





AVANADE ATC India
XD Community of Practice

HAGERTY®

Usability Assessment & Recommendations

A Vibrant Community
with Passion for Technology



CONTEXT SETTING

OVERVIEW

Hagerty Insurance Agency, styled just Hagerty, is an insurance company specializing in classic car insurance based in Traverse City, Michigan, in the United States. The company is the leading insurance agency for collector vehicles in the world and host to the largest network of collector car owners. They have also been recognized as "largest insurance agency for collector cars in the United States.

The Hagerty logo is displayed in a bold, black, sans-serif font. The word "HAGERTY" is followed by a registered trademark symbol (®). The logo is centered within a light gray rectangular background.

EXPECTATIONS

The key ask is to perform an usability assessment along with competitive analysis for design and Usability benchmarking, and finally provide recommendations that could potentially help drive user engagement and conversion. This proposal deck outlines various usability assessment methodologies conducted along with our findings and the key recommendations.



CUSTOMER PROFILE

CLASSIC CAR OWNER PERSONA



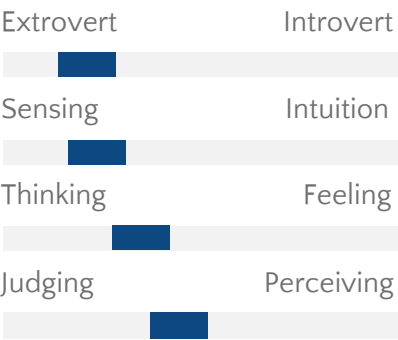
JOHN STURGIS
TV PERSONALITY & PRODUCER
58 YEARS OLD
MARRIED, 3 CHILDREN
LOS ANGELES, CALIFORNIA

Classic cars owned: Ford Model A, Chevrolet Camaro, Cadillac V16

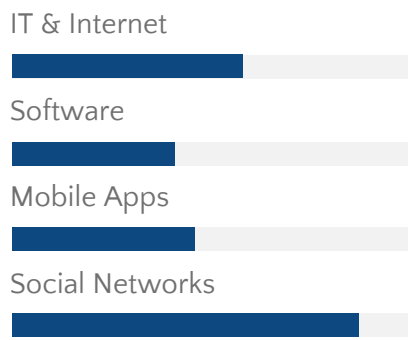
PROFILE

John is an American TV personality best known for his love of classic cars. He stars in the famous "Chasing Cars" TV Series and has appeared in numerous automotive magazines. He also jointly owns his father's collision repair and auto restoration business. He loves traveling to car shows on weekends and has a lot of connections with classic car owners in the city.

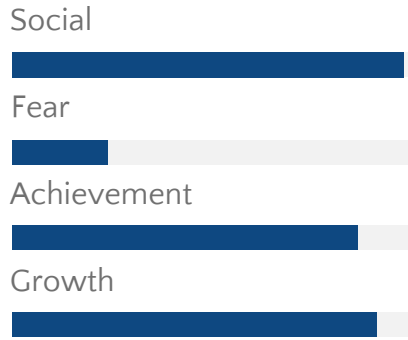
PERSONALITY



TECHNOLOGY



MOTIVATIONS



INTERESTS

Hobbies
Travel, Sports, Cars, TV

Brands
Ralph Lauren, Rolex

Magazines
TopGear, Auto Week

PAIN POINTS

- Classic car spare parts may not be readily available
- Struggle to keep up on the highway
- Need higher octane fuel
- Safety equipment may be lacking
- It could be hard to find a good mechanic
- Finding the right insurance policy

GOALS

- Find the best and customizable insurance coverage with maximum benefits
- Need insurance to cover roadside assistance, traveling, restoration and spare parts coverage
- Maintain a fellowship between owners and others interested in the continued use, maintenance and restoration of old classic cars



JOHN

Actions

Mindset

Pain Points

Opportunities

Scenario

John is looking for an insurance that provides a coverage with the right benefits. He learns about Hagerty Insurance Provider from his fellow club members and browses the website to check out the benefits. He requests for a quote by filling out required information. He reviews the generated quote and gets in touch with an agent for further clarifications and assistance in purchasing the coverage.

Expectations

- ✓ Access to all coverage benefits at first glance
- ✓ Ability to get a quote quickly
- ✓ Ability to find and reach an agent seamlessly

Goal

Get to know detailed benefits about Hagerty insurance coverage benefits

BROWSES INSURANCE BENEFITS

1. Browse through the website
2. Views benefit details
3. Goes to evaluation tool
4. Checks vehicle eligibility



Is this Hagerty Driver's club activities site?



Super! They have some cool insurance benefits for my cars

- Missing instant benefits information
- Building trust over the coverages

- ✓ Quick access to insurance benefits
- ✓ Testimonial adds more trust

GETS A QUOTE

5. Selects car model
6. Provides required information
7. Creates an account
8. Adds multiple vehicles
9. Views generated quote



Gosh! Too many clicks to select my car model



Filling info is time consuming



At last! Got quotation after 7 minutes of filling info

- Investing more time to get a preliminary quotation
- Difficult in searching my model

- ✓ Possibility to get a quote in 5-6 steps

A. CHECKS OUT CLUB ACTIVITIES

- Searches for club benefits
- Looks out for recent activities
- Joins the club
- Views upcoming events



Great club activities



Will I get any discount joint with the coverage?

- Need to know club size or statistics
- Missing lively activities

- ✓ Clear view of club activities
- ✓ Club statistics

B. SEARCHES FOR AN AGENT

- Finds agent in his locality
- Filters with rating or experience
- Contacts agent
- Sets-up meeting time



Finally! Found agent search link.



Who is best among the results?



Oh! Again I've to explain all the car details to the agent.

- Difficulty in finding best agent
- Missing Instant connect with an agent

- ✓ Quick agent selecting options
- ✓ Share quotation with agents



AGENT PROFILE

INSURANCE AGENT PERSONA

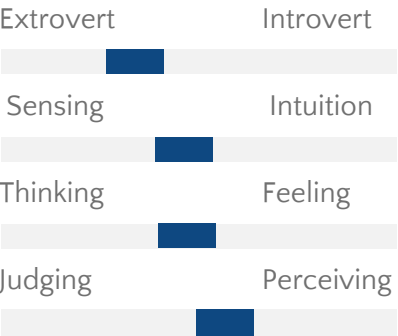


ETHAN
INSURANCE AGENT
42 YEARS OLD
MARRIED, TWO CHILDREN
LOS ANGELES, CALIFORNIA

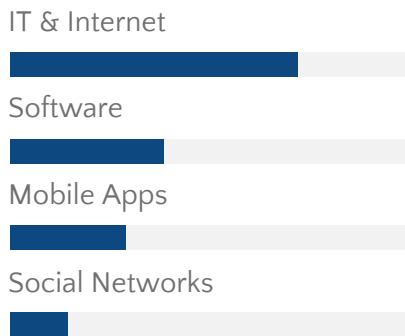
PROFILE

Ethan is a licensed independent insurance agent with an experience of over 12 years in dealing with classic auto insurance. He has an extensive knowledge of all the products and policies available in all top insurance providers. His expertise lies in handling insurance claims and inspecting assets. On the weekdays, he is usually on the move and spends most of his weekends with his family and two children.

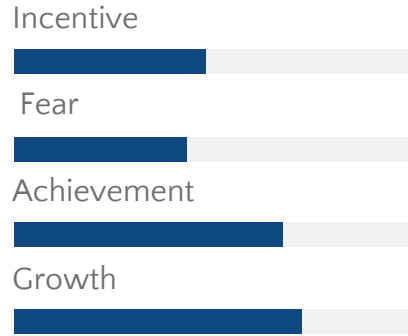
PERSONALITY



TECHNOLOGY



MOTIVATIONS



COMMUNITY

Websites
Hagerty, Car and Driver

Brands
Android, Apple.

Journals
Automobile Magazine

PAIN POINTS

- Always need to create bonds with your clients to let them become your long term clients
- Segmenting your customers and understanding the needs, behaviors and profitability of each segment
- Need to go hand in hand with the insurer who wants to be able to trust you and build long term relationships
- Need to track sales to ensure that you're capitalizing on opportunities and your time & money are spent efficiently
- Making the customer feel valued after he has purchased and before the renewal comes up

GOALS

- Attract new customers
- Ability to customize insurance coverage and give discounts
- Increase productivity and sales
- Build networks



ETHAN

Scenario

Ethan is a 42 year old licensed independent insurance agent with an experience of over 12 years in dealing with classic auto insurance. He has an extensive knowledge of all the products and policies available in the company. His expertise lies in handling insurance claims and inspecting assets. On the weekdays, he is usually on the move and spends most of his weekends with his family and two children.

Expectations

- ✓ Persuade the customer in quick responses
- ✓ Ability to get a quote quickly for customer
- ✓ Ability to find and reach new customer referrals

Goal

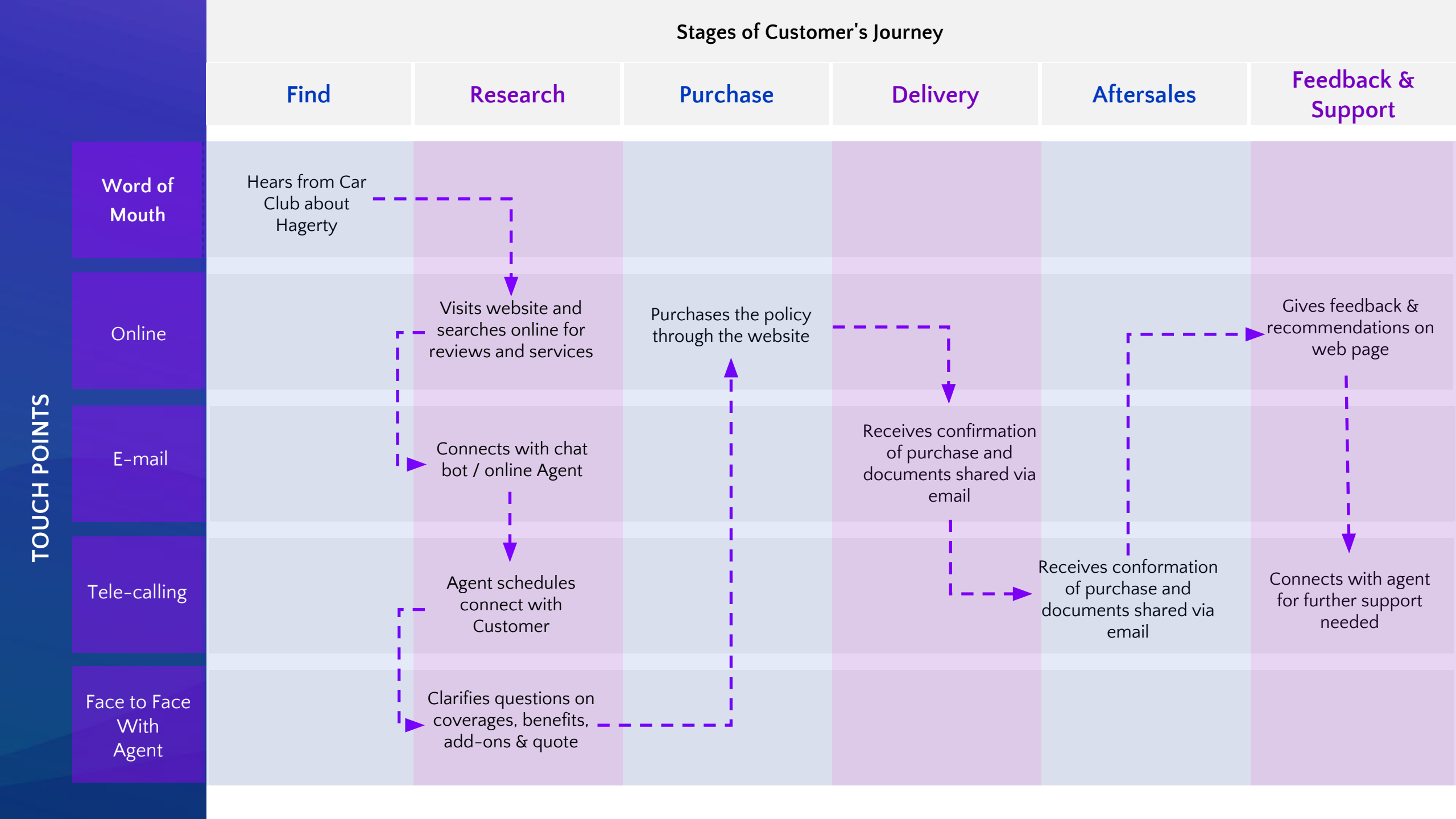
Addresses customer needs end-end including delivery and support

Actions

	VIEWS QUOTATION	REVIEWS THE QUOTE	2. CONNECTS WITH CUSTOMER	3. ISSUES INSURANCE POLICY
	1. Enters info to view the generated quotations 2. Connects with customer 3. Explains benefits and coverages	5. Adds multiple vehicles if requires 6. Suggests best coverages	• Explains benefits and coverages • Uploads documents • Inspects vehicle and proofs • Strives to provide better experience	• Verification done • Issues a policy
Mindset	 So many clicks to get into quotation page!  Is the customer free now to make a call?  Exact Quotation taking more time	 Why am I mistakenly select options all the time!!!  I have all the information to make note of suggestions	 I missed to inform customer about a required document!  Oh my! Always rechecks on the additional coverage selected option	 I have all the information to make note of suggestions
Pain Points	• There are unnecessary clicks around the page to get the job done • No one stop information about the benefits	• Repetitive process to get a quotation • Customer waits long time on the call • No instant sharing option with customer	• More effort needed to make customer understand everything needed • Tedious document collection task	• Require documents to be organized
Opportunities	✓ Quick access to frequent used links ✓ Handy benefits/coverage information	✓ User friendly forms/wizards ✓ Possibility to get suggestions in 5-6 steps	✓ Intuitive and easy selections for coverage/additional protection details	✓ Checklist of verification ✓ Automation of issuing policies



CUSTOMER JOURNEY





USABILITY INSPECTION

USABILITY INSPECTION

The screenshot displays the Hagerty website's quote request process. At the top, a phone number '877.922.4951' and links for 'Hagerty' and 'Contact Us' are visible. The main navigation bar includes the 'HAGERTY' logo and four steps: '1 Location', '2 Vehicles', '3 Personal', and '4 Results'. A red circle with the number '1' is placed over the 'Location' step. Below this, the 'Storage Zip Code' field is shown with a 'Help »' link. A green 'NEXT' button is positioned below the input field. A large, empty rectangular box with a red circle and the number '2' inside it is located to the right of the 'NEXT' button, indicating unused white space. At the bottom left, the copyright notice '©1996-2020 The Hagerty Group, LLC' is present. At the bottom right, there are links for 'Privacy' and 'Site Help', a 'digicert Trusted SECURE' badge, and an 'Agent Online' chat button. A red circle with the number '2' and a vertical double-headed arrow are placed at the bottom left of the page, indicating another area of concern.

877.922.4951 Hagerty Contact Us

HAGERTY

1 Location 2 Vehicles 3 Personal 4 Results

1

Storage Zip Code [Help »](#)

NEXT

Already got a quote? [Look up your quote](#)

2

©1996-2020 The Hagerty Group, LLC

Privacy Site Help digicert Trusted SECURE

Agent Online

1 Missing Back CTA

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

2 Unutilized White Space

There seems to too much white space within this page due to the way content are organized. This is not very intuitive.

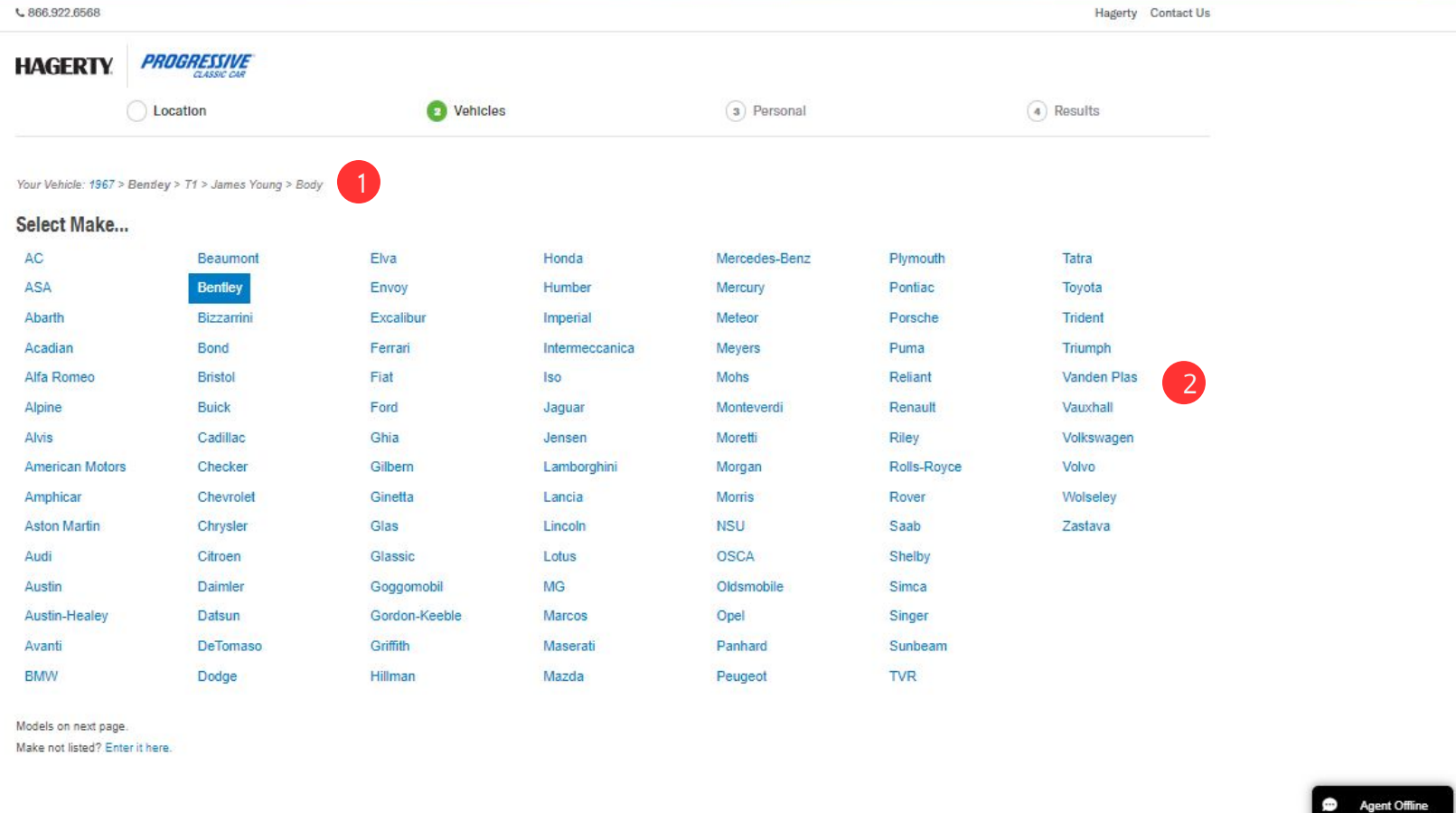
NAVIGATION & SCREEN FLOW

① Unnecessary Clicks

In “Get a quote” page, User may need to click 5-6 steps to reach the goal (finding a car model) which may be annoyed

② Unorganized Content

The long listing content in displaying models may take much user's time than usual time to complete the task



NAVIGATION & SCREEN FLOW

The screenshot displays the Hagerty website interface. At the top, there is a contact number (877-922-9701) and links for 'Agent login' and 'Log in'. The main navigation bar includes the Hagerty logo and categories: Insurance, Entertainment, Lifestyle, and Vehicle values. A 'Get a quote' button is also present. Below the navigation bar, there are tabs for 'AUTO' and 'MOTORCYCLE', with a red circle '1' highlighting the 'MOTORCYCLE' tab. Under the 'AUTO' tab, there are sub-tabs for 'BY MAKE', 'BY YEAR', and 'BY VIN'. A 'Select a make' dropdown is visible. The main content area displays a list of car makes, organized into two sections: 'A' and 'B'. A red circle '2' highlights the 'Apollo' make in the 'A' section. To the right, there is a 'Filters' panel with three dropdown menus: 'Vehicle Type', 'Body Type', and 'Market Classification'. A red circle '3' highlights the 'Body Type' dropdown. Below the filters is a 'Search History' section listing three previous searches. At the bottom right, there is a chat button labeled 'Agent Offline'.

877-922-9701 Agent login Log in

HAGERTY Insurance Entertainment Lifestyle Vehicle values Get a quote

AUTO **MOTORCYCLE** 1

BY MAKE BY YEAR BY VIN

Select a make

A

Abarth	Alvis	Aston Martin
AC	American Motors	ATS
Acura	Amphicar	Audi
Alfa Romeo	Apollo 2	Austin
Allard	Arnolt-Bristol	Austin-Healey
Allstate	Arnolt-MG	Avanti
Alpine	ASA	

B

Beck	Bitter	Bricklin
Bentley	Bizzarrini	Bristol
Berkeley	BMW	Bugatti
Bertone	Borgward	Buick

Filters

Vehicle Type
Make a Selection

Body Type 3
Make a Selection

Market Classification
Make a Selection

Search History

- 1949 Abarth 204A Monoposto 4-cyl. 1089cc/83hp 2 Weber Carbs
- 1961 Abarth 2400 Ellena 2dr Coupe
- 1994 Audi S4 4dr Sedan 5-cyl. 2226cc/227hp FI Turbo

Agent Offline

1 Inconsistent UI

The filter navigation button style differs between primary and secondary action items which may trigger a confusion for user understanding the selections

2 Scrollable Data

User may find difficulty in scrolling down to view the second set of alphabetical data

3 Scattered Filters

User can filter the options in two ways – Filter Panel and Navigation Buttons. This may leave the user puzzled

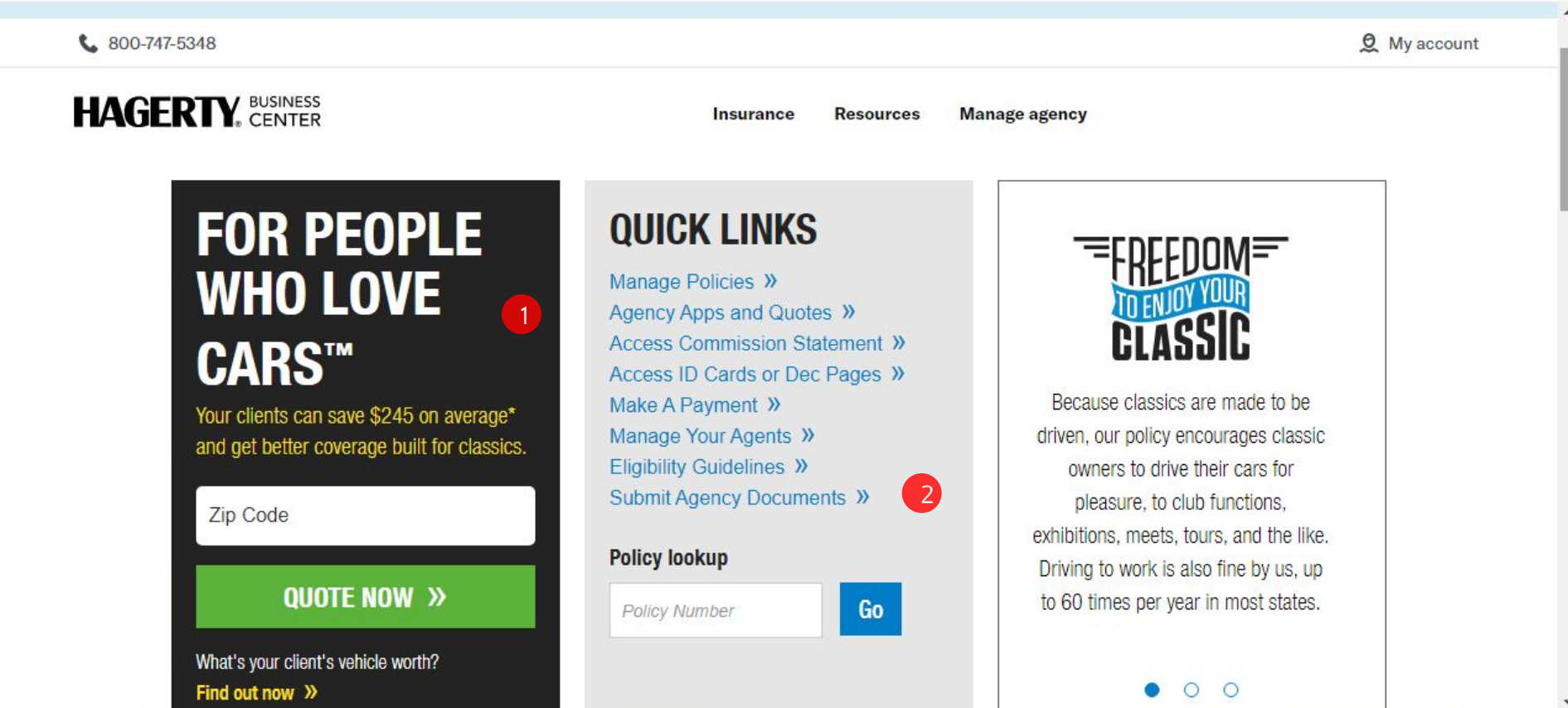
EFFICIENCY & SPEED



③ Page loading time

Page Load time is more than 6secs(Very slow) which may effect in users patience, Global Research says **53%** users leave the website, if its loading time more than 3sec.

INFORMATION ARCHITECTURE



1 Inconsistent UI

Few of the components in agent's landing page missing consistent UI elements where users unable to piece together the available information

2 Unnoticeable Links/Action

Quick links is agents first stop to directly jump into the respective page where the design should be more intuitive

EFFICIENCY

800-747-5348

My account

HAGERTY BUSINESS CENTER

InsuranceResourcesManage agency

Recent Quotes & Apps

View More >>

Client Name	Quote/App ID	State	Last Updated	Effective Date	Amount	Action
Click here to view your five recent quotes and applications.						

(E) = Express Link
(P) = Pre-approved

Last 5 Transactions

More Transactions >>

Client Name	Customer/Policy #	Transaction Type	Transaction Date	Action
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1 Undiscoverable Functions

“Click here to view” doesn’t make a sense of user action and users don’t have to experiment or deduce the interaction

2 Scattered Similar Features

Most of the functions around the agent site are similar to each other but placed scattered and consumes extra time to complete a task by user

3 Avoidable Table Structure

The table format is not needed for these functionalities and gives no value to the structure

LACK OF SEQUENCING

800-747-5348 My account

HAGERTY BUSINESS CENTER Insurance Resources Manage agency

Quotes and Applications

3 Please note: If your client has a **MARINE** (boat) policy, they will not appear on this list. Please call our Marine team at 800-762-2628 if you need information or assistance for these clients. For **AUTO** policies, please call our Auto team at 800-747-5348.

Customer First Name:

Customer Last Name:

Customer Number:

Quote Number:

Quote State:

Policy Effective Date:

Agent First Name:

Agent Last Name:

Quote Source:

Created within last:

App Status:

☒
☐

Apply Filter

Clear Filter

2

No results to display.

① Avoidable Labels

Unorganized label structure might confuse the user to mistakenly enter wrong inputs

② Misplaced Filters

User might misguides with placement of “Apply Filters” action items in the page

③ Inappropriate Text Color

An important information can be highlights in many ways rather than using Red which is universal for error messages



USABILITY INSPECTION

NICE-TO-HAVE FEATURES

Agent Profile



Peter Liebwein

Global Head P&C Structured Solutions
Casualty Underwriting

+41 43 285 91 76

Message

① List of Agents Available

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

② Agent Detail Profile

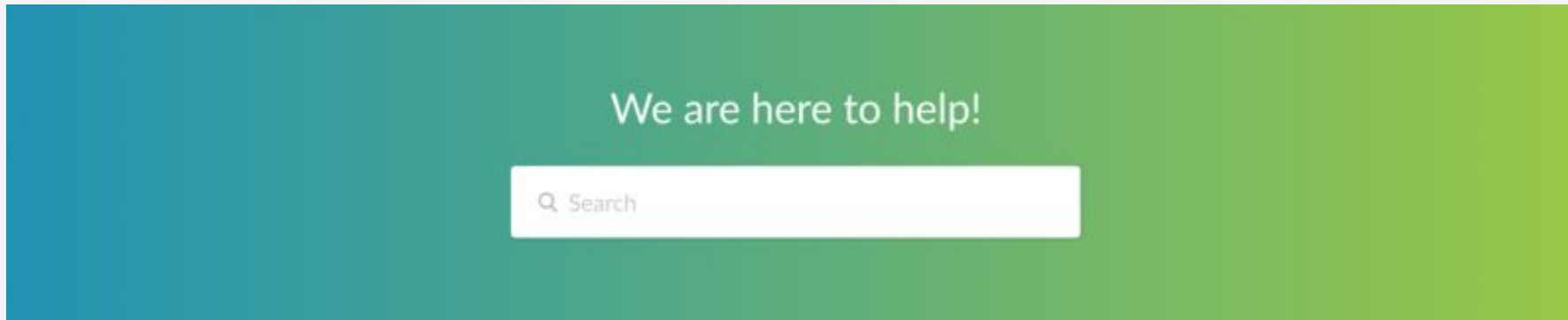
There seems to too much white space within this page due to the way content are organized. This is not very intuitive.

③ Customer Feed back against every profile

There is a long scroll within menu due to how car models have been listed. This is not very intuitive.

NICE-TO-HAVE FEATURES

Global Search



① Search option on home page

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

NICE-TO-HAVE FEATURES

List Latest Car news

LATEST NEWS RELEASES	
20 Apr 2020	Swiss Re publishes its 2019 Financial Condition Report
17 Apr 2020	Swiss Re shareholders approved all proposals put forward by the Board of Directors at Swiss Re's Annual General Meeting
14 Apr 2020	Swiss Re donates CHF 5 million to support COVID-19 relief efforts
08 Apr 2020	Socio-economic developments and climate-change effects to drive rising losses from severe weather events, sigma says
All news releases ^	

① Search option on home page

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

NICE-TO-HAVE FEATURES

Powerful quotes to make the customer trust the brand



Our ELP cut our insurance in half, from \$786.92 for 6 months to \$419.50! Same cars, same coverage, different insurance company. Our old insurance company wasn't looking out for us and had our cars on separate plans, which cost us thousands of dollars over the years. Wish we would've looked into it years before—we could've paid off a lot of debt with that saving!

— Shannon G.

① Search option on home page

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

NICE-TO-HAVE FEATURES

Multi-factor components for return users

get an online quote

zip code

auto

START QUOTE

GO
CONFIDENTLY.™

manage your policies

Use your online account to:

- Pay Your Bill
- Get Policy Documents
- Add or Remove Drivers
- File a Claim
- Manage Your Claim
- Get ID Cards

LOG IN

create your account ›

value of independent agents

Independent agents work with you to make sure you get the best coverage for your needs.

zip code

FIND AN AGENT

learn more about independent agents ›

claims support

Easily file and manage your claims online 24/7.

FILE A CLAIM

manage your claim ›

① Search option on home page

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

NICE-TO-HAVE FEATURES

A clear visual hierarchy of prioritized content

Hagerty classic auto insurance policy features

With Hagerty, you'll enjoy more protection for your ride and the way you want to cruise. Just get a classic car insurance quote today and gain the peace of mind that comes with these specialized policy features.



Guaranteed Value® coverage to insure your classic's real value

If you do have a covered total loss, you'll get every single cent of your car's insured value.† No depreciation. No messing around. No hassle. When you get your classic car insurance quote, just provide your classic's value, and then Hagerty will agree with you on a total payout number.

Get a classic car insurance quote online or call for advice

[Get a quote](#)

[Or, call 1-888-534-8980](#)



① Visual Hierarchy

In Get quote page there is no back CTA button, user finds tough to return to home page.

This is not very intuitive.

THANK YOU