# E3 EPAS/BASS Integrated Usability Study: Executive Summary & Detailed Findings



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# Document History

| Date | Description |
| --- | --- |
| March 23, 2011 | Initial draft |
| April 07, 2011 | Updated survey section after last user completed survey |

# Introduction

This document details findings from an integrated EPAS/BASS usability study conducted between February 25 – March 4 of 2011.  In the study, 11 users with prior exposure to the EPAS system participated in one of two usability sessions:

- General Market home (five participants)
- General Market auto (six participants)

As time permitted, tasks related to the new Online Bill Pay feature were incorporated into one of the two primary tasks.  Five participants in all worked through test scenarios related to Online Bill Pay.

# Usability Session Contributors & Acknowledgements

These usability sessions were a joint effort across multiple internal teams and functional areas.  In addition to this document's author, the following individuals played important roles in the usability testing process:

- **Anna Poznyakov and Meri Dreyfus, Senior EPAS Designers & Usability Specialists** - Anna and Meri were instrumental in building out the EPAS prototypes used in conducting the sessions, and served the role of observers/note takers for all sessions.  Their expertise related to EPAS functionality was invaluable in preparing for the studies.
- **Judy Robeson**, **Agents Advisory Council** - Judy played a crucial role in identifying suitable users based on our agent profiles, and conducted all initial contact with our pool of potential candidates.  She helped to define and shape the process we will be following in the future when conducting additional user research with our agents.
- **Nancy Herrick and Brent Hupp, primary business partners for BASS and EPAS** – Nancy and Brent were strong advocates for conducting an integrated, end-to-end study that touched upon all systems that will be rolled out to agents as part of the E3 Billing release.  Isolated tests looking at just BASS or EPAS would not have uncovered some of the more problematic areas in the overall integrated work-flows.  Although the ability to act on these findings is limited in the near-term, Nancy and Brent were committed to identifying issues in advance of our go-live dates, and championed using the results to shape our ongoing agent communication and training activities.
- **Rachel Wahlberg, User Centered Design Manager -** Rachel played a key role in coordinating and managing expectations with our internal partners, and conducted all session scheduling and facilitated the majority of the actual agent sessions.

# Intended Audience of this Document

This document is for internal distribution amongst FFIC employees only. The primary intended audience is:

- DSM, EPAS, BASS, and Online Bill Pay business partners
- OCM and Training

The document assumes readers already have a baseline familiarity with the applications that were tested, and does not go into any great detail with respect to underlying application behavior or functionality. It is intended to be a fairly detailed accounting of the primary usability issues that were uncovered over the course of the two primary studies.

The document begins with a high-level, executive summary of the primary usability findings, followed by a number of AVI files containing audio and screen captures of actual session highlights that underscore some of the more important findings.

Following this, the report delves into page level accountings of the issues encountered. Where usability issues were observed, a screenshot of the relevant application page is included for reference, along with a tabular presentation of the observed issues and recommendations as to whether individual issues should be addressed in pre-rollout training materials and whether the issue should be addressed via a future application enhancement. Issues are categorized according to the following criteria:

- **Serious** – Issues that indicate a fundamental conceptual disconnect on the part of users, or underlying problem states that will inhibit real-world users from successfully completing tasks using the underlying systems.
- **Moderate** – Slightly less severe conceptual disconnects. Users in most cases are able to successfully complete system tasks, but express some degree of confusion.
- **Minor** – Issues that don't interfere with users' ability to complete system tasks and are not indicative of a substantial conceptual disconnect. Many of these issues are related to terminology or less important cosmetic/fit-and-finish/industry standards.

As many pages are similar or identical across both the Home and Auto tests, and many are repeated in each test across the Quote and Policy work-flows, there is a fair amount of redundancy in the reported page level findings. While not ideal, this redundancy seemed preferable to forcing document consumers to page back to an earlier section of the report in cases of redundant findings. While this does contribute to a substantially

larger report, the tradeoff in increased ease-of-use for document consumers seemed to warrant this approach.

## Session Participants

With assistance from our EPAS, BASS, and DSM partners, user profiles were developed and candidates were screened according to these user profiles.  All participants were extensively vetted by our DSM partners to ensure their suitability for the testing process.  All are Fireman's Fund champions and advocates, but were also extremely forthright and candid in their assessment of the current state of our various FFIC web-based applications.

The following table provides information about the eleven subjects who ultimately participated in one of testing sessions.

| Participant's Agency | Job Role | EPAS Familiarity | City | State |
|---|---|---|---|---|
| Arizona Group | Agent | Extensive | Gilbert | Arizona |
| Art Hauser Insurance, Inc. | Agent | Extensive | Cincinnati | Ohio |
| Brooks Insurance | Agent (Supervisor) | Low | Toledo | Ohio |
| Denver Agency | Personal Lines Manager | Extensive | Denver | Colorado |
| Diversified | Agent | Moderate | Baltimore | Maryland |
| Double and Ohearn | CSR | Moderate | New Haven | Connecticut |
| Grant Insurance | Agent | Extensive | Rockville | Maryland |
| Hub-Houston | Agent | Moderate | Houston | Texas |
| Insurance Associates of the Southwest | Personal Lines Manager | Moderate | Houston | Texas |
| Lockton | Agent | Extensive | Kansas City | Missouri |
| USI | Agent | Low | Portland | Oregon |

## Testing Protocol

All subjects participated using a remote usability protocol, meaning that the usability facilitators hosted the sessions from the San Marin office and participants participated from their offices via a Web Ex connection and AT&T call-in number.  Participants were granted remote control of the facilitator's test system, and drove prototype versions of the EPAS, BASS, and Online Bill Pay systems.  A more detailed accounting of the testing protocol is provided in the Recruiting Backgrounder companion document.

# Executive Summary

The following sections detail high-level takeaways (both good and bad) from the sessions. A more detailed, page level accounting that correlates to these high-level findings can be found in the ensuing sections.

Based on agent feedback from the sessions, we anticipate that agency users who are familiar with EPAS will be able to use the new capabilities with the support of communications and training. Without supporting communication and training, we expect significant agent confusion and inability to complete certain key tasks using the new systems.

## Positive Findings

- Those users with prior experience using EPAS to generate Auto lines of business noticed and responded favorably to the E3 enhancements.
- Those users with significant prior experience using EPAS noted solid improvement in the application over the last couple of releases.
- While not fully conscious of what the differences were, users responded favorably to the improved readability and less overwhelming volume of data on the redesigned Quote Summary page in EPAS Homeowners.
- Users who triggered error conditions in the BASS workflows noticed the error messages and were able to use them to fix the errors.
- Users responded favorably to the general concept of the new Online Bill Pay feature.
    - Agents acknowledged/confirmed that their job responsibilities include performing billing-related activities and answering bill questions for customers.
    - One CSR reported she must see exactly what policyholders can see because:
        - She needs to be able to walk them through billing-related tasks.
        - She wants to make payments on their behalf.

## Areas for Improvement

Three issues emerged as dominant trends over the course of the sessions:

- Users seemed completely unaware that they were working with three different internal systems, which led to mistaken assumptions and confusion when the systems behaved slightly differently.
    - At various points in the study, users expressed a complete lack of confidence with respect to where they were in the overall process of creating a quote; issuing a policy; and creating a billing account.
    - One particularly problematic area was Mortgagee Search.
    - Users didn't like having iLog errors displayed on the Action pages in EPAS.

- All expressed a strong preference for having these displayed in Quote, or (if in Policy) presented before the Action page is reached.
  - Users firmly believed that billing account setup should occur prior to policy issuance.
- Key elements required for issuing in both the Property and Auto tests were hidden on secondary pages.
  - Participants expressed a strong preference for integrating these pages into the primary work-flows.
- In general, all users felt too many pages were required to complete the tasks; too much redundant data was displayed; pages were too busy/wordy; and too many extraneous mouse clicks were required.

In the following sections, additional detail is provided about specific issues that were encountered by users as they navigated through the various application pages.

## Notable Participant Quotes

The following table contains a number of notable/striking participant quotes in AVI audio format that help to reinforce some of the more significant findings (both pro and con) observed over the course of the sessions.

| Important Note on Hyperlinks in this Document |
| --- |
| To ensure that these hyperlinks continue to work if you copy this master document to your local computer or another shared network location, copy the entire Supporting Documents folder and place it in the same folder that you save this master document to. |

| Title | Description |
| --- | --- |
| General Feedback | A collection of generalized quotes underscoring the primary findings. |
| Secondary Pages | Quotes underscoring user confusion with various required data options that are relegated to secondary pages not exposed through the primary EPAS navigation flow. |
| Where Am I? | User confusion with respect to policy issuance. Quotes are roughly organized to correspond with users' actual flow through the various EPAS, BASS, and Clear Tran page flows. |
| Mortgagee Search | Quotes underscoring user confusion with the process of adding/searching for a mortgagee. |

| Title | Description |
|-------|-------------|
| Add Vehicles/Add Drivers | Quotes related to user confusion with the process of adding vehicles and drivers to a quote. |
| iLog Feedback | A collection of quotes related to how EPAS processes iLog rules in the E3 release. |
| BASS | Several user quotes related to the BASS flows.  Note that a couple of these quotes are also included in some of the earlier AVI files. |
| Online Bill Pay | A couple of quotes related to the proposed Online Bill Pay feature. |

# Detailed Findings – Homeowners Usability Study

Subjects who participated in this study were provided with the following high-level scenario and supporting data in advance of the actual testing sessions.

**Scenario:**  You will be creating an Allianz homeowner's quote for a general market customer – Homeowners with a mortgagee payor; Umbrella (liability limit of $1,000,000). You will confer with your client about the quote and Billing Options, and then you will move forward with converting the quote to a policy and issuing it.  As a part of this overall work flow you will also be setting up a billing account and providing the required down payment that is a part of the Allianz product.

**Task 1:** Create a property quote for an existing customer named Jeff Adams (845 E McDowel Rd, Phoenix, Arizona 85006), and then convert the quote to a policy and issue it.

> **Product:** Allianz
> **Lines of Business:** Homeowners; Umbrella (liability limit of $1,000,000)
> **Home Type:** Home
> **Usage Type:** Primary
> **Occupancy Type:**  Insured Occupied
> **Number of Families:**  1
> **Construction Type:** Frame
> **Exterior Wall:** Stucco-Authentic
> **Roof Construction Material:** Shingles-Asphalt
> **Year Built:** 1995
> **Number of Stories:** 2
> **Number of Baths:** 2
> **Foundation Type:** Slab

**Total Square Footage:** 2,000
**Business Conducted on Premises:** No

**Additional Features used for Replacement Cost calculations:**
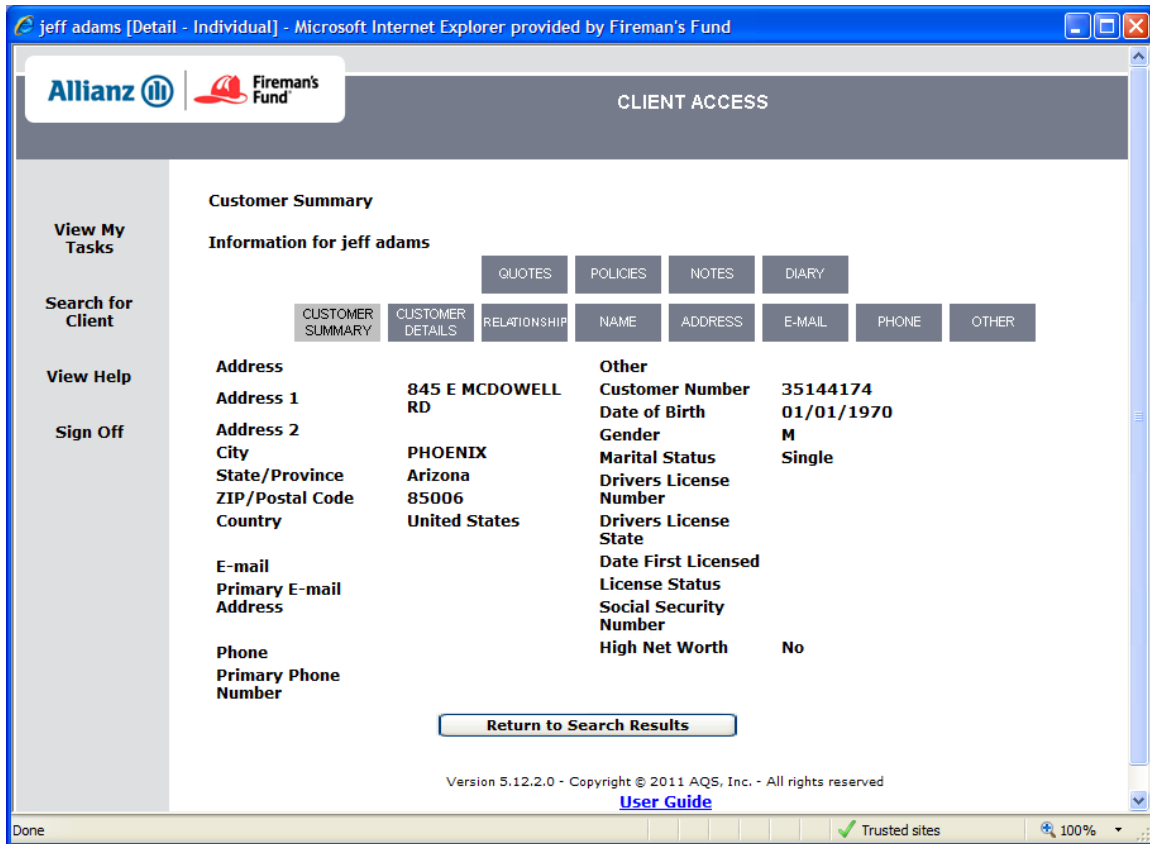
> **Attached Structures:** Greenhouse (100 sq ft)
> **Garages and Carports:** Attached Garage, 1 car (1 garage)
> **Floor Finish:** Rubber (1%)

**Task 2:** Create a billing account with the following options and provide the down payment.

> **Payment Plan:** Four Pay
> **Bill Due Day:** 15
> **Payment Method:** EFT
> **Payor:** Jeff Adams
> **Account Nickname:** Adams Checking
> **Account Routing Number:** 123456789
> **Account Number:** 012345678912
>
> **Down Payment Amount:** $200
> **Down Payment Method:** EFT
> **Down Payment Payor:** Jeff Adams
> **Account Routing Number:** 123456789
> **Account Number:** 012345678912

In the interest of getting session participants to the areas of EPAS the team was most interested in testing, the test eliminated a number of starting screens agents would typically interact with prior to starting the quote. Rather than having participants search for an existing customer named Jeff Adams, they picked up the task after having already located Jeff and began the test from the following landing page:

From here, participants were expected to select the Quotes tab to initiate a new Homeowners quote.  Most users did not comment or have any substantive issues with this page, although one user did express dissatisfaction/confusion.  She noted in her previous experience with EPAS, she always experienced some initial confusion with respect to what she needed to do.  She noted that she now realizes she needs to click on the Quotes tab, but observed that the label is too ambiguous: does this refer to existing quotes; creating new quotes; or both?  No other users seemed to hesitate or offer feedback on this page, but the one user was fairly vocal in her criticism.   She notes that at this point all she wants to do is create a new quote, and finds the initial landing page offers too many options: "All I want to do at this point is create a quote!"

## Quotes Page



Most users did not comment or have any substantive issues with this page, although one user did express dissatisfaction/confusion, as discussed in the preceding section.

## Quote Access Page
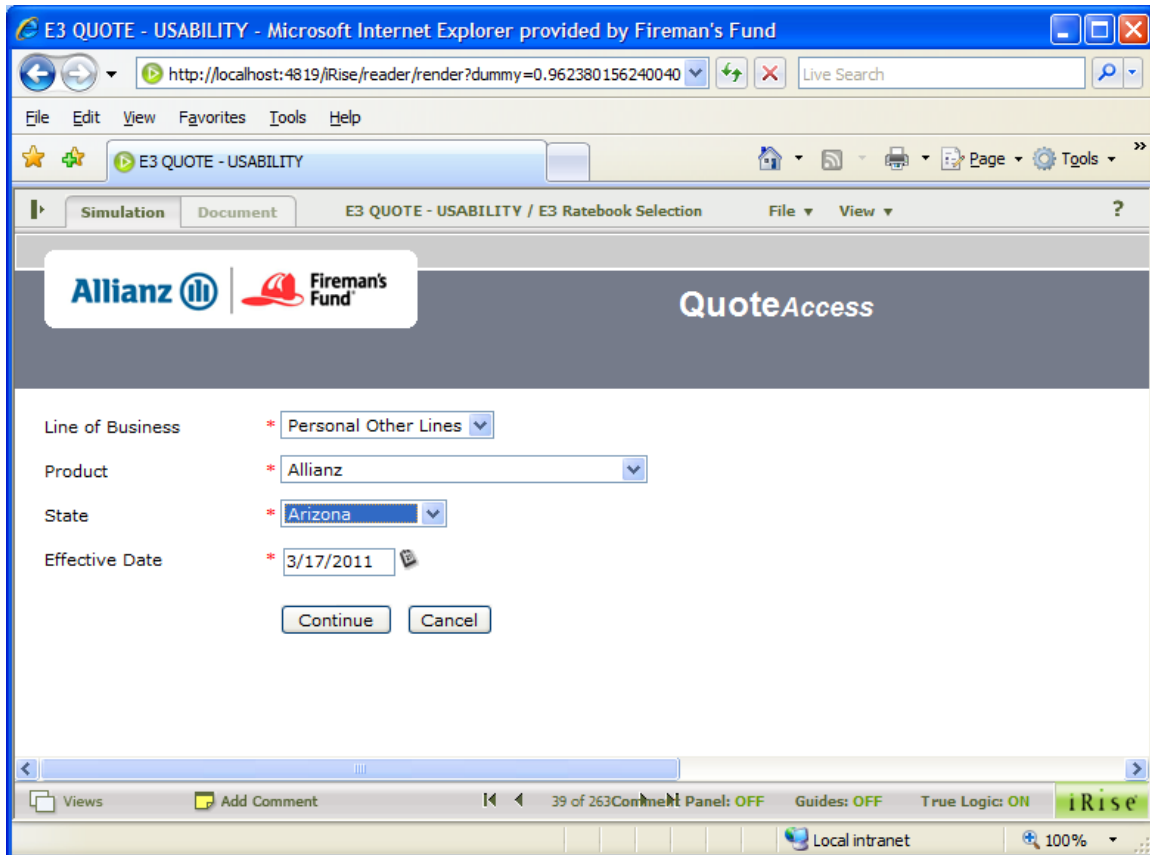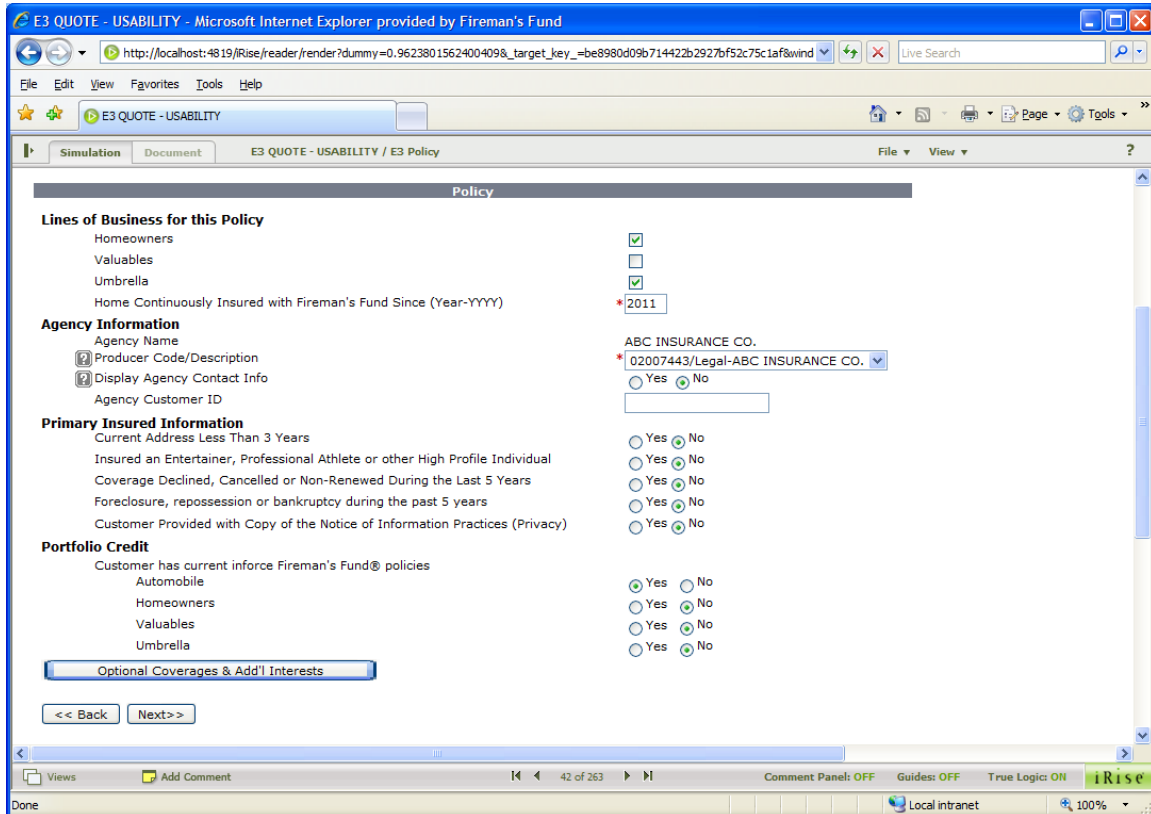


The following issues (one potentially significant) were observed with respect to this page:

| Usability Issue | Severity Rating |
| --- | --- |
| **Existing Issue:** Subjects reported they would not expect to ever select Allianz from the Product list (brand association amongst our agents is with Fireman's Fund as opposed to Allianz – they do not care or feel the need to understand the distinction).<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Serious** |
| **Existing Issue:** Users felt "Product" did not accurately convey the underlying purpose of the associated drop-down control.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Moderate** |

## General Information Page (Quote)

No substantive issues were uncovered with respect to this page.

## Policy Page (Quote)



The following issues were observed/reported with respect to this page:

| Usability Issue | Severity Rating |
| --- | --- |
| **New Issue:** Some users didn't understand that the Lines of Business and Portfolio Credit sections were unrelated: when selecting Homeowners and Umbrella from the Lines of Business region, some users mistakenly thought they also had to set the radio buttons in Portfolio Credit to Yes for these options.<br><br>**Recommendation:** Consider for training; consider for future enhancement. | **Serious** |
| **New Issue:** While the Optional Coverages & Add'l Interests button wasn't hooked up in the prototype, users were queried with respect to what they'd expect to see exposed through this button.  Users indicated they | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| would expect to see Homeowners Optional Coverages forms, which doesn't match the current implementation: these forms are exposed through the Homeowners Coverage Details page.<br><br>**Recommendation:** Consider for training; consider for future enhancement. | |
| **New Issue:** Users found the "Home Continuously Insured with Fireman's Fund Since (Year-YYYY)" label particularly confusing, and were not sure what to enter in the associated text field.  Some users paused for significant periods of time and vocalized various theories about what to enter here (some thought a 0, some thought the current year).<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** Some users were somewhat confused by the fact that some required radio button options already had values set.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Location Information Summary Page (Quote)



One very consistent/significant issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Most users were not immediately aware that they needed to click the Modify Location button to specify additional data required to complete the quote. After questioning and prompting, these users expressed a strong preference for having all data that is required for generating an accurate quote be exposed through the primary page navigation flows, rather than being relegated to secondary pages.<br><br>**Recommendation:** Cover in training; consider high priority for future enhancement. | **Serious** |

## Location Information Details Page (Quote)



The following issues were observed with respect to this page:

| Usability Issue | Severity Rating |
| --- | --- |
| **Existing Issue:** As previously noted, a number of users needed to be prompted to click the Modify Location button to access the data exposed through this page.<br><br>**Recommendation:** Cover in training; consider high priority for future enhancement. | **Serious** |
| **Existing Issue:** Conceptually, users reported that they would expect to enter this data from the Homeowners tab, rather than through this details page.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** Some users were confused by the value of "No Information" exposed for the "Business Conducted | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| on Premises" field, and suggested an alternative would be to have this not be a required field.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | |
| **New Issue:** A couple of users were confused by the "Construction Type" and "Exterior Walls" fields. They noted that with the data provided in the scenario (which specified a construction type of Frame), exterior wall should automatically be set to "Masonry", as this would always be the case for dwellings of frame construction types.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **Existing Issue:** One user had additional comments on some of the options requested from this page, noting they are not typical with other carriers as part of the quoting process:<br><br>• Number of Baths<br>• Foundation Type<br>• Dogs on Premises<br>• Fire Protection (typically only specify if dwelling is within or out of the Fire District)<br>• Fire/Sprinkler Type (confusion if this is related to a fire alarm or a sprinkler system)<br><br>**Recommendation:** Does not need to be covered in training; not a priority for future enhancement. | **Minor** |
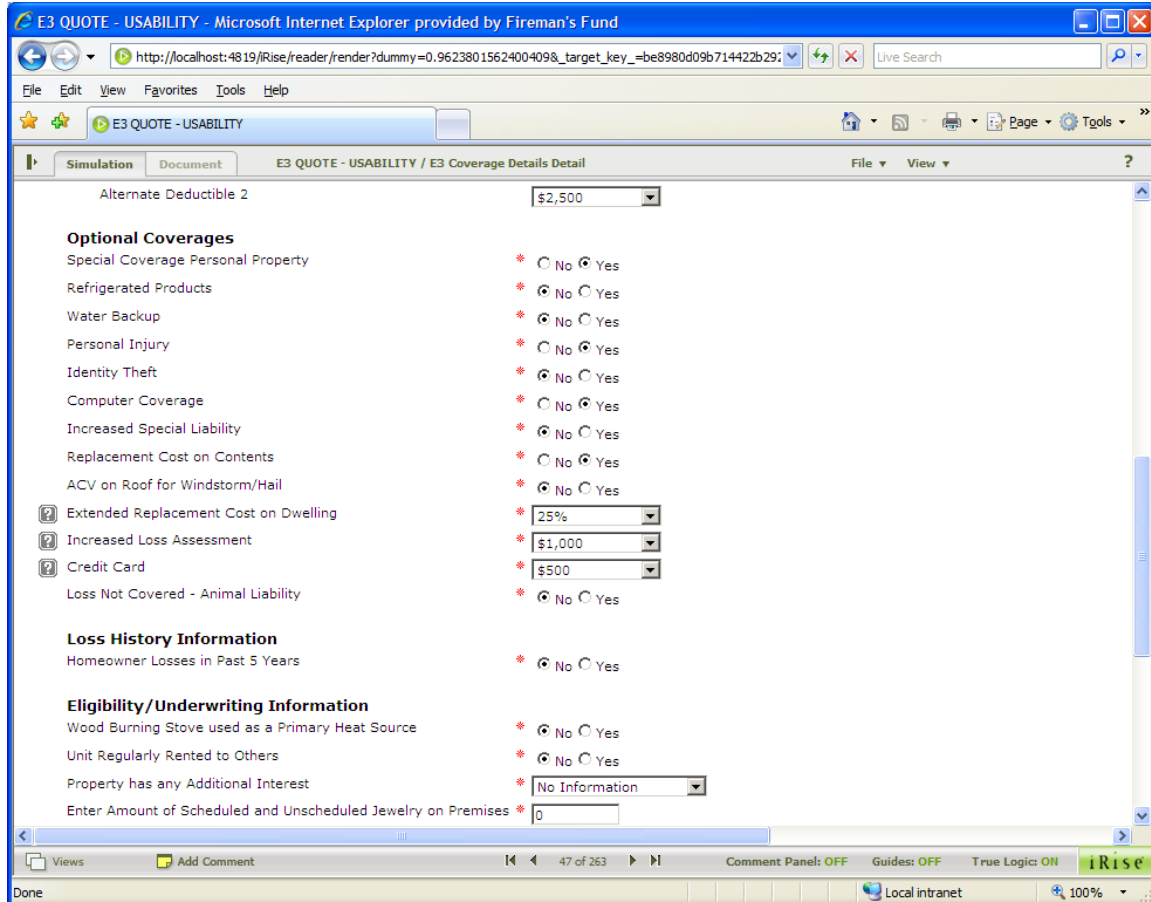
## Homeowners Coverage Summary Page (Quote)



The following issues were observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Not all users understood that they needed to click the Modify Coverage button to provide additional data related to the quote.  Once made aware of this, they expressed a strong preference to incorporate the Details page into the required page flow accessible via the Next buttons.<br><br>**Recommendation:** Cover in training; consider high priority for future enhancement. | **Serious** |
| **New Issue:** A number of users expected to enter replacement cost data from this page, as part of the quote flow rather than policy.<br><br>**Recommendation:** Consider covering in training; medium priority for future enhancement. | **Moderate** |

## Homeowners Coverage Details Page (Quote)



This page was largely static in the prototype, and prefilled with values that would have been entered by the agent in a real-world scenario. The EPAS designers were interested in obtaining feedback on the Optional Coverages that were exposed through this page. Generally, users indicated that the exposed options seemed appropriate and the labeling for the various options was consistent with their industry experience and what is exposed by other carriers. One significant confusion, however, was observed, along with a couple of more minor issues:

| Usability Issue | Severity Rating |
| --- | --- |
| **New Issue:** Multiple users reported confusion at why a number of optional coverages were depicted on this page, but an Optional Coverages & Add'l Interests button was also exposed at the bottom of the page. They were confused about the distinction, and wondered why the | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| data was split.  As this button was not enabled in the prototype, we were unable to show users the associated page to get additional insights.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | |
| **New Issue:** A couple of users noted less significant issues/confusion with respect to the following optional coverage options (they weren't sure what the options actually meant):<br><br>• Increased Special Liability<br>• Credit Card Limit<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **Existing Issue:** One user observed that the Silver coverage option for FFIC might have a different meaning or connotation vs. what is meant by other carriers.  She indicated it would be helpful to provide a clearer explanation of this term.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Umbrella Page (Quote)

A static (non-dynamic) version of this page with pre-populated values was displayed to study participants, and they were queried for their general understanding of the options exposed.  No significant user problems were observed with this page.
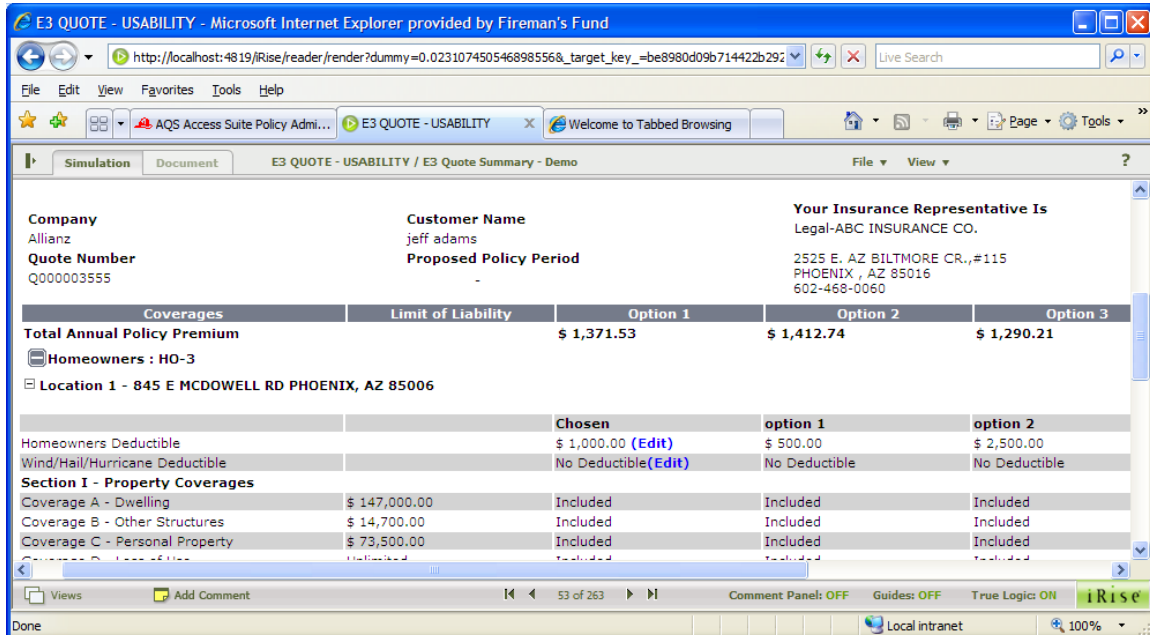
## Reports Summary Page (Quote)

No significant user issues were observed with this page.

## Manual Incidents & Losses Page (Quote)

No significant user issues were observed with this page.

## Quote Summary Page (Quote)



While not able to clearly articulate what the differences were with the redesigned page vs. the version that exists today in Auto, all users responded favorably and indicated they found the amount of data displayed on this page to be easier to deal with and the page itself easier to parse. This is likely attributable to two important factors:

- Less data is displayed on the page, and the data that is displayed is directly relevant and what users expect to see.
- The page layout is much more readable: all columns within the tabular data properly line up, making scanning for and locating data of interest much easier.

One other difference was observed with respect to this page in Homeowners vs. Auto: whereas in the Auto test, all users were extremely confused by the additional coverage options that show up on this page, this was not the case for the Homeowners test. This can likely be attributed to the fact that when users select the Comparison Rating option from the Homeowners Coverage Details page, options are exposed that allow the user to pick two alternate deductible values. As users have no option to set these deductible values in Auto, they were very confused when the optional coverages are displayed on Quote Summary.

## Action Page (Quote)



This page and the subsequent General Information page in Policy caused significant user confusion.  The combination of the Submit button and the policy number that showed up on the subsequent policy General Information page led users to the erroneous assumption that they had already issued the policy, which led to pronounced reluctance to edit any of the information displayed in the Policy flow.   One user vocalized at length that the level of detail included in the quote felt so specific and formal that she was nearly positive that a policy had been issued by the time she clicked the Submit button from the Action page.

The following primary issues were observed with this page:

| Usability Issue | Severity Rating |
| --- | --- |
| **Existing Issue:** Users commented/noted that the Submit button felt very "formal", and implied that after clicking it, the policy would be issued. <br><br> **Recommendation:** Consider for training; high priority for | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| future enhancement. | |
| **Existing Issue:** Terminology exposed through the Action drop-down did not resonate with users:<br>• Users equated the Accept and Copy to Policy option with policy issuance.<br>• Users questioned why a Discard option was needed.<br>• Users were not entirely sure what the Suspend option meant, but with additional questioning from the usability moderator, hypothesized that this meant save.<br><br>**Recommendation:** Cover in training; consider for future enhancement. | **Moderate** |

## General Information Page (Policy)



Substantial confusion was observed across multiple users when being presented with largely identical data in the policy flow: multiple users wondered why they had to review the redundant data a second time.  The highly detailed nature of the questions asked during the quote process led users to believe they'd already issued a policy by the time they clicked the Submit button from the Quote action page.  This led to a fair amount of subtle (and some outright) bewilderment and hostility on the part of the users.

Specific to the General Information page itself, one substantial problem was observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** The Policy Number field led users to mistakenly assume that a policy had already been issued at this point, causing extreme reluctance to edit/modify values in the policy work-flow.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |

## Policy Page (Policy)



The following issues were observed/reported with respect to this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Some users didn't understand that the Lines of Business and Portfolio Credit sections were unrelated: when selecting Homeowners and Umbrella from the Lines of Business region, some users mistakenly thought they also had to set the radio buttons in Portfolio Credit to Yes for these options. | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| **Recommendation:** Cover in training; consider for future enhancement. | |
| **New Issue:** Users found the "Home Continuously Insured with Fireman's Fund Since (Year-YYYY)" label particularly confusing, and were not sure what to enter in the associated text field.  Some users paused for significant periods of time and vocalized various theories about what to enter here (some thought a 0, some thought the current year).<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Some users were somewhat confused by the fact that some required radio button options already had values set.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Location Information Summary Page (Policy)



One very consistent/significant issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Most users were not immediately aware that they needed to click the Modify Location button to specify additional data required to complete the quote. After questioning and prompting, these users expressed a strong preference for having all data that is required for generating an accurate quote be exposed through the primary page navigation flows, rather than being relegated to secondary pages.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |

## Location Information Details Page (Policy)



The following issues were observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** As previously noted, a number of users needed to be prompted to click the Modify Location button to access the data exposed through this page.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |
| **Existing Issue:** Conceptually, users reported that they would expect to enter this data from the Homeowners tab, rather than through this details page.<br><br>**Recommendation:** Does not need to be covered in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** Some users were confused by the value of "No Information" exposed for the "Business Conducted on Premises" field, and suggested an alternative would | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| be to have this not be a required field.<br><br>**Recommendation:** Does not need to be covered in training; not a priority for future enhancement. | |

## Homeowners Summary Page (Policy)

No substantive issues were observed with this page.

## Homeowners Replacement Cost Guide (Policy)

One primary, significant issue was observed/reported by users with respect to this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users noted that other providers typically collect this information during quote as opposed to policy, which improves the quality of the initial quoted premium.  One user was especially insistent in trying to locate the replacement cost estimator in the quote flow.  When the usability moderator followed up with additional questions if she would feel comfortable moving from the quote to the policy work-flow without having entered her replacement cost, she was initially somewhat torn/hesitant.  After a pause, she confidently stated that she would be fine moving to the policy flow, but would first use a replacement cost estimator provided by another provider.  She clarified that she wouldn't actually submit the quote or issue the policy with the other provider, but would use their estimator tool to come up with the replacement cost.  She also iterated she would have been annoyed at taking this additional step once she found the Replacement Cost Guide page in the EPAS policy flow.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Serious** |

## Umbrella General Information Page (Policy)

No substantive problems were observed with this page.

## Umbrella Drivers Page (Policy)

No substantive problems were observed with this page.

## Umbrella Vehicles Page (Policy)

No substantive problems were observed with this page.

## Umbrella Locations Page (Policy)

No substantive problems were observed with this page.

## Umbrella Watercrafts Page (Policy)

No substantive problems were observed with this page.

## Reports Summary Page (Policy)

No substantive issues were observed with this page, although multiple users did comment that it was highly unusual that the prototype did not trigger any referrals.

## Manual Incidents & Losses Page (Policy)

No substantive issues were observed with this page.

## Policy Summary Page (Policy)

No substantive issues were observed with this page.

## Billing & Mortgagee Summary Page (Policy)
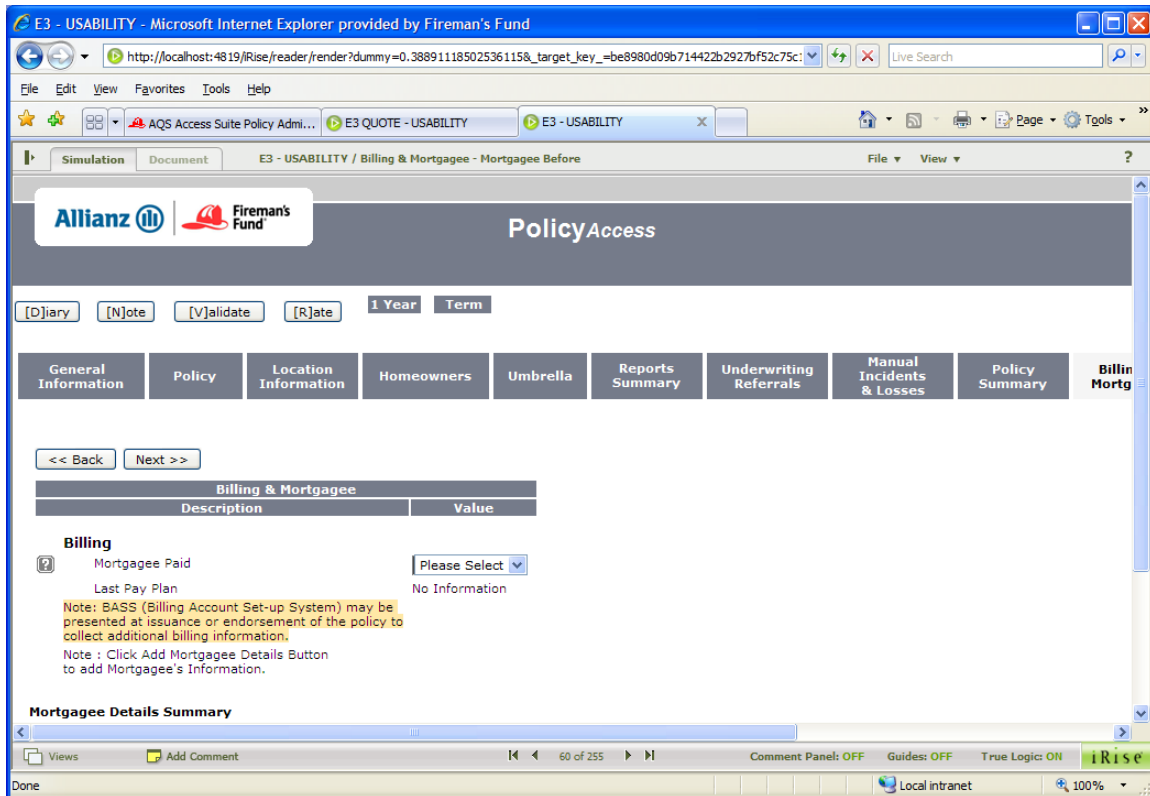


This page was a source of significant user confusion. They expected to be able to specify all billing account information from this page, and many noted this is how other carriers handle billing account setup. When they only saw the one Mortgagee Paid option, they became confused that other billing account options weren't exposed, and weren't sure how the remaining options such as payment method, bill due day, etc. would be handled. Users very clearly expressed an expectation that billing account setup should be completed prior to policy issuance.

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users expressed a strong preference to setup all aspects of the billing account prior to policy issuance.<br><br>**Recommendation:** Cover in training; consider for future enhancement. | **Serious** |
| **New Issue:** Users didn't notice or read the BASS message about setting up the billing account.<br><br>• When their attention was drawn to the text by the usability facilitator, most users indicated they didn't really understand what the message meant. | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| • One user also commented on FFIC's affinity for acronyms: "Oh, you and your acronyms: what is BASS?"<br><br>**Recommendation:** Cover in training; consider for future enhancement. | |

## Billing & Mortgagee Details Page (Policy)
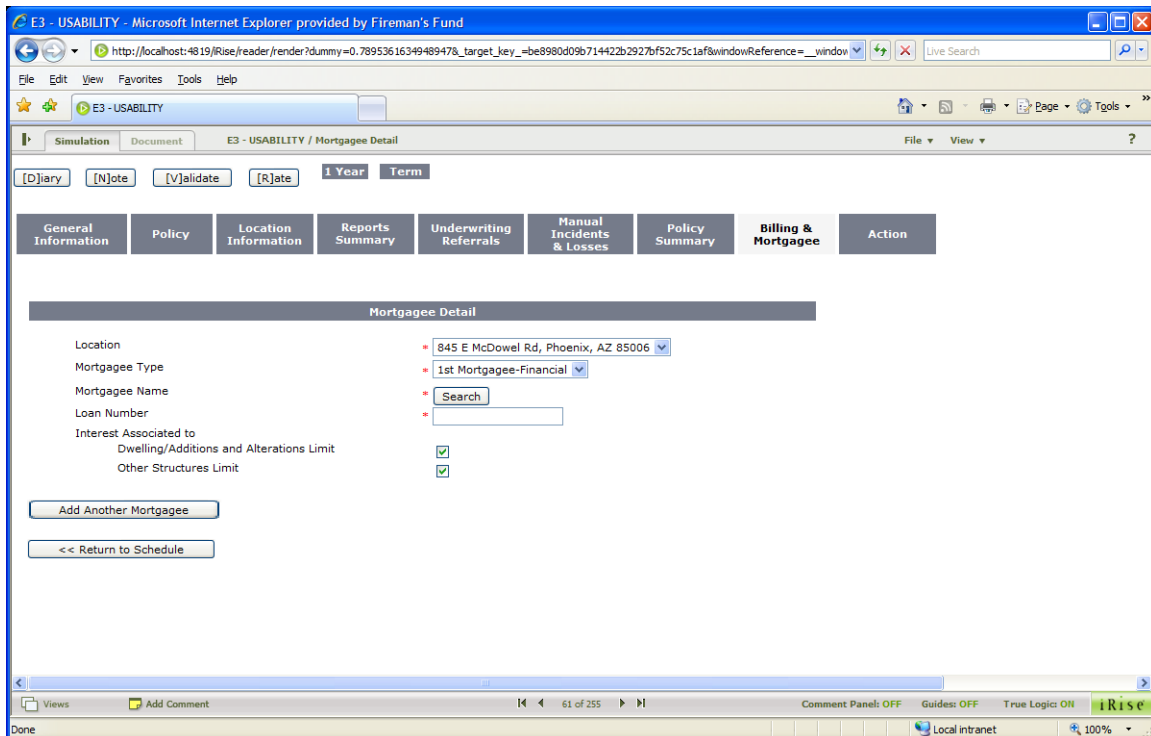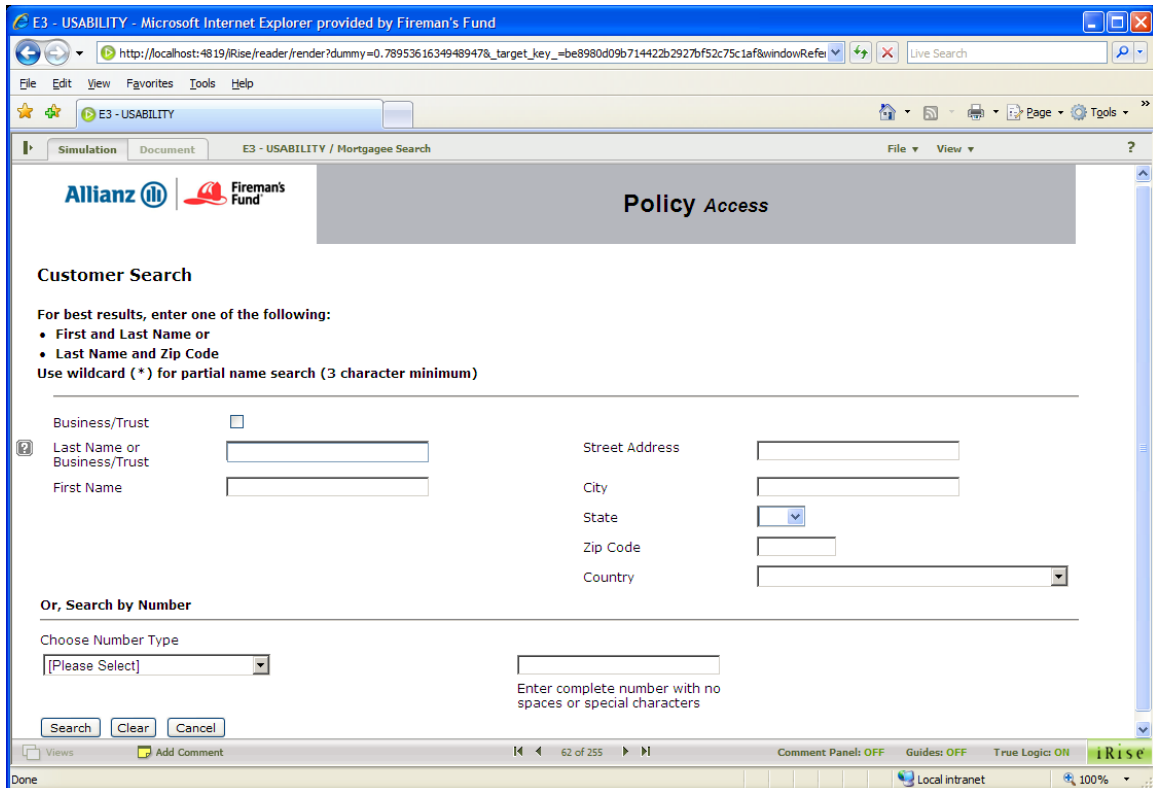


One moderate issue was observed with respect to this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Multiple users expressed significant confusion with the Return to Schedule button label. The term "schedule" did not resonate at all[1].<br><br>• It is worth noting that this is also a rare departure from the typical navigation flow of using the | **Moderate** |

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[1] The confusion is that "schedule" has meaning to users as an itemized list of valuables attached to a certain collection/valuables class. This further contributed to the users' confusion.

| Usability Issue | Severity Rating |
|---|---|
| Next/Back buttons to navigate between EPAS pages.  One user had an extremely difficult time navigating back to the previous page, and had to be prompted to click this button to complete the operation.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | |
| **New Issue:** One user expected to find a field to enter TSOA/UIINA data (for evidence of property insurance), and suggested that most mortgagees prefer to have this available.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Mortgagee Search Page



This page was a source of extreme user confusion.  A number of critical problems were observed or reported by users:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** The label of the page (Customer Search) does not match the action being initiated (searching for a mortgagee).  All users were extremely confused by this. One went so far as to say if she wasn't on the phone with FFIC, she would have panicked, assuming she had somehow done something wrong and gotten kicked out of her quote, losing all the work she had done to that point.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |
| **Existing Issue:** Users strongly disliked the presentation of the mortgagee data after the search was run.  None understood the significance of the numerical data that appeared after the Wells Fargo string for each of the returned records.  All noted they would have no idea of which one of the multiple records they needed to pick, and noted it would result in time consuming, trial-and-error exploration.  Users noted that it is common with other providers to specify the address of the banking institution, and expressed a strong preference for identical behavior in our EPAS application.<br><br>**Recommendation:** Possibly cover in training; high priority for future enhancement. | **Serious** |
| **Existing Issue:** Because returned search results are "below the fold" in the search page, some users did not immediately notice that results had been returned and clicked the Search button multiple times before being prompted to scroll down on the page to explore the search results.<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | **Moderate** |

## Action Page (Policy)
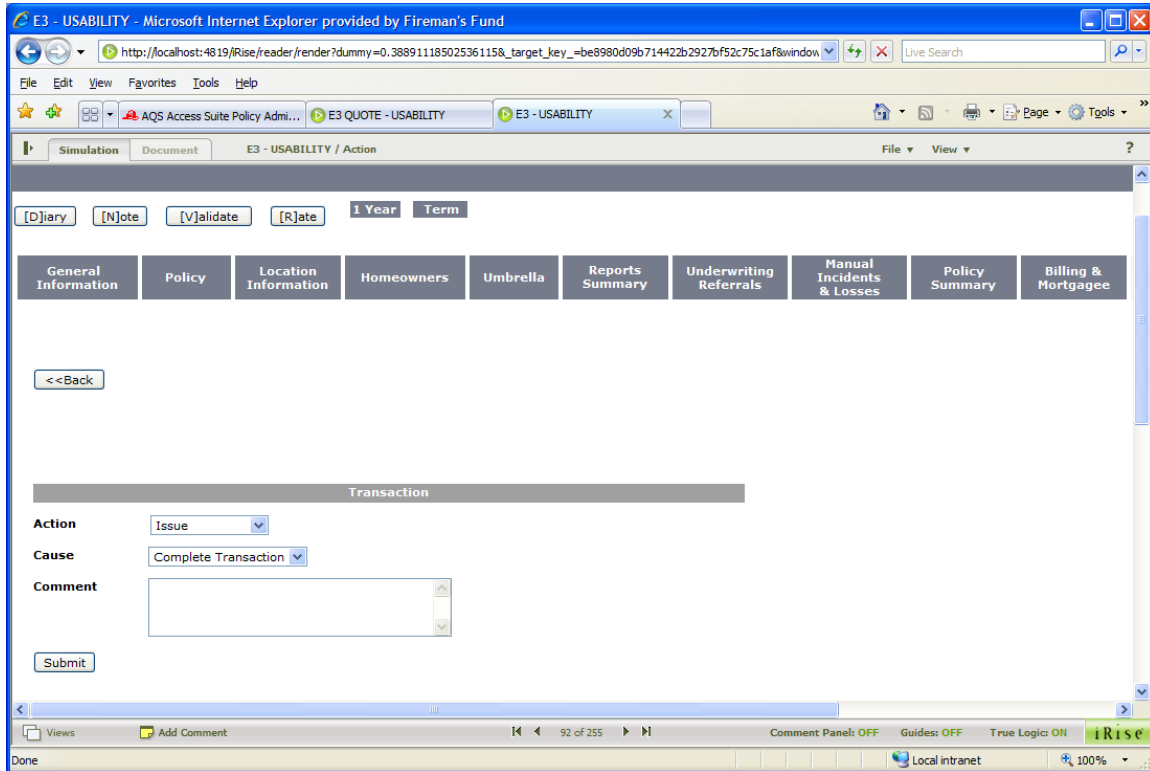


This page (at least temporarily) helped to alleviate some of the user confusion with respect to policy issuance: the exposed Action option "Issue" quelled their previous notion that they had already issued the policy. This affirmation was short-lived, however, as they again began questioning where they were in the overall policy issuance process after the context switch to BASS.
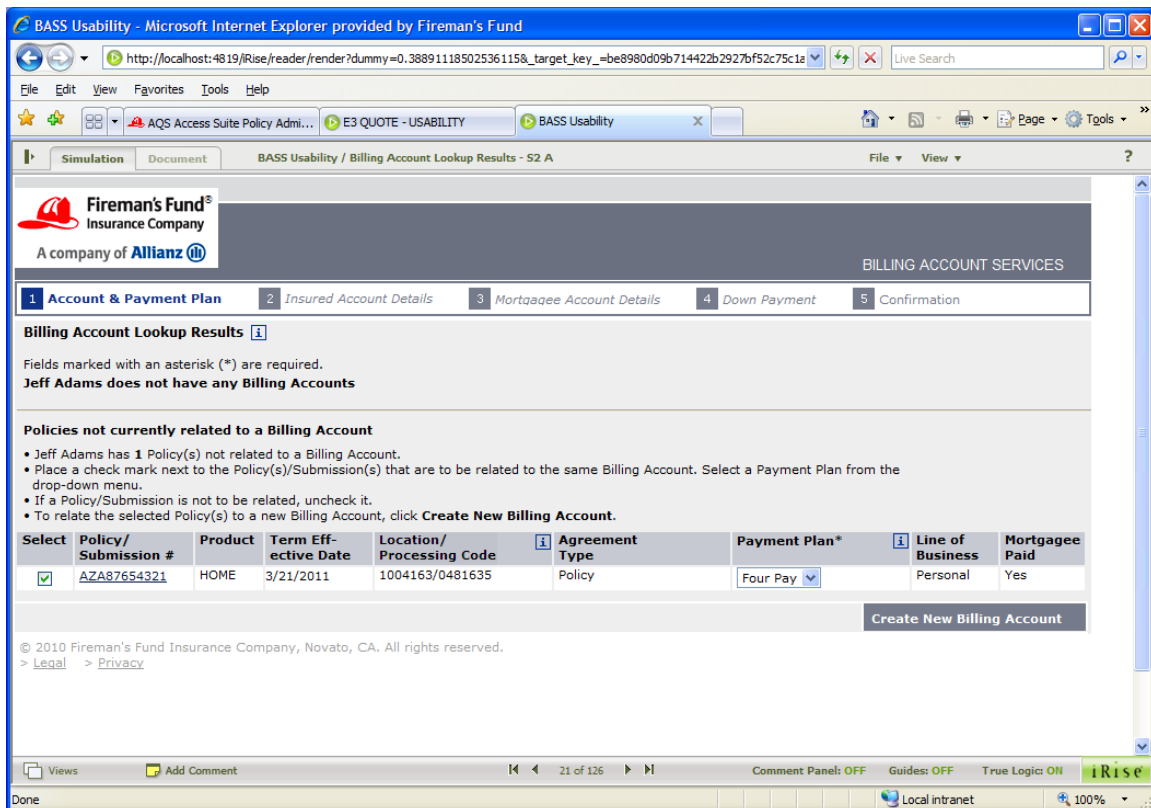
For the Homeowners test, we did not include any iLog messages. In the Auto test, however, detailed mockups of a representative sampling of iLog and Underwriter Referral messages were tested. For findings related to these mockups, refer to the iLog and Underwriting Referrals Discussion section.

As most options exposed through this page are similar or identical to those exposed through the analogous page in the Quote flow, similar issues with respect to the options exposed through the Action drop-down were observed by test participants:

| Usability Issue | Severity Rating |
| --- | --- |
| **Existing Issue:** Terminology exposed through the Action drop-down did not resonate with users: <br><br> • Users questioned why a Discard option was needed. | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| • Users were not entirely sure what the Suspend option meant, but with additional questioning from the usability moderator, hypothesized that this meant save.<br><br>**Recommendation:** Cover in training; consider for future enhancement. | |

## Account & Payment Plan Page (BASS)
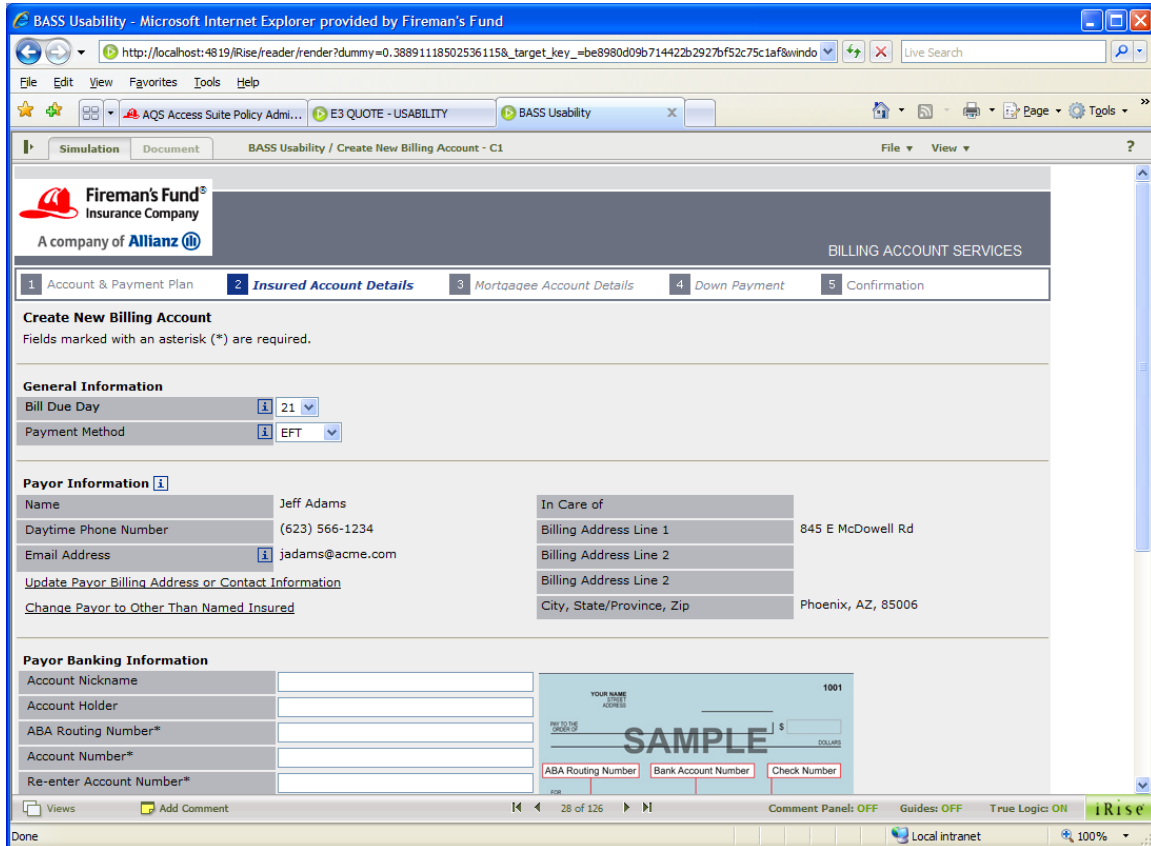


The context switch from EPAS to BASS proved problematic for users. Whereas the EPAS work-flow followed a wizard style approach in which users predominantly used the Next buttons to sequentially navigate through pages and clicked on the navigation tabs when they wanted to quickly jump from one page earlier or later in the flow, the learned navigation behavior was no longer applicable once users switched to BASS. The following primary differences contributed to user confusion after the context switch:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Whereas navigation in EPAS relies on | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| consistent Next/Back buttons exposed on all pages, BASS uses explicitly labeled buttons (such as "Create New Billing Account") to apply primary actions on a given page and navigate to the next page in the sequence.<br><br>**Recommendation:** High priority for training; high priority for future enhancement. | |
| **New Issue:** While BASS does expose a legend at the top of the page that lets the user know which page in the overall navigation sequence is currently being viewed, it was not implemented as a clickable navigation element as is the case in EPAS.<br><br>**Recommendation:** Consider for training; consider for future enhancement. | **Moderate** |
| **New Issue:** Users also commented that the initial BASS landing page was too busy/wordy, and most users did not bother to read the bullet options that provided instructional text related to setting up a billing account.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

Users initially appeared stuck upon landing on the initial BASS page, and a number had to be prompted in order to successfully navigate to the next page in the sequence. They began to lose faith in their initial theory that they had issued a policy from the Action page in the Quote flow as they navigated through the various pages in the Policy flow. By the time they reached the initial BASS screen they were sorely questioning this theory, and began openly questioning whether a policy had actually been issued. They were all quite vocal in their feelings that billing account setup should be integrated into EPAS, as opposed to handled via a secondary application. Many also noted that other carriers accomplished the task of setting up a billing account via a single screen, and they were vocal in their criticism of the multiple pages required to accomplish this task in BASS.

## Insured Account Details Page (BASS)



The overall user impression of this page was that it was extremely busy.  Some users, in spite of the visual indication in the navigational legend at the top of the page, thought they were setting up their down payment.  While users were able to successfully enter required information, they did offer a number of negative observations:

| Usability Issue | Severity Rating |
| --- | --- |
| **New Issue:** A couple of users noticed and were confused by the fact that the primary action button on this page had the same label as the one from the previous page (Create Billing Account).  One commented, "Why do I need to click this button again?"  The combination of lack of faith in where they were in the overall policy issuance flow was exacerbated by the repeated label.<br><br>**Recommendation:** Consider for training; consider for future enhancement. | **Serious** |
| **New Issue:** Some users were quite upset at seeing location/account holder information displayed yet again, | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| after cycling through similar data on multiple pages in both the Quote and Policy flows in EPAS.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | |
| **New Issue:** Overall user impression was that the page was too busy/cluttered.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Users questioned the value of an Account Nickname field on an agent-facing page: they saw potential value for the policyholder, but questioned providing/entering this information on the policyholder's behalf.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Multiple users commented on having to re-enter the account number, but not having to re-enter the routing number.  They observed that it is customary with other providers to require re-entering both.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Some questioned the value of having a sample check integrated into the page that displays where to locate the routing and account number on a check.  They noted other providers sometimes expose this, but usually only via a clickable popup.  A couple of users went so far as to comment if a user needed a check image to identify these numbers, they shouldn't be using the system.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Mortgagee Account Details Page (BASS)

No substantive issues were observed with this page.

## Down Payment Page (BASS)



While users understood the various down-payment options exposed on this page, they did report a number of minor issues/annoyances:

| Usability Issue | Severity Rating |
| --- | --- |
| **New Issue:** Most users did not read the bulleted list of explanatory text at the top of the page, and were thus surprised when passed off to yet another system on the following page (Clear Tran).<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | **Moderate** |
| **New Issue:** Users questioned the value of displaying the named insured information again after seeing it on multiple pages in EPAS and on the preceding BASS page.<br><br>**Recommendation:** No need to cover in training; not a priority for future enhancement. | **Minor** |
| **New Issue:** Upon seeing credit card exposed as an option | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| for Down Payment Method, users expressed they would want this option for ongoing account billing.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | |

## Customer Information Page (Clear Tran)



No major issues were observed with this page, although most users were initially oblivious that they had been passed off to a third application system in spite of obvious visual cues to the contrary. Users wondered why they were seeing Jeff Adams' address information again, although they did express relief that they did not have to re-enter the data.

## Payment Information Page (Clear Tran)



Users were extremely unhappy upon reaching this page. Most had lost confidence by this point that they had actually issued a policy, and all were extremely vocal in their unhappiness at having to re-enter account information. The primary problems/user observations with respect to this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users did not like having to re-enter account information.<br><br>**Recommendation:** Possibly cover why re-entry of this information is required in training; consider for future enhancement. | **Serious** |
| **New Issue:** Some observed that they thought down payment account information should be specified prior to actual billing account information.<br><br>• Regardless of which account information is | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| provided first, users expressed that the system should expose an option to pull account information forward to the secondary application if users elect to use the same account for both ongoing account billing as well as the initial down payment.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | |

## Validate Information Page (Clear Tran)



A couple of minor issues were observed with respect to this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Most users did not click the Terms and Conditions hyperlink to view the requirements. | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| **Recommendation:** No need to cover in training; low priority for future enhancement. | |
| **New Issue:** A couple of users commented that they did not feel comfortable checking the "I accept the Terms and Conditions" check box to accept the terms on their clients' behalf. **Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Confirmation Page (Clear Tran)
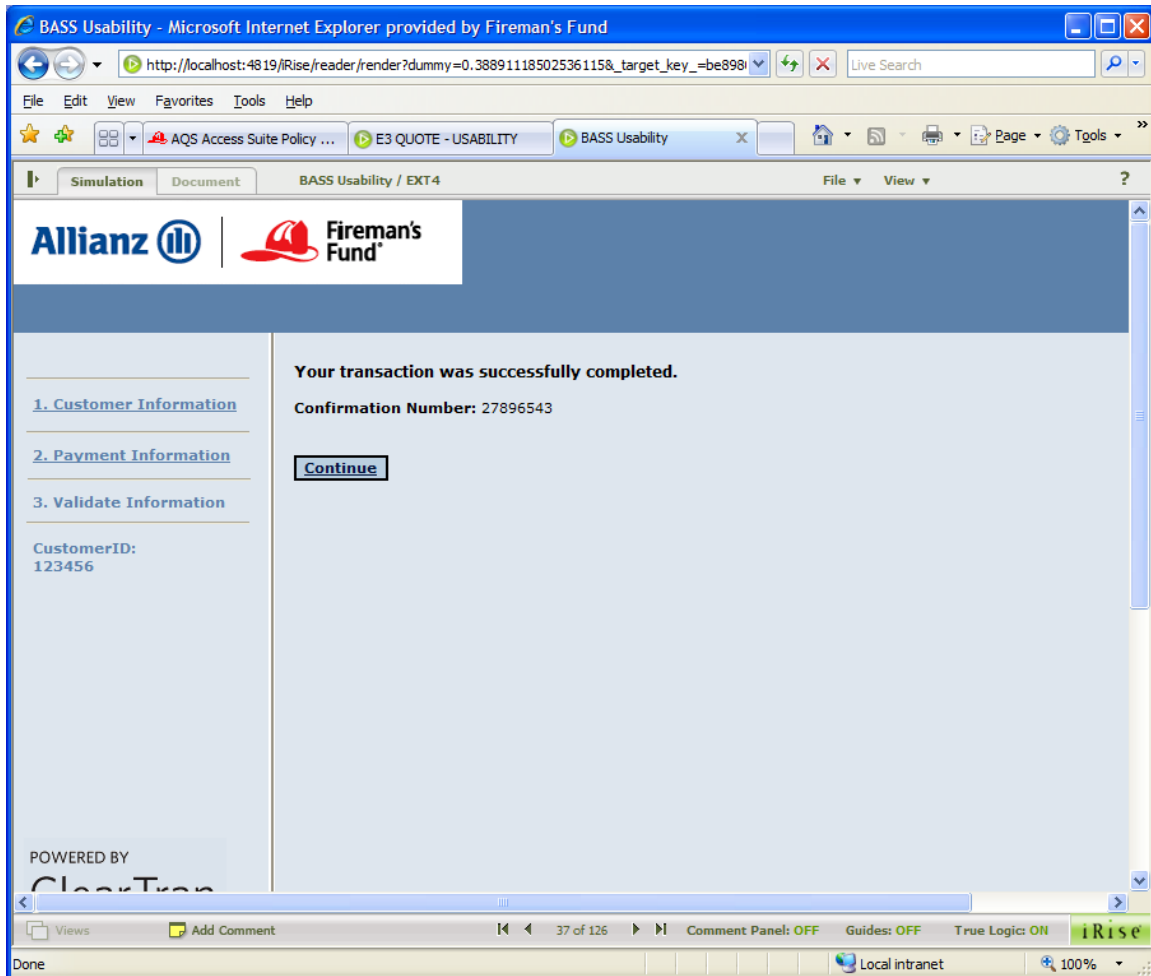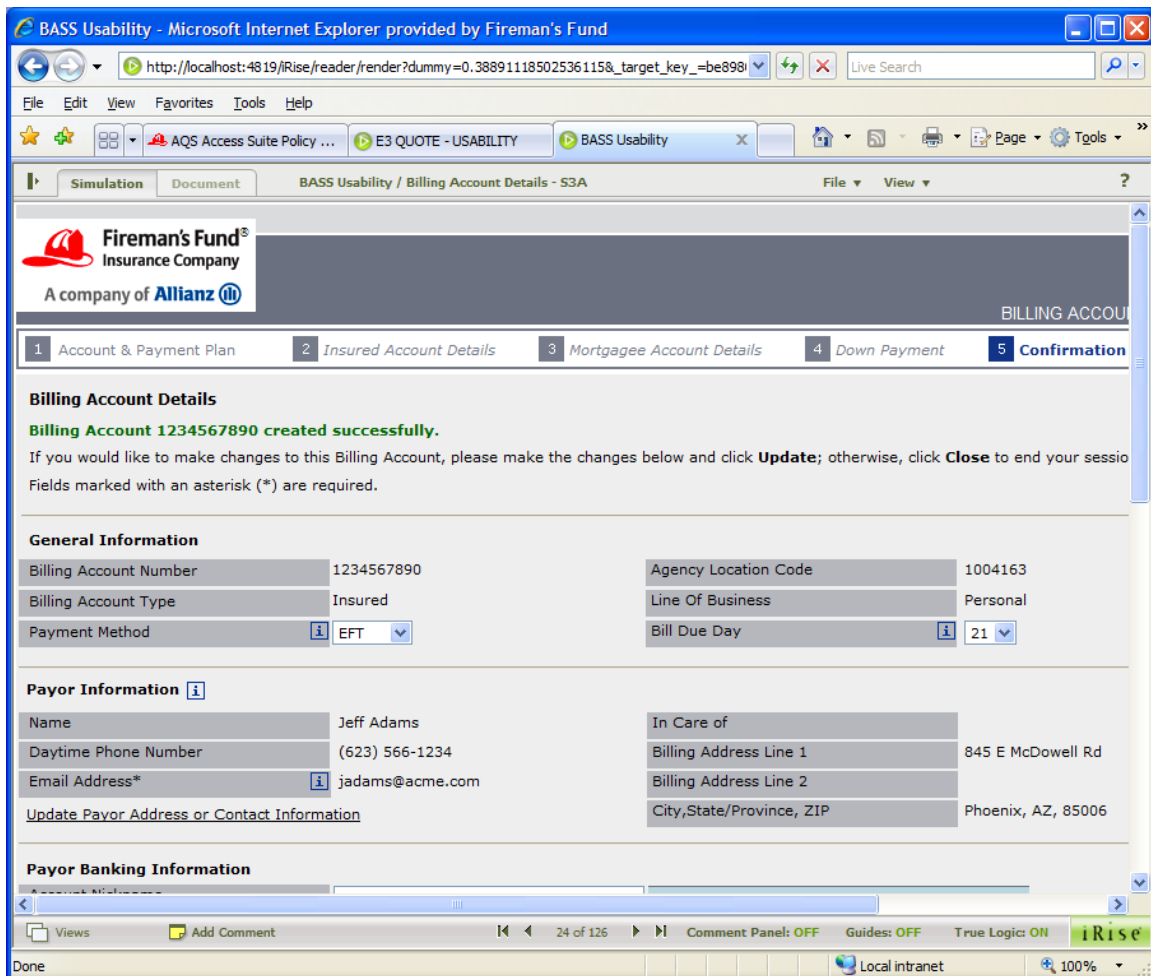


The following issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** A number of users commented that they | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| would appreciate an option exposed directly through the page to print the confirmation number, or to email the number to an email address.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | |

## Confirmation Page (BASS)



A number of users were confused by being returned to a BASS confirmation screen, after seeing a page labeled confirmation in Clear Tran. One user commented, "Why am I seeing this confirmation again?" The overall feeling by this point with users was one of bewilderment: throughout the EPAS flows some questioned why they were seeing redundant/identical data in the policy flow that matched what they had just seen in quote. This feeling of déjà vu intensified as they again saw client data that they had entered in EPAS repeated into the BASS flows. By the time they landed on the second

confirmation page, some users were not sure if they had actually managed to successfully create a policy.

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Some users were still not sure if they had issued a policy upon landing on this final confirmation page.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |

# Detailed Findings – Auto Usability Test

Participants who participated in this study were provided with the following high-level scenario and supporting data in advance of the actual testing sessions.

**Scenario:** You will be creating an Allianz auto quote for a general market customer – Eric Northman, and his wide Debra. You will confer with your client about the quote and Billing Options, and then you will move forward with converting the quote to a policy and issuing it. As a part of this overall work flow you will also be setting up a billing account and providing the required down payment that is a part of the Allianz product.

**Task 1:** Create a new auto quote for an existing customer named Eric Northman (555 E Mano Drive, Phoenix, AZ 85087) and then convert the quote to a policy, issue it, and process billing details.

**Lines of Business:** Personal Auto
**State:** Arizona
**Processing Code / Description:** 08000390 / ABC Insurance
**Total Number of vehicles:** 2
**Customer Owns a Residential Property:** yes

**Eric Northman's Occupation:** Songwriter
**Eric Northman's Driver Status:** Active Driver
**Debra Northman's Occupation:** Art Dealer
**Debra Northman's Driver Status:** Active Driver

**Vehicle #1 (Eric's):** SAAB
**Vehicle #2 (Debra's):** BMW

**Vehicle #1 (SAAB) Estimated Annual Mileage:** 12,000
**Vehicle #1 (SAAB) Vehicle Usage:** Work 10-20 Miles

**Vehicle #1 (SAAB) Loss Payee / Lessor:** Lessor ABC Financial 1 Main Street, Phoenix, AZ 85057
**Loan / Lease Number:** 123456789

**Billing Account Details**
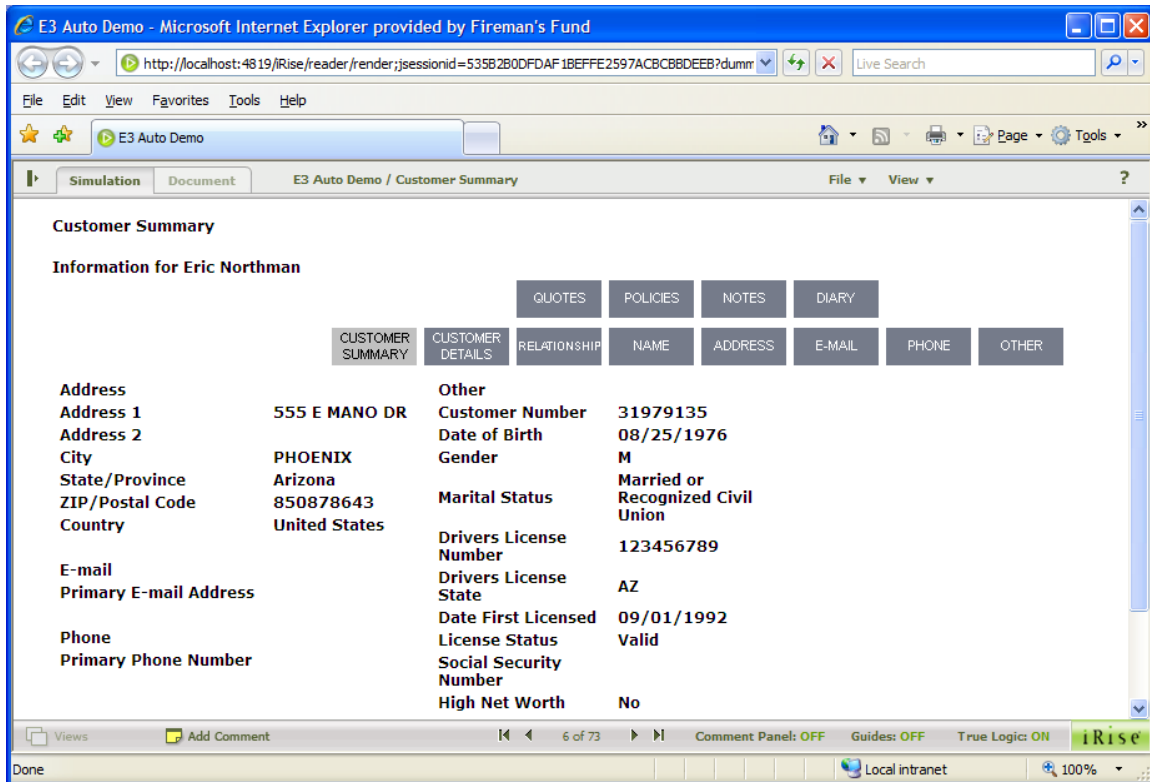
**Payment Plan:** Four Pay
**Bill Due Day:** 15
**Payment Method:** EFT
**Payor:** Eric Northman
**Account Nickname:** Household Checking
**Account Routing Number:** 123456789
**Account Number:** 012345678912

**Down Payment Amount:** $200
**Down Payment Method:** EFT
**Down Payment Payor:** Eric Northman
**Account Routing Number:** 123456789
**Account Number:** 012345678912

Many pages in the Auto test flows are quite similar or nearly identical to their page equivalents in the Home tests. Many similar or identical issues to those observed in the Home tests were also observed in Auto, so much of the information in this section is repeated from the observations from the Home tests.

## Customer Summary Page

In the interest of getting session participants to the areas of EPAS the team was most interested in testing, the test eliminated a number of starting screens agents would typically interact with prior to starting the quote. Rather than having participants search for an existing customer named Eric Northman, they picked up the task after having already located Eric and began the test from the following landing page:

From here, users were expected to click the Quotes tab to initiate a new quote. No substantive problems were observed with this page.

## Quotes Page

No substantive problems were observed with this page.

## Quote Access Page

No substantive problems were observed with this page.

## General Information Page (Quote)

No substantive problems were observed with this page.

## Policy Page (Quote)



The following issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Most users did not seem to understand the relationship between the Comparison Rating radio buttons and the additional quote options exposed through the Quote Summary page.<br>• This lack of understanding was exacerbated by the differences between the work-flows in Home vs. Policy. When this option is set to Yes in Home, additional fields are displayed that let users specify deductible values, so the options exposed on Quote Summary are more understandable.<br><br>**Recommendation:** Possibly cover in training; consider | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| for future enhancement. | |
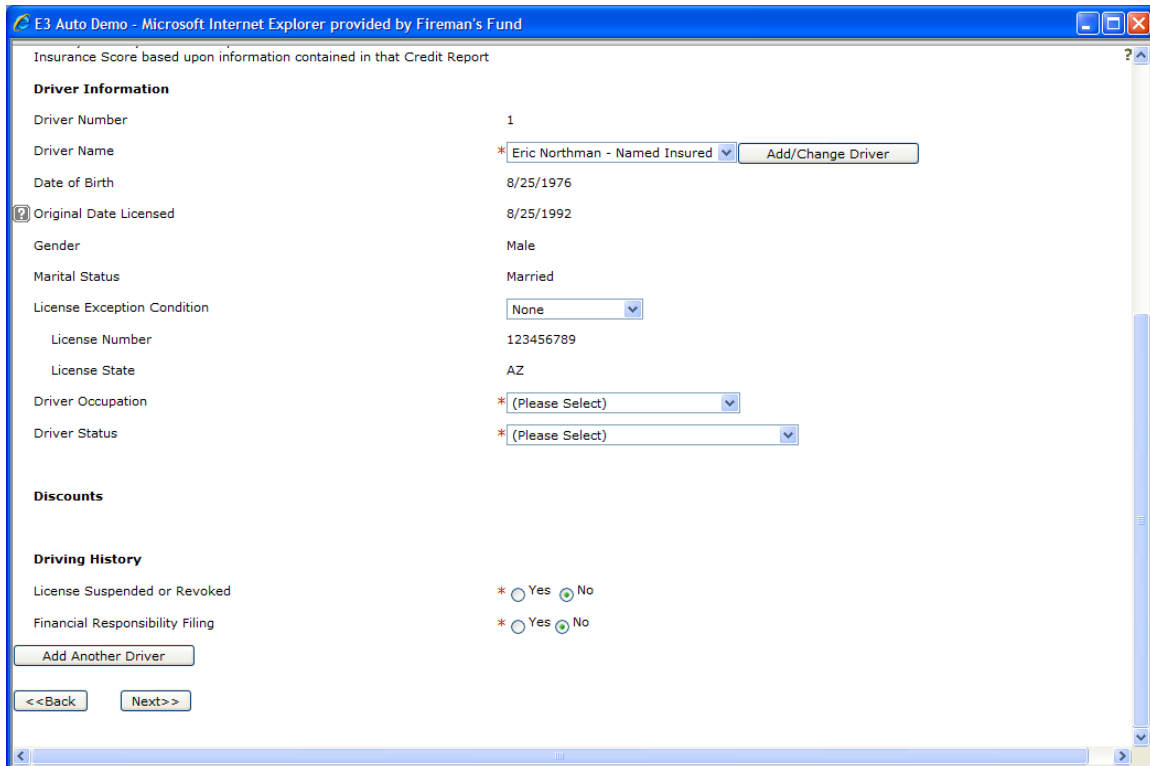
## Driver Summary Page (Quote)
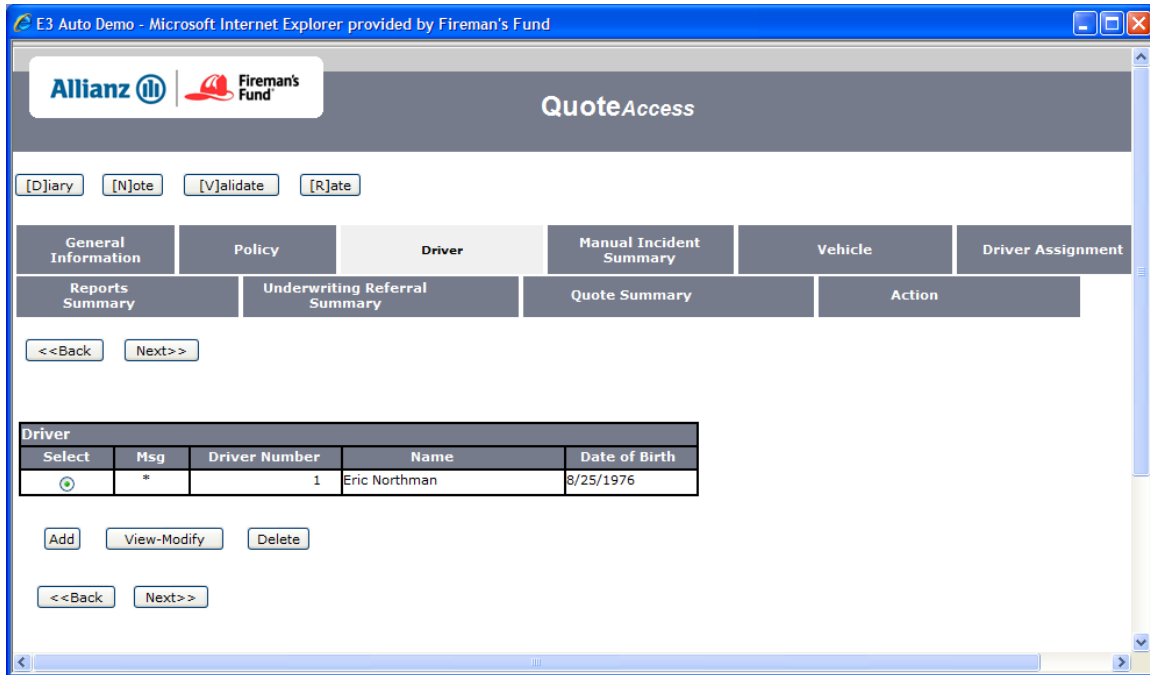


The following serious issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Users did not realize that they needed to click the View-Modify button to specify settings required for the test. After questioning and prompting, these users expressed a strong preference for having all data that is required for generating an accurate quote be exposed through the primary page navigation flows, rather than being relegated to secondary pages.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |

## Driver Detail Page (Quote)



The following issues were observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Users didn't understand the Add/Change Driver button.<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | **Moderate** |
| **Existing Issue:** Users questioned the value of many of the occupations exposed through the Driver Occupation list, noting that rarely encountered options such as Magician are available from the list, but much more common options are not.<br>• Since the occupation has a material impact on the quoted rate, users indicated they'd like to see FFIC spend some time cleaning this list up.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** Some users weren't sure how second | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| driver was added to the Driver Name list.<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | |

## Manual Incident Summary (Quote)

No substantive issues were observed with this page.

## Current Carrier Vehicle List (Quote)
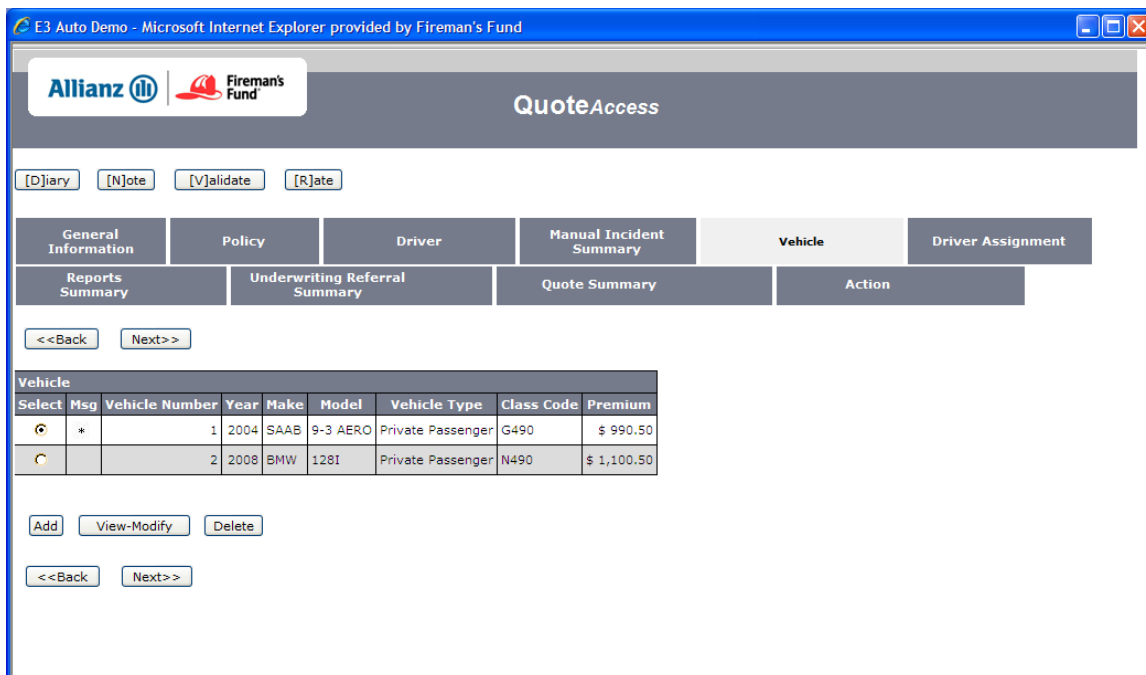


A number of serious issues were observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Most users did not notice the page being dynamically added to the navigational tab at the top of the list, nor did they notice when it was removed after clicking the Next button.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |
| **New Issue:** Users did not understand that they needed to click the Add Selected Vehicles button: they thought that simply selecting the appropriate radio button option | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| for each vehicle and then clicking the Next button would be sufficient (their interpretation is actually consistent with generally accepted design standards).<br>• Since the page is a "one-off" that is dynamically added and then removed from the page flow, if users didn't properly add vehicles, they would need to add manually later, increasing their frustration level and the time it takes to generate a quote.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | |

## Vehicle Summary Page (Quote)



The following issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Users were not aware that they needed to click the View-Modify button to specify/provide additional data required for the test case. After questioning and prompting, these users expressed a strong preference for having all data that is required for generating an accurate quote be exposed through the primary page navigation flows, rather than being | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| relegated to secondary pages. **Recommendation:** Cover in training; high priority for future enhancement. | |

## Vehicle Detail Page (Quote)



The following issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users were confused by where they needed to enter loss payee data. From a user's perspective, this is exposed in an unnatural/unexpected place and doesn't match their expected work-flow.  **Recommendation:** Cover in training; consider for future enhancement. | **Minor** |

## Driver Assignment Page (Quote)

No substantive issues were observed with this page.
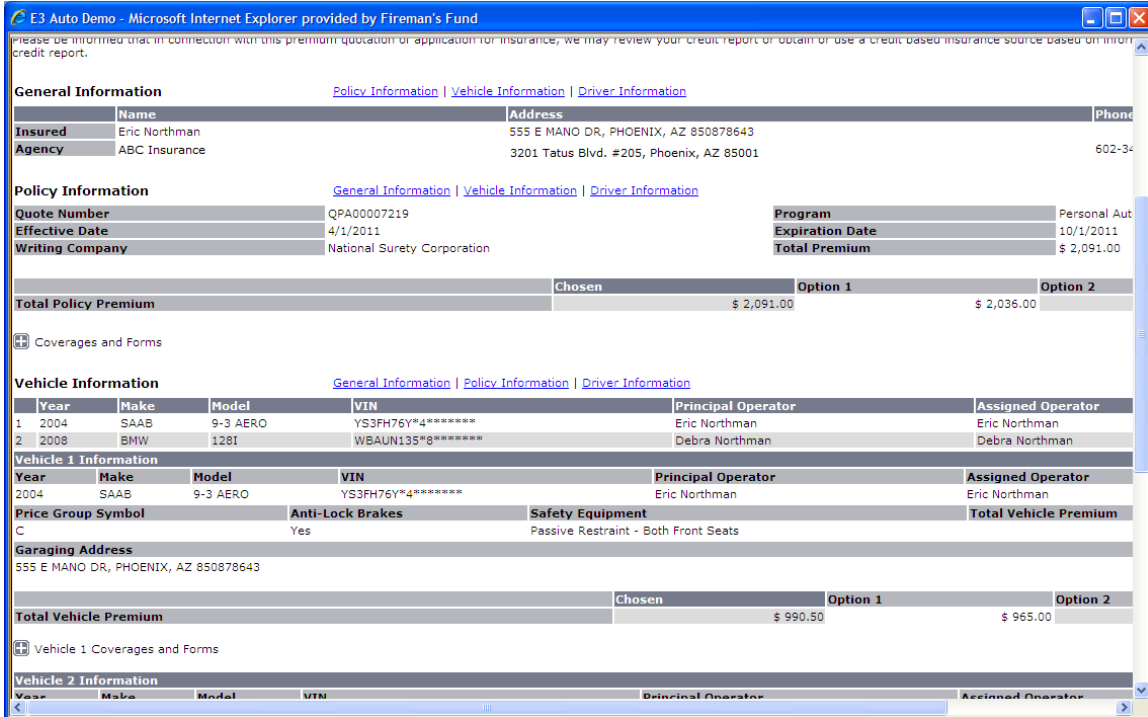
## Reports Summary Page (Quote)

No substantive issues were observed with this page.

## Underwriting Referral Summary (Quote)

No substantive issues were observed with this page.

## Quote Summary Page (Quote)



Users expressed a great deal of dissatisfaction with this page:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Most users had no idea how the multiple quote options (Chosen, Option 1, and Option 2) were generated.  As they had not specified any additional deductible options (as is the case in the Home flow), the values displayed on this page had no meaning to them.  They also didn't understand the relationship to the Comparison Rating radio button (which defaults to Yes) exposed through the General Information page in Quote.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** Users commented that a great deal of redundant information was displayed in the quote, making it hard to identify information they really needed to see.  For example, vehicle data, client data, etc. is | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| repeated on multiple areas of the page.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | |
| **Existing Issue:** Users indicated that some of the regions that are collapsed by default should be expanded.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** The poor organization/layout of the page likely contributes to some of the reported user problems with finding data.  At a minimum, it is recommended that all table columns line up with each other to ease scanning of data, similar to the new Quote Summary design in the Home application flow.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Minor** |

## Action Page (Quote)



This page and the subsequent General Information page in Policy caused significant user confusion. The combination of the Submit button and the policy number that showed up on the subsequent policy General Information page led users to the erroneous assumption that they had already issued the policy, which led to pronounced reluctance to edit any of the information displayed in the Policy flow. The following primary issues were observed with this page:

| Usability Issue | Severity Rating |
| --- | --- |
| **Existing Issue:** Users commented/noted that the Submit button felt very "formal", and implied that after clicking it, the policy would be issued.<br><br>**Recommendation:** Consider for training; high priority for future enhancement. | **Serious** |
| **Existing Issue:** Terminology exposed through the Action drop-down did not resonate with users:<br>• Users equated the Accept and Copy to Policy option with policy issuance.<br>• Users questioned why a Discard option was needed.<br>• Users were not entirely sure what the Suspend | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| option meant, but with additional questioning from the usability moderator, hypothesized that this meant save.<br><br>**Recommendation:** Cover in training; consider for future enhancement. | |

## General Information Page (Policy)



Substantial confusion was observed across multiple users when being presented with largely identical data in the policy flow: multiple users wondered why they had to review the redundant data a second time.  The highly detailed nature of the questions asked during the quote process led users to believe they'd already issued a policy by the time they clicked the Submit button from the Quote action page.  This led to a fair amount of subtle (and some outright) bewilderment and hostility on the part of the users.

Specific to the General Information page itself, one substantial problem was observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** The Policy Number field led users to | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| mistakenly assume that a policy had already been issued at this point, causing extreme reluctance to edit/modify values in the policy work-flow.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | |

## Policy Page (Policy)

No substantive issues were observed with this page.

## Driver Summary Page (Policy)



As this page is essentially a repeat of what is displayed in Quote, the same issue was observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Users did not realize that they needed to click the View-Modify button to specify settings required for the test. After questioning and prompting, these users expressed a strong preference for having all data that is required for generating an accurate quote be exposed through the primary page navigation flows, | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| rather than being relegated to secondary pages.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | |

## Driver Detail Page (Policy)



As this page is essentially a repeat of what is displayed in Quote, the same issues were observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Users didn't understand the Add/Change Driver button.<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | **Moderate** |
| **Existing Issue:** Users questioned the value of many of the occupations exposed through the Driver Occupation list, noting that rarely encountered options such as Magician are available from the list, but much more common options are not.<br>• Since the occupation has a material impact on the | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| quoted rate, users indicated they'd like to see FFIC spend some time cleaning this list up.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | |
| **Existing Issue:** Some users weren't sure how second driver was added to the Driver Name list.<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | **Minor** |

## Manual Incident Summary Page (Policy)

No substantive issues were observed with this page.

## Vehicle Summary Page (Policy)



As this page is essentially a repeat of what is exposed through Quote, the same issue was observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Users were not aware that they needed to click the View-Modify button to specify/provide | **Serious** |

| Usability Issue | Severity Rating |
|---|---|
| additional data required for the test case.  After questioning and prompting, these users expressed a strong preference for having all data that is required for generating an accurate quote be exposed through the primary page navigation flows, rather than being relegated to secondary pages.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | |

## Vehicle Detail Page (Policy)



As this page is essentially a repeat of what is exposed through Quote, the same issues were observed:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users were confused by where they needed to enter loss payee data.  From a user's perspective, this is exposed in an unnatural/unexpected place and doesn't match their expected work-flow. | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| **Recommendation:** Cover in training; consider for future enhancement. | |

## Driver Assignment Page (Policy)

No substantive issues were observed with this page.
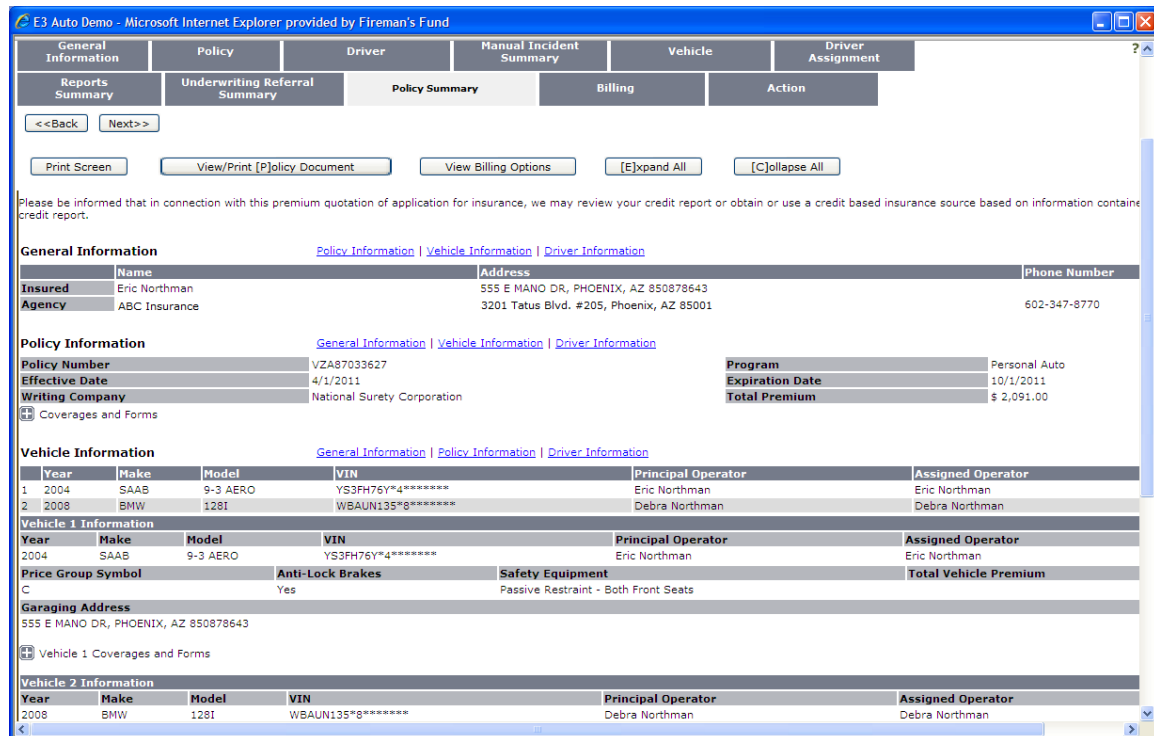
## Report Summary Page (Policy)

No substantive issues were observed with this page.

## Underwriting Referral Page (Policy)

No substantive issues were observed with this page.

## Policy Summary Page (Policy)



As this page is essentially a repeat of the Quote Summary page exposed through the quote flow, the same issues were observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Most users had no idea how the multiple quote options (Chosen, Option 1, and Option 2) were populated. | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| **Recommendation:** Possibly cover in training; consider for future enhancement. | |
| **Existing Issue:** Users commented that a great deal of redundant information was displayed in the quote, making it hard to identify information they really needed to see.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** Users indicated that some of the regions that are collapsed by default should be expanded.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Moderate** |
| **Existing Issue:** The poor organization/layout of the page likely contributes to some of the reported user problems with finding data.  At a minimum, it is recommended that all table columns line up with each other to ease scanning of data, similar to the new Quote Summary design in the Home application flow.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Minor** |

## Billing Page (Policy)
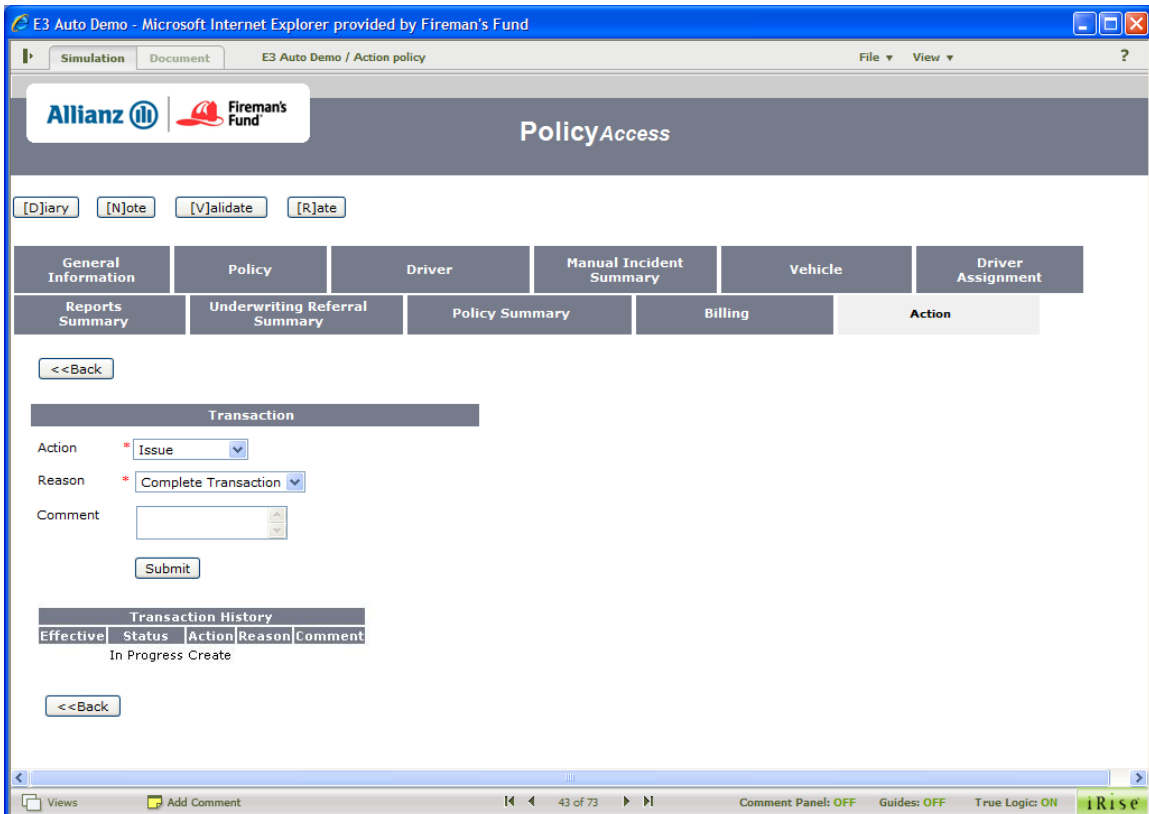


This page was a source of a great deal of user confusion. Users expected to be able to setup all aspects of their billing account from this page, and were somewhat bewildered that expected options such as payment method, bill due day, etc. were not exposed. Users clearly articulated that they expected to be able to setup their billing account prior to actual policy issuance.

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users thought they were actually setting up their billing account from this page.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |
| **New Issue:** Users didn't notice or read the BASS message about setting up the billing account.<br>• When their attention was drawn to the text by the usability facilitator, most users indicated they didn't really understand what the message meant. | **Serious** |

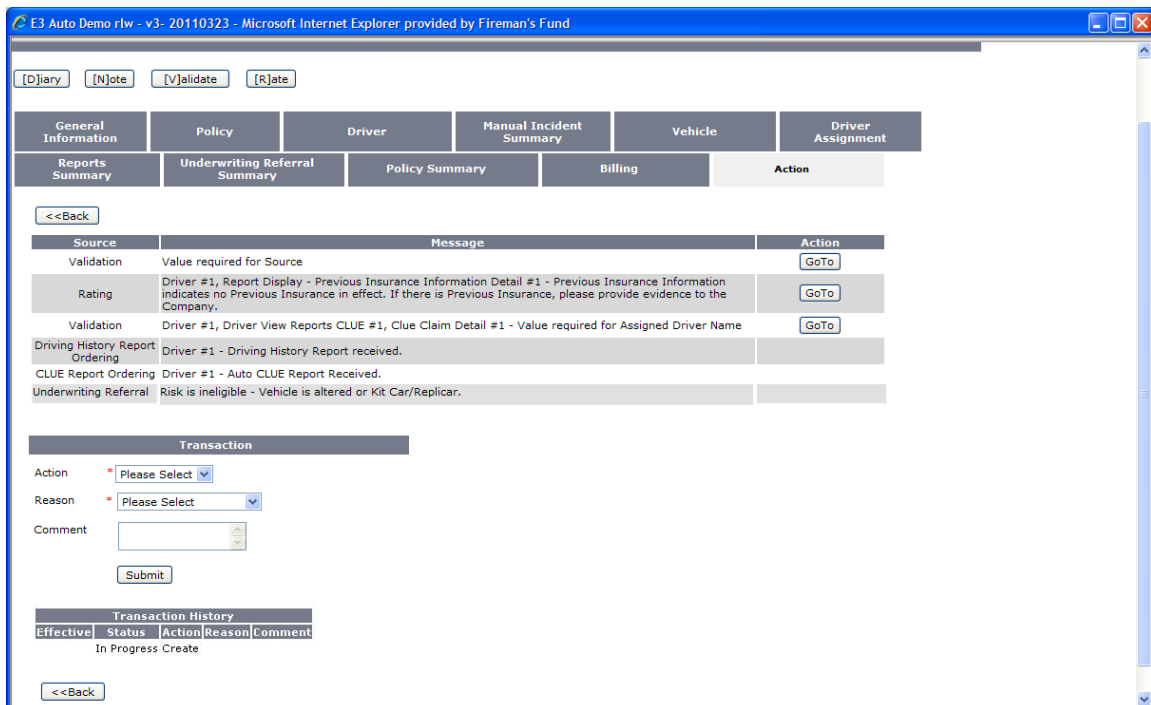| Usability Issue | Severity Rating |
|---|---|
| **Recommendation:** Cover in training; consider for future enhancement. | |
| **New Issue:** Users didn't understand the Send Printed Documents to FFIC Office option.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Action Page (Policy)



Similar to the observations in the Home test, this page temporarily helped alleviate user confusion over policy issuance, until users were again presented with the BASS billing screens after the context switch. The same issue with respect to the Action drop-down values was observed:

| Usability Issue | Severity Rating |
|---|---|
| **Existing Issue:** Terminology exposed through the Action drop-down did not resonate with users: | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| • Users questioned why a Discard option was needed. <br> • Users were not entirely sure what the Suspend option meant, but with additional questioning from the usability moderator, hypothesized that this meant save. <br><br> **Recommendation:** Cover in training; consider for future enhancement. | |

## iLog and Underwriting Referrals Discussion

To spur some additional discussion about various iLog and Underwriting Referral error conditions exposed in E3, two hybrid pages showing a number of the error conditions were put together to elicit user feedback and discussion.  The collection of errors was not necessarily reflective of an underlying state that users would realistically expect to encounter when issuing a policy, and was framed as such as part of the discussion.  The intent was to get feedback from users on how understandable the various messages were.
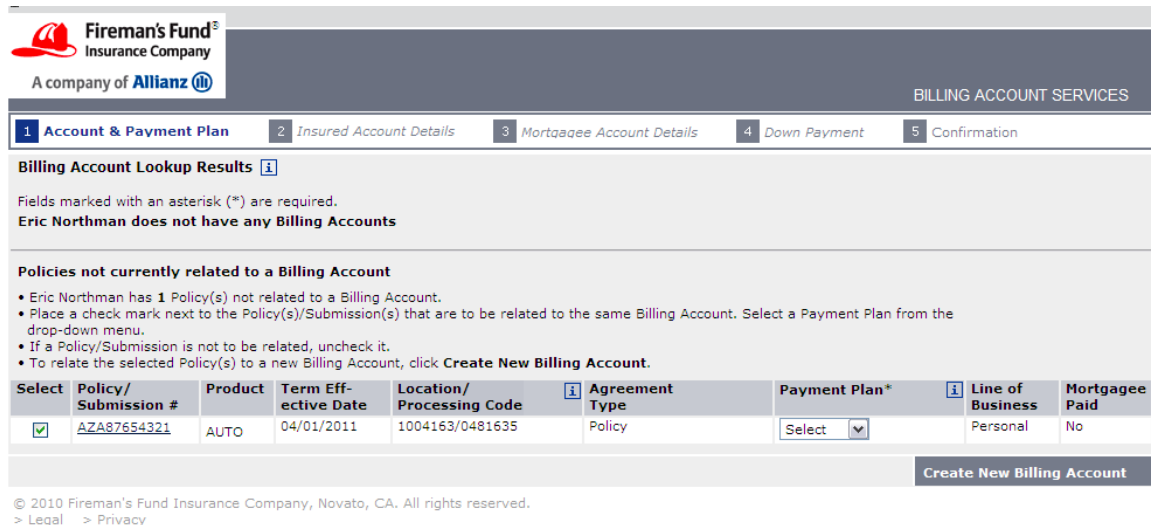
The following issues were observed/reported by users for the iLog errors:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** All users were extremely dissatisfied at having these iLog messages triggered on the final page of the policy issuance process. Users expressed a preference to have the messages triggered in real-time, close to the context when the problem state is detected. Particularly for cases where multiple messages are displayed, users expressed they would be frustrated by having to address issues at the tail end of the issuing process.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |
| **Existing Issue:** Users expressed a strong preference to have the Underwriting Referral linked back to the problem state via a GoTo button similar to the other error states.<br><br>**Recommendation:** No need to cover in training; consider for a future enhancement. | **Moderate** |
| **Existing Issue:** No one understood the "Value required | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| for source" error condition.<br><br>**Recommendation:** Possibly cover in training; consider for a future enhancement. | |

## Account and Payment Plan Page (BASS)



Users in the Auto test struggled more noticeably with the task of creating a billing account than those in the Home test. As a result of this, after running several users through the test using the create account scenario, a decision was made to run the test relating to an existing billing account. This did help to significantly mitigate some of the more pronounced user struggles.

The same issues observed in the Home test with respect to the context switch were also observed in Auto, and even more pronounced. Whereas the EPAS work-flow followed a wizard style approach in which users predominantly used the Next buttons to sequentially navigate through pages and clicked on the navigation tabs when they wanted to quickly jump from one page earlier or later in the flow, the learned navigation behavior was no longer applicable once users switched to BASS. The following primary differences contributed to user confusion after the context switch:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Whereas navigation in EPAS relies on consistent Next/Back buttons exposed on all pages, BASS uses explicitly labeled buttons (such as "Create New Billing Account") to apply primary actions on a given page and navigate to the next page in the sequence.<br><br>**Recommendation:** High priority for training; high priority for future enhancement. | **Serious** |
| **New Issue:** While BASS does expose a legend at the top of the page that lets the user know which page in the overall navigation sequence is currently being viewed, it was not implemented as a clickable navigation element as is the case in EPAS.<br><br>**Recommendation:** Consider for training; consider for | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| future enhancement. | |
| **New Issue:** Users also commented that the initial BASS landing page was too busy/wordy, and most users did not bother to read the bullet options that provided instructional text related to setting up a billing account.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Insured Account Details Page (BASS)



The overall user impression of this page was that it was extremely busy. While users were able to successfully enter required information, they did offer a number of negative observations:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** A couple of users noticed and were confused by the fact that the primary action button on this page had the same label as the one from the previous page (Create Billing Account). One commented, "Why do I need to click this button again?" The combination of lack of faith in where they were in the overall policy issuance flow was exacerbated by the repeated label.<br><br>**Recommendation:** Consider for training; consider for future enhancement. | **Serious** |
| **New Issue:** Some users were quite upset at seeing location/account holder information displayed yet again, after cycling through similar data on multiple pages in both the Quote and Policy flows in EPAS.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Moderate** |
| **New Issue:** Overall user impression was that the page was too busy/cluttered.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Users questioned the value of an Account Nickname field on an agent-facing page: they saw potential value for the policyholder, but questioned providing/entering this information on the policyholder's behalf.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Multiple users commented on having to re-enter the account number, but not having to re-enter the routing number. They observed that it is customary with other providers to require re-entering both.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |
| **New Issue:** Some questioned the value of having a sample check integrated into the page that displays where to locate the routing and account number on a check. They noted other providers sometimes expose | **Minor** |

| Usability Issue | Severity Rating |
|---|---|
| this, but usually only via a clickable popup.  A couple of users went so far as to comment if a user needed a check image to identify these numbers, they shouldn't be using the system.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | |

## Down Payment Page (BASS)



While users understood the various down-payment options exposed on this page, they did report a number of minor issues/annoyances:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Most users did not read the bulleted list of explanatory text at the top of the page, and were thus surprised when passed off to yet another system on the | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| following page (Clear Tran).<br><br>**Recommendation:** Possibly cover in training; low priority for future enhancement. | |
| **New Issue:** Users questioned the value of displaying the named insured information again after seeing it on multiple pages in EPAS and on the preceding BASS page.<br><br>**Recommendation:** No need to cover in training; not a priority for future enhancement. | **Minor** |
| **New Issue:** Upon seeing credit card exposed as an option for Down Payment Method, users expressed they would want this option for ongoing account billing.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Minor** |

## Customer Information Page (Clear Tran)

No major issues were observed with this page, although most users were initially oblivious that they had been passed off to a third application system in spite of obvious visual cues to the contrary. Users wondered why they were seeing Jeff Adams' address information again, although they did express relief that they did not have to re-enter the data.

## Payment Information Page (Clear Tran)



Users were extremely unhappy upon reaching this page. Most had lost confidence by this point that they had actually issued a policy, and all were extremely vocal in their unhappiness at having to re-enter account information. The primary problems/user observations with respect to this page:

| Usability Issue | Severity Rating |
| --- | --- |
| **New Issue:** Users did not like having to re-enter account information.<br><br>**Recommendation:** Possibly cover why re-entry of this information is required in training; consider for future enhancement. | **Serious** |
| **New Issue:** Some observed that they thought down payment account information should be specified prior to actual billing account information.<br><br>• Regardless of which account information is | **Moderate** |

| Usability Issue | Severity Rating |
|---|---|
| provided first, users expressed that the system should expose an option to pull account information forward to the secondary application if users elect to use the same account for both ongoing account billing as well as the initial down payment.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | |

## Validate Information Page (Clear Tran)



A couple of minor issues were observed with respect to this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** No users clicked the Terms and Conditions hyperlink to view the requirements.<br><br>**Recommendation:** No need to cover in training; low priority for future enhancement. | **Minor** |

## Confirmation Page (Clear Tran)



The following issue was observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** A number of users commented that they would appreciate an option exposed directly through the page to print the confirmation number, or to email the number to an email address.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Minor** |

## Confirmation Page (BASS)



A number of users were confused by being returned to a BASS confirmation screen, after seeing a page labeled confirmation in Clear Tran.

| Usability Issue | Severity Rating |
| --- | --- |
| **New Issue:** Some users were still not sure if they had issued a policy upon landing on this final confirmation page.<br><br>**Recommendation:** Cover in training; high priority for future enhancement. | **Serious** |

# Detailed Findings – Online Bill Pay Test

If users finished one of the two primary tests with at least fifteen or twenty minutes to spare, they also completed a brief test of the new Online Bill Pay system. Five users in total provided feedback.

## Billing Accounts Page
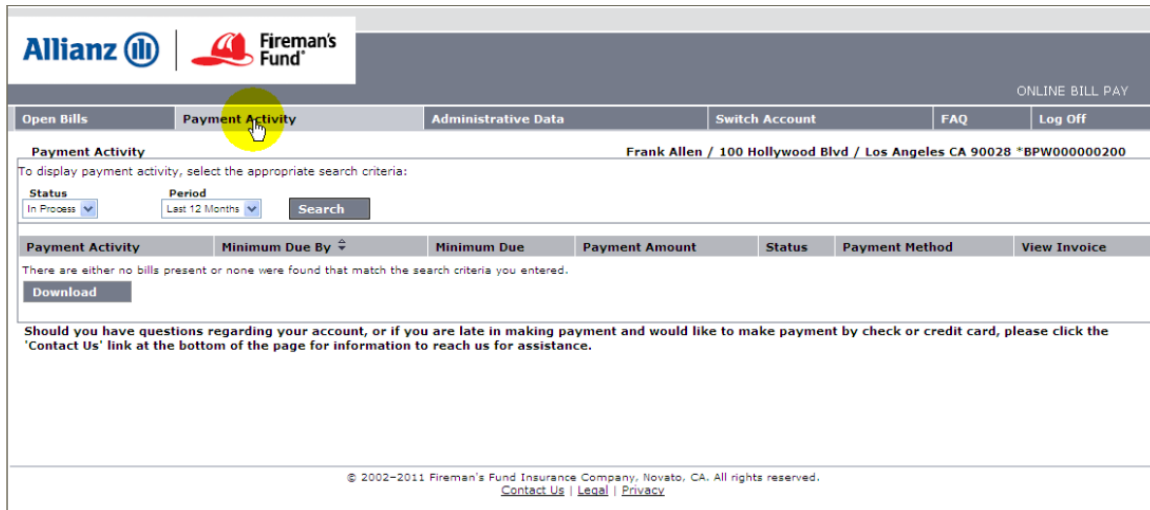


The following issues were observed/reported by users with this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users expressed a strong preference to have the list of billing accounts initially sorted by the last name of the account holder.  Many agents reported there would be literally hundreds of accounts displayed on this page, and with the current sorting mechanism by account number, identifying and locating the account of interest would be extremely problematic and time consuming.<br><br>**Recommendation:** Possibly cover in training; high priority for a future enhancement. | **Serious** |
| **New Issue:** Users expressed a strong preference for integrated search functionality for the account list.  Many agents reported there would be literally hundreds of accounts displayed on this page, and with the current sorting mechanism by account number, identifying and locating the account of interest would be extremely problematic and time consuming.<br><br>Users indicated they would like to be able to search by client name (first and last) and policy number (not billing account number).<br><br>**Recommendation:** Possibly cover in training; high priority for a future enhancement. | **Serious** |

## Open Bills Page

No substantive issues were observed with this page.

## Payment Activity Page



The following issues were observed with this page:

| Usability Issue | Severity Rating |
|---|---|
| **New Issue:** Users questioned the value of the Status filter (which displays processed bills vs. those still in process).  They noted that after conducting the bill search, a column is exposed that also displays this information.<br><br>**Recommendation:** No need to cover in training; consider for future enhancement. | **Minor** |
| **New Issue:** Users were confused by the label of this page: they expected it to be labeled something akin to "Payment History".<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Minor** |
| **New Issue:** Users indicated they wanted to see the processed date/received by date displayed with the returned search results.  This data is available, but not initially exposed and not exposed in an intuitive manner.<br><br>**Recommendation:** Possibly cover in training; consider for future enhancement. | **Minor** |

# Appendix A: Survey Responses

All test participants were emailed a link to an online survey after completing the test. To date, all eleven test participants have responded to some or all of the survey questions. Responses to individual questions are detailed in the following appendix.

| 1. Rate your overall reaction to the software. | | | | | | | |
|---|---|---|---|---|---|---|---|
| | **difficult** | | | | **easy** | **Rating Average** | **Response Count** |
| Working with the application is... | 18.2% (2) | 0.0% (0) | **45.5% (5)** | 27.3% (3) | 9.1% (1) | 3.09 | 11 |
| | | | | | Comments | | 5 |
| | | | | | | answered question | 11 |
| | | | | | | skipped question | 0 |

**Open-ended Responses:**

- Not the easiest and not the hardest
- I believe it could be much easier as it seems to have too many screens but at the same time it is pretty user friendly so will be able to be learned pretty quickly.
- Application process doesn't flow well it seems that some info you have to enter twice and errors should come up prior to having to submit the policy
- Cumbersome, hard to understand exactly where you are and what you are looking at.
- Far too many clicks and screens and errors. It does not flow well at all. It takes me twice the time to get a quote with Fireman's than it does with any other company. Very difficult to do business this way. I can only imagine how challenging it will be when the homeowner's system is rolled into EPAS. Yikes.

**2. Rate your overall reaction to the software.**

| | frustrating | | | | satisfying | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Working with the application is... | 9.1% (1) | 9.1% (1) | **54.5% (6)** | 18.2% (2) | 9.1% (1) | 3.09 | 11 |
| | | | | | Comments | | 3 |
| | | | | | answered question | | 11 |
| | | | | | skipped question | | 0 |

**Open-ended Responses:**

- ok, there could be fewer screens
- Application needs to print once you have completed the quote and are ready to create app and issue
- Hard to decipher content.

**3. Rate your overall reaction to the pages.**

| | confusing | | | | clear | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Organization of information is... | 0.0% (0) | **40.0% (4)** | **40.0% (4)** | 20.0% (2) | 0.0% (0) | 2.80 | 10 |
| | | | | | Comments | | 2 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**Open-ended Responses:**

- Doesn't flow well
- Again, if I did not have as much training, experience with websites I would have been extremely confused.

**4. Rate your overall reaction to the pages.**

|  | confusing | | | | clear | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Sequence of screens is... | 0.0% (0) | 10.0% (1) | 60.0% (6) | 30.0% (3) | 0.0% (0) | 3.20 | 10 |
|  |  |  |  |  | Comments |  | 1 |

|  |  |
|---|---|
| answered question | 10 |
| skipped question | 1 |

**Open-ended Responses:**

- The sequence is okay but seems to be a lot of redundancy.

**5. Rate your overall reaction to the work flow of the system.**

|  | misaligned | | | | aligned | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Application flow and my work flow are... | 10.0% (1) | 10.0% (1) | 50.0% (5) | 30.0% (3) | 0.0% (0) | 3.00 | 10 |
|  |  |  |  |  | Comments |  | 2 |

|  |  |
|---|---|
| answered question | 10 |
| skipped question | 1 |

**Open-ended Responses:**

- I didn't understand why when quoting if you wanted to issue you had to go through the quote a second time.
- If I had to go back to change some information, is a little unclear as to where I need to go…policy level, vehicle level??

**6. Rate your overall reaction to the terminology and system information.**

| | inconsistent | | | | consistent | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Use of terms throughout the system is... | 0.0% (0) | 10.0% (1) | **50.0% (5)** | 30.0% (3) | 10.0% (1) | 3.40 | 10 |
| | | | | | Comments | | 4 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**Open-ended Responses:**

- However, I didn't always understand them
- I think once you use the system it would be more understandable, but it's that learning curve that throws you off. I don't think you can jump right in with both feet the first couple of go rounds.
- Terms seem to be consistent but when it came to what I thought was the end, issue and receive policy number, we were only half way done.
- On the first screen where it says "comparison rater"—I never had a clue what that meant until I did this focus group.

**7. Rate your overall reaction to the terminology and system information.**

| | never | | | | always | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Terminology is related to task... | 0.0% (0) | 10.0% (1) | **60.0% (6)** | 30.0% (3) | 0.0% (0) | 3.20 | 10 |
| | | | | | Comments | | 0 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**8. Rate your overall reaction to the terminology and system information.**

| | confusing | | | | clear | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Prompts for input are... | 0.0% (0) | 0.0% (0) | **60.0% (6)** | 40.0% (4) | 0.0% (0) | 3.40 | 10 |
| | | | | | Comments | | 2 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**Open-ended Responses:**

- Sometimes confusing
- Was not always sure what it was asking for.

**9. Rate your overall reaction to learning.**

| | difficult | | | | easy | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Learning to operate the system is... | 0.0% (0) | 20.0% (2) | **40.0% (4)** | 40.0% (4) | 0.0% (0) | 3.20 | 10 |
| | | | | | Comments | | 2 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**Open-ended Responses:**

- I can't imagine training a new employee on it.
- I've been using the system for over a year and a half now so I know what to expect. But, it's not the most user friendly and every single time I've needed to issue a policy I have had to call Support Central.

**10. Rate your overall reaction to learning.**

| | never | | | | always | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Performing the task is straightforward... | 0.0% (0) | 20.0% (2) | **70.0% (7)** | 10.0% (1) | 0.0% (0) | 2.90 | 10 |
| | | | | | Comments | | 0 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**11. Rate your overall reaction to system capabilities.**

| | difficult | | | | easy | Rating Average | Response Count |
|---|---|---|---|---|---|---|---|
| Correcting your mistakes is... | 0.0% (0) | 20.0% (2) | **60.0% (6)** | 20.0% (2) | 0.0% (0) | 3.00 | 10 |
| | | | | | Comments | | 2 |
| | | | | | answered question | | 10 |
| | | | | | skipped question | | 1 |

**Open-ended Responses:**

- If you have to have a VIN look up on auto than ALL vehicles including GMC;s need to be in there
- Once I could figure out where I needed to be the editing wasn't too bad.

**12. My most favorable aspects of the system are:**

| | Response Count |
|---|---|
| | 7 |
| answered question | 7 |
| skipped question | 4 |

**Open-ended Responses:**

- adequate information was input to get an accurate quote
- seems easy enough to learn
- Being able to quote risks ourself [*sic*]
- Finally able to quote on our own No More Quote Team
- I don't know that I have a 'most favorable' aspect.
- I like how if a customer is a current FF client, some of the info is automatically pulled into the quote.
- its similarity to the EPAS system we are using.  it seemed fairly familiar

| 13. My least favorable aspects of the system are: | |
|---|---|
| | Response Count |
| | 7 |
| answered question | 7 |
| skipped question | 4 |

**Open-ended Responses:**

- number of screens, speed at which the screens move, needs to be more straightforward with less "cover" screens
- way too many screens so much longer than necessary to perform tasks
- having to submit to issue to get errors.
- While the ability to quote different limits at the same time is helpful I would prefer to be able to enter the coverage options myself not have a defaulted set of limits (which may or may not be what I am looking for).
- Way too much information on the pages (which only half of it seems necessary). Not sure what is what or where to go next.   Seemed redundant in several parts.
- Too many screens, too many clicks, too many refreshes within the screens.  Too many errors, too many phone calls to support central to resolve.  It's a very inefficient system.  I cannot understand why FF would not have taken a look at Progressive or Travelers' systems prior to rolling out EPAS—those systems are user friendly, move fluidly and take about 1/3 of the time to get a quote.
- nothing specific really stands out.

| 14. Your perspective is important to us. Are there any other comments you would like to share with us? | |
|---|---|
| | Response Count |
| | 6 |
| answered question | 6 |
| skipped question | 5 |

**Open-ended Responses:**

- To compete in the marketplace for general insurance the system has to flow quickly with minimal screens agents have many options and will always go the path of least resistence [*sic*]
- Be able to print applications
- I don't think so.  I believe the comments made during the Usability Study are sufficient.
- I see that FF is trying to make improvements, but I still see that you all have a long way to go.  The EPAS system was a huge bust.  When it comes down to "ease of doing business", this system presents major challenges.
- I enjoyed the opportunity to try the new system and offer feed back.  I would welcome similar opportunities in the future.
- Do not put policy number on quotes as it may cause confusion on policy being issued or not.

# Appendix B: Related Documents

| **Presentations** |
| --- |
| Recruiting Plan |
| Test Plan |
| Executive Summary of Findings |
| **Recruiting** |
| Recruiting Backgrounder |
| Recruiting Script |
| **Test Scripts & Scenarios** |
| Pre-test Check List and Participant Greeting/Setup |