insuremytrip

Customer Research JTBD Interviews

UX Team October 2019

Method

We interviewed by phone 4 customers with recent purchases, using the Jobs To Be Done framework, which is a way of interviewing that helps you understand better what motivates customers to buy your product.*

We used their answers to put together empathy maps for each customer. An empathy map is a visualization of things heard and seen during customer interviews to create a shared understanding of user needs.**

From the empathy maps, we summarized user experience recommendations for the product manager and the team taking on the Convex project.

^{*} For more info, see https://justinjackson.ca/what-is-jobs-to-be-done.

^{**} For more info, see https://www.nngroup.com/articles/empathy-mapping/.

• If my business is good, I'll take the risk and skip buying travel insurance.

• Sometimes I'll put off the purchase to put it on the next billing cycle.

< Habit backward

< Anxiety backward

- You can compare comprehensive plans and you can compare medical plans but you can't compare them to each other. I'd like to be able to compare a medical plan to a comprehensive plan. Either you've got to do a couple of compares or print them out to find out if it's worth the extra cost.
- It's easy to just get one of the recommended plans, which are probably comprehensive plans.

• When I went on Medicare, I knew I wouldn't be covered overseas.

• I bought a comprehensive plan for an upcoming trip to Israel with my family including grandkids, with a tour group. There were a lot of upfront costs and more at risk. God forbid anyone gets sick: I've got a lot more at risk. It's worth spending a couple of hundred, even \$500 because there's \$15,000 at risk.

Sheldon N.

age 2-3 trips a year

business

owner

Push forward >

Pull forward >

- I got a medical plan and a few days later was on the website and you've got a lot more offerings so i called and cancelled the medical plan and got a comprehensive plan. The medical plan was \$83 and the comp was \$207. [Note: he looked up the prices in his user account].
- I can't give you a hard number, it's just sort of how it it hits, what it looks like.

First thought

- The first time I got insurance for going overseas was after I spoke with my regular insurer to see about coverage, and he recommended you guys. He gave me the website.
- When I book the plane that's when I buy the insurance, because I'm sure I'm going.

Buying pattern

- I can be in and out or take a few weeks for a complicated situation.
- I bought 1 or 2 plans a year from you over the past 6 years.
- Because I know there's a timeline on the comprehensive I'll pay more attention to it.
- I do all the research and then I'll call your your service department just to make sure I understand what the carriers are doing.

drawing from <u>vecteezy.com</u> interviewed 10/14/2019

• I have to to go back and forth, but if I don't have medical conditions to worry about I'm less likely to buy it.

• If I don't know the company I am much less likely to buy their insurance.

< Habit backward

< Anxiety backward

• There's a reason I haven't bought a plan for a trip I booked for next July. There's only one plan available and it looks like it will be available closer to my departure date.

• I came across your site years ago. i used to research on your site and then go buy from the AIG site, and that worked great until AIG made it harder and harder on their site to find medical plans on their site. I called them and they said, "Oh, yeah. We're not going to offer it anymore on our site, you have to buy it through one of our reps." And I went, Gosh, why don't I buy it from you guys instead of going through all this hassle?

 I hope to never use the insurance, but I have a friend and one relative who needed medical care while overseas.

Push forward >

Pull forward >

• One thing that I have with my Medjet plan that most people don't have is hospital of choice. If my doctor says I want you to go to this hospital, I can get there.

 "Why did you research from us but buy from AIG?" I can't give you an exact reason. Frankly, when I saw I could get it for the same price buying it from you without the massive hassle AIG was making for me and I had a lot more options, you got my business.

First thought

• You know, going with a group, they generally require you to have travel insurance or sign a waiver. That's how I became aware of travel insurance.

Buying pattern

- My employer covers my business trips. I insure my pleasure trips, including once for my son who was going overseas for a month.
- Usually I just do everything up front and don't worry about it. [That is, she usually buys travel insurance early on.]
- I will search the companies separately. I'll try and see as much as I can. I'll use multiple web sources. I need at least 2 or 3 sites. That's not a statement about your site.

drawing from <u>vecteezy.com</u>

Inot a statement about your site.

interviewed 10/14/2019

Anne S.

IT manager

trips

a year

age

56

- "Why did you buy Travel Insurance?" Because we are seniors.
 We used to buy the full coverage, cancellation and health
 insurance, when we go out of the country. Now our credit card
 covers us for cancellation. When we go out of the country, we
 buy just health insurance. You never know what's going to
 happen.
- "Have you ever bought TI for a trip within the US?" No, because our health coverage covers us in the US and we get cancellation on our credit card.

< Habit backward

< Anxiety backward

None

- We need health insurance, in case something goes wrong with one of us. Then we need evacuation insurance, in case something does go wrong and you need to be flown home or hospitalized someplace else. We've never used it.
- "If you've never used it, why do you keep buying it?" Because it's just like car insurance. We never use our car insurance but you've got to have it in case something goes wrong. I've never used our household insurance, ever. It's peace of mind. You never know when you're in another country. You just don't know.

• You just need protection in case something happens.

age ~2 69 trips a year

Retired

Carole C.

Push forward >

Pull forward >

- Ever since the first time I've always bought from IMT because I know they're always going to give me the best policy and the best price. And I have given that name to many friends. How do you know it's the best policy at the best price? Well, I've never had to use them.
- Chris, have you ever bought travel insurance through a travel company, they're very expensive. When I used to buy the cancellation and the health, it was A LOT more expensive. Even just buying the health now, we're still saving more than \$100 every trip.

First thought

- Very first trip insurance we bought was with the travel company.
- The very first trip, because we knew that we weren't covered overseas one we turned 65 and went on Medicare. I knew that our health insurance wouldn't cover us overseas. A lot of time your travel agent will tell you that you're not covered overseas.

Buying pattern

- I compare the 3 plans that have the things we need and then I choose the one with the best prices.
- "How did you get to those 3 plans?" It's easy. Go to InsureMyTrip.com. Put in where you're going. ... Then you get results and I click the Health Only option. I use the rating (94%) and price and benefits and I try to narrow it down to 3. Then I compare them. That's what IMT does.

drawing from <u>vecteezy.com</u> interviewed 10/16/2019

None

< Habit backward

< Anxiety backward

- "The first thing you see are 3 plans." Are you familiar with that? Yes, but I usually click on More. I don't usually go with the recommended plans.
- "What do you think of those recommendations?" I think possibly they're advertising-paid-for. I think you're making money off them in some way.

- "What issues did you have?" It just took us forever to get our money. We were delayed, and they lost our luggage. We lost out on tours. We did get our money, but not for 6 months, with probably 20 times of faxing.
- "Was that the insurance you got through the tour operator?" Yes, it was.
 - "You said, I'm not doing this again and then what did you do?"
 I went online and researched and people were saying to get it from you guys.

age 4-5 trips a year

teacher

Linda J.

Push forward >

Pull forward >

- "Have you ever used any other parts of our website?"
 Nope, I don't think so. "We have a whole bunch of Learn articles, along with page that might be useful to you." I see it now. Would you like to know that information is there while you're getting a quote? Yes, that would be good. I never knew this was here. Being a person who travels a lot, it might be interesting to read these but I never knew they were here. And FAQs are here, I see.
- "We've got articles on cruises." Yes, I see. I want to read this! I've got 3 trips coming up and I'm a researcher.

First thought

• The first time I bought it, I probably got travel insurance from the company I booked the trip with. I did that at beginning, when we first started traveling more and started buying travel insurance.

Buying pattern

- I start looking at what the coverage is. Sometimes I'll filter it be price. Then I'll choose several plans that look good to me. I'll look at the ratings of the plans. And then I'll compare them, 3 or 4. Maybe I'll add some to it. I use the compare tool a lot.
- "The first thing you see are 3 plans. Are you familiar with that?" Yes, but I usually click on More. I don't usually go with the recommended plans.

drawing from <u>vecteezy.com</u> interviewed 10/21/2019

Findings

We recommend the following quote process improvements for our customers:

- Help customers make the choice more easily between comprehensive and medical plans.
- Consider ways to keep customers from leaving our site to go to the insurance sites.
- People sometimes become aware of travel insurance on the tour and OTA booking sites. How might we let them know we offer better value for their money?
- People are not aware that credit card travel insurance can be problematic (claims are painful and denied more often). How might we make them aware of that?
- Customers want to feel that they're getting good value for their insurance purchases.
- People don't use the other parts of our website, including all the good explanations we have about how travel insurance works. We should include that content (or at least links to that content) during the quote process.
- Customers make decisions based on what fellow travelers say, on discussion forums and on our site (e.g., provider ratings). How might we further use our user-generated content to help them feel confident during the quote process?