

Kaus Insurance Digital Consumer Sales

Author and Stakeholders

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Stakeholders: PM, Lead Engineer

Background

Kaus is an insurance company that has been in business for the past 30 years, but is now starting to take their business online in hopes of reaching a younger audience. They offer all types of insurance for individuals and understand the complexity of the industry to customers, which is why they spend time optimizing packages and creating them for people with similar situations. They hope to have a solid understanding of what customers look for when purchasing insurance, help make their decisions easier, be able to provide them a good user experience, and ensure that the website is easily browsable.

Research Goals

- Better understand what Kaus' target audience looks for and value when purchasing insurance
- See how familiar they are with insurance packages that are currently on the market
- Understand what would make their purchasing decisions easier, and the support that they may need to make those decisions

Research Questions

1. What do people currently use to find their insurance policies?
2. Why do people feel overwhelmed when shopping for insurance?
3. What draws people to purchase insurance?
4. What factors affect a person's decision to purchase one insurance policy over another?
5. How familiar are people with insurance and the current policies that exist on the market?

Methodologies

- Secondary Research: Refer to articles/resources to get a better understanding of the industry and trends
- Customer Interviews: Directly ask people what steps they take when choosing an insurance policy, and better understand their standpoint on risk and safety. Also get their feedback on Kaus' interface which can implement changes in the future.
- Competitive Analysis: Look at what other insurance companies are doing and look at key features that they offer.
- Surveys: To get a general feel for our customers and an idea of what they are looking for. Also to have an understanding of their lifestyle habits.

Participants

- Adults between the ages 22-35 with various insurance knowledge, who have either never purchased it before or have little experience
- Just started a family or looking to start one in the next few years
- Recently graduated and started working - likely in the low to mid-class income range

Timeline

- Secondary research to get familiar with the industry
- Competitive Analysis > After this may need to do more secondary research
- Conduct surveys & interviews
- Gather all research and synthesize findings
- Build prototype
- User Test - ask users to test your prototype
- Iterate using the given feedback