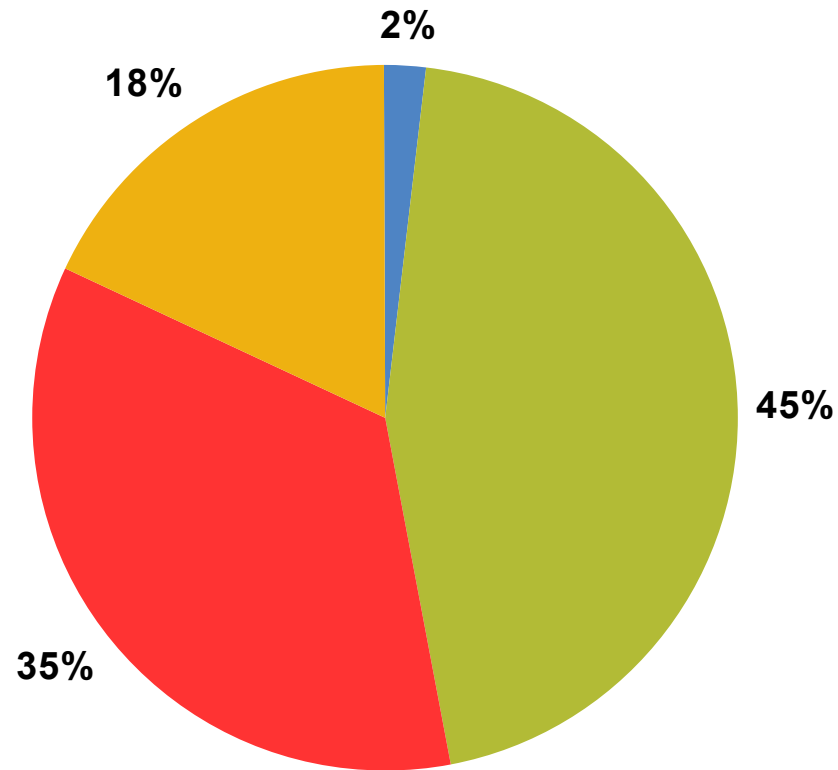
3 Analysis



A majority of respondents had a screen resolution setting of 1024 x 768

Screen Resolution

■ 800 x 600 or Less ■ 1024 x 768 ■ 1280 x 1024 ■ Greater than 1280 x 1024



21st Century's home page fits well in a 1024 x 768



To accommodate for a larger screen resolution, 21st Century extends the background image



With the introduction of tablets, developers are trying new designs



smart added a prominent home page menu in addition to making other modifications

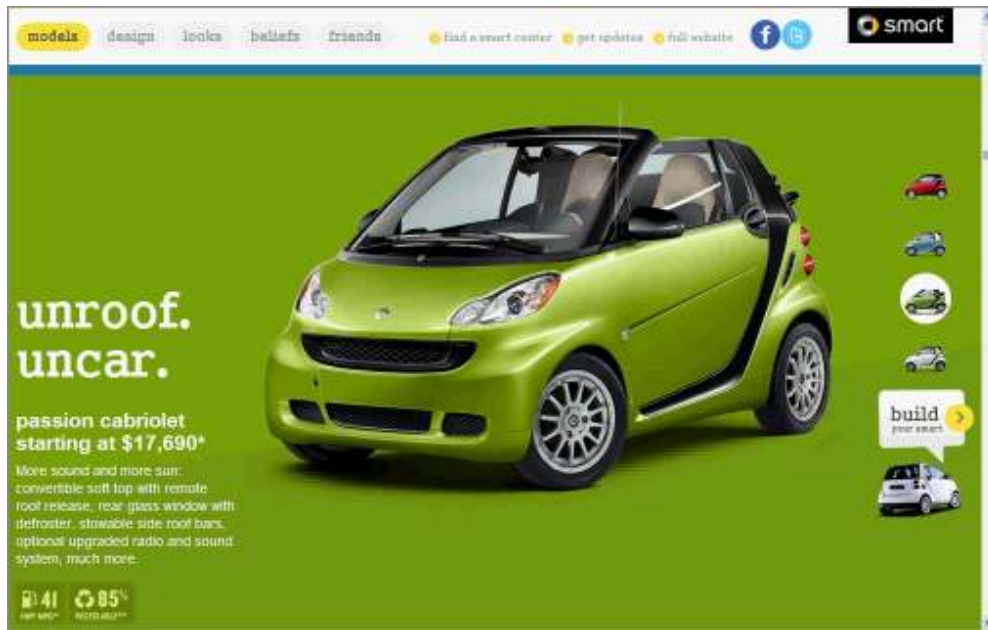
Overall	Info/Content	Navigation	Speed	Appearance
+38	+19	+41	+72	+33



smart added a home page menu and had increase across the entire experience

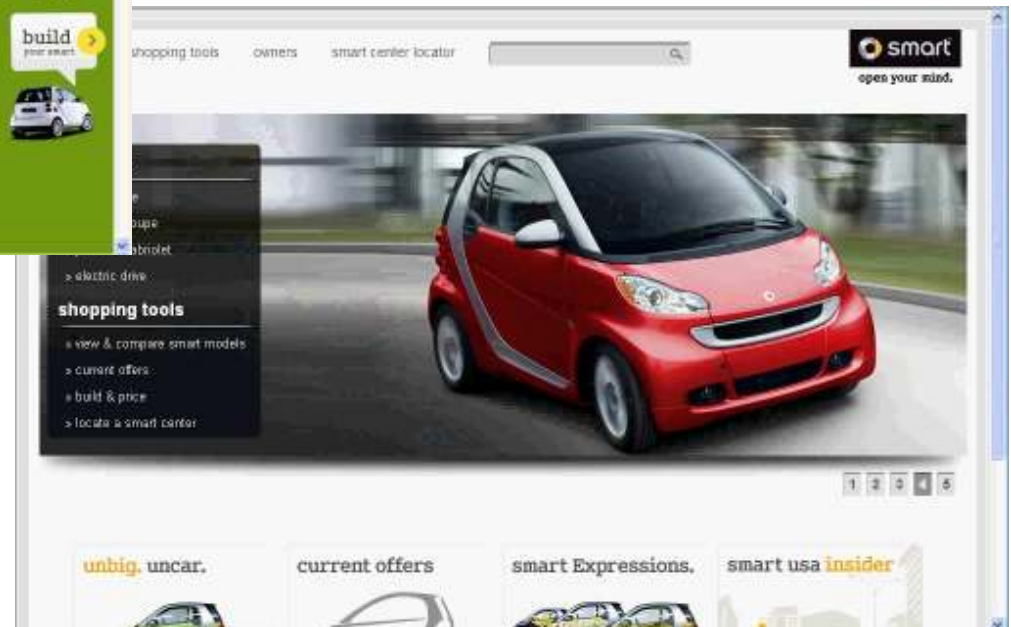


Speed and Navigation were impacted by smart's new home page scrolling design



By introducing the new home page, smart dropped significantly in Navigation (-46) and Speed (-52)

Websites are important channels for branding but remember the customer is visiting the site for a reason



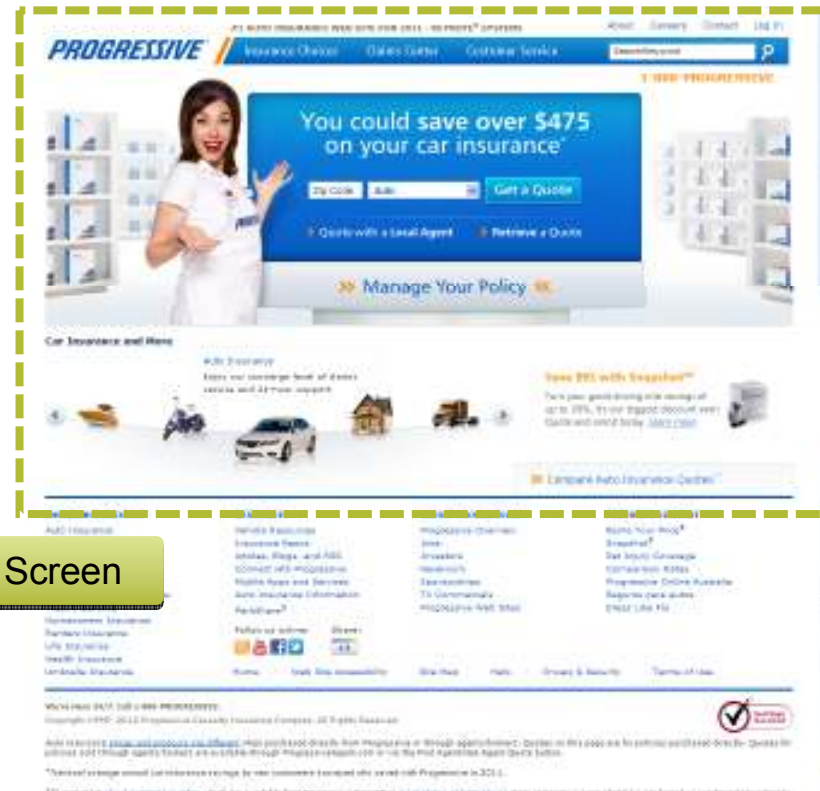
Alabama Power uses a simple layout while AEP Ohio has a busy but organized appearance

The layout for Alabama Power is simple but still relies on color for navigation

AEP Ohio is able to utilize color and font sizes to help create an organized appearance that otherwise might have been cluttered



It is extremely important to keep key information/navigation above the fold



Key Takeaways

- Website satisfaction, in addition to website usability, can have a significant impact on financial performance
 - Website perception is affected by multiple attributes
 - Providers digital presence must keep up with industry trends
 - Consumers' expectations are influenced by all industry browsing experiences

- IWES will be released May 24th, 2012
 - Other 2012 Syndicated Studies include Utility, Automotive and Credit Card
 - Ability to conduct proprietary or club engagements

