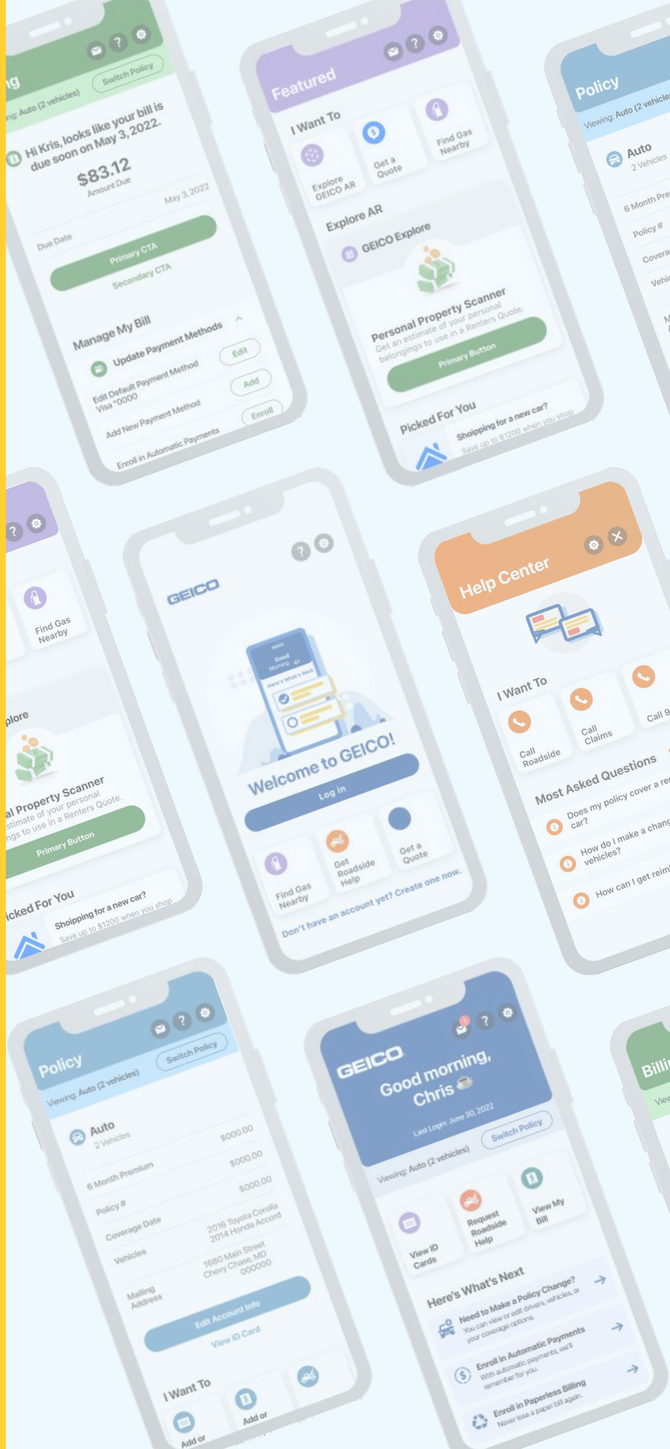
Total Loss: Remove Vehicle

Marioso Anderson

GEICO



Contents

1 Project Overview

2 The Persona

3 Research Objectives & Methodology

4 Observations

5 Takeaways

Project Overview

Approximately **1.2 million digital sessions** involve customers trying to remove a totaled vehicle from their policy, whether it's a single-car policy requiring cancellation or a multi-car policy adjustment.

These requests often require agent assistance. The solution introduces questions about rental car usage and relevant dates, allowing customers to finalize transactions online while ensuring uninterrupted insurance coverage for legal and coverage compliance.

Team

- Senior Product Designer
- UX Researcher
- Product Operations Manager

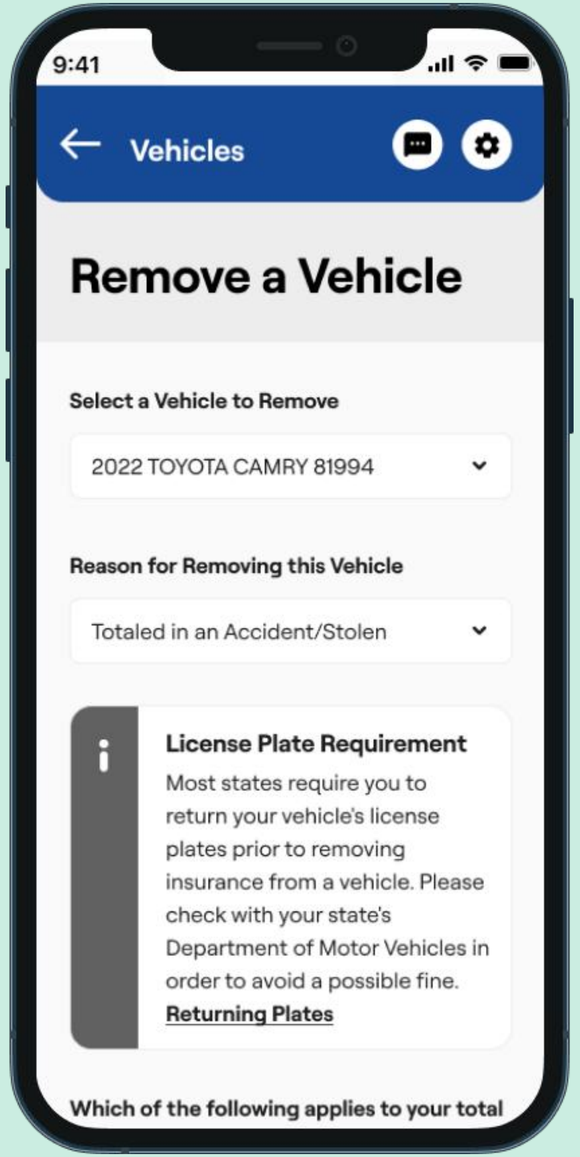
Duration

1 Month/ 2 weeks

Viewpoint

Mobile Web

Total Loss: Remove Vehicle



Business Objectives

Meeting State Requirements

For policyholders looking to end their policies, they must return their license plate according to the rules and regulations of their state’s DMV office.

Assist users in maintaining coverage

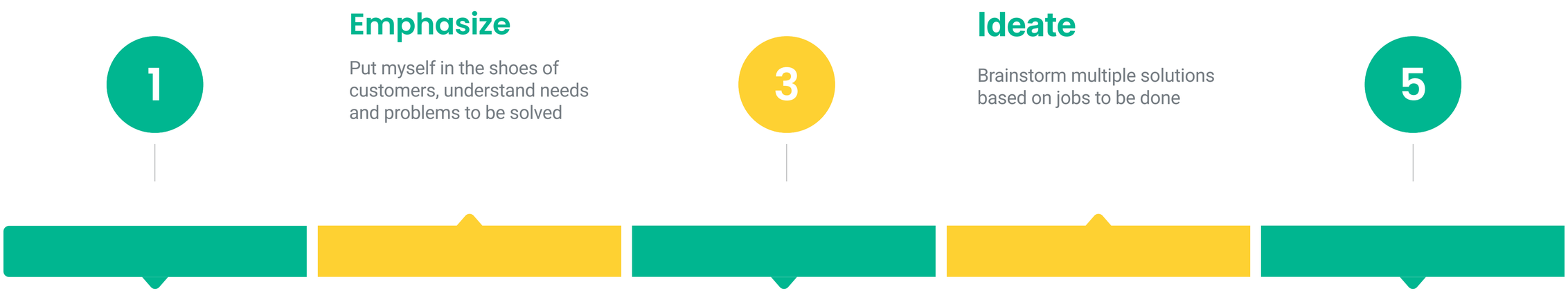
If policyholders are renting a rental vehicle, they will still need to maintain coverage in order to be protected in case of an accident.

Informative Note

Most states require you to surrender a vehicle's license plates prior to removing insurance from a vehicle. Please check with your state's Department of Motor Vehicles in order to avoid a possible fine.

Total Loss: Remove Vehicle

Design Process



The Persona



Persona



The Efficient Problem-Solver

Mark, 47, is a busy construction worker who values quick solutions and tight budgeting. After his car was totaled, he needs a simple online process to update his single-vehicle policy, but he cannot remove the totaled car without adding a new one. He is currently renting a vehicle until his new car is insured.

Personality

Practical

Time-conscious

Cost-aware

Goals

- Quickly update policy
- Avoid unnecessary costs
- Maintain coverage

Frustrations

- Complicated processes
- Unnecessary Cost
- Coverage update delays

Research Objectives & Methodology



Research Objectives

Research Questions for Remove Vehicle Flow

1. Do participants understand the new question about their rental situation?
2. Do participants understand why they cannot remove a vehicle from their policy if they are currently using a rental vehicle as a substitute?
3. If a participant “did not use a rental vehicle,” can they complete the remove vehicle process?
4. What would participants’ next steps be?
5. What is confusing to participants?

Research Plan & Methodologies

Unmoderated Tests: Two Scenarios

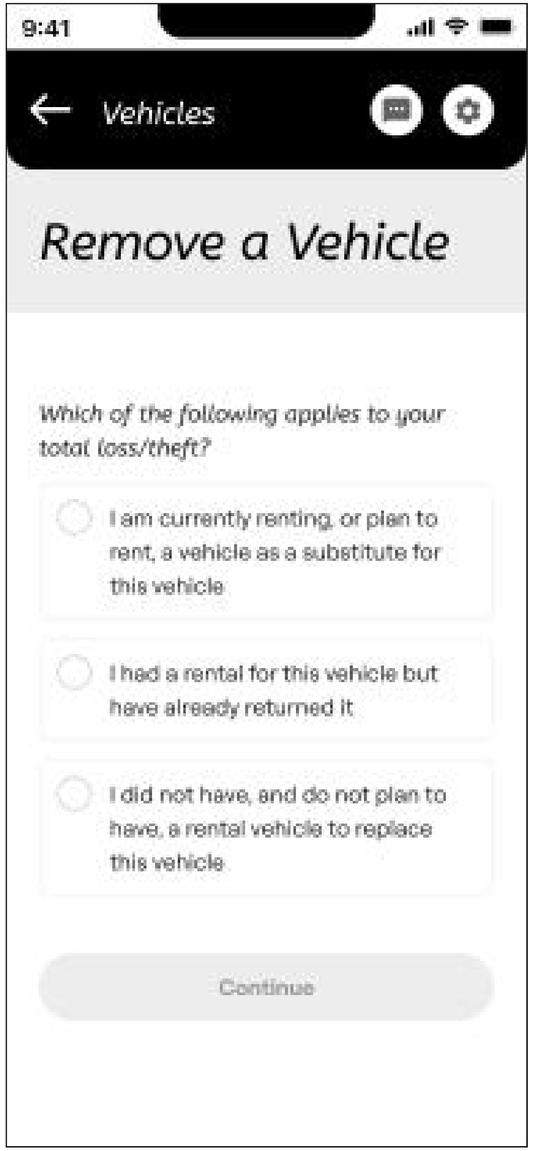
a. Participant still has rental vehicle
b. Participant never used rental vehicle (multi-vehicle policy)

5 unique participants for each test

- Screened for U.S. residents who are licensed drivers, are the primary decision-maker for their auto insurance policy, and have been involved in an accident within the last 6 months

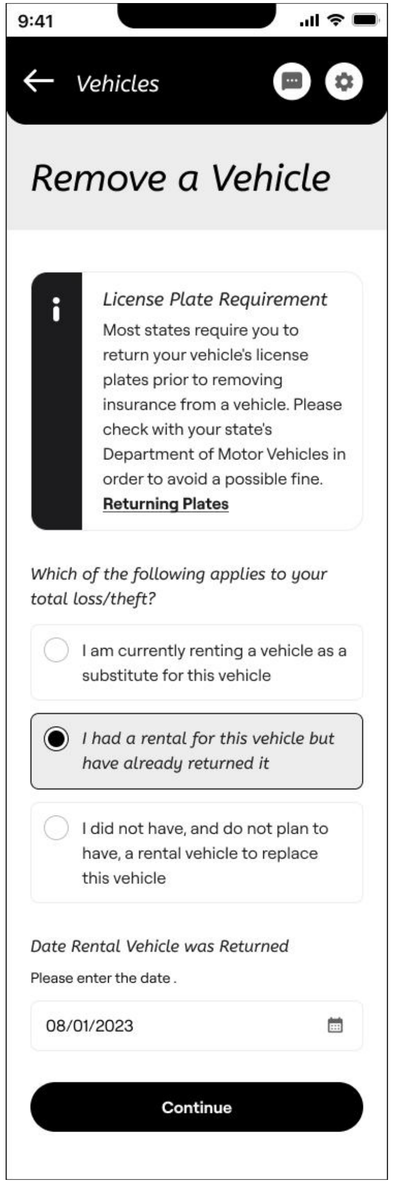
Task

Showcasing the Medium-fidelity prototype screens, we tested usability while addressing research questions.



Testing Summary

- The new rental question and date fields were clear and easy to complete
- Participants easily interpreted the license plate alert and license plate certification check box, but some wanted their state-specific requirements available
- Some participants felt annoyed they couldn’t remove their vehicle while they still had a rental
- The geico.com links included in highlight messaging components were relevant to participants



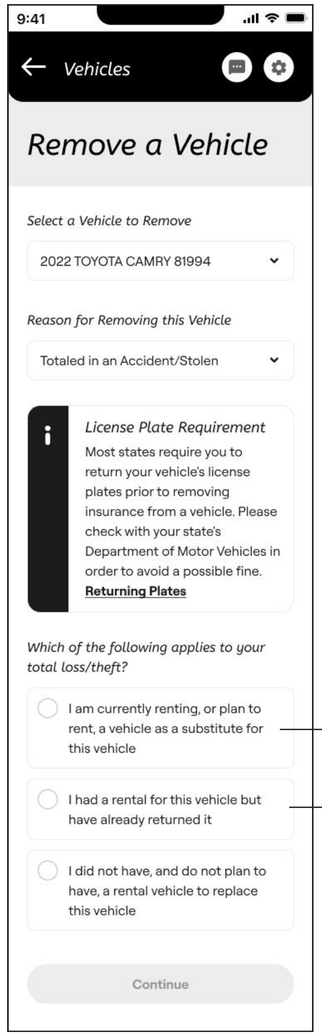


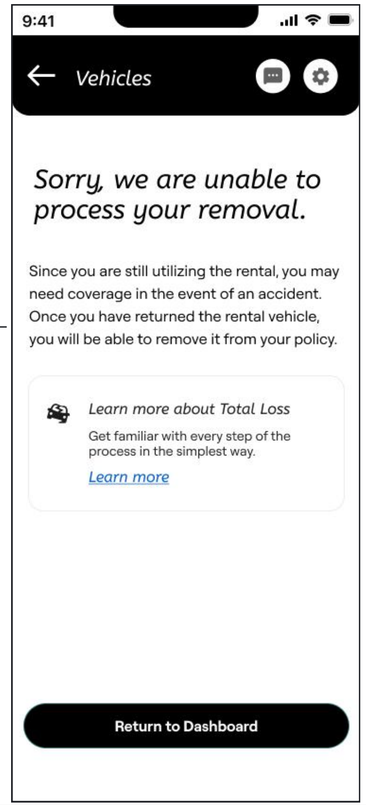
Observations



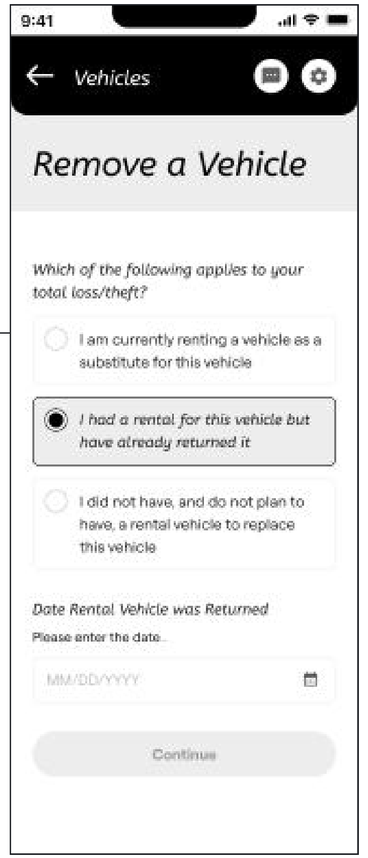
Test 1: User Still has Rental Vehicle

Screens used for test 1





User still has possession of rental vehicle

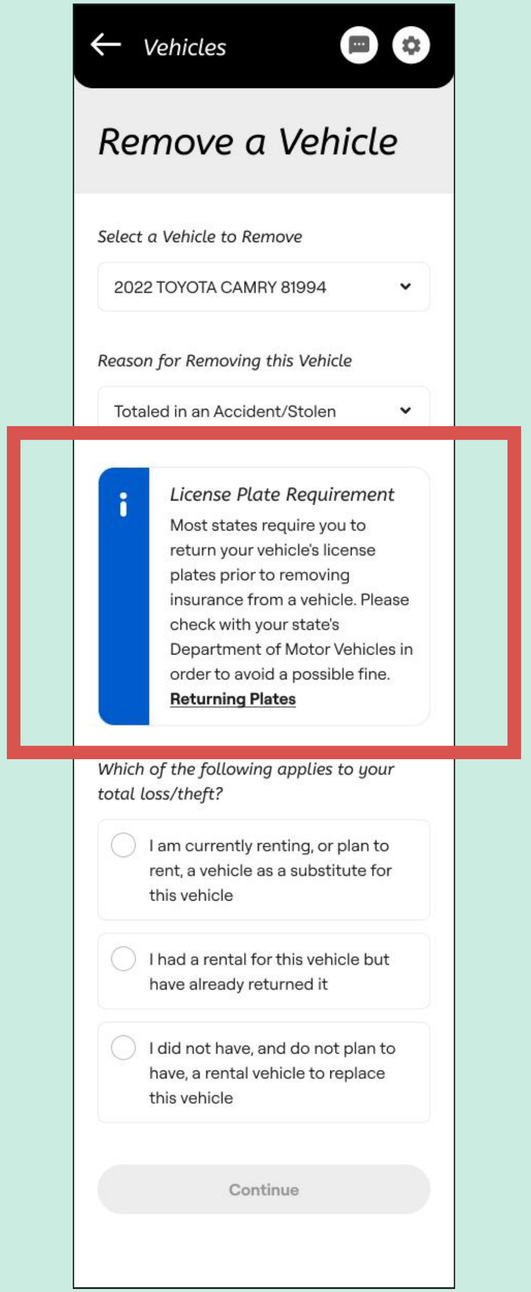


User has returned rental vehicle

Informative Note

Low-level Alert

- **5/5 participants** explained what this meant correctly in their own words
- **2/5 participants** wanted to know if their specific state had requirements
- **2/5 participants** suggested the word “surrender” might be difficult for some users to understand



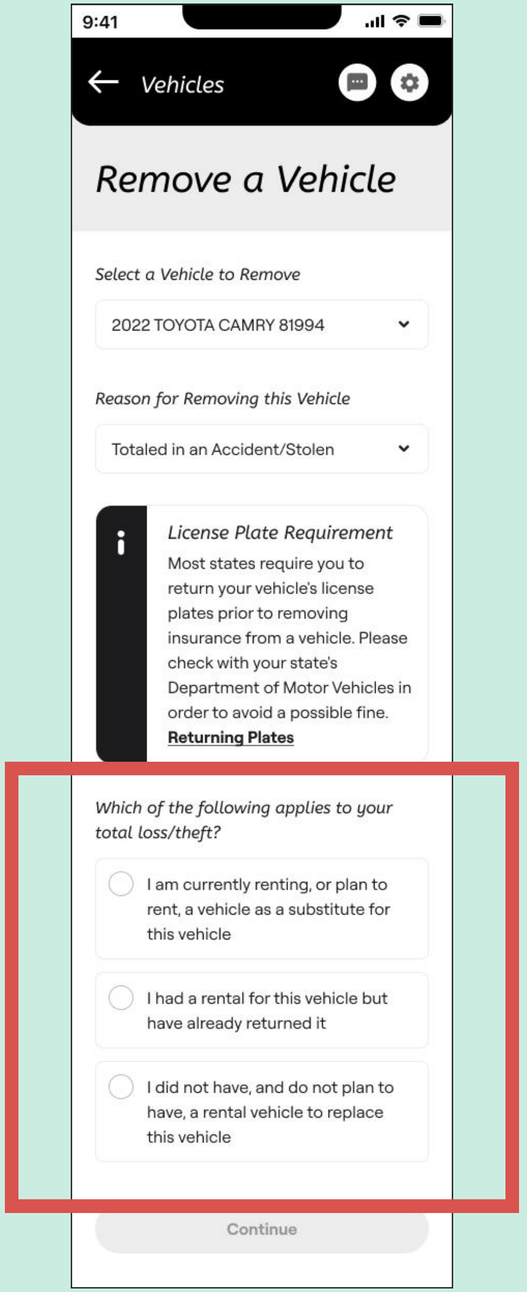
Total Loss: Remove Vehicle

New Question

5/5 participants completely understood the new rental situation question and available answer options

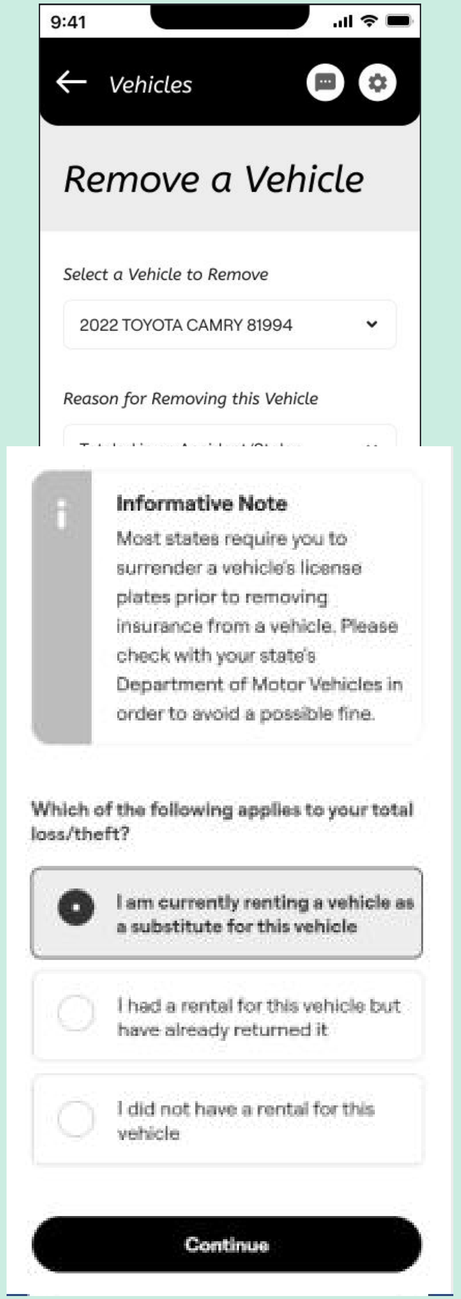
P5: “self-explanatory and clear”

Total Loss: Remove Vehicle



Completing the Process

5/5 participants participants selected the correct option based on the scenario (currently renting a vehicle)



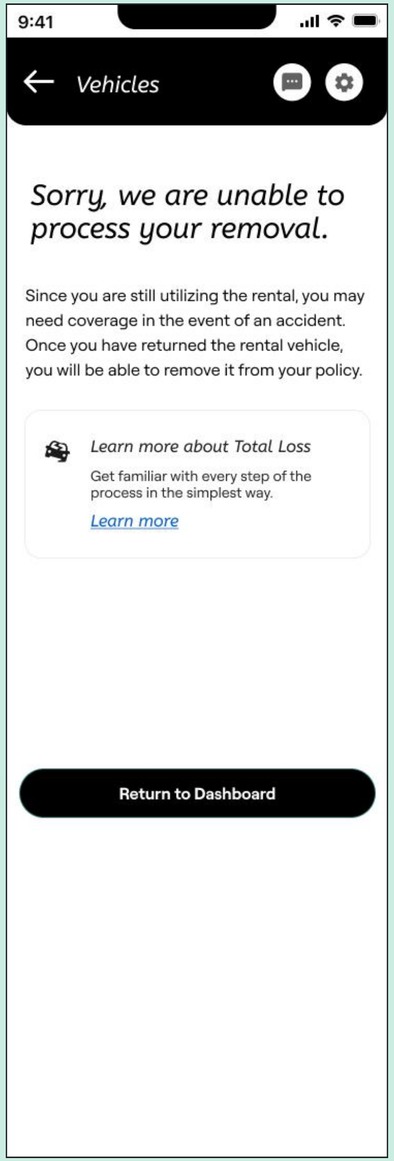
Decline Screen

Although the level of confidence in understanding the message differed, **5/5 participants** understood that the insurance was covering the rental car

Sentiment varied regarding how the situation made participants feel

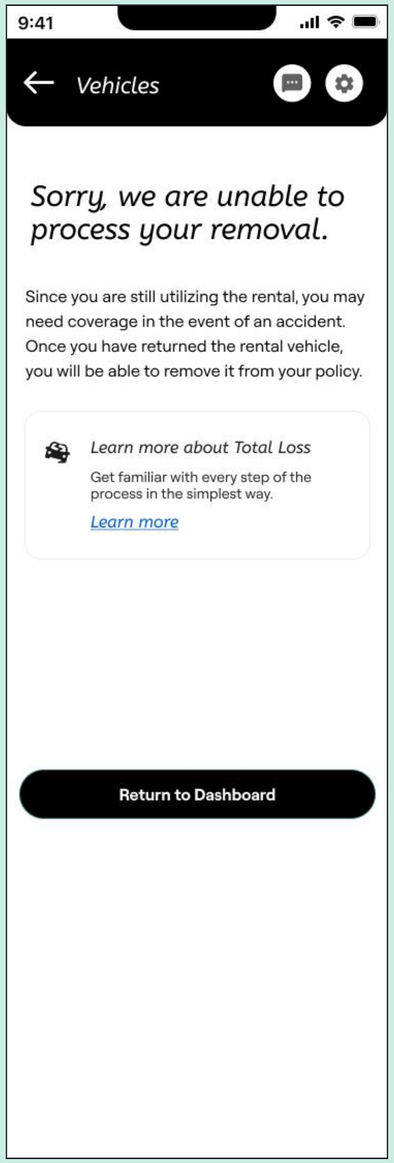
- **2 had no negative reaction**
  - P1: “Makes me feel like it's still covered, no ill will”
  - P3: “like I have to go return my rental… like I need to take action”
- **1 had neutral reaction**
  - P4: “neutral, I understand why it’s telling me that, making sure I have the coverage I need to appreciate they’re looking out in that sense”
- **2 had negative reaction**
  - P2: “a little concerned because if I wanted to remove the car from the insurance, I should be able to”
  - P5: “a little bit bummed because I guess I'd continue to pay on it, and when I find a new car to buy, I'd transfer the insurance to the new car”

Total Loss: Remove Vehicle



Participant Suggestions

- One participant suggested having a phone number or way to contact in the white space area, but later did notice the chat button at the top
- One participant would like something that talks about liability and consequences of being in an accident while in the rental



Total Loss: Remove Vehicle

Next Steps

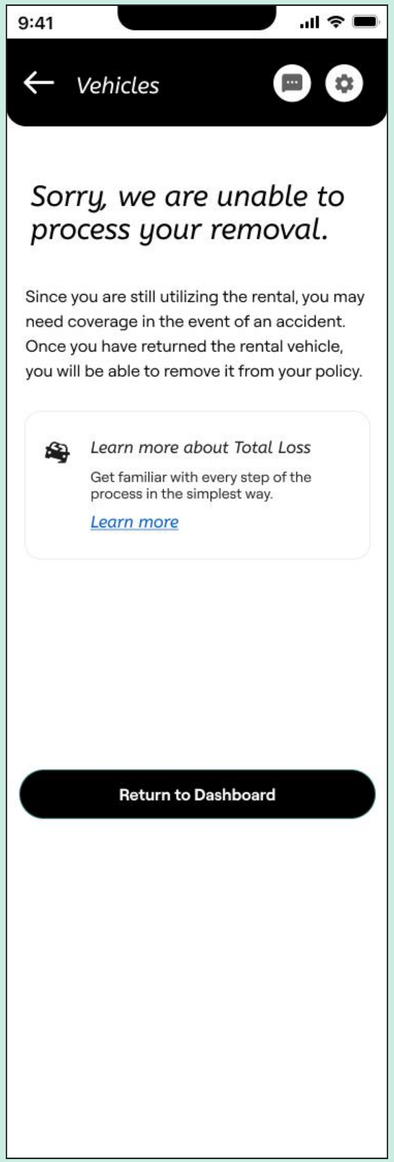
After Reaching This Page

2/5 participants suggested they may contact us to clarify the situation

- Other answers varied (each mentioned twice):
- Returning to dashboard
- Returning the rental
- Looking for a new vehicle

P2: “since you didn't give me another option my final thought would be contact the insurance company saying why I can't give the rental car back, and why you should be able to remove my car from the insurance since I'm not satisfied with the company”

Total Loss: Remove Vehicle



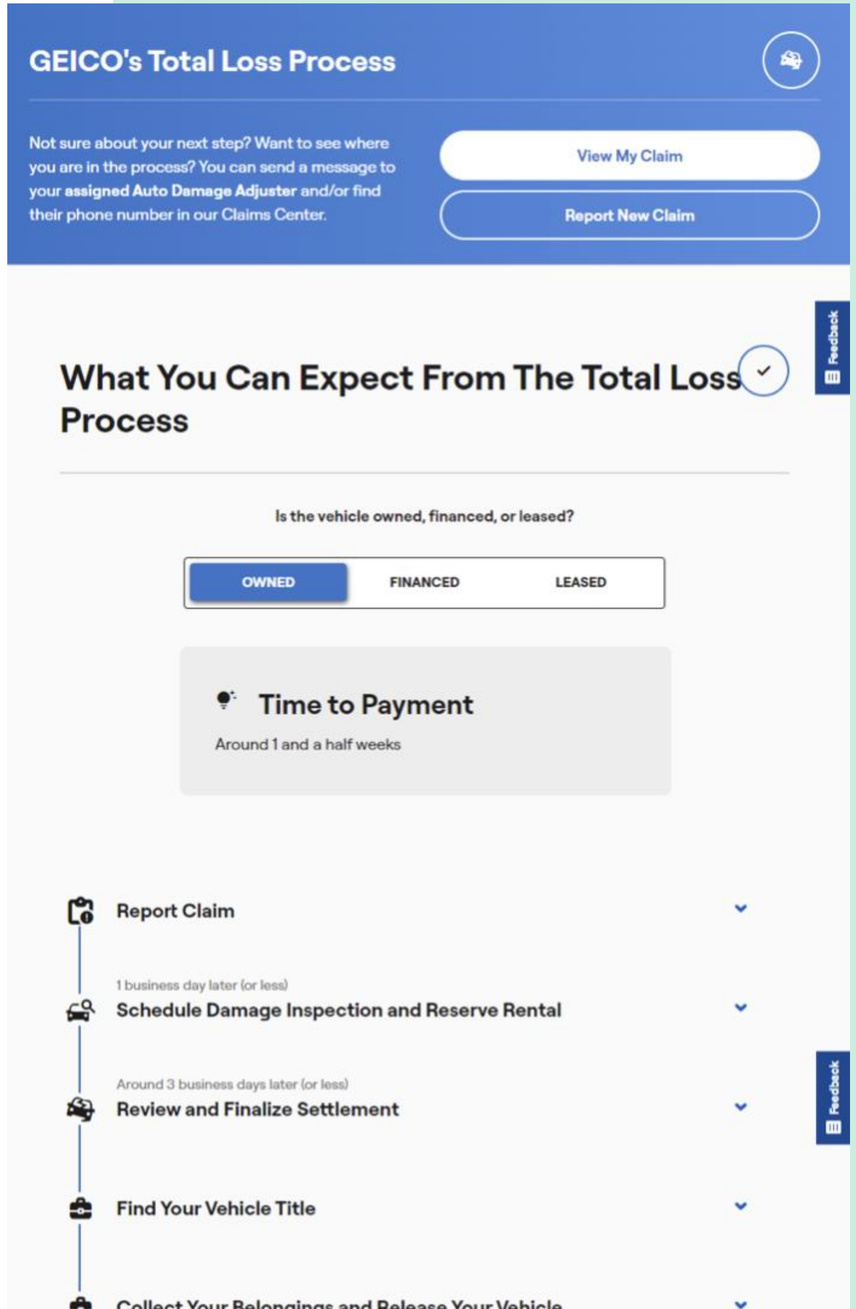
Linked Page

Learn More

5/5 participants thought the linked page (GEICO's Total Loss Process) was relevant to the experience they just completed

- One participant thought it was specific to their claim at first but later noticed the "View My Claim" button

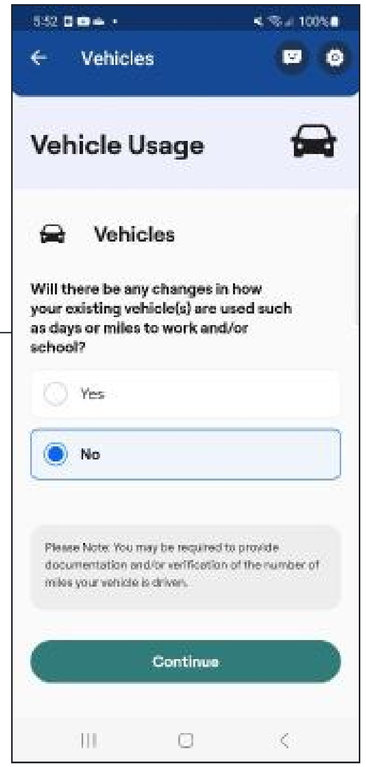
P1: "…gives more context and info without needing to call, knowing this process could take a lot of time to figure out between companies, litigation"



Test 2: User never had rental vehicle/ (Multi-Vehicle Policy)

Screens used for test 2





Vehicle Cancellation Flow

Informative Note

Low-level Alert

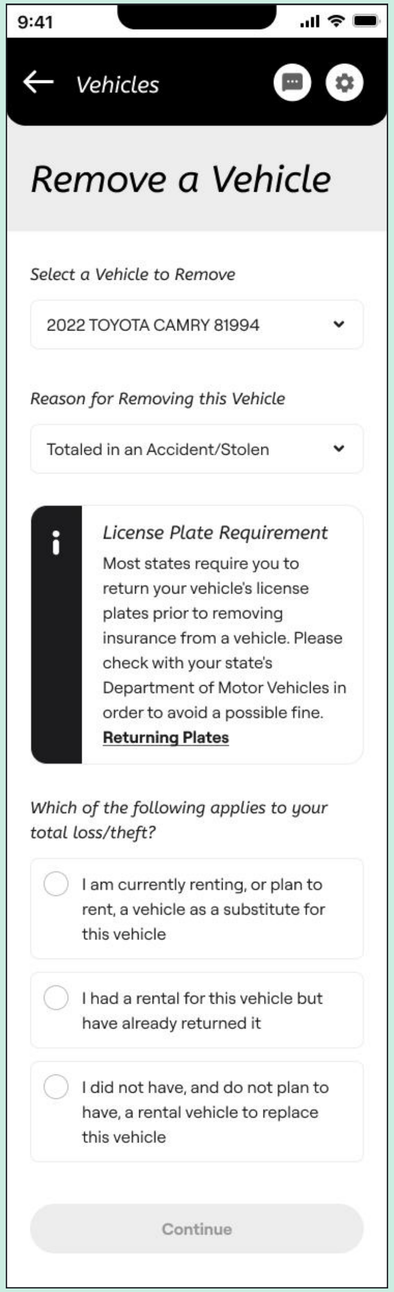
5/5 participants explained what this meant correctly in their own words

2/5 participants wanted to know if their specific state had requirements

One participant thought license plate situation would not apply if car was totaled, and thinks DMV would already know because after a prior total loss, insurance took care of that

P3: “I think in this case it doesn't apply since it's not like the car’s going to be out on the street driving around uninsured, it's just the car is dead basically”

Total Loss: Remove Vehicle

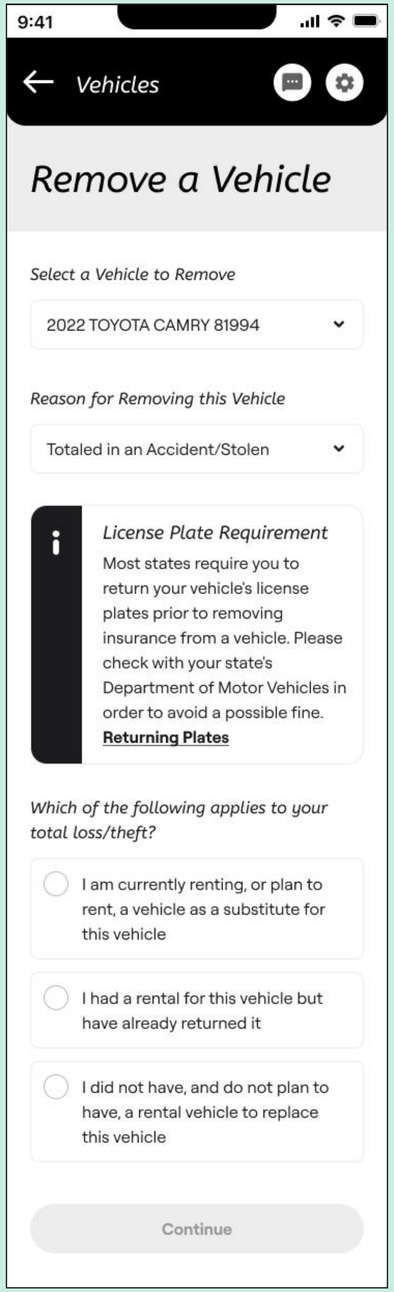


New Questions

5/5 participants participants completely understood the question and available answer options

P1: “it wants to know if I'm still renting or not, seems straightforward, right away I know the answer, no confusion or concern”

Total Loss: Remove Vehicle



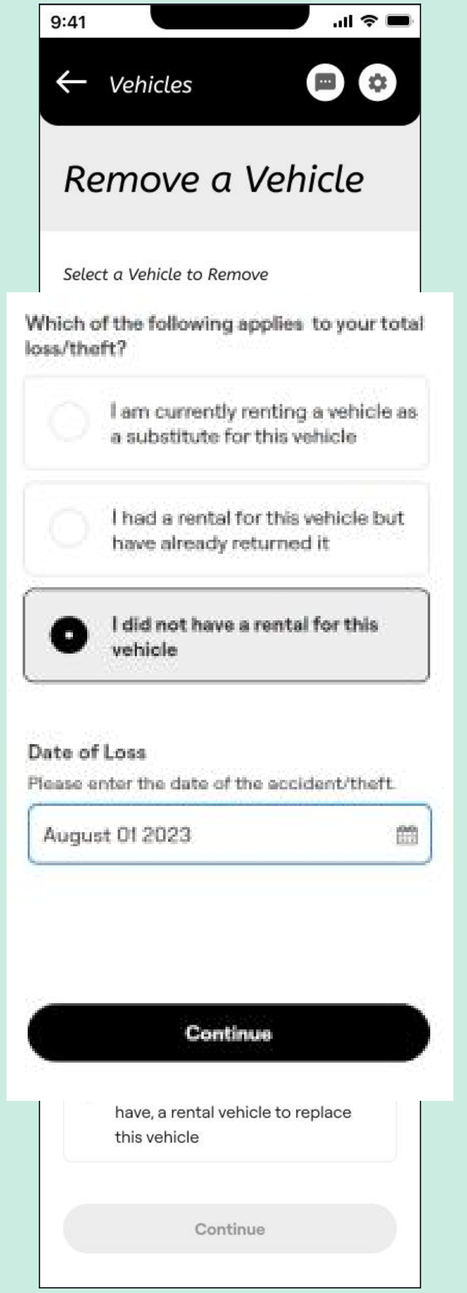
Completing the Process

5/5 participants participants selected the correct option based on the scenario (currently renting a vehicle)

2/5 participants indicated they wouldn't move on until they met license plate requirements

P1: "due to the note I wouldn't move on until I contacted DMV about the plates, once I knew I was good to go I would come back"

Total Loss: Remove Vehicle



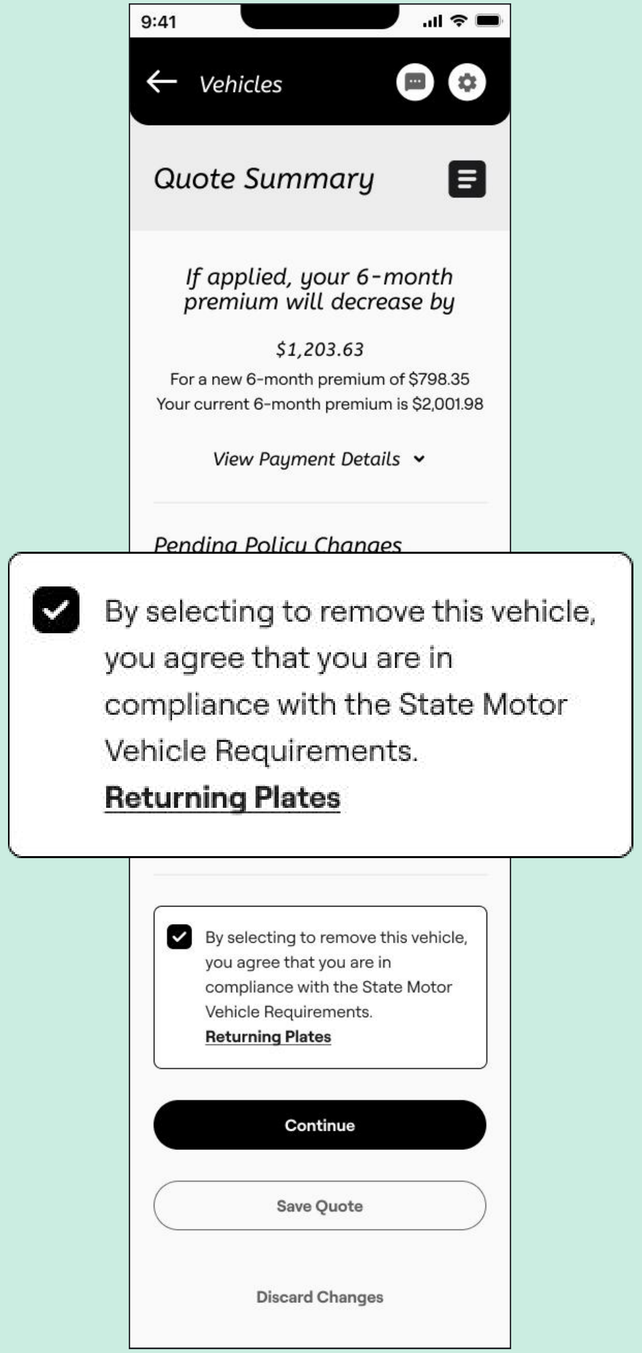
Return Plates Certification

Each participant read the message and the sentiment included:

- Reiterating
- Understand
- Make sure I am doing the right thing

P1: “asking me to certify I have returned the plates if that is indeed necessary”

Total Loss: Remove Vehicle

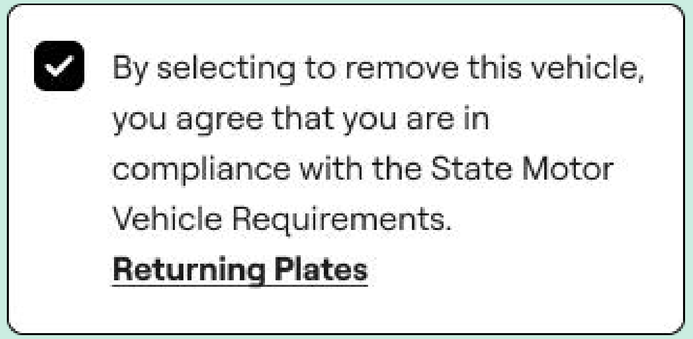


Returning Plates Link

- Of the participants that clicked on the “Returning Plates” link 3/4 found it to be relevant in some capacity
- One participant preferred this link to be available in the informative note earlier in the process

P3: “the reason I don't think this is relevant to me is because when my car was totaled, I literally did not have access to the car… does this mean I need to go to the damage assessment place to get the plates and turn them in?”

Total Loss: Remove Vehicle

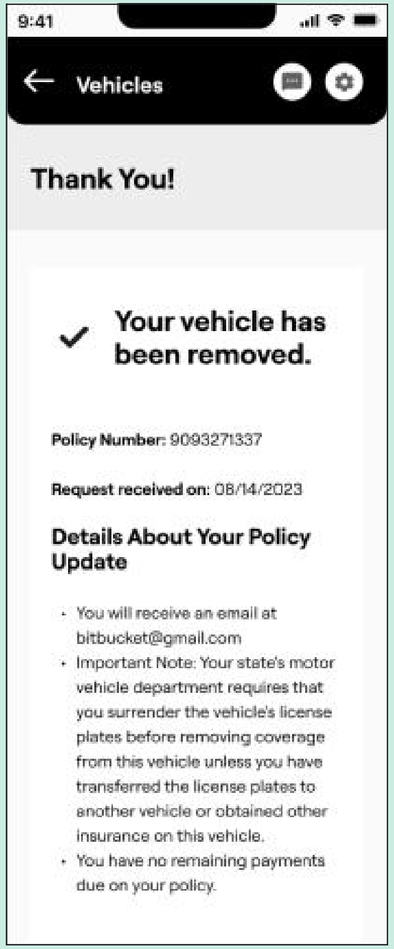




Thank You Page

Feedback

- *P1: “’Your state requires’ here is not hypothetical and is now directly telling it definitively, a different tone, would appreciate this definitiveness before getting to this step”*
- *P3: “I would like details that are specific to the reason I'm removing this car… I just still am not really sure whether this pertains to me or not. I have to assume that whoever declared it a total loss is doing that for me.”*



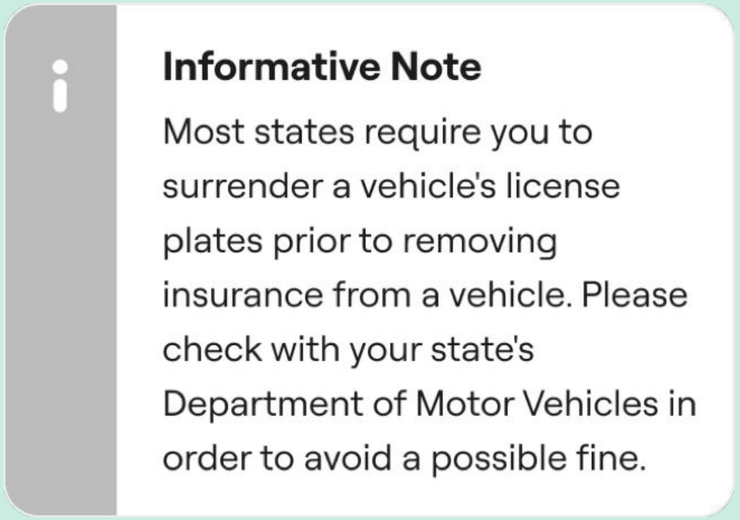
Recommendations



Informative Note

Recommendations

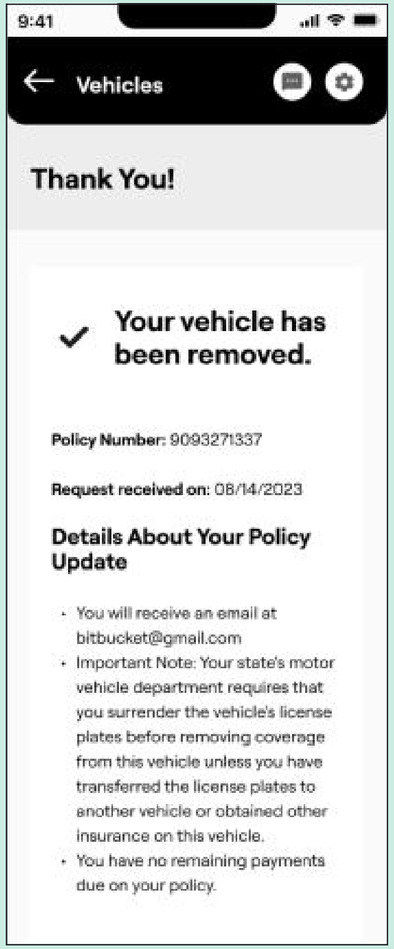
- Change word “surrender” to “return” for better comprehension
- Add the “Returning Plates” link to the bottom of this alert so it appears earlier in the process
- While no participants mentioned this, I recommend updating the title to “License Plate Requirements” to be more descriptive and stand out
- Long-term it would be nice to customize the message with the requirements for the vehicle’s registered state
- Confirm our total loss license plate policy with Claims



Remove Vehicle Confirmation

Recommendation

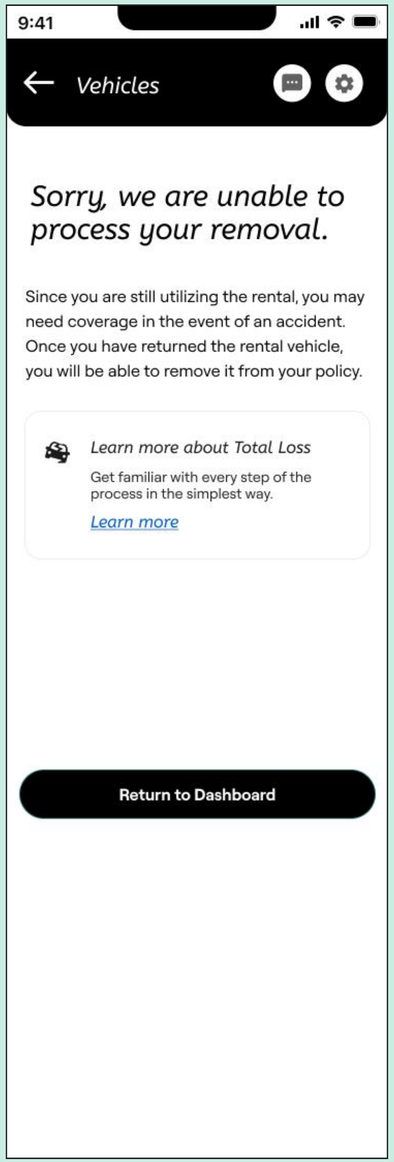
- Verify if the definitive copy regarding license plates is dynamic based on other policy factors
  - If yes, use same logic for license plate alert earlier in process
  - If no, update this copy from “requires” to “may require”



Decline Message

Recommendation

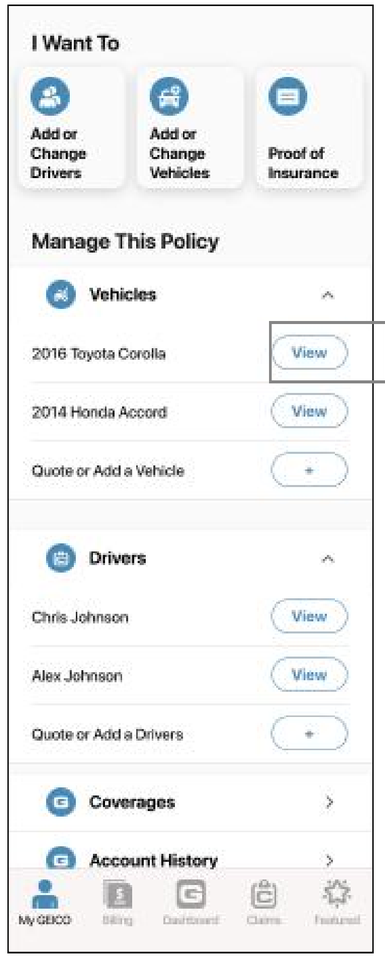
- Review copy to see if there is a more clear or direct instruction to give user to dissuade them from contacting an agent on their first contact (understand and/or accept situation)



Total Loss: Remove Vehicle

High-Fidelity/ SP

Implemented Post GEICO



GEICO IOS Mobile App



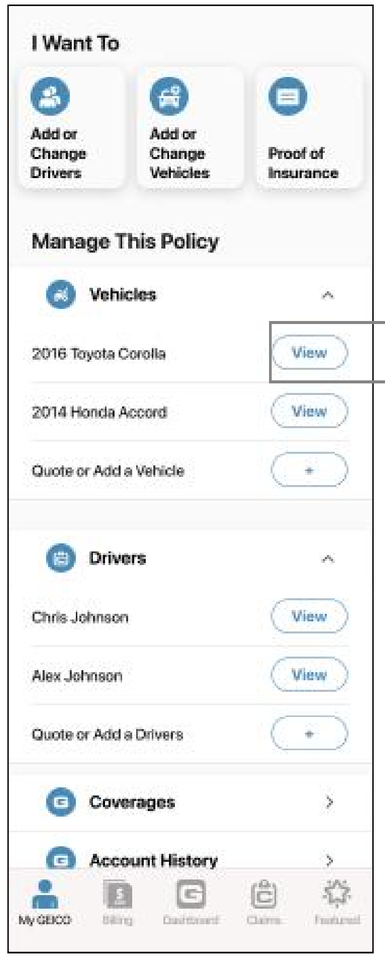
Remove Vehicle Page



Unable to remove page/ Single Policy

High-Fidelity/ MP

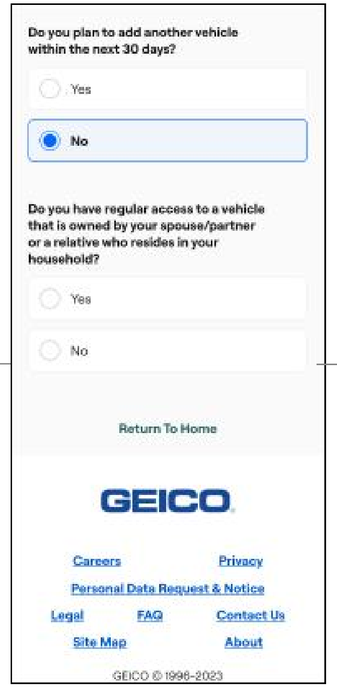
Implemented Post GEICO



GEICO IOS Mobile App



Remove Vehicle Page



Cancellation flow



User removes vehicle/ multi-policy

Final Thoughts

What could we have done better? Day 2 items

Often during the kickoff stage when I was made of project constraints such as budget, developer access, etc, I had to design projects that would solve problems for today, but not ideal, since GEICO did not have certain resources.

So prior to designing anything (before the emphasize stage) I would develop a UX map that was labeled “Now, Next, Future”

Now: Represented the technical and flows (from a business perspective, that was possible today to create the ideal experience for users

Next: Represented the resource improvements that can make the user ux flow shorter or better in quality. . . For example instead of a can’t remove page we display components showing customers the step in the process they are in.

Future: The ideal user experience that completely allowed the user to successfully finish their objective.



Thank you!

