Buying Tenant Insurance in the Broker Channel

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AS DIGITAL MEDIA & UX Specialist at CSIO, I have spent several years promoting technology improvements to brokers to enhance the consumer's ease of doing business with our industry. When I rented a condo in downtown Toronto and learned that the landlord requires tenant insurance, I thought it would be a great opportunity to experience firsthand the process of searching online for insurance in the broker channel. My expectations included each website having a simple and clear online quote form that only asked essential information, and a quick turnaround time.

Below, I document my interactions with three brokerage websites that I found via Google search, identifying strengths of each and opportunities to enhance the consumer's online purchasing journey. The user experience (UX) field is constantly evolving and there is a great opportunity for brokers to leverage UX as a component of customer service and enhance their online offering. While I visited many brokerage websites, three in particular stood out as demonstrating both best practices and areas for improvement:

	BROKERAGE 1	BROKERAGE 2	BROKERAGE 3
STRENGTHS	• Online Quote Form Progress Bar	• Simple Online Quoting Process • Rapid Customer Service	• Rapid Customer Service
OPPORTUNITIES	• Intuitive Online Quoting Process • Error Handling	• Meeting User Expectations	• Flow of Online Quoting Process • Paperless Workflow

Brokerage 1 – Error Handling

This online quote form made effective use of a progress bar, telling me where I was in the process and how many steps remained. You'll often see these user interface (UI) elements in web apps from companies like Google and LinkedIn. Research shows that forms without progress bars often have lower completion rates, which for insurance brokers would result in abandoned applications.

That being said, I was disappointed when I completed the form and received the error message "*We're sorry; your request cannot be processed at this time,*" and an invitation to call the brokerage instead. This is an example of not following heuristics, the principles of UX that support users in learning how to use a website, and what to expect. Jakob Nielson, expert in web usability, has a set of heuristics that includes error handling – *"error messages should be expressed in plain language (no codes), precisely indicate the problem, and constructively suggest a solution."* This message failed to indicate what caused the error, leaving me less motivated to call and follow up.

As well, the first page of the form had asked me for my contact information, which raised two questions:

1. Why did I have to provide this information up front instead of obtaining the quote first and then deciding if I wanted to follow up?
2. If the site already had my contact information, why did the error message not include an option for the broker to contact me instead?

Brokerage 2 – User Expectations

I was pleased with the flow of this form – it didn't ask for contact information until *after* I received the quote. It also followed the

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Nielsen heuristic of aesthetic and minimalist design by being simple and uncluttered with unnecessary fields. This is important, as a study from usability expert Luke Wroblewski showed that when an 11-field form was shortened to 4 fields, there was a massive increase in both submissions (160%) and conversions (120%). I entered my information and contact preferences and, in what struck me as a nice touch, immediately received an automated email from the President of the brokerage, personalized with my first name and promising a follow-up from a broker.

However, another important UX concept is setting and meeting user expectations: despite requesting email, my broker followed up by telephone instead. This wasn't a big deal for me, but when even minor expectations aren't met, customers can lose trust in your business. Would this brokerage fall short of expectations in the future in a situation with higher stakes? If you establish an expectation via your website or any other medium, consistently meet that expectation to maintain the best image of your business.

Brokerage 3 – Paperless Workflow

Like Brokerage #1, the online quote featured a progress bar (a strength), but also required my contact information up front (an example of unintuitive flow). That said, their follow-up customer service was excellent, arriving when and how I expected it to (by email). However, the final step of signing my application did not use eSignatures. In fact, the PDF I received looked as though it had been printed and scanned rather than generated directly from their broker management system (BMS).

With eSignatures, brokers can send a clean, original PDF to be signed by customers directly on their mobile devices or computers. After conducting business with this broker electronically, suddenly having to print, sign, and scan a paper document was an inconvenience and felt a little like a step backwards.

Overall, the experience of buying tenant insurance online in the broker channel was positive, revealing both strengths and opportunities for improvement. In the end, I chose to buy insurance from the brokerage that most effectively met my expectations of a streamlined online purchasing journey.
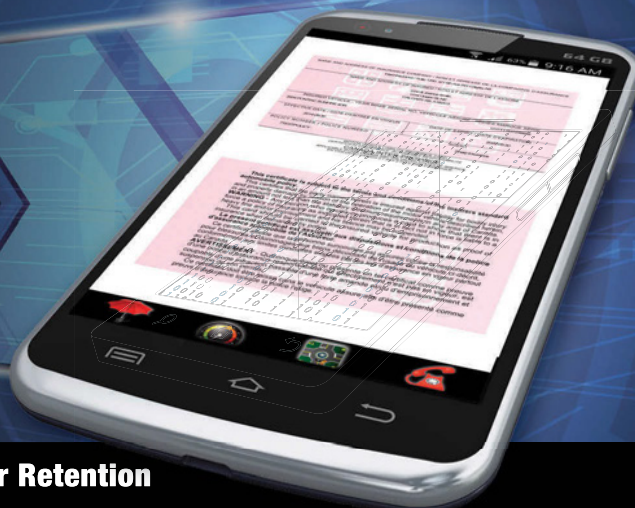
Brokers are encouraged to regularly review their website from a customer's point of view to ensure that it is as seamless and user-friendly as possible. Our industry has a great deal to offer consumers, and keeping up with UX best practices is an important piece of strengthening our competitive edge.