

# User Testing for Property Coverage Structure Options

Partial Coverage vs. Full Coverage

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## Overview and Background

After finalizing auto coverage, we explored various mockups and user flows for property coverage. Initially, we considered a MOD design but later expanded our approach. The content and types of property coverage differ significantly from auto coverage, presenting challenges in maintaining the same content and structure. We narrowed our focus to three concepts between levels 3 and 4.

Providing a consistent user experience across auto, homeowners, RPI, renters, and VPP coverages is crucial. This consistency is our biggest challenge in designing the best user experience. We will use user feedback from the testing phase to guide our decision-making process.

## Testing Goals

We have two options to evaluate, aiming to identify the structure that offers the easiest navigation and information access. Understanding user preferences will help us make informed decisions.

## Methodology

- A/B Testing
- Quantitative Method
- Unmoderated Testing
- Remote Testing

## Tasks

- Present two structural and content options for displaying coverage amounts.
- Compare these options to determine which one offers the best performance and user experience.

## Recruitment

- Use prototyping to allow 10 participants to take tests through a provided link.
- Share Figma prototype links with testers via the **UserZoom** platform.

## Demographics

- Gender: Any
- Age: 30-50 years
- Country: US only
- Income: Any
- Education: College level
- Employment Status: Employed full-time or self-employed

## Timeline

- January 20, 2024, to January 24, 2024

## Figma Prototype Link

[Click here](#)

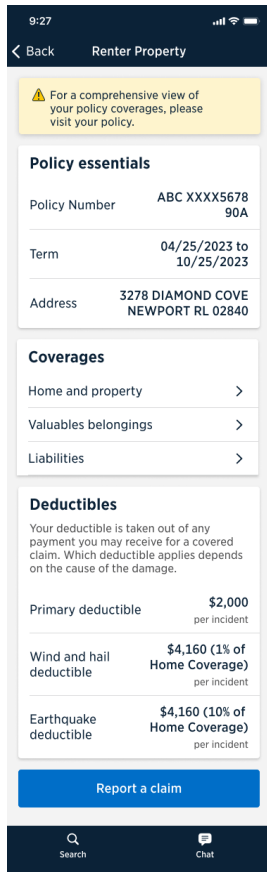
## Testing Scenario

Imagine evaluating various insurance coverages, including homeowners, renter property, renters, and valuable personal property, through a mobile application. We aim to determine which of the three options provides the most effective structure and content organization for easy customer access to information. We also want to identify the best way to display coverage amounts – whether on a single screen or across multiple screens.

## Task 1:

Start with any one of the two options. Click the 'Get Started' button.

### Partial Coverage Option



Imagine you're searching for your property insurance details, including the policy and coverage amount. Feel free to explore as much as you need.

### Note:

These are mockups, and interactions are limited to specific selections. Use the 'Back' button to return to the previous screen.

### Post- Task questions

How easy or difficult was it to navigate and find information about your coverage? Please rate your experience from 0 (very hard) to 5 (very easy)

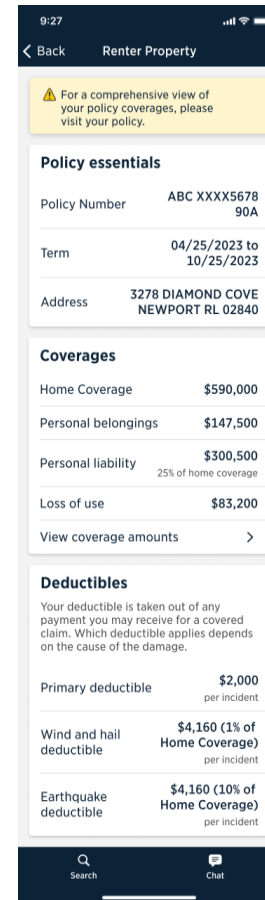
### Figma Prototype Link

[Click here](#)

## Task 2:

Now, please switch to the other option. Click the 'Get Started' button.

### Full Coverages Option



Again, you're looking up details of your property insurance, including your policy and the amount of coverage. Take your time and explore as much as you need.

### Note:

These are mockups, and interactions are limited to specific selections. Use the 'Back' button to return to the previous screen.

### Post- Task questions

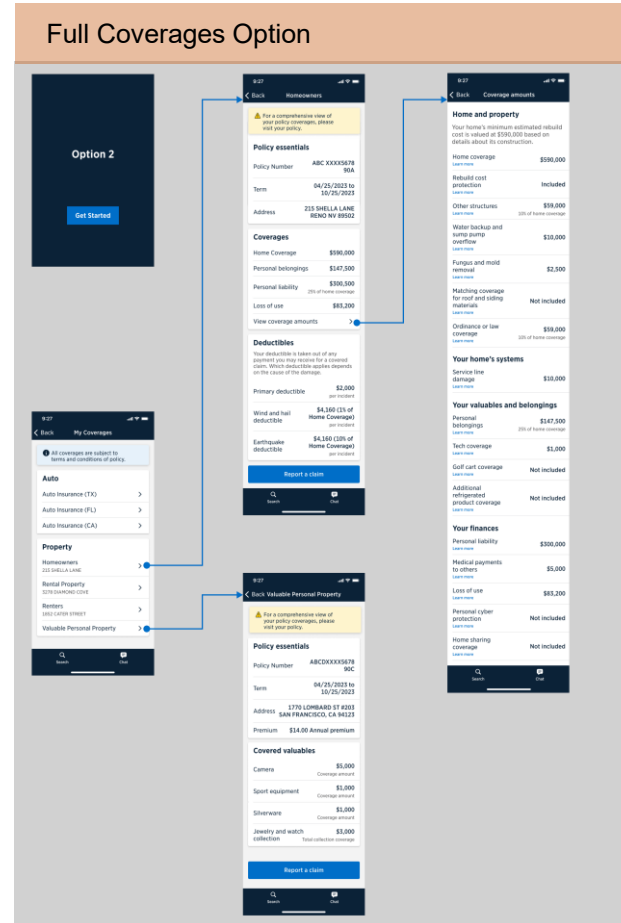
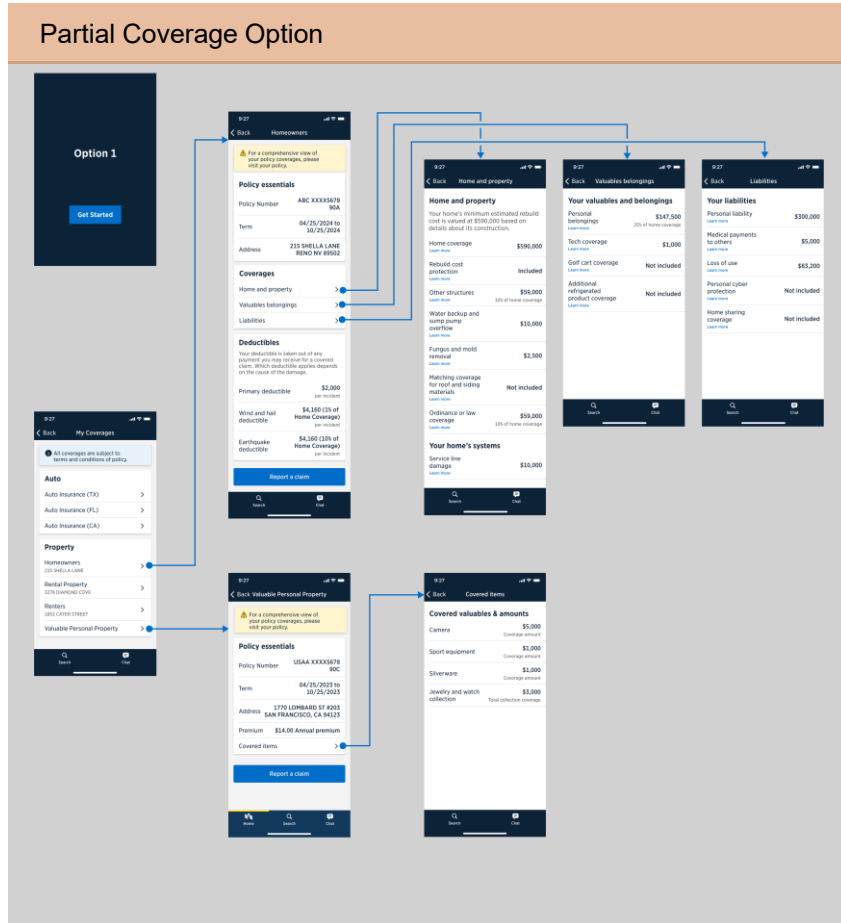
How easy or difficult was it to navigate and find information about your coverage? Please rate your experience from 0 (very hard) to 5 (very easy)

### Figma Prototype Link

[Click here](#)

## Task 3:

We provide static images for your easy to compare the two options.



After completing the previous tasks with both design options, please review the image provided.

## Please answer our questionnaire.

1. Which option did you find easier and more straightforward navigate for finding the information you need?

If you have any additional comments or feedback about your experience with these tests, we'd love to hear them.

## Image Link

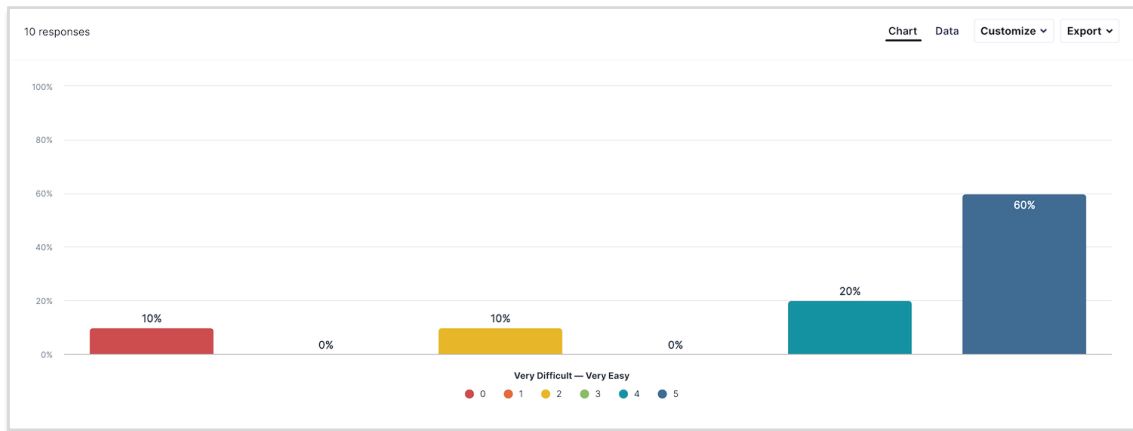
[Click here](#)

[View All Results](#)

## Testing Results:

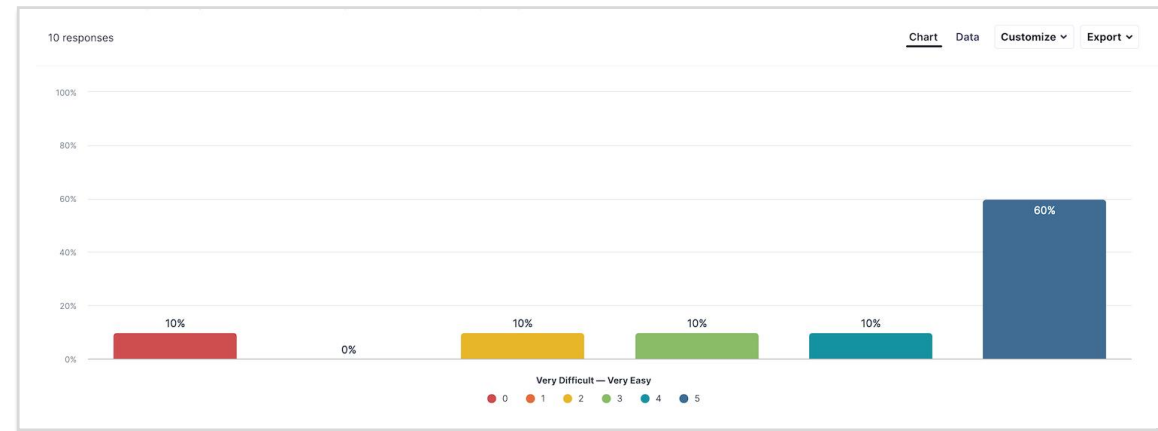
### Task 1

How easy or difficult was it to navigate and find information about your coverage?  
Please rate your experience from 0 (very hard) to 5 (very easy)



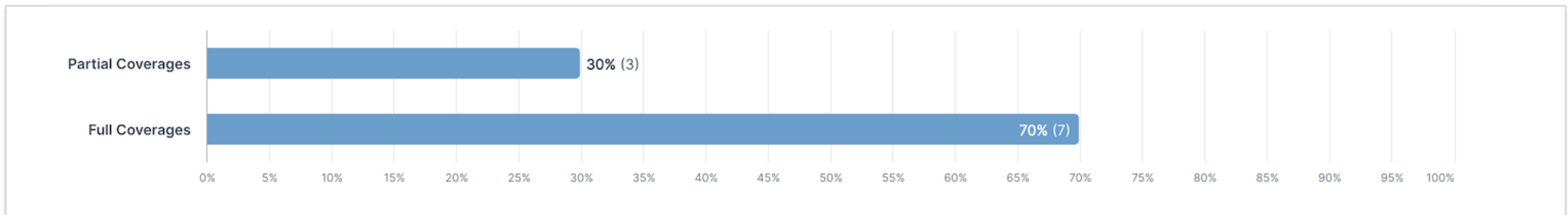
### Task 2

How easy or difficult was it to navigate and find information about your coverage?  
Please rate your experience from 0 (very hard) to 5 (very easy)



### Task 3.1

Which option made it easier for you to find the information?



## Testing Results:

### Task 3.2

If you have any additional comments or feedback about your experience with this test, we'd love to hear them.

Participation	
1	Easy to find what I was looking for and I loved when I was searching for something and it was in bold and my eyes were drawn to it making it so easy to find.
2	Both have use cases and personal preferences. But I think that most people are just getting insurance to meet legal obligations or such and thus need a high level view quickly in order to ensure the coverage they have is adequate. They are not typically looking for only one type of coverage and even if they are, the full coverage format did not cause too much inconvenience seeing other coverages if you were specifically just looking for one.
3	In my opinion the partial converges is better because we can do this processes step by step And the information in this option more easy than the other one.
4	I was not able to see the prototype for the first 2 tasks, but after seeing this app "map" on the image I like the Full Coverages prototype better because it is easier to navigate through, less clicks to make and it's menu/sections on the page are more logical.
5 (P28)	I like the full coverage because it saves time and gets to the point.
6 (P29)	I like having all the information on one page instead of going to multiple pages to get to it. It gives me a greater understanding of the overall picture.
7 (P30)	Nothing to add, it was very straightforward.
8 (P35)	The fact that you can see coverage information easily at a quick glance is extremely helpful to me!
9 (P40)	Both designs are great. They do a fantastic job at getting the necessary information out to the user in a manner where any relative tasks can and would be handled in an efficient and effective manner. However, I chose the partial coverages page because it condenses any and all relative subject matter. This should make it easier for users to make the most of their time here on the site/interface. Thanks so much for the opportunity to share. Have a great and productive week!
10 (P42)	I tried and gave my honest feedback in regards to the test. I just wanted to say thank you for having me on this test. Also during the test, I was not sure until the 2nd part of the partial coverages if I was supposed to click on any part of the property insurance part of the prototype. But I did on the partial coverage part of the test. However, the Full Coverages is a lot easier and less complex to understand of what is covered and your deductibles.

## Key Takeaways:

1. 60% of the test participants gave a very positive rating for both the full coverage and partial options.
2. 70% of the test participants voted for full coverage.
  - It requires fewer clicks and is very handy, allowing users to view all necessary information side by side on a single page.
  - On the Homeowners screen, known as the Level 2 screen, 'full coverage' shows a preview of the coverage amount.
3. Overall, participants were able to obtain most of the information easily and without confusion. However, we encountered additional findings during this testing.
  - Especially in the full coverage option, participants seemed unable to distinguish between clickable and non-clickable tabs; they clicked on all lists. Visually, the distinction needs to be more prominent.
  - Regarding the 'My Coverage' screen, there needed to be more consistency between car and property coverage. The property section displayed additional address information, whereas the Auto section did not.
  - The 'Report a Claim' CTA is very handy and visible, even though it is at the bottom.
  - The page-level message captured the initial attention of most participants.

## Next Steps:

1. Our approach might depend on the API, but we should consider presenting the full coverage option. However, it may not align with the Auto coverage.
2. We conducted the testing on a desktop with a mobile view. We could run another test on actual mobile devices; during this round of testing, no participants mentioned the pain point of scrolling extensively to view all coverage on the single screen. Feedback might differ when using touch input instead of a mouse.
3. For any option we implement, we'll need further qualitative testing for the full versions of Auto and Property coverage.