

Creating a Mobile Customer Experience for More Attainable Auto Insurance

Level Market Research and Design Teams' Collaboration Creates Mobile Prototype For Leading P&C Insurer

INSURANCE

CUSTOMER EXPERIENCE

MARKET RESEARCH

INTRODUCTION

A national property-and-casualty insurer, headquartered in North Carolina, wanted to offer a new mobile product to their auto insurance brand. Specifically, this brand was created for a non-standard segment of clients that primarily wish to obtain the minimum state requirements for car insurance. Gathering market and user research insights would help the client better understand this specific demographic's needs and wants, as well as their position in the market.

“Gathering market and user research insights would help the client better understand this specific demographic's needs and wants.”

CHALLENGE

The largest challenge the client was facing was potential substandard customers' inability to provide e-signatures on their auto policy documents, which was causing them to lose about 25% of customers. Because many of these customers don't have access to a computer, collecting the e-signature was tricky. Without a signature, the client could not provide car insurance coverage.

This created considerable challenges, including:

- The clear need for a mobile experience to offer their customers
- Inability to acquire new customers
- Revenue decrease by not being able to insure members of this demographic
- Needing to deeply understand their users' needs to create the right product



By directing customers to a mobile application, the client could collect e-signatures more efficiently, increase revenue, and provide a better experience for their insured.

Christoph Khouri, Senior Director, Business Development

APPROACH

Level's mission was to accurately assess customer needs and satisfaction to help inform the design of a mobile offering.

The recommended approach included:

- Perform both a qualitative competitive landscape analysis and quantitative primary data study to determine customer needs
- Identify key features for the prototype, including digital insurance cards, claims and payment processing, and roadside assistance, among others
- Host a product workshop outlining research findings and required features

“These insights could help build a greenfield mobile app prototype that would help provide coverage for more people, directly impact the client's bottom line, and help them stay competitive.”

After the initial research phase, Level hit the ground running on designing a clickable prototype and presented multiple concepts to the client for a mobile app design. The client had already identified some of the key features they wanted in the mobile app, so Level was able to frame their solution into the application.



RESULTS

The delivery of the product workshop and subsequent prototype fostered a meaningful cultural shift for the client. With a new, primary focus on mobile-first thinking, the insurer was inspired by Level to structure all future projects with a workshop-style start.

The key features Level designed for the mobile app included insurance cards, claims portal, payment processing, roadside assistance, e-sign, login/registration, notifications, and policy details.

TEAM SIZE

5 x

TIMELINE

thirteen weeks



Competitive landscape & feature matrix



MVP validation and recommendations



User stories with acceptance criteria



New mobile app template



Clickable prototype & high-fidelity mockups



Confidence in future development of app

Visit us to learn more about Insurance Modernization.

www.level.io