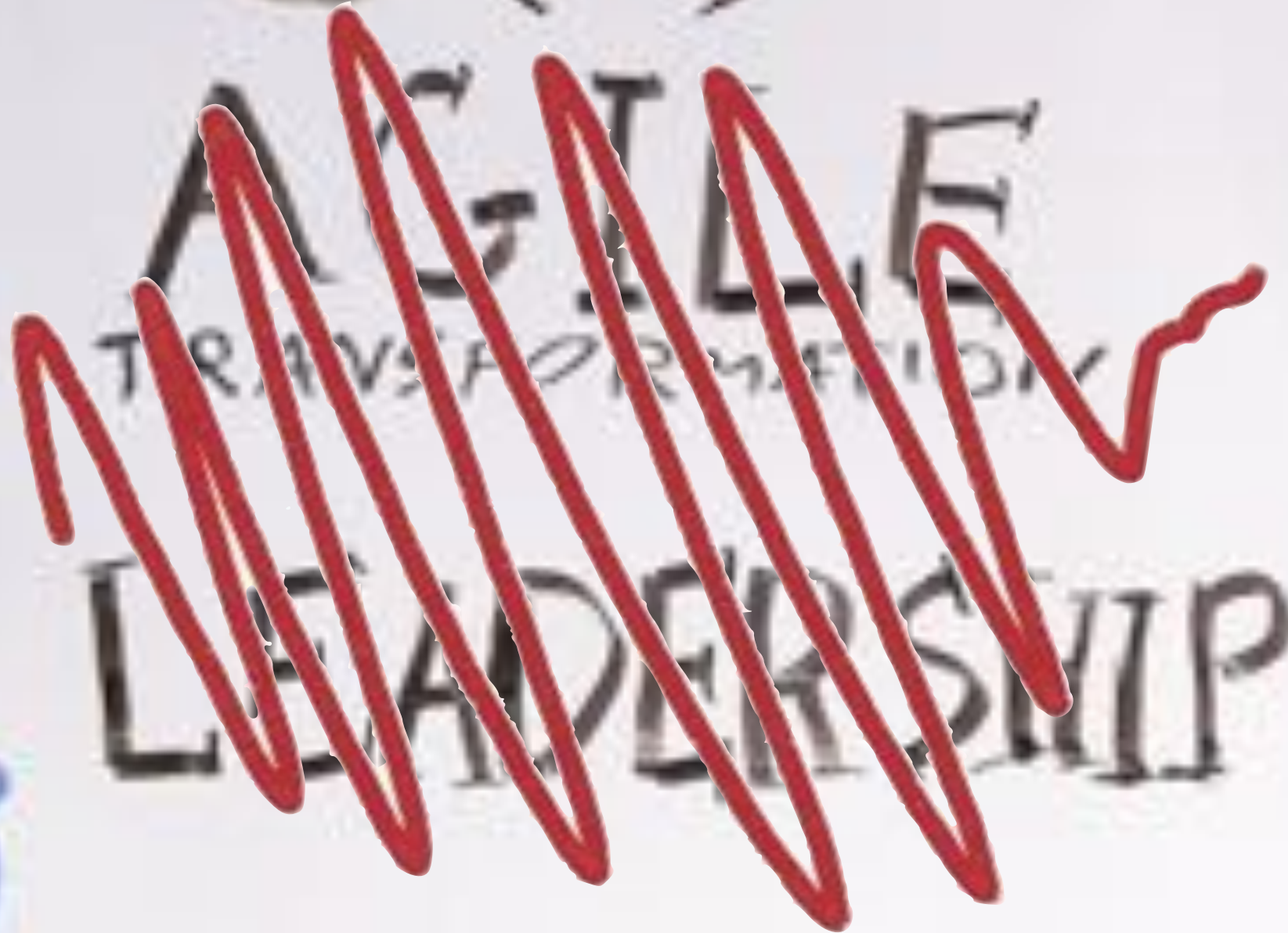




UX



AGILE
TRANSFORMATION



LEADERSHIP

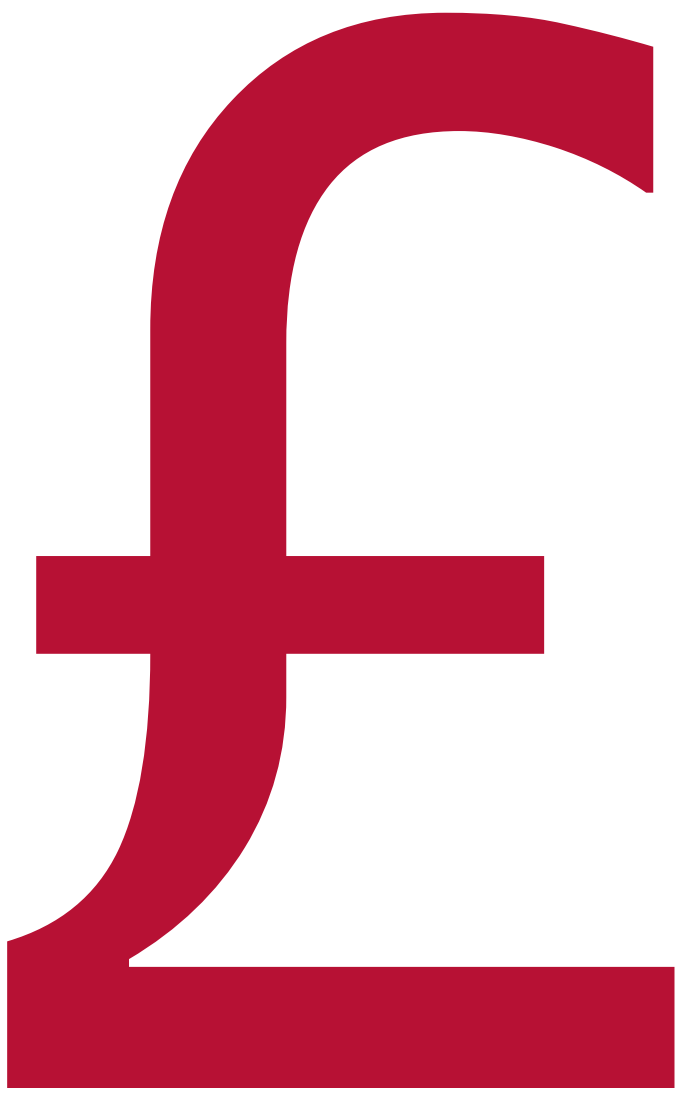


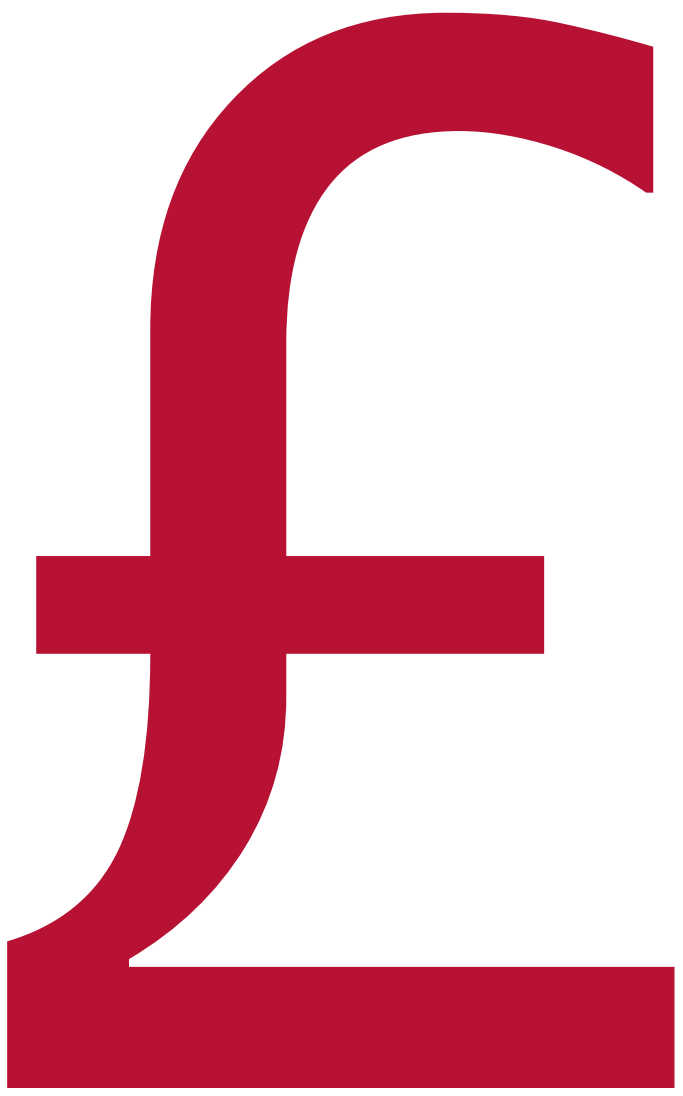
WRISK

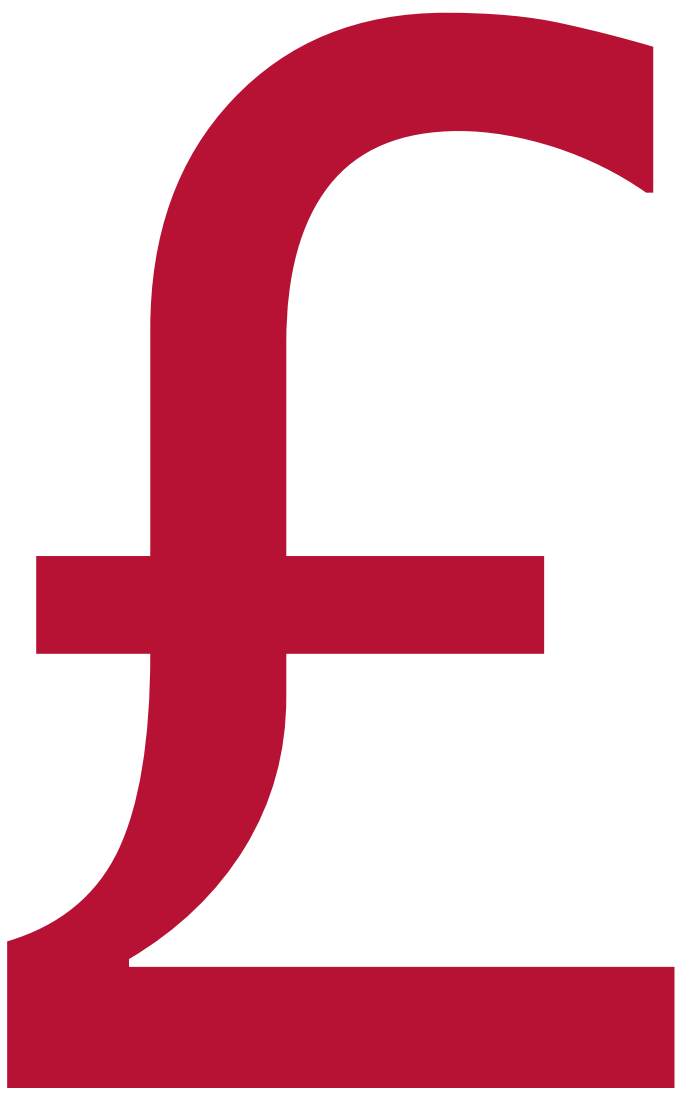
The Insurance Business Model

WHEN do people
find out if their
insurance company is
actually any good?...









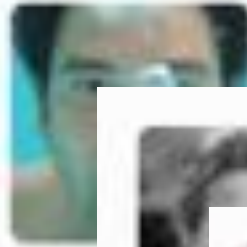




TRUST



Rob Lambert @Rob_Lambert 2286d



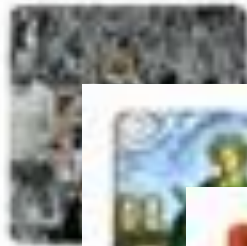
Alex Bogdanovski @albogda 645d



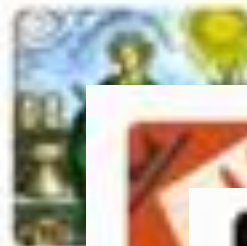
Holly Gage @holлга 1111d



InsuranceTips @Insurance_Tips 271d



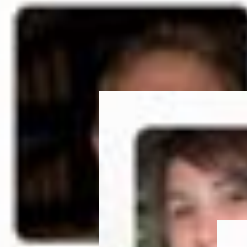
Gavin @clubfootfc 1433d



Paul Howard @WineAlchemy1 1062d



Valentino @tinocellupica 1095d



Alastair Masson @alastairmas... 355d



Jacqui @Jacquiwells33 427d



Margot @notmargot663 21h

~~Me:~~ Could you fax us a copy of your insurance?

Me: I can't because of where I live.

~~Me:~~ Where do you live?

Me: The 21st century.

[Details](#)





- 14th Annual Study
- 27 Countries
- 30,000+ Respondents aged 25 - 64

<http://trust.edelman.com>



FINANCIAL SERVICES CONTINUES TO BE THE LEAST TRUSTED INDUSTRY GLOBALLY

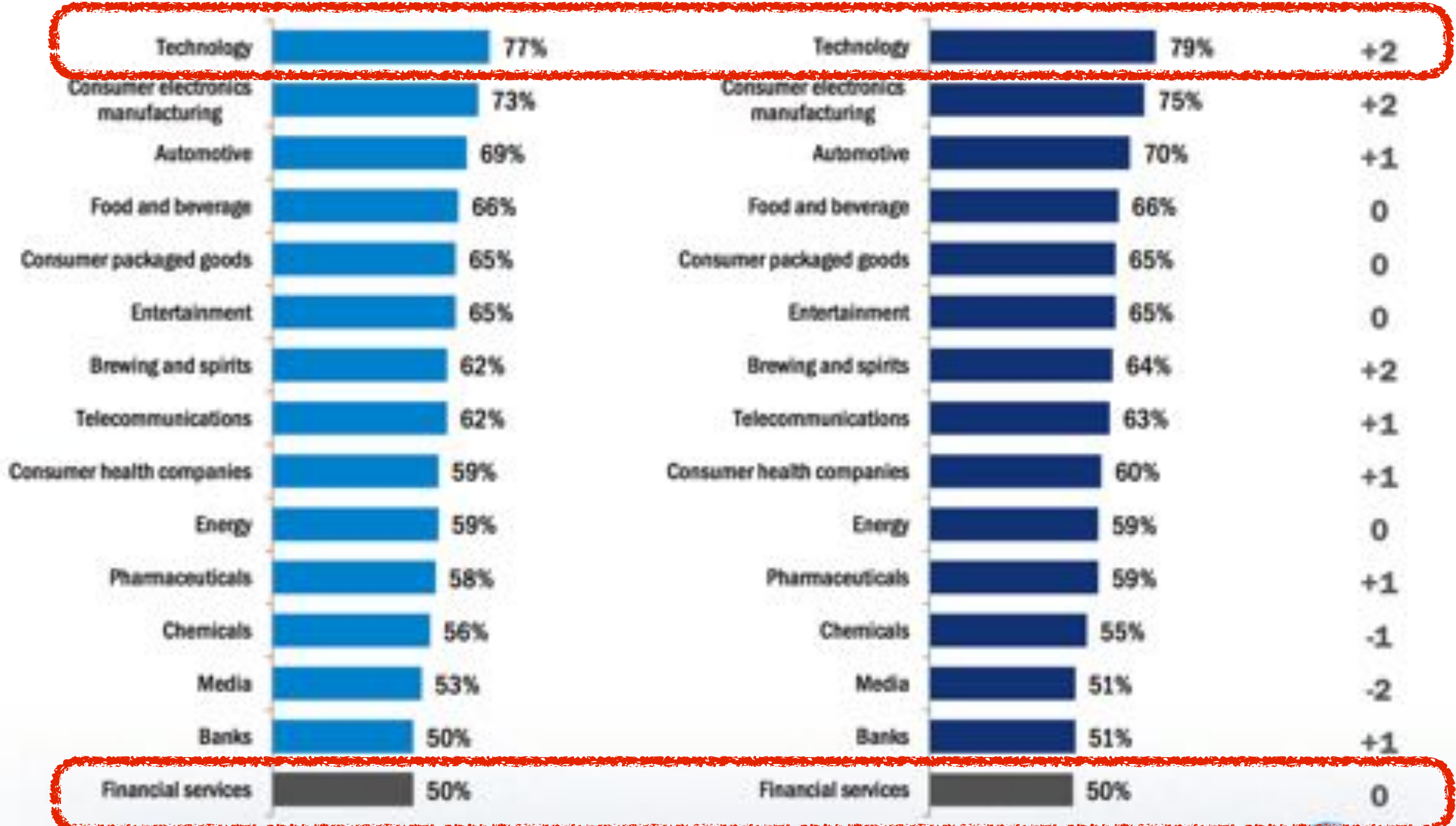


TRUST IN INDUSTRIES, 2013 VS. 2014

2013

2014

2013 VS. 2014



Q43-60. (TRACKING) Please indicate how much you trust businesses in each of the following industries to do what is right. Again, please use the same 9-point scale where one means that you "do not trust them at all" and nine means that you "trust them a great deal". (Top 4 Box, Trust) Informed Public, 20-country global total.



WHEN LOOKING AT SECTORS, BANKS AND CREDIT CARDS/PAYMENTS ARE MOST TRUSTED GLOBALLY, WHILE FINANCIAL ADVISORY/INSURANCE ARE LEAST TRUSTED

TRUST IN FINANCIAL SERVICES INDUSTRY - GLOBAL



Q65C-64C. [SPLIT SAMPLE] Now thinking about specific sectors within the Financial Services Industry, please indicate how much you trust businesses in each of the following sectors to do what is right. Again, please use the same 9-point scale where one means that you "do not trust them at all" and nine means that you "trust them a great deal". General Population in 27 country global total

TRUST



Insurance has been
around a long time...

3000 BC

Chinese merchants distributing cargo across multiple vessels



2100 BC

Code of Hammurabi

Babylonian caravan insurance



1400

Marine insurance
Genoa Italy



1666

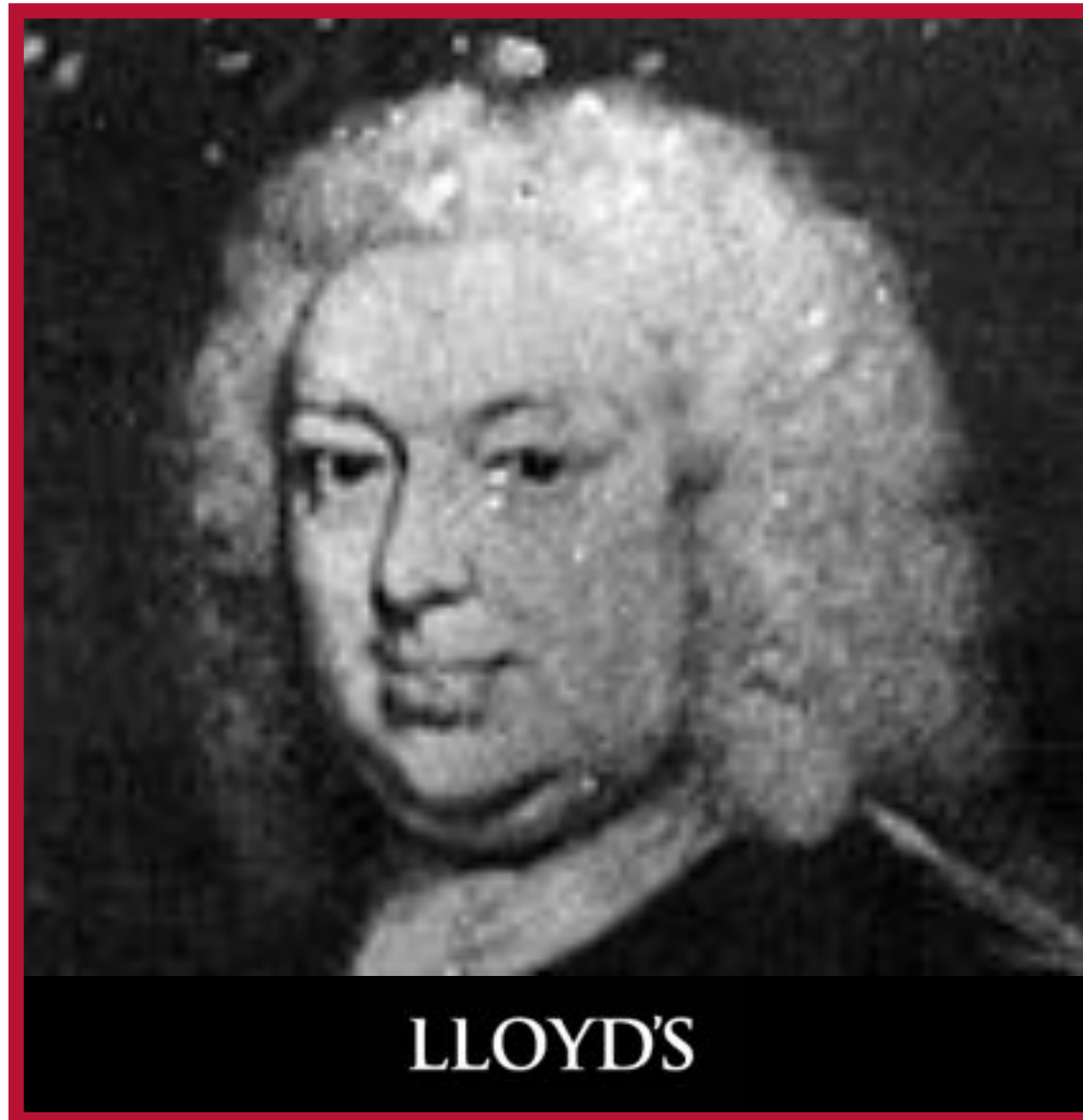
Great fire of London

Modern insurance a necessity



1680

Lloyd's market is born
at Lloyd's coffee house



1751

First insurance in the USA
Fire insurance: Ben Franklin



1849

1st Accident Insurance (Railway Passengers Assurance Company)



1930

Road Traffic Act (Compulsory Car Insurance)



CHAPTER 43.

An Act to make provision for the regulation of traffic on roads and of motor vehicles and otherwise with respect to roads and vehicles thereon, to make provision for the protection of third parties against risks arising out of the use of motor vehicles and in connection with such protection to amend the Assurance Companies Act, 1909, to amend the law with respect to the powers of local authorities to provide public service vehicles, and for other purposes connected with the matters aforesaid.

A.D. 1930.

[1st August, 1930.]

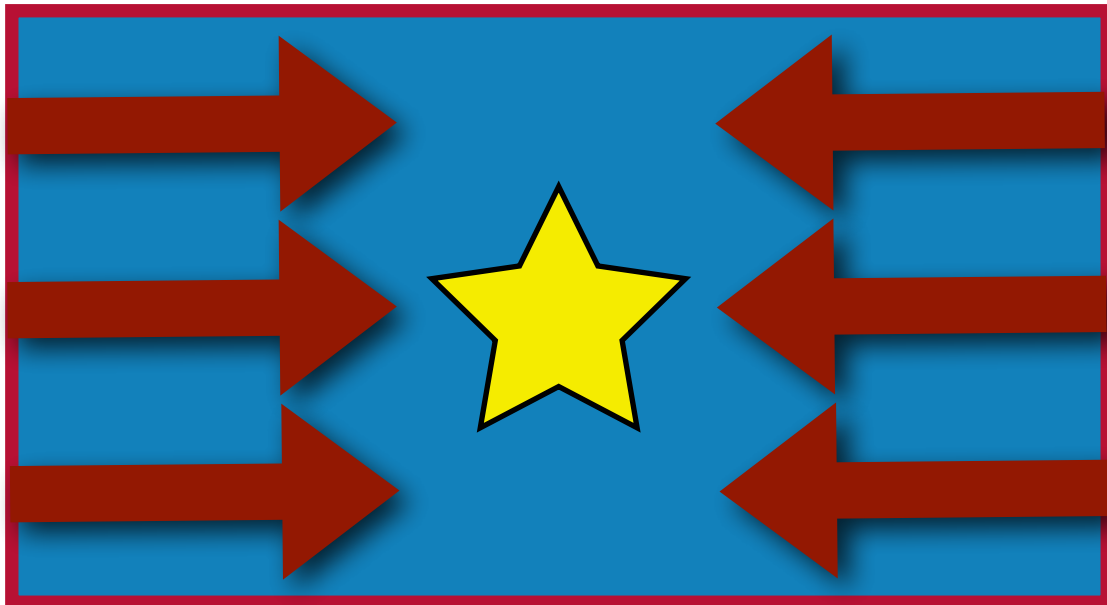
1985

Direct to customer models
(Direct Line)

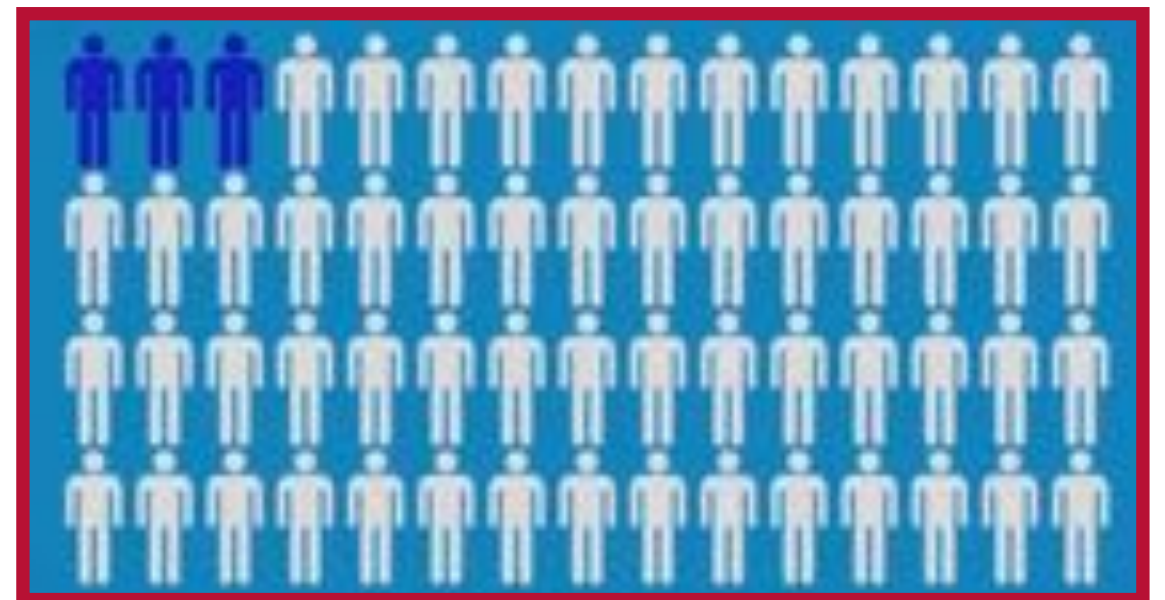


2000

Aggregators



Microinsurance

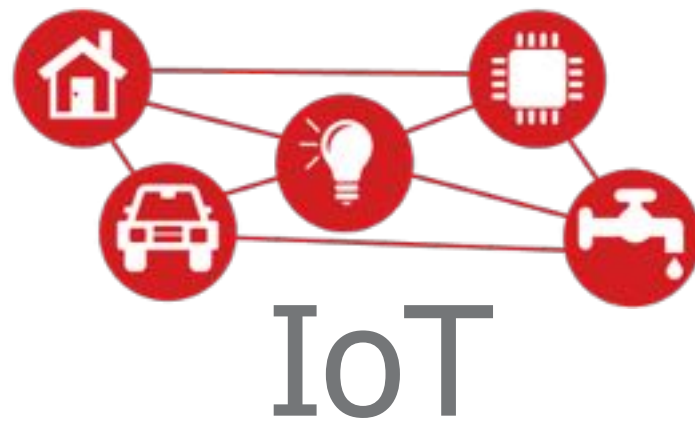


2016

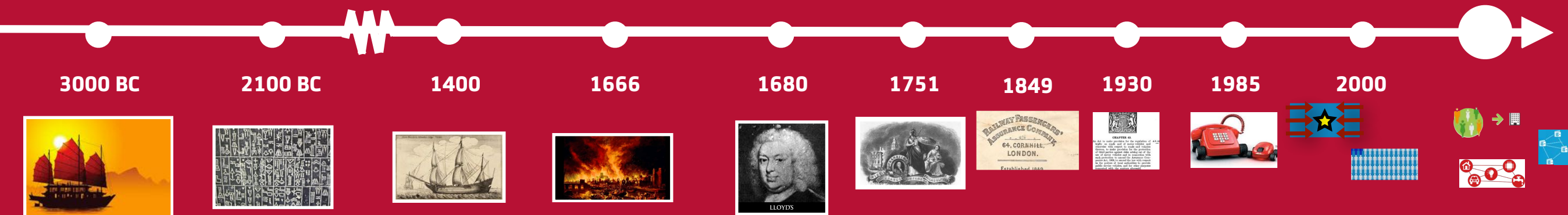
Emergent Disruptors...



Blockchain



Steady evolution within insurance



The
Digital Revolution
is comparatively
recent

3000 BC



2100 BC



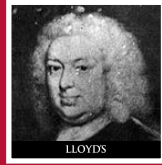
1400



1666



1680



1751



1849



1930



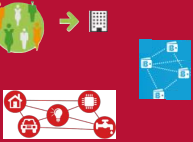
1985



2000



2016



N O T H I N G

1890 1920s 1930s



1966 1969



1992 1998



2003 2006 2007



2016

Internal



External



@Hinssen



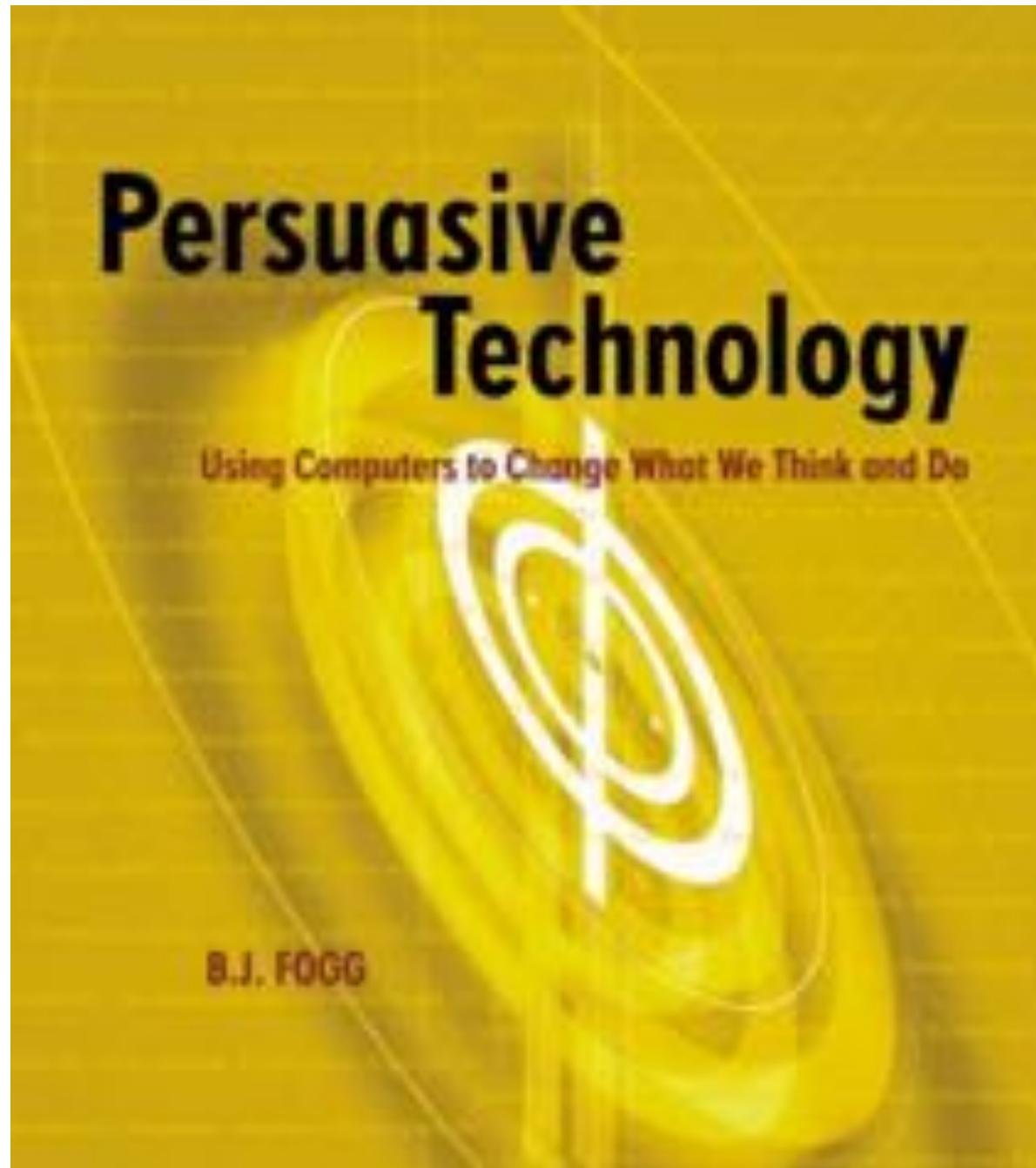
@dariuskumana www.kumana.co.uk

An Experiment...



“Your mobile phone rings, and you DON'T answer it because...”

Fogg's Behaviour Model



<http://bjfogg.com>

@bjfogg

MOTIVATION

+

ABILITY

+

TRIGGER

“Motivation to Answer”

“Ability to Answer”

“Ring Ring”

MOTIVATION

+

ABILITY

+

TRIGGER

TRUST



MIDDLE MEN



COMPLEX EXPERIENCES



LIMITED ACCESS



ANALYTICS



MOBILE



PLATFORMS



IoT



CLOUD



SOCIAL



CUSTOMER EXPECTATIONS

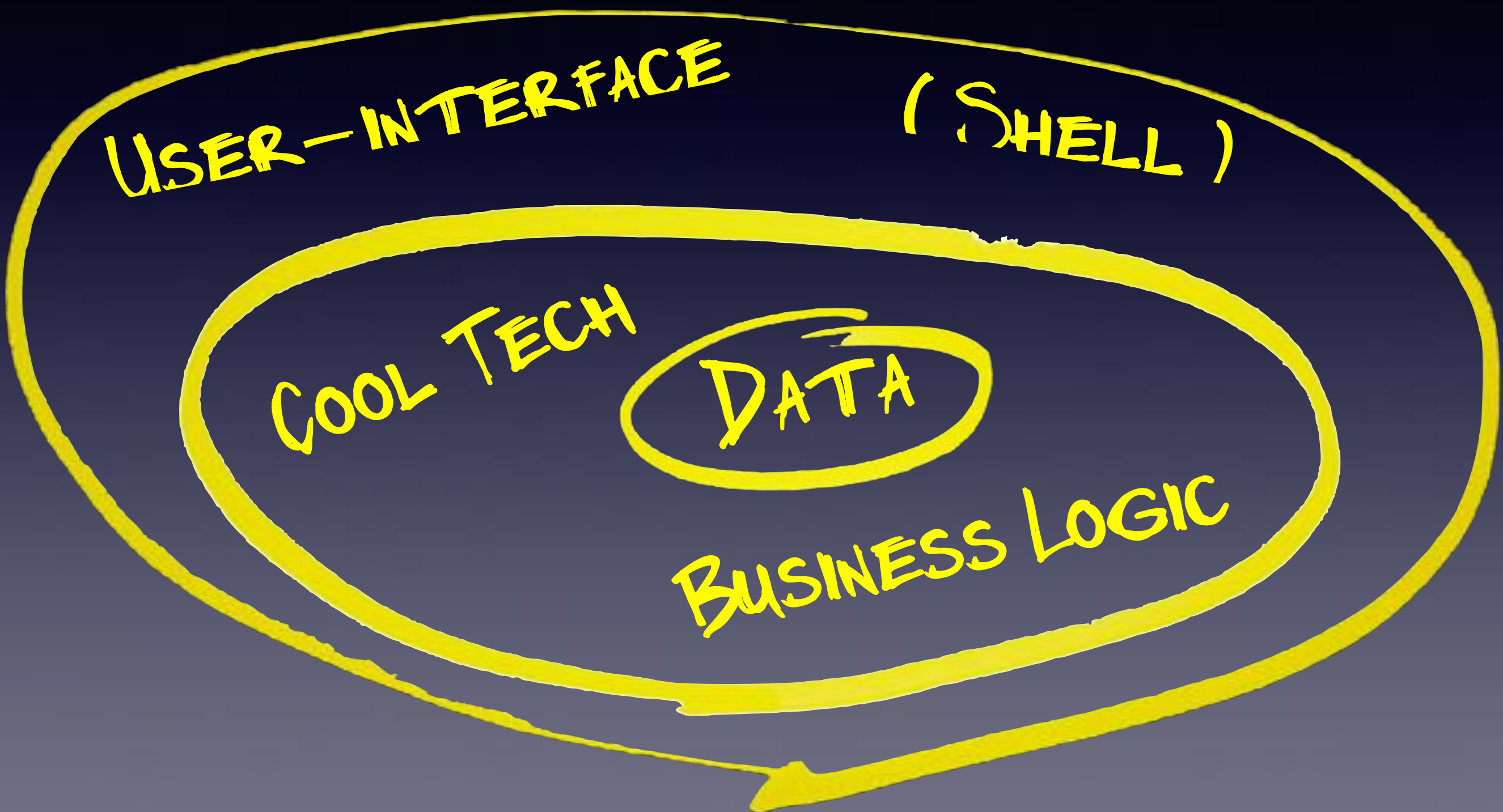


DISRUPTORS

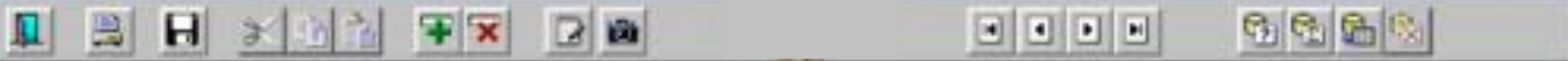
So what is customer experience?



How Techies Think About Software...



**This kind of
“inside-out” approach
leaves the interface as
an after-thought...**



Policy | Rating Control Form

QT Def Cert Id [] / [] IPN [] / [] Process Standard Insurer Lloyds Class [] Sub []
 Account [] Wording Signed [] Source [] Method []
 Con Name [] MoLAR Sub ID [] Originator VMAR131 Toronto []
 Scanned? [] Prod Office []
 Limit [] XS of [] 0 Ret % 100.00 Ccy CAD Referred To []
 Lt Type [] Inception [] Deductible Expiry [] >1 Yr? LTA []
 Lt Type 2 [] Premium [] Sub Limit [] Period 12 []
 Geog Origin Canada Costs Inclusive Layer Primary Lang UNDEFINE Refer UW []
 Basis [] Main Trade [] Alt Brk [] Agree No [] Claims []
 Offer Finance? Not Financed Cat [] Gen [] Status In Force Alt Sub Agt [] Use RCF? []
 Manuscript Wording UW Wording Check Suppress RNL Ltr Agency Agency Destination Broker

New Order | Business | Confirmation | PIM Details | Address | Additional | ELTO | Notes

Transaction Type N/O NEW ORDER
 Producing Broker [] Bordereau []
 Premium Credit Co [] Funding Date [] Transaction 03-JUL-2014
 Gross Premium [] 0.00 Inst Brokerage [] Net Premium [] Ccy []
 IPT @ [] Multi Tax GPM inc IPT [] Receivable [] Other Carriers Pro-Rata PM
 Remarks [] PRV

Choose your cover

To see how much your life insurance might cost, simply enter the details below, then click the 'Continue' button at the bottom of the page for your quick quote. Please note, we can only offer cover to people living in the UK (this excludes the Channel Islands and the Isle of Man). An asterisk * indicates information that you must provide before proceeding to the next step.

Your cover

- * Who do you want to cover? Yourself only Yourself and a second person
- * What type of cover do you want? Level, where your cover stays the same Decreasing, where your cover reduces over time, usually in line with a loan or repayment mortgage
- * Is any part of this life insurance going to be used to cover a mortgage? Yes No

The amount of cover

Please EITHER tell us how much life insurance you want OR how much you want to pay for cover each month.

- * How much life insurance cover do you want? € (Please don't include commas)
OR
- * How much do you want to pay for cover each month? €

The length of cover

- * How long do you want cover to last? Years
- * When do you want the cover to start? Day(dd) Month(mm) Year/yyyy

Your details

- * What is your date of birth? Day(dd) Month(mm) Year/yyyy
- * What is your gender? Male Female
- * What is your current postcode? (UK only, please enter using a space)
- * Are you resident in the UK? Yes No
(this excludes the Channel Islands and Isle of Man)
- * What is your smoking status? (A smoker is someone who smokes cigarettes or cigars / uses a pipe or other tobacco product / uses nicotine replacements) Never smoked Given up smoking more than 12 months ago Given up smoking in last 12 months Current smoker

CERTIFICATE OF LIABILITY INSURANCE

CP 32 349

DATE PREPARED
08/27/11

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate form is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

Insurer Premier Insurance P.O. Box 8 Twin Falls, ID 83402 Craig Casperson, CIC	208-734-1711 208-734-8848 POLICY NO. _____ POLICY DATE _____ POLICY TYPE _____ POLICY CLASSIFICATION _____ POLICY NUMBER: CNR00-1
Name: C-N-R Construction, LLC 3144 N 3524 E Kimberly, ID 83241	INSURANCE COVERAGE Name: United Fire & Casualty 10324 Name: Idaho State Insurance Fund 36128 Name 1: _____ Name 2: _____ Name 3: _____ Name 4: _____

COVERAGE CERTIFICATE NUMBER REVISION NUMBER

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN SALED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PRE-CLAIM.

LINE	TYPE OF COVERAGE	INSURER	POLICY NUMBER	ISSUE DATE	EXPIRES	COVERAGE	LIMIT
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLARENCEANCE <input checked="" type="checkbox"/> OCCUR SOLE AGENTS LAST APPLIED FOR <input type="checkbox"/> POLICY <input type="checkbox"/> ENDORSEMENT <input type="checkbox"/> ENDORSEMENT		60367347	08/01/11	08/01/12	SALES PROMOTION	\$ 1,000,000
						PRODUCTS LIABILITY	\$ 100,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTO <input type="checkbox"/> NON-OWNED AUTO <input type="checkbox"/> HIRED AUTO <input type="checkbox"/> NON-OWNED AUTO		60367347	08/01/11	08/01/12	COMBINED SINGLE LIMIT	\$ 1,000,000
						BIODIV. LIABILITY (Per person)	\$
	UMBRELLA LAW OCCUR EXCESS LAW CLARENCEANCE DEDUCTIBLE RETENTION: \$					SALES PROMOTION	\$
						EXCESS	\$
B	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY OCCUPATIONAL ACCIDENTS/INJURIES/DEATHS OCCURRENCE EXCLUDED (Necessary to file) 7 DAY NOTICE PER INDUSTRY OF APPLICABLE STATE		817328	08/01/11	08/01/12	OCCUPATIONAL INJURY E.L. EACH ACCIDENT \$ 100,000 E.L. UMBRELLA PER EMPLOYEE \$ 100,000 E.L. UMBRELLA POLICY LIMIT \$ 500,000	
A	Equipment		60367347	08/01/11	08/01/12	SALES	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / OTHER USES (Check all that apply, or, additional locations, from open to report)

CERTIFICATE HOLDER Sample Certificate	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Craig Casperson, CIC
-----------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

How Users Think About Software...

USER-INTERFACE

OVERARCHING
EXPERIENCE

MAGIC



HOW I SEE UX...

**An “Outside-In” view that
researches, champions &
validates the needs of
end-users throughout the
lifecycle.**



***EVERY* customer touchpoint is a “moment of truth”**

Dear Santa,
How are you? I'm good.
Here is what I want for
Christmas.

A http://www.amazon.com/gp/product/B0032HF60M/ref=59_hps_bw_g21_in03?pf_rd_m=ATVPDKIKX0DER&pf_rd_

**So how can we make
things better?**

HOW UX WANTS TO BE SEEN

- ★ Field research & ethnography
- ★ User testing
- ★ Graphic arts & typography
- ★ Gathering metrics & statistics
- ★ Creating personas
- ★ Copywriting
- ★ Interaction design & information design
- ★ Information architecture
- ★ Usability
- ★ Front-end engineering
- ★ Javascript frameworks, HTML, SASS & CSS
- ★ Accessibility
- ★ i18n & localisation
- ★ Microdata & semantics
- ★ Product design
- ★ Prototyping
- ★ Interface design
- ★ Visual design
- ★ Taxonomy creation
- ★ Terminology & labeling system creation
- ★ Design coaching and facilitation
- ★ Design culture evangelism
- ★ Service design
- ★ Strategy & business model innovation

HOW UX IS TYPICALLY SEEN

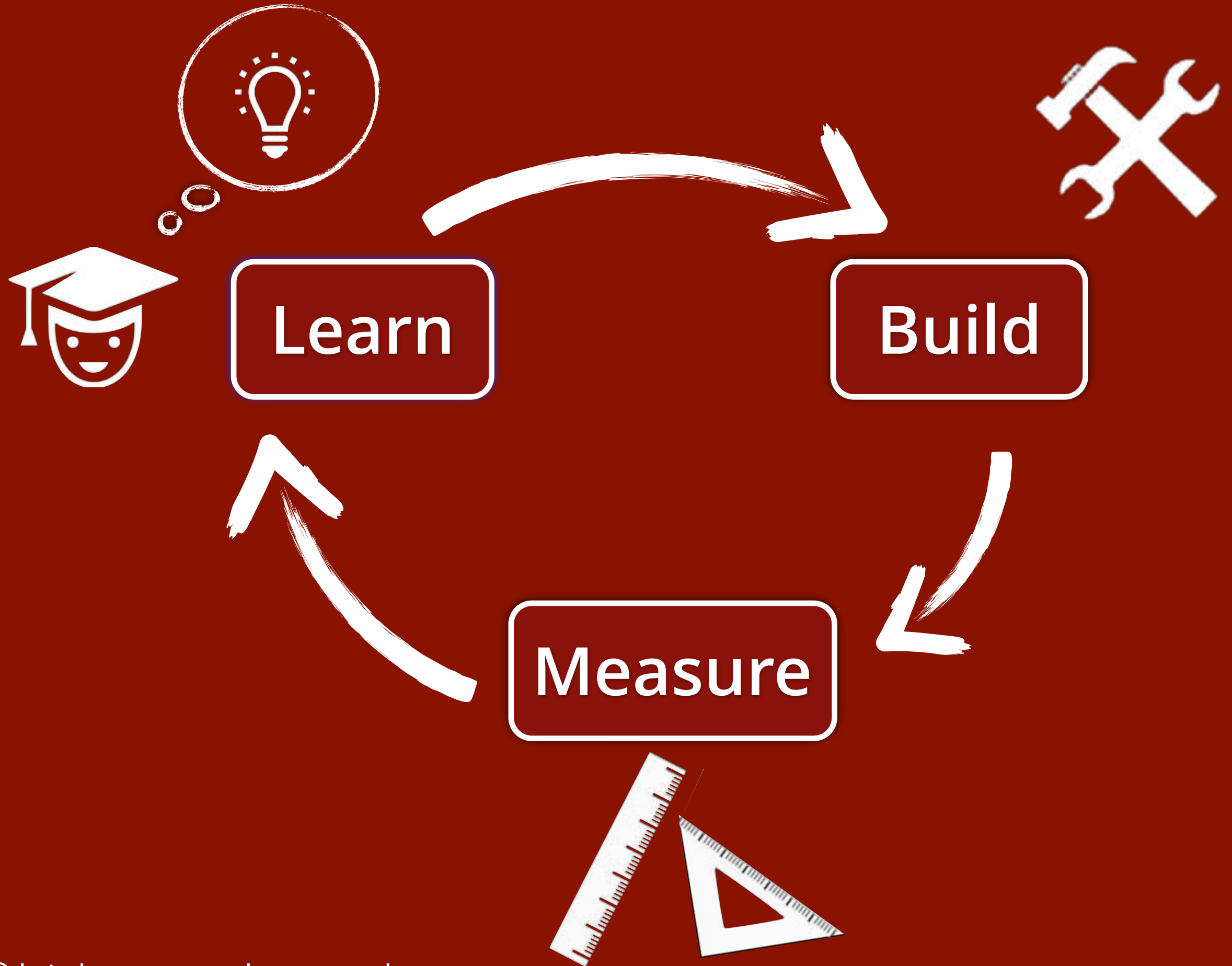
- ★ Field research & ethnography
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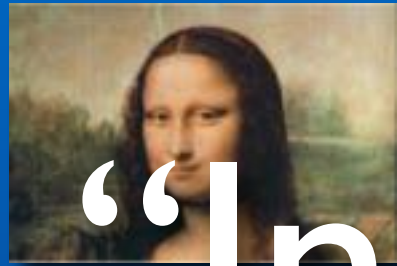
1. Results depend on making your happy.
2. You are not your users
3. Learn about your users by interacting with them
4. Share and make the findings of this research actionable and understandable
5. Build/Design stuff based on this knowledge of users
6. Test your designs/products with users.

LOOP AROUND AS TIGHTLY AS POSSIBLE

User Testing is an INSURANCE POLICY

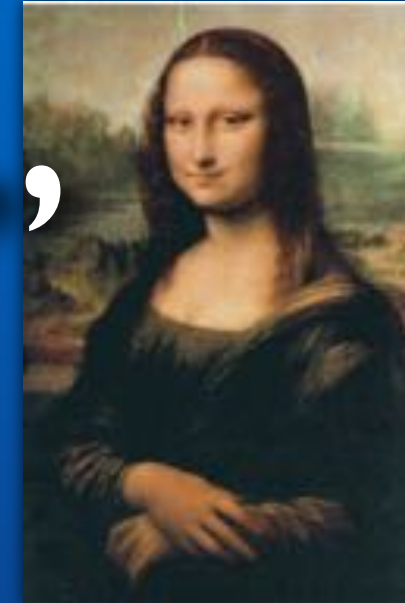
**By testing with
REAL customers EARLY...
we minimise the fail rate of products
by telling you what will fail before
you've finished building it!**





“Incrementing”

VS



“Iterating”

Not like this....



1

2

3

4

Like this!



1

2

3

4

5

Type of Property

- Select
- Select
- Above Second Floor Flat Conversion
- Above Second Floor Purpose Built Flat
- Basement Flat Conversion
- Basement Purpose Built Flat
- Bay Fronted Detached House
- Bay Fronted End Terrace House
- Bay Fronted Mid Terraced House
- Bay Fronted Semi Detached House
- Chalet
- Detached Bungalow
- Detached House
- Detached Maisonette
- End Of Terrace Maisonette
- End Terraced Bungalow
- End Terraced House
- End Town House
- First Floor Flat Conversion
- First Floor Purpose Built Flat
- Flats (Converts To Existing Dwelling)



What sort of property is it?



House



Flat/Apartment



Bungalow



Town house



Other

What type of property is it? 

Flat/Apartment – Converted (self-contained) ▼

Floor number?

- Please Select – ▼
- Please Select –
- Basement
- Ground Floor
- 1st Floor
- 2nd Floor and above



Title	Please Select
First Name	Field Marshall
Surname	Flight Lieutenant
Date of Birth	Flight Officer
	Flight Sergeant
	General
	Group Captain
	Gunner
	Honourable
	1801
	Judge
	Lady
	Lance Bombardier
	Lance Corporal
House Number / Name	Lieutenant
Street	Lieutenant Colonel
City/Town	Lieutenant Commander
County	Lieutenant General
	Lord
	Madam
	Major

Please enter the Postcode of the home you wish to insure.

is this the correspondence address? Yes No 



There are lots of
opportunities to iterate!

**Sometimes these can
have a BIG impact!**

300 Million Dollar Button

I don't want a *RELATIONSHIP*...
I just want to buy something!

GUESTS & NEW CUSTOMERS

You can choose to register with us later if you wish.

GUEST CHECKOUT ▶

REGISTERED CUSTOMERS

*Email:

*Password:

[Forgotten your password?](#)

SIGN IN & CHECKOUT ▶

But is this enough?

Optimise in small steps.

Iterate + Increment

But is this enough?

We may end up just tinkering around the edges...



But is this enough?

I'm not sure we have the luxury of time...



Perhaps the industry needs to be bolder?

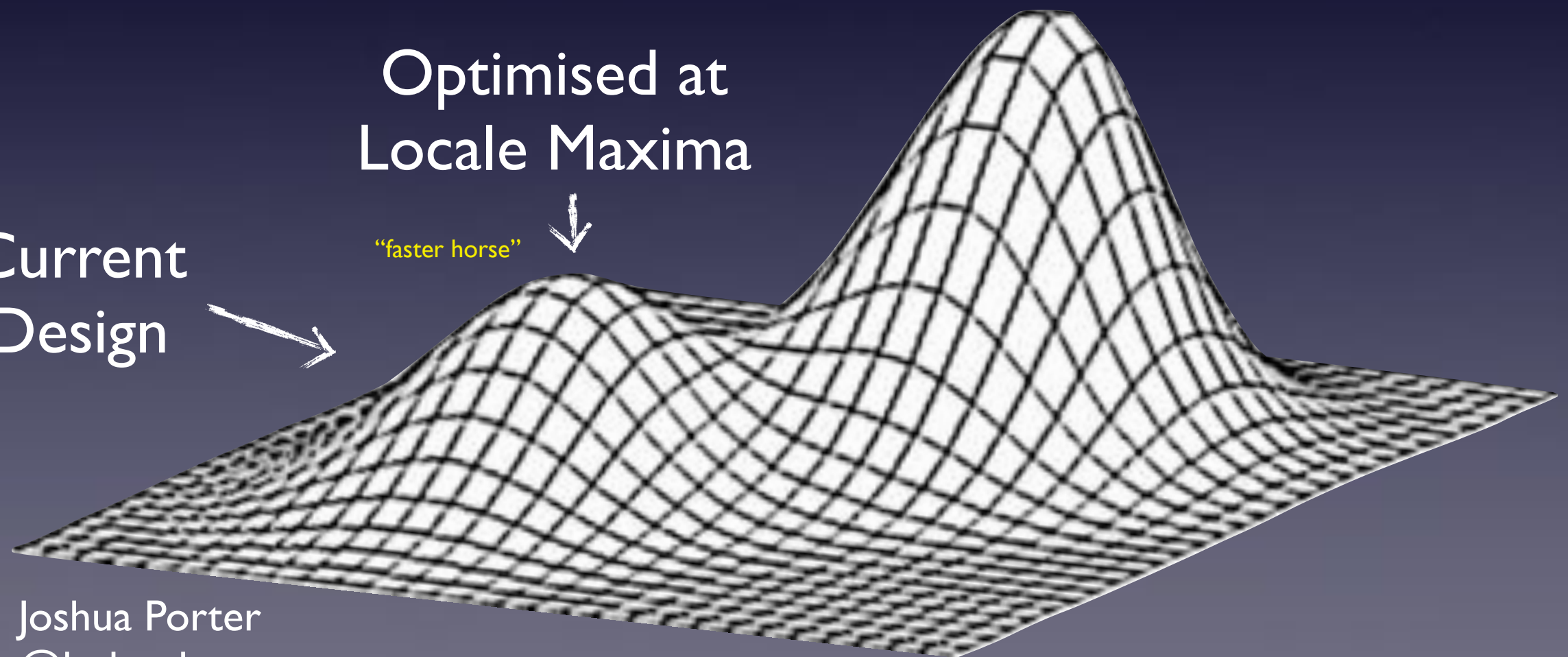
Iterative Optimisation may only reach peak of smaller idea

Better Design

Better idea may exist but requires an *intuitive leap*

Optimised at Locale Maxima

Current Design



Joshua Porter
@bokardo

Optimise in small steps.

Iterate + Increment

Innovate in daring leaps.

Pivot

WRISK

Its a mindset...

A graphic consisting of a yellow brushstroke shape with a rough, hand-painted edge. The word "USERS" is written in a red, hand-drawn, sans-serif font across the center of the yellow shape. The background is a solid dark blue color.

USERS

A graphic consisting of a large, irregular yellow brushstroke shape. Inside this shape, the word "PEOPLE" is written in a bold, red, hand-drawn font. The background is a solid dark blue color.

PEOPLE

