

RESEARCH OVERVIEW

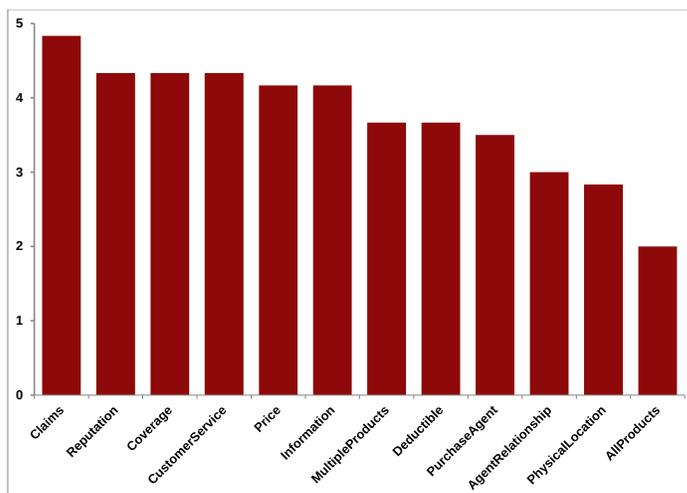
User interviews were designed to assess how consumers think about insurance products and purchases, and factors that influence insurance purchase decisions. Full interviews were conducted with 4 participants, and 2 additional participants participated in a brief survey on factors influencing decision making. While the overall number of participants does not allow for meaningful statistical interpretation, the responses did allow patterns to emerge in factors that consumers find important when shopping for insurance. Our participants hit 3 anticipated user archetypes (Researcher, Convenience shopper, & Traditionalist).

SUMMARY OF USER ASSESSMENTS

Results yielded several insights that will factor into Kaus ecommerce website design decisions:

- Consumers place high value on relationships with insurance agents (often in contrast with a lack of confidence in the agent’s purchase advice). This will be important when considering business strategy, necessitating careful consideration towards instilling consumer confidence in making purchase decisions without an agent relationship. This may be achieved by further probing what consumers gain from agent relationships and considering alternative means of providing similar benefits.
- Consumers tend to shop for insurance only at very particular times, and otherwise don’t think much about insurance unless forced to by life circumstances.
- If customers are relatively satisfied with their insurance, they feel little motivation to make a change or shop around for a better product
- Because of this, the ease and convenience of filing claims is one of the most important factors in customer satisfaction, and may be the most important factor in customer retention and satisfaction.
- Consumers are likely to purchase small insurance policies or add-ons if presented with low-cost options, but are unlikely to seek out such products without prompting
- Convenience is likely the most important factor in initial purchase decisions

Relative importance of factors influencing insurance-purchase decisions



Using data from 6 participants, relative importance of factors that influence insurance

- | | |
|--|--|
| 1. Ease of submitting claims | 7. Ability to purchase multiple products from same company |
| 2. Company reputation | 8. Amount of deductible |
| 3. Amount of coverage | 9. Speaking to agent prior to purchase |
| 4. Customer service | 10. Continued agent relationship |
| 5. Price | 11. Physical location |
| 6. Available information on insurance products | 12. Ability to purchase all products from the same company |

SUMMARY OF INDIVIDUAL RESPONSES

PARTICIPANT 1:

39 YEAR OLD FEMALE, MARRIED, MASTERS DEGREE

Participant 1 falls into “traditionalist” user archetype. Looks to trusted people for advice on insurance purchases, and doesn’t necessarily trust an agent’s purchasing advice. She does wish to create a long-term relationship with an agent to work with while purchasing insurance. She prefers to purchase from a single company for convenience, but would like to have an online site to aggregate her insurance products in once place, with the ability to compare competing products. She will purchase small rental policies if they are offered, but wouldn’t seek out this type of product without prompting. When she is considering new insurance purchases, she looks to trusted sources of information such as family members or other professionals in similar positions to herself.

PARTICIPANT 2:

67 YEAR OLD FEMALE, WIDOWED, ADVANCED DEGREE

While largely falling into the “traditionalist” archetype, typified by the importance placed on building a relationship with a trusted insurance agent, participant 2 is a savvy internet researcher who’s first source for insurance education is through google searches and online information provided by companies whose reputation she trusts. She values long-term relationships with particular companies and agents, and might look to established providers first for new insurance purchases, but is also willing to shop around for the best product and pricing for her particular circumstances. She is aware of various insurance offerings and periodically adjusts her coverage level depending on life circumstances (for example, purchasing long-term-care insurance while she was young enough to qualify for lower pricing, and dropping life insurance coverage after she no longer needed the extra protection when her children were grown and her mortgage paid off).

PARTICIPANT 3:

43 YEAR OLD MALE, MARRIED, BACHELORS DEGREE

Participant 3 largely follows the pattern of the “convenience” archetype. He is interested in various product offerings and comparison to other companies offerings, but really just wants to be able to shop for and purchase his insurance products in the quickest and least disruptive manner. Having a personal relationship with a particular agent or a physical location to visit is not very important to him, but he definitely wants to know that he wont run into any hassles when submitting insurance claims.

PARTICIPANT 4:

42 YEAR OLD FEMALE, MARRIED, PHD

Participant 4 falls into the “researcher” archetype, checking online sources for information about companies & products, and also for reviews given by current customers. While she largely trusts her agents advice about how much and what type of insurance products will provide adequate coverage, she did some of her own legwork to determine how much money she might need in various circumstances, particularly for her house and life insurance policies. While she researched and compared products for new types of insurance products, she has been largely content to stick with what she already has for existing policies, such as home and car.

INDIVIDUAL PARTICIPANT DATA INCLUDED ON FOLLOWING PAGES

KAUS USER ASSESSMENT: INTERVIEW

INTRODUCTION

Thank-you for agreeing to talk with me about your experiences buying insurance. I am designing a new insurance sales website, and want to understand more about how people shop for insurance plans and how they make decisions on what type of insurance to buy. Feel free to answer any questions honestly and let me know what you find helpful and what is frustrating about current tools you might use while thinking about insurance purposes. There aren't any wrong answers, and I will not be evaluating how you use the tools, I am only concerned about what may be helpful to people as they make insurance purchase decisions. Feel free to skip any questions you aren't comfortable answering, and be assured that we won't share this information with anyone, we will only use your answers in combination with answers we get from other people to assist with the design of this website.

Let's start with some questions about you and your insurance buying history.

DEMOGRAPHICS

AGE	39	GENDER	Female
OCCUPATION	Clinical social worker (therapist)	MARITAL STATUS	married
EDUCATION	Masters degree		
CHILDREN	Yes, 2	AGES	3, 5
OWN A HOME?	Yes	TYPE OF HOME	Single family
OWN VEHICLES?	Yes, 2	HOW LONG?	6 years, 7 years

INSURANCE EXPERIENCE

Does your employer offer insurance products?

Life insurance (~ 30k/person), malpractice insurance (employer paid), short and long-term disability, health

What other types of insurance products do you currently own? (type, insurance company, amount insured)

Life insurance (self & husband; State Farm, \$250-500k/person), car insurance (State Farm, full coverage), house insurance (State Farm), house insurance riders for jewelry. Have also bought small insurance plans for vacations & rentals. AAA roadside assistance.

If you have multiple insurance products from a single company, what factors went into deciding to purchase more than one type of insurance from these companies?

It was easy to buy from a single company. We already had State Farm policies, so didn't have to shop around or make decisions

Did you make the majority of insurance purchase decisions, did someone else, or did you share the decision?

With husband.

How did you (or someone else) decide which company to purchase insurance from?

Really felt like it was 'default', just kind of went with what we knew. I went with same company & agent my parents had used, because I knew they trusted him, and he seemed trustworthy.

How did you decide how much insurance coverage to buy?

I read a book at one point that talked about the importance of considering how much insurance you need for each stage of life, like needing more life insurance when you're younger and have more dependent costs.

Did you seek information about insurance offerings before deciding which product to buy?

Mostly talked to my parents, and knew what kind of insurance they had and where they bought it

Do you feel confident that you have adequate insurance coverage right now?

Yes, but we could probably use more life insurance

Do you feel like you are aware of types of insurance and insurance product options available to you?

Maybe, but I mostly just did what my parents had done, so it seems like it is enough. When I hear about different products from insurance agents it usually feels like a sales pitch. I usually have more trust in sources that feel more educational, like a class, or a book.

INSURANCE DECISION CONSIDERATIONS

I am going to read a list of things that some people find important when thinking about insurance companies and products. For each item, how important is this factor to you from 1-5 (1 being not at all important, and 5 being extremely important)

CONSIDERATION	IMPORTANCE (1-5)
Reputation of insurance company:	5
Ability to purchase multiple insurance products from the same company:	3
Price of insurance compared to other companies:	4
Amount of insurance coverage for the price:	4
Availability of customer service after purchase:	4
Ease of submitting insurance claims:	4
Amount of deductible on insurance policy:	4
Amount of information on companies own insurance policies:	3
Whether an insurance company has a physical location versus entirely online:	5
Speaking to an insurance agent before making a purchase:	5
Continued relationship with insurance agent after making a purchase:	5
Ability to buy all insurance products from a single company:	0

CURRENT PRACTICES

If you were going to shop for a new insurance plan today, how would you start the purchase process? For example, if you got a new car and wanted to shop for a new insurance policy, how would you start?

I am considering starting a private practice, and know that I will still need malpractice insurance. I learned that the national social work society offers group malpractice insurance rates. I don't have the time or inclination to shop around, so I would go with what this group has already researched and picked out. I'd also have to find disability insurance, so I'd check to see if this group offered that as well, because it would be easiest to buy it all from the same place.

Also, I tend to buy insurance for vacations or big purchases, and also if it is offered to me and is inexpensive, like when I'm renting a car. If they don't offer it I usually don't ask or even think about it.

ANYTHING ELSE

Is there anything else you would like to tell me about insurance that we haven't talked about?

Yes – after this discussion I realize how much I am influenced by family & friends on insurance purchase decisions.

Also, I might like to have a place that I could view all of my insurance plans in one place, even if they were purchased from different companies. And maybe the ability to compare my current plans to competitor offerings.

RESEARCHER SUMMARY

Falls into "traditionalist" user archetype. Looks to trusted people for advice on insurance purchases, and doesn't necessarily trust an agent's purchasing advice. She does wish to create a long-term relationship with an agent to work with while purchasing insurance. She prefers to purchase from a single company for convenience, but would like to have an online site to aggregate her insurance products in one place, with the ability to compare competing products. She will purchase small rental policies if they are offered, but wouldnt seek out this type of product without prompting. When she is considering new insurance purchases, she looks to trusted sources of information such as family members or other professionals in similar positions to herself.

INSIGHTS:

Insurance aggregation would be helpful, including ability to compare current plans to other offers

Will purchase small insurance plans if offered for a good price, but wont ask about them on her own.

Targeting insurance product promotions to particular life stages

KAUS USER ASSESSMENT: INTERVIEW

INTRODUCTION

Thank-you for agreeing to talk with me about your experiences buying insurance. I am designing a new insurance sales website, and want to understand more about how people shop for insurance plans and how they make decisions on what type of insurance to buy. Feel free to answer any questions honestly and let me know what you find helpful and what is frustrating about current tools you might use while thinking about insurance purposes. There aren't any wrong answers, and I will not be evaluating how you use the tools, I am only concerned about what may be helpful to people as they make insurance purchase decisions. Feel free to skip any questions you aren't comfortable answering, and be assured that we won't share this information with anyone, we will only use your answers in combination with answers we get from other people to assist with the design of this website.

Let's start with some questions about you and your insurance buying history.

DEMOGRAPHICS

AGE	67	GENDER	female
OCCUPATION	Attorney	MARITAL STATUS	widowed
EDUCATION	Advanced degree (JD)		
CHILDREN	3	AGES	adult
OWN A HOME?	Yes	TYPE OF HOME	Single family
OWN VEHICLES?	Yes	HOW LONG?	4 years

INSURANCE EXPERIENCE

Does your employer offer insurance products?

Have employer-offered disability insurance, declined health insurance

What other types of insurance products do you currently own? (type, insurance company, amount insured)

Home wonders & auto insurance from State Farm, health insurance from Blue Care Network, long term care insurance from John Hancock, AAA travel insurance. I don't have life insurance anymore, at this stage of my life.

If you have multiple insurance products from a single company, what factors went into deciding to purchase more than one type of insurance from these companies?

Everything was purchased separately, but got a discount on multiple products from State Farm

Did you make the majority of insurance purchase decisions, did someone else, or did you share the decision?

Shared the decision with my spouse

How did you (or someone else) decide which company to purchase insurance from?

I've had State Farm for many many years. We shopped around at the time to see what we could afford, and decided to buy both house and auto insurance from the same company. For long-term care insurance, that isn't offered by State Farm. We bought that from John Hancock because it was offered as a promotion through my husband's employer.

How did you decide how much insurance coverage to buy?

For long-term care insurance, I based the amount on typical nursing home charges per day, and the average amount of time typically spent in a nursing home.

Did you seek information about insurance offerings before deciding which product to buy?

Again for long-term care, I looked online and did google searches, and looked at different companies that came up.

Do you feel confident that you have adequate insurance coverage right now?

I probably have more than I need at this point in my life.

Do you feel like you are aware of types of insurance and insurance product options available to you?

Kind of, but I feel kind of stuck with the long term care insurance that I have, because it gets more expensive to buy a new policy as you get older. I think there could be better options available.

INSURANCE DECISION CONSIDERATIONS

I am going to read a list of things that some people find important when thinking about insurance companies and products. For each item, how important is this factor to you from 1-5 (1 being not at all important, and 5 being extremely important)

CONSIDERATION	IMPORTANCE (1-5)
Reputation of insurance company:	5
Ability to purchase multiple insurance products from the same company:	3
Price of insurance compared to other companies:	5
Amount of insurance coverage for the price:	5
Availability of customer service after purchase:	5
Ease of submitting insurance claims:	5
Amount of deductible on insurance policy:	4
Amount of information on companies own insurance policies:	5
Whether an insurance company has a physical location versus entirely online:	2
Speaking to an insurance agent before making a purchase:	4
Continued relationship with insurance agent after making a purchase:	4
Ability to buy all insurance products from a single company:	2

CURRENT PRACTICES

If you were going to shop for a new insurance plan today, how would you start the purchase process? For example, if you got a new car and wanted to shop for a new insurance policy, how would you start?

I'd go to the internet and probably seek out companies I'm already aware of.

ANYTHING ELSE

Is there anything else you would like to tell me about insurance that we haven't talked about?

No

RESEARCHER SUMMARY

While largely falling into the "traditionalist" archetype, typified by the importance placed on building a relationship with a trusted insurance agent, Joy is a savvy internet researcher who's first source for insurance education is through google searches and online information provided by companies whose reputation she trusts. She values long-term relationships with particular companies and agents, and might look to established providers first for new insurance purchases, but is also willing to shop around for the best product and pricing for her particular circumstances. She is aware of various insurance offerings and periodically adjusts her coverage level depending on life circumstances (for example, purchasing long-term-care insurance while she was young enough to qualify for lower pricing, and dropping life insurance coverage after she no longer needed the extra protection when her children were grown and her mortgage paid off).

INSIGHTS:

Tailoring insurance offerings to particular life stages

Importance of brand recognition

KAUS USER ASSESSMENT: INTERVIEW

INTRODUCTION

Thank-you for agreeing to talk with me about your experiences buying insurance. I am designing a new insurance sales website, and want to understand more about how people shop for insurance plans and how they make decisions on what type of insurance to buy. Feel free to answer any questions honestly and let me know what you find helpful and what is frustrating about current tools you might use while thinking about insurance purposes. There aren't any wrong answers, and I will not be evaluating how you use the tools, I am only concerned about what may be helpful to people as they make insurance purchase decisions. Feel free to skip any questions you aren't comfortable answering, and be assured that we won't share this information with anyone, we will only use your answers in combination with answers we get from other people to assist with the design of this website.

Let's start with some questions about you and your insurance buying history.

DEMOGRAPHICS

AGE	43	GENDER	male
OCCUPATION	Software developer	MARITAL STATUS	married
EDUCATION	College degree		
CHILDREN	3	AGES	13, 11, 9
OWN A HOME?	Yes	TYPE OF HOME	Single family
OWN VEHICLES?	Yes, 2	HOW LONG?	9 years, 2 years

INSURANCE EXPERIENCE

Does your employer offer insurance products?

Have employer-offered vision, dental, short and long-term disability, life, accidental death. Declined health insurance because my wife's work has a better plan.

What other types of insurance products do you currently own? (type, insurance company, amount insured)

Car & house from State farm, health from wife's work. My wife also bought life insurance policies from her work and somewhere else, I'm not sure what company.

If you have multiple insurance products from a single company, what factors went into deciding to purchase more than one type of insurance from these companies?

We have car and house insurance from State Farm because we got a discount for having multiple policies

Did you make the majority of insurance purchase decisions, did someone else, or did you share the decision?

Shared the decisions equally with my wife

How did you (or someone else) decide which company to purchase insurance from?

Referral from family

How did you decide how much insurance coverage to buy?

Did you seek information about insurance offerings before deciding which product to buy?

Yes, but can't really remember what sources. I think it was based mostly on brand reputation. I used to have All State because that is what my parents had. When I moved and got married I got new insurance with my wife, and we used State Farm because that is what her parents had always used. Yeah, I think it was mostly based on brand reputation.

Do you feel confident that you have adequate insurance coverage right now?

Yes

Do you feel like you are aware of types of insurance and insurance product options available to you?

No, not really

INSURANCE DECISION CONSIDERATIONS

I am going to read a list of things that some people find important when thinking about insurance companies and products. For each item, how important is this factor to you from 1-5 (1 being not at all important, and 5 being extremely important)

CONSIDERATION	IMPORTANCE (1-5)
Reputation of insurance company:	4
Ability to purchase multiple insurance products from the same company:	5
Price of insurance compared to other companies:	5
Amount of insurance coverage for the price:	5
Availability of customer service after purchase:	4
Ease of submitting insurance claims:	5
Amount of deductible on insurance policy:	4
Amount of information on companies own insurance policies:	5
Whether an insurance company has a physical location versus entirely online:	0
Speaking to an insurance agent before making a purchase:	3
Continued relationship with insurance agent after making a purchase:	2
Ability to buy all insurance products from a single company:	2

CURRENT PRACTICES

If you were going to shop for a new insurance plan today, how would you start the purchase process? For example, if you got a new car and wanted to shop for a new insurance policy, how would you start?

I'd start with the internet, doing a Google search

ANYTHING ELSE

Is there anything else you would like to tell me about insurance that we haven't talked about?

I really don't think it is important to have a physical location, I'm good with doing everything online

RESEARCHER SUMMARY

Nate largely follows the pattern of the "convenience" archetype. He is interested in various product offerings and comparison to other companies offerings, but really just wants to be able to shop for and purchase his insurance products in the quickest and least disruptive manner. Having a personal relationship with a particular agent or a physical location to visit is not very important to him, but he definitely wants to know that he wont run into any hassles when submitting insurance claims.

INSIGHTS:

Brand reputation is a large factor in confidence in one's insurance company

Consumers are ok with feeling like they are not fully aware of available insurance products

KAUS USER ASSESSMENT: INTERVIEW GUIDE

INTRODUCTION

Thank-you for agreeing to talk with me about your experiences buying insurance. I am designing a new insurance sales website, and want to understand more about how people shop for insurance plans and how they make decisions on what type of insurance to buy. Feel free to answer any questions honestly and let me know what you find helpful and what is frustrating about current tools you might use while thinking about insurance purposes. There aren't any wrong answers, and I will not be evaluating how you use the tools, I am only concerned about what may be helpful to people as they make insurance purchase decisions. Feel free to skip any questions you aren't comfortable answering, and be assured that we won't share this information with anyone, we will only use your answers in combination with answers we get from other people to assist with the design of this website.

Let's start with some questions about you and your insurance buying history.

DEMOGRAPHICS

AGE	42	GENDER	Female
OCCUPATION	University professor	MARITAL STATUS	married
EDUCATION	PhD		
CHILDREN	2	AGES	8, 15
OWN A HOME?	Yes	TYPE OF HOME	Single family
OWN VEHICLES?	1	HOW LONG?	7 years

INSURANCE EXPERIENCE

Does your employer offer insurance products?

Yes, I have health insurance for myself & my family, life insurance, disability, dental, vision, & legal

What other types of insurance products do you currently own? (type, insurance company, amount insured)

I have life insurance from AAA (\$300k over employers plan), house & car from State Farm

If you have multiple insurance products from a single company, what factors went into deciding to purchase more than one type of insurance from these companies?

I got State Farm insurance when I bought my first car, because it went on my parents' policy. I stuck with them from that point.

Did you make the majority of insurance purchase decisions, did someone else, or did you share the decision?

I did, but consulted my spouse

How did you (or someone else) decide which company to purchase insurance from?

I got State Farm insurance when I bought my first car, because it went on my parents' policy. I stuck with them from that point. For life insurance I shopped around for price and not having to get a medical exam, because that was inconvenient, and I already had some from work. I googled different companies & plans, and also googled reviews for the companies I found, to make sure it was a good buy

How did you decide how much insurance coverage to buy?

For house & car, my agent worked with me to figure out how much I needed, based on how full the coverage would be. For my house I figured out how much it would cost to build an entirely new house on our lot, and then estimated costs to buy everything in it, figuring worst case scenario is a fire where we lose everything. For car, it was whatever they determined for full coverage. For life, I have a good amount from work, maybe 5x my salary, and its pretty cheap. I figured how much more we'd need to pay off the house and get the kids through college to figure out how much more to buy.

Did you seek information about insurance offerings before deciding which product to buy?

For house & car I just kind of went with what State Farm had. For life insurance, I did shop around a little.

Do you feel confident that you have adequate insurance coverage right now?

Yes, for everything except life insurance, probably. To me it seems life insurance holds the difference between being ok financially and total devastation on top of losing a spouse and parent. I think anyone could always use more money in those circumstances.

Do you feel like you are aware of types of insurance and insurance product options available to you?

Probably

INSURANCE DECISION CONSIDERATIONS

I am going to read a list of things that some people find important when thinking about insurance companies and products. For each item, how important is this factor to you from 1-5 (1 being not at all important, and 5 being extremely important)

CONSIDERATION	IMPORTANCE (1-5)
Reputation of insurance company:	4
Ability to purchase multiple insurance products from the same company:	3
Price of insurance compared to other companies:	3
Amount of insurance coverage for the price:	4
Availability of customer service after purchase:	3
Ease of submitting insurance claims:	5
Amount of deductible on insurance policy:	3
Amount of information on companies own insurance policies:	5
Whether an insurance company has a physical location versus entirely online:	2
Speaking to an insurance agent before making a purchase:	1
Continued relationship with insurance agent after making a purchase:	1
Ability to buy all insurance products from a single company:	2

CURRENT PRACTICES

If you were going to shop for a new insurance plan today, how would you start the purchase process? For example, if you got a new car and wanted to shop for a new insurance policy, how would you start?

I'd start with google. I'd probably search something like "auto insurance company reviews", or "best auto insurance plans", to try to get an overview. I'd check to see if there were any major considerations I hadn't thought of, and which companies came up most often. Then I'd check with those companies to compare plans & prices. When I narrowed down my choices, I'd google the company or plan reviews to see if people were having bad experiences buying or submitting claims. Then I'd probably go ahead and buy. I'd probably be more likely to buy something I could get entirely online, because I tend to do stuff like this in the middle of the night, and would rather just hit "buy" than have to take time out of my day to call someone or physically go somewhere.

ANYTHING ELSE

RESEARCHER SUMMARY

Anna falls into the "researcher" archetype, checking online sources for information about companies & products, and also for reviews given by current customers. While she largely trusts her agents advice about how much and what type of insurance products will provide adequate coverage, she did some of her own legwork to determine how much money she might need in various circumstances, particularly for her house and life insurance policies. While she researched and compared products for new types of insurance products, she has been largely content to stick with what she already has for existing policies, such as home and car.

INSIGHTS:

Customers may care more about policy details for higher-stakes insured items, such as homes and lives, compared to relatively lower-stake items such as cars.

For consumers that research and compare features of new products, they may still not question existing products or do research to determine if better options are available. In other words, once they have the insurance, they are likely to stick with the same thing.

KAUS USER ASSESSMENT: BRIEF SURVEY FORMAT

INTRODUCTION

Thank-you for agreeing to talk with me about your experiences buying insurance. I am designing a new insurance sales website, and want to understand more about how people shop for insurance plans and what factors are important as they make decisions on what type of insurance to buy. Feel free to skip any questions you aren't comfortable answering, and be assured that we won't share this information with anyone, we will only use your answers in combination with answers we get from other people to assist with the design of this website.

Let's start with some questions about you:

DEMOGRAPHICS

AGE	40	GENDER	male
OCCUPATION	Business analyst	MARITAL STATUS	married
EDUCATION	Bachelors degree		
CHILDREN	2	AGES	3, 5
OWN A HOME?	Yes	TYPE OF HOME	Single family
OWN VEHICLES?	2	HOW LONG?	4 years, 7 years

INSURANCE DECISION CONSIDERATIONS

I am going to read a list of things that some people find important when thinking about insurance companies and products. For each item, how important is this factor to you from 1-5 (1 being not at all important, and 5 being extremely important)

CONSIDERATION	IMPORTANCE (1-5)
Reputation of insurance company:	4
Ability to purchase multiple insurance products from the same company:	4
Price of insurance compared to other companies:	4
Amount of insurance coverage for the price:	4
Availability of customer service after purchase:	5
Ease of submitting insurance claims:	5
Amount of deductible on insurance policy:	3
Amount of information on companies own insurance policies:	3
Whether an insurance company has a physical location versus entirely online:	4
Speaking to an insurance agent before making a purchase:	5
Continued relationship with insurance agent after making a purchase:	2
Ability to buy all insurance products from a single company:	2

KAUS USER ASSESSMENT: BRIEF SURVEY FORMAT

INTRODUCTION

Thank-you for agreeing to talk with me about your experiences buying insurance. I am designing a new insurance sales website, and want to understand more about how people shop for insurance plans and what factors are important as they make decisions on what type of insurance to buy. Feel free to skip any questions you aren't comfortable answering, and be assured that we won't share this information with anyone, we will only use your answers in combination with answers we get from other people to assist with the design of this website.

Let's start with some questions about you:

DEMOGRAPHICS

AGE	38	GENDER	Female
OCCUPATION	School counselor	MARITAL STATUS	single
EDUCATION	Masters degree		
CHILDREN	none	AGES	
OWN A HOME?	no	TYPE OF HOME	
OWN VEHICLES?	No - lease	HOW LONG?	

INSURANCE DECISION CONSIDERATIONS

I am going to read a list of things that some people find important when thinking about insurance companies and products. For each item, how important is this factor to you from 1-5 (1 being not at all important, and 5 being extremely important)

CONSIDERATION	IMPORTANCE (1-5)
Reputation of insurance company:	4
Ability to purchase multiple insurance products from the same company:	4
Price of insurance compared to other companies:	4
Amount of insurance coverage for the price:	4
Availability of customer service after purchase:	5
Ease of submitting insurance claims:	5
Amount of deductible on insurance policy:	4
Amount of information on companies own insurance policies:	4
Whether an insurance company has a physical location versus entirely online:	4
Speaking to an insurance agent before making a purchase:	3
Continued relationship with insurance agent after making a purchase:	4
Ability to buy all insurance products from a single company:	4