

In-person user testing results

SUMMARY

Main tool

- Users said the main quote tool was easy to use and understand—but that the customization options were confusing

Customization options

- Caused users to pause and wonder what they were for
- Stopped the quote flow and redirected users' attention away from the concept of a quick quote
- The riders and needs assessment especially confused them
- Eventually most users said they liked the idea of increased options—but it took a long time to understand the concept
- *Recommendation:* Keep the dropdowns (users figured them out relatively quickly) but rethink the riders and needs assessment (much more difficult to understand)

Dropdowns

- Users appreciated that they could customize and see the quote change
- There were some questions (some wanted the benefits period to start immediately, for example) but they were about details of the existing options. The options themselves didn't confuse people
- Users seemed to understand and be comfortable with the dropdowns as is—they seemed organic to the quote process and expected

Riders

- Users liked the idea of riders, but the complexity definitely impacted their ability to make decisions adversely
- The complexity was unexpected--people thought customizing was to alter the existing parameters, not add in new ones
- People questioned the existing riders, wondering whether there were more riders they weren't seeing
- They didn't really understand the riders shown and questioned whether they had enough knowledge to make a decision
- This uncertainty made them hesitate and one specifically said he would abandon the tool here

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Needs Assessment

The needs assessment screen also universally confused people, slowed things down and interrupted the process flow

- They liked the assessment conceptually since it seemed to offer more specific options
- After a pause to think about it, several said they preferred it overall—though the fact that they had been specifically asked to play with it helped change their initial impression from confusion to liking the options
- Only one person knew what their company coverage was
- Several suggested they might stop using the tool here until they knew the exact amount their work covered: the hint gave them an idea but many weren't comfortable continuing
- Two users specifically assumed that they couldn't successfully complete the quote because of this
- There were also real problems with the mathematical equation
 - My math wasn't perfect so that did throw everyone off
 - But the whole equation confused people, with several commenting about not being good with numbers
 - The math directed users' attention away from the quote process
 - Users were confused by the mix of yearly and monthly amounts
 - Several wanted to see the math equation worked out step by step
 - This also introduced uncertainty about how the quote works and whether coverage is completely defined by their salary or if they could choose options regardless of their salary
- Three people found the initial screen without salary to be strange/questionable, feeling they couldn't get an accurate quote without that information

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The calculator is easy to use

- Users would find disability insurance information by Googling for it, not by going to specific brand websites
- Users simply consider a calculator as a tool—they would feel no allegiance towards a brand just because it provided a tool
- Users will abandon a calculator if it's too complicated
- People found the calculator simple to use—most commented on its simplicity before the question was even asked
- Users were surprised they couldn't complete the process online

Users like comparison shopping

- Creating some type of comparison tool might be smart—especially with the new product launch

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- Most people wanted to be able to call an 800 number