Policyholder Digital Experience for:

Beyond the expected.®

PEKIN®
INSURANCE

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Business Goals:

The project will be designed for a phone application to allow both new and old policyholders to access Pekin Insurance digitally and on-the-go. The purpose of the app is to match the competition by:

- Providing an intuitive and accessible mobile application so that users can experience Pekin Insurance digitally.

- Aiming to create a secure policyholder account system to allow users the ability to access their bills, update or change their policies, and access agent info.

- Providing excellent customer service to all users of the Pekin Insurance application.

- Granting the ability to increase account security by using two-step verification.

- Allowing policyholders to easily enroll in the paperless billing system.

- Creating an automated payment plan for ease of use and reduction of late payments.

- Reducing the amount of terminated accounts and canceled policies.

- Conforming to WCAG, ADA compliance, and Google Material Design Standards.

User Goals:

This project will allow users to experience Pekin Insurance digitally and on their phones. The goal of this app is to improve the overall experience of its users by providing:

- An intuitive interface to ensure no one gets lost or confused while using the app.

- The ability to quickly check bills digitally

- An easy signup process to make accessing the experience more efficient.

- An easy to understand account system to allow personalization for a unique experience.

- The ability to adjust notification settings to tailor for specific needs.

- A waived $5.00 processing fee to help incentivize the switch to paperless billing.

- The capability to view current policy info, insurance claims, insurance payments, agent contact info, policy types, and policy cards.

- An easy to read insurance statement to glance at the bill and see the amount owed quickly.

- Success screens and confirmation numbers to understand to ensure all information was processed, and no errors occurred.

- Customer service features available at all times to solve any issues with the digital experience.

Quad Chart:

Concept:

The Pekin Paperless Billing Project focuses on transitioning from a traditional paper bill to an online paperless billing system. The purpose of the project is to save material costs, create a smooth transition for less tech-savvy users, attract new, younger policyholders, and be more environmentally friendly. The users are policyholders with the majority being middle-age but Pekin Insurance is aiming to add the younger generation.
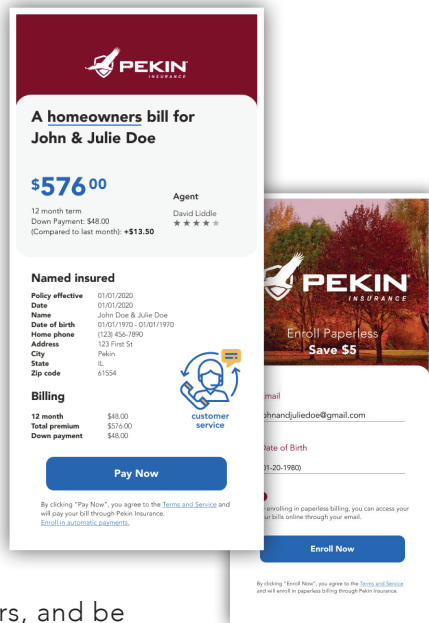
Capabilities:

- A quick and intuitive sign-up process that allows users to create an account and become immersed in Pekin's policyholder digital portal experience.
- An account feature that allows users to view and compare previous bills, access agent information, and change or add policies.
- An easy to read paperless bill containing the following:
    - Easily accessible customer options
    - Agent contact info
    - Order confirmation numbers
- The Pekin Insurance terms of service policy available at the bottom of most pages to ensure users can access and understand the terms of service.
- Confirmation screens after most processes to ensure users feel confident after completing any process.
- Adjustable settings (setting notifications through email) to customize each policyholder's experience within the mobile application.
- Multiple payment methods, including automatic billing setup, to ensure each user has enough options to complete payments.

Technical Approach:

Figma
- Utilized in the creation of general mockups

Adobe Indesign
- Used to make a presentation document for stakeholders. It showcased mockups and additional information

Agile Development
- Utilized to ensure steady, efficient workflow through the usage of sprints

Google Forms
- Used to conduct user surveys and collect additional information

Miro
- Utilized to build personas and empathy maps

User Testing
- Recorded and Moderated in-person testing

Communication Services
- Slack: text communication to create meeting times and share ideas
- Microsoft Teams: virtual meeting with stakeholders
- Discord: used to communicate with team members outside of class.
- Google Drive: used to upload and share content created by group members.

Deliverables:

The end product is an app with the purpose to create an intuitive digital experience for all policyholders, new and old.

April 2: Finish Quad Chart, User & Business Goals

April 7: Finish Journey Maps and User Stories

April 16: Finish Flow Charts

April 21: Finish Wireframes/Mockups

April 23: Finish the Digital Prototype

April 28: Finish and perform the written user testing strategy script, questions, and process

May 5: Project is due

May 7: Presentation on Project is due as well as Peer Reviews for our group

Journey Map:

Eric Smith – 30-Year Engineer at Caterpillar

Scenario: Eric just bought a new house near Pekin and is already a policyholder of Pekin Insurance. He wants to transition to start using the new mobile app in order to organize and view his insurance on-the-go.

Expectations

- Easily accessible customer service with contact agent information
- Simple account setup with guaranteed security
- Personalized function to organize his experience to his needs

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Signup

1. Enter personal information

2. Receiving confirmation

3. Setup notification service

4. Two-step verification

5. Enroll in paperless billing

"This signup is quick and easy. I need to double-check my information is correct."

Policy & Agent Interactions

1. Contact agent

2. View current policies

3. Claims

"My account is all set up, and I can start learning and using the online portal experience!"

"I know my information is correct and I don't need to contact my agent or make a claim."

Bill Payment

1. View bill

2. Identify policy changes

3. Confirm transaction

"This bill is easy to understand and I can compare it to my last bill. I get confirmation after a transaction so I'm confident my payment went through."

Opportunities

- Pop-ups appear after signup, prompting users to adjust notifications and settings
- Simple notification settings
- Easily identify the premium and comparison to the previous bill

Internal Ownership & Metrics

- Customer Support - Reducing the number of calls and texts
- Design Team - Make sure that everything in the application is intuitive
- Agents - Easy access to client policies and are easy to contact

User Personas:

Eric – 30-Year Engineer at Caterpillar

- Happily Married
- Has 3 Kids
- New House
- Has daughter with diabetes

Header:
He prefers not having to mess with his insurance bill, and if he needs to contact his agent, he prefers to visit locally in person. As an engineer, Eric likes to be organized and would be hesitant to move towards a paperless system. He is up to date with technology but has never used paperless billing.

Demographic Profile:
Eric's family is very active and enjoys playing in sporting activities. One of his daughters has Juvenile Diabetes, so his life insurance is his primary focus. After saving for 20 years, he recently purchased his dream home and needs home insurance. It is essential he keeps his life insurance and has home insurance on his newly purchased home.

End Goals:
- Wants customer service readily available since he is a new user.
- A simple way to see previous bills.
- Quickly organizable emails and invoices.

Scenario:
Eric just bought a new house near Pekin and is already a policyholder of Pekin Insurance. He wants to transition to start using the new mobile app in order to organize and view his insurance on-the-go.

User Personas:

Sarah – 29 years old

- Single
- Active environmentalist
- Recently purchased a used Ducati motorcycle

Header:
Sarah has a career as an AI (Artificial Intelligence) Researcher for FLOAT in Morton, Illinois. She works eight hours a day, five days a week. After her day at work, she enjoys coming home and working on different art projects or reading a book.

She is active in a local environmentalist group and frequently participates in get-togethers. With her busy schedule, she would prefer to have minimal interaction with her monthly insurance bills. She is comfortable with technology and has looked into paperless billing in the past.

Demographic Profile:
Sarah is actively involved in her community. She recently purchased a used Ducati motorcycle and is actively looking into life insurance and vehicle insurance. It's important to her that she is current with her insurance.

End Goals:
- Wants an easily accessible way to access insurance policies
- A simple way to cross-compare results from prior bills.
- Wants to have quick contact with her agent digitally

Scenario:
Sarah is attending a get-together for her local environmentalist group. She gets a notification on her phone that the monthly payment for her motorcycle's insurance is due. Instead of receiving notifications through text she wants to recieve them only by email.

User Personas:

Jared – 27 years old

- Just started renting an apartment
- Has a sick dog
- Is seeking full-time employment

Header:
Jared just graduated from his master's degree in Digital Marketing from the University of Illinois. He has been job searching since his graduation and just started renting an apartment in Peoria. Money is not that expendable for Jared and relies on his parents for some financial help. Since he is living on his own, he decided to adopt a German shepard from an animal shelter.

Jared's parents thought it would be good for him to get renter's insurance, and Jared decided to get pet insurance as well. After he gets the pet insurance, his dog fell ill after only havng it for a short time. Jared follows technology trends closely, so he expects paperless billing as a standard.

Demographic Profile:
After his dog has fallen ill, most of his attention is on his beloved pet and pet insurance. Jared works in the technology field and is very up to date on the newest technology advances. He prefers the paperless world of technology.

End Goals:
- Easy signup and confirmation process.
- Expects design to be modern.
- Save as much money as possible.

Scenario:
He is scouring the internet to help find resolutions to his dogs' health. Since he just spent a large portion of money paying off student loans and getting his new apartment, Jared wants to make sure he is saving the most amount of money possible. This unique paperless billing system has piqued his interest due to the waving of the five dollar processing fee and the ability to get in contact with agents digitally.

User Personas:

Steven – 54 Years Old

- Graduated high school, but did not continue with college
  - Works as a construction worker for a local contractor
  - Construction getting harder for him due to his age
- Injured himself at work in the past year
- Recently damaged his 2004 Ford Taurus in an accident

Header:
Steven works for a local construction contractor, Don Hoerr & Sons. This past year he suffered a work-related back injury causing him to take a few months off from work. Unfortunately for Steven during this time, his 2004 Ford Taurus was rear-ended. Although his car is not valuable, it is his only source of transportation and wants to get it working in time for him to go back to work.

His recent misfortunes have caused some mental issues, and his recovery could take longer. He is not too educated on the whole insurance process, causing additional stress.

Demographic Profile:
Steven is a hard, loyal worker, but his lack of work from his injury caused a recent shortage of finances. Due to his age and lack of college education, Steven is confused by technology and still refuses to buy a smartphone because of his personal beliefs on government tracking. He also is skeptical of his policies and would have no idea what paperless billing means.

End Goals:
- Wants to easily be able to access and download policy cards
- Save money on his policies.
- Have customer service ready for his assistance.

Scenario:
While waiting to get his car fixed, he saw a commercial for Pekin Insurance's new mobile app. He wants to make a switch to an easy-to-use insurance option with available customer support.

Stakeholder Questions:

1. Besides paperless billing and the account system, what main features would you like to see in the portal experience?

2. Would Pekin Insurance like to add a "file a claim" digitally to the application portal?

3. Does Pekin Insurance currently have an option for users to customize their account preferences/layout?

4. If a user already is a member of Pekin Insurance and has the app downloaded, and he/she wants to make a new policy what details in the portal should be displayed to the user?

5. What are your opinions on the engagement curve on our journey map? Is this the type of engagement that you want to see from the online experience?

User Surveys:

5 Questions, 21 Respondents

Link to Survey Results: https://forms.gle/pfaoRWwAK3Gh6ASe9

Would you like the ability to file a claim on your own digitally or would you rather contact your agent to file a claim?

71.4%

28.6%

🟢 File a claim on my own digitally

🟠 Contact my agent to file a claim
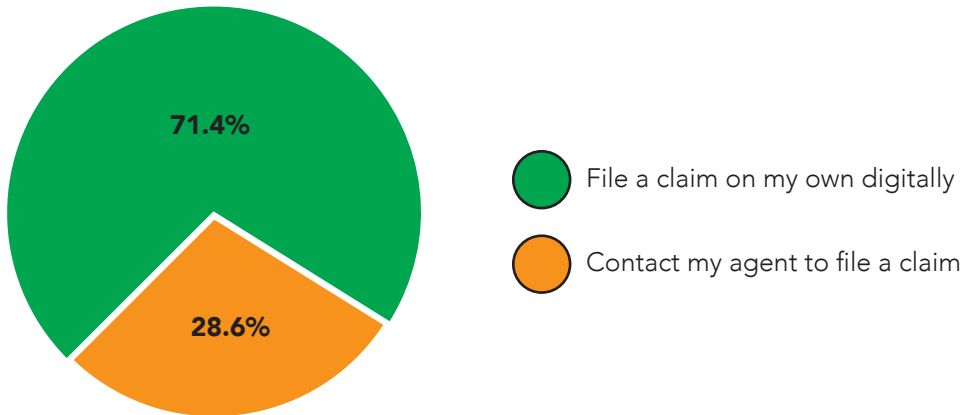
The responses on our first question favored the ability to file a claim independently through the application. While there were some who would still call their agent to file the claim, it seems that the feature to file a claim digitally is wanted by users.

Would the ability to customize the home page to see your preferences, like viewing a bill from the home page, be enticing?

90.5%

9.5%

🟢 Yes, I'd like to customize my home page

🟠 No, I don't want to customize my home
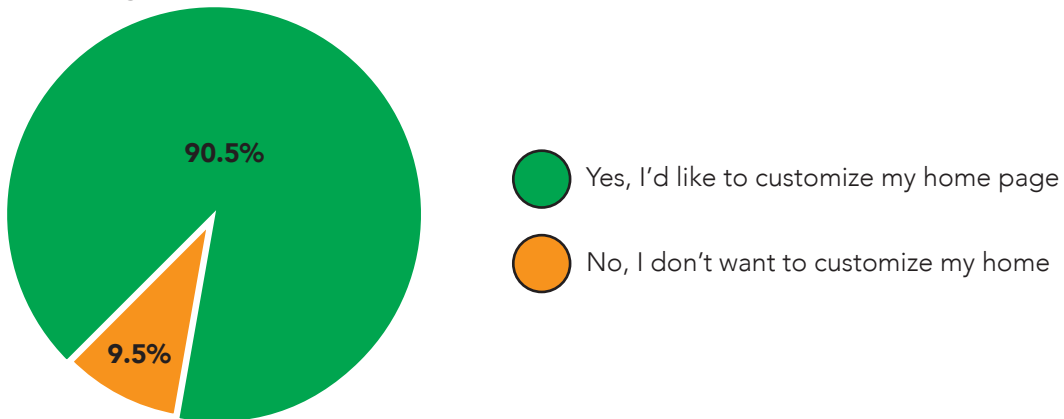
The responses to this question were one-sided, with almost every responder wanting the ability to customize the homepage. There were one or two responders that did not want this ability, but the majority of responses wanted to personalize their experience.

User Surveys:
5 Questions, 21 Respondents

Link to Survey Results: https://forms.gle/pfaoRWwAK3Gh6ASe9

Would the feature to meet with your agent through video conference be of any interest to you?

- **52.4%** Yes, I'd like the ability to video call with my agent
- **28.6%** I would not use it, but would not mind having the feature
- **19%** No, I would rather call my agent
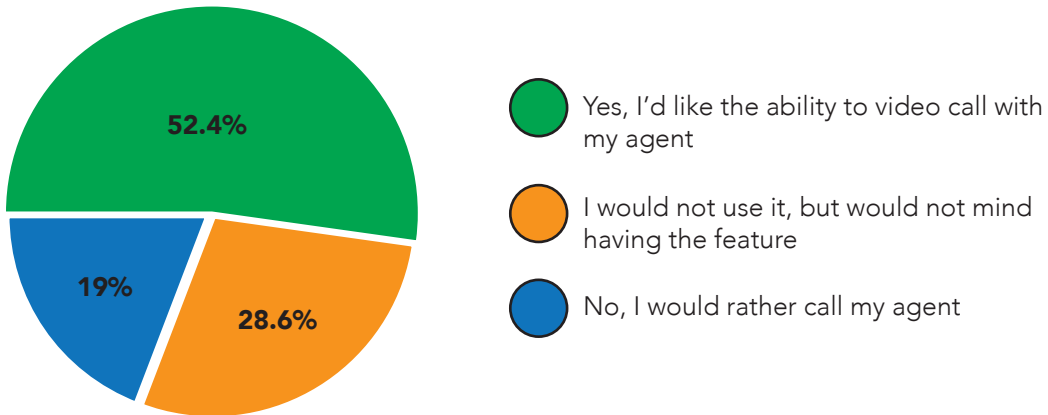
This question had the most split responses, which was expected due to how some people view video conferencing. The majority of responses wanted to be able to call and meet with their agent through video conference, and the next majority did not mind having the feature. However, there were still some responses that did not want this feature and would rather call their agent over the phone.

Would you like to purchase new policies digitally through the app while contacting your agent or would you rather call/meet in person with your agent?

- **61.9%** Purchase via application and agent
- **38.1%** Purchase via agent
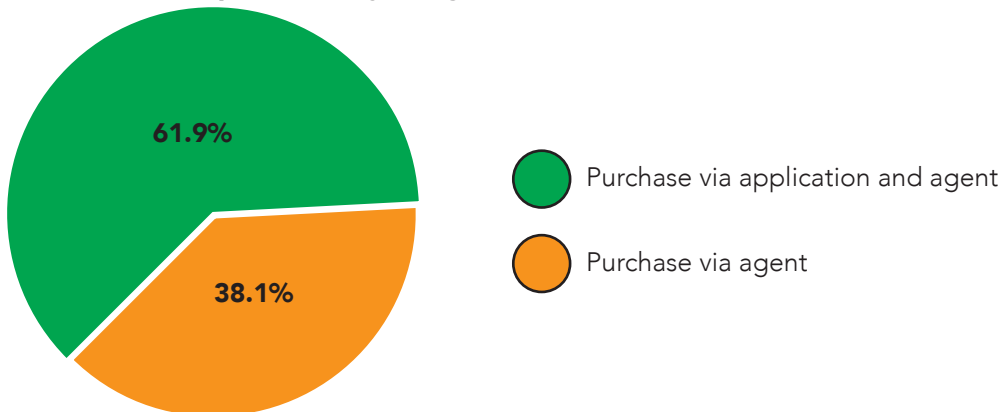
This question had unexpected responses to it, with a decent amount of responses that did not want to purchases policies through the app while chatting with their agent. Yet, the majority did want that ability, but it was not as one-sided as we thought it would be.

User Surveys:
5 Questions, 21 Respondents

Link to Survey Results: https://forms.gle/pfaoRWwAK3Gh6ASe9

Besides paperless billing, account system, and contacting your agent, are there any other features you would like to see in an insurance application?

For our open-ended question which was about any ideas for additional features, we initially saw that many did not have any suggestions. However, we saw a trend among the other answers revolving around status updates or alerts, which are an idea we had already. Another response was about viewing previous payments and claims, and we already worked in viewing previous bills into our mockups from the last project.

As well, another response mentioned contact information, which would already be included in our online experience. The final response on what potential features to add was the most interesting, being a suggestion about screen sharing with an agent. This feature would be similar to an earlier question regarding a video conference with an agent. Overall, these responses to this open-ended question were useful as we could gauge what features are requested by users.

Flow Charts:
Complex - Call your Agent

Flowchart — Call your Agent:

- User launches Pekin Insurance application
- User navigates to the "Call Your Agent" screen.
- Does the user decide to call their agent?
  - No → User decides to not call their agent
  - Yes → User taps the "Call your agent" button and is placed into a call with their agent.
- User can decide what type of communication tool to use that best suits their needs.
  - Screen share own display
  - Virtual video conference call
- Call with the insurance agent takes place
- User ends call once done.
- Does the user exit the app once done with their call?
  - No
  - Yes → User successfully called their agent

Flow Charts:
Simple - Signup/Two-Step Verification

```
                    ┌─────────────────────┐
                    │ User launches Pekin │
                    │ Insurance application│
                    └─────────────────────┘
                              │
                              ▼
                    ┌─────────────────────┐
                    │   Signup screen     │
                    │ appears, user enters│
                    │ account information │
                    └─────────────────────┘
                              │
                              ▼
                    ┌─────────────────────┐
                    │ Confirmation screen │
                    │ appears; user is now│
                    │     signed up       │
                    └─────────────────────┘
                              │
                              ▼
                    ┌─────────────────────┐
                    │ Home page appears;  │
                    │ user wants to set up│
                    │ two-step verification│
                    └─────────────────────┘
                              │
                              ▼
                    ┌─────────────────────┐
                    │ User taps on settings│
                    │ icon; settings screen│
                    │       appears       │
                    └─────────────────────┘
                              │
                              ▼
        ┌────┐      ◇ Enable two-step ◇      ┌─────┐
        │ No │ ◄─── ◇  verification?  ◇ ───► │ Yes │
        └────┘      ◇                  ◇      └─────┘
           │                                     │
           ▼                                     ▼
   ┌───────────────┐                  ┌─────────────────────┐
   │ User created an│                 │ User sets up two-step│
   │ account but did not│             │    verification;    │
   │ set up two-step │                │ confirmation text is │
   │ verification   │                 │ sent and approved   │
   └───────────────┘                  └─────────────────────┘
                                                 │
                          ┌─────────────────────┐│
                          │ User returns to home │◄┘
                          │       page          │
                          └─────────────────────┘
                                     │
                                     ▼
                          ┌─────────────────────┐
                          │ User successfully   │
                          │ created an account  │
                          │ and set up two-step │
                          │    verification     │
                          └─────────────────────┘
```