

JULY, 2021

Root Project Demo

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SENIOR PRODUCT DESIGNER @ ROOT

Table of contents

Context: About Root

Project 1: Root Home

Project 2: Test Drive Vision

About Root

Root is a technology company revolutionizing personal insurance with a pricing model based upon fairness and a modern customer experience. Rating people based on how they drive (Test Drive), Root is the first company breaking the traditional car insurance model with an all-in-one app rating people's driving behavior and giving people a fair quote.

Auto

New lines

Enterprise

Conversion ●

Homeowners ●

Core product

Renters

Project 1: Root Home

TEAM

New Product Lines

ROLE

Design Lead

PARTNERS

PM, Tech Lead

MANAGING

Product Designer

Content Designer

UX Researcher

Business Goal

Understand the market opportunity of people who have switched insurance and bundle policies.

Design Phases



Research

We surveyed around 1,000 people to understand their triggers and motivations for purchasing and switching home insurance. They range from 23-94, so we have an extremely broad population of data.

**User
segmentation**

We synthesized survey results and created personas based on who they are and what they need.

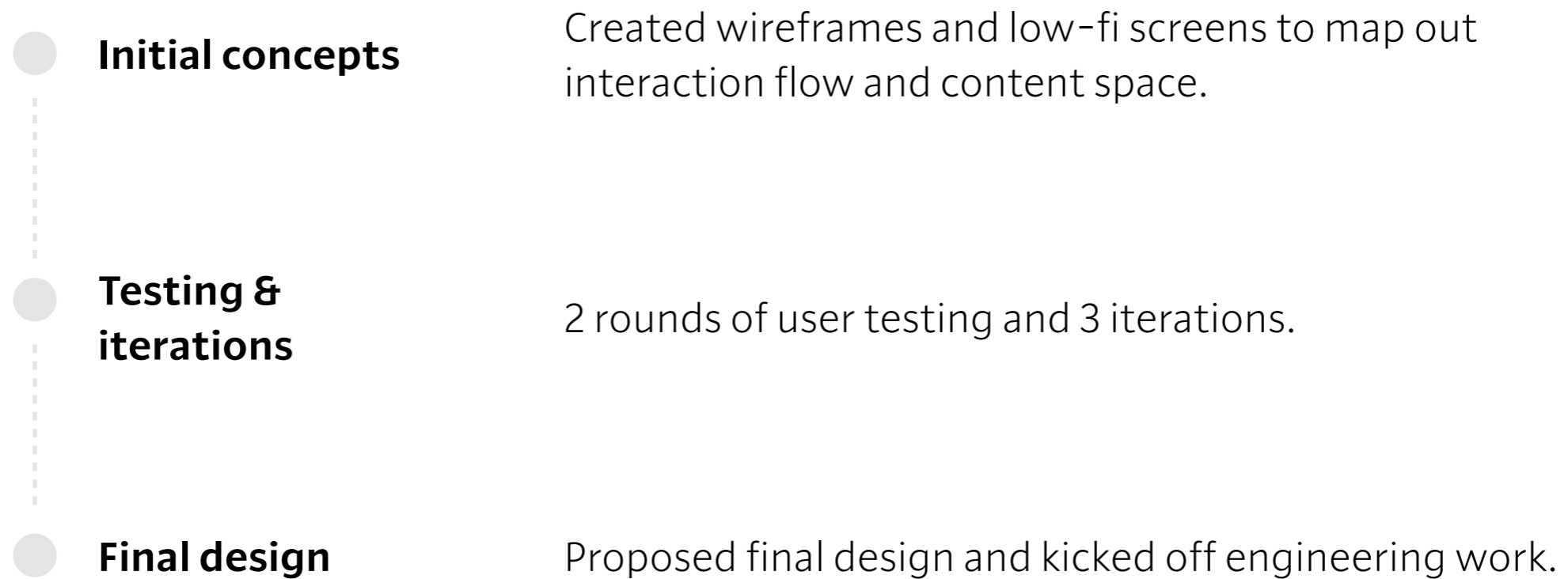
Design goals

Identified Root market differentiators and created design goals based on user needs.

**Experience
mapping & design
work breakdown**

Mapped out Root Home user experience and aligned design strategy and the scope of design work to product strategy.

Design Phases Continued



The Research

- 70% of the respondents are home and auto insurance bundlers.
- Price increase was the major trigger for home insurance switch.
- Mortgage vs. self payment is about 50/50.
- Saving money ranked top as the most important factor when it comes to home insurance, followed by getting the right coverage.

DO NOT MOVE OR ERASE

AGE	DO YOU BUNDLE?	PAYMENT METHOD	WHAT'S MOST IMPORTANT TO YOU? (TOP 4)	WHAT IS CURRENT CARRIER WORST AT?	WHAT IS CURRENT CARRIER BEST AT?	WHY DID/WOULD YOU SWITCH? (TRIGGERS)
24-44 - SOCIAL MEDIA - PERSONAL FINANCE - SHOPPING/REGUL	YES (74%) NO (26%)	MORTGAGE (56%) ON MY OWN (44%)	SAVING MONEY ON HOME INS (25%) CONFIDENCE I HAVE THE RIGHT COVERAGE (18%) PROTECTED FROM FUTURE DISK/LIBRARY (16%) BEING THERE WHEN I NEED IT (14%) BEING THERE WHEN I NEED IT (14%) SAVING MONEY (10%) CONFIDENCE (10%)	PROVIDING ME FEEL LIKE AN INDIVIDUAL (11%) GIVING ME CONTROL OVER PERCENT RATE (8%) PROVIDING ME TO MAKE BETTER DECISIONS IN THE FUTURE (12%) PROVIDING ME TO MAKE BETTER DECISIONS IN THE FUTURE (12%)	SAVING ME MONEY (11%) ALLOWING ME TO BUNDLE MY AUTO (8%) PROVIDING ME INSURANCE PROTECTION (15%) PROVIDING ME INSURANCE PROTECTION (15%) PROVIDING ME INSURANCE PROTECTION (15%)	HOME INCREASE PRICE LEVEL UP (11%) AUTO INCREASE PRICE INCREASE (12%) OTHER (12%) SPECULATIVE COST - INCREASE INCREASE (12%) HAD A MORTGAGE CLAIM OR C3 EXT (12%)
45-64 - FINANCE - SOCIAL MEDIA - SHOPPING	YES (76%) NO (24%)	MORTGAGE (32%) ON MY OWN (68%)	SAVING MONEY (27%) BEING THERE WHEN I NEED IT (18%) PROTECTED FROM FUTURE DISK (18%) CONFIDENCE (15%)	PROVIDING ME INSURANCE PROTECTION & DIFFERENT (26%) GIVING ME CONTROL OVER PERCENT RATE (18%) PROVIDING ME TO MAKE BETTER DECISIONS IN THE FUTURE (18%)	SAVING MONEY (20%) ALLOWING ME TO BUNDLE MY AUTO (17%) PROVIDING ME INSURANCE PROTECTION (14%) PROVIDING ME INSURANCE PROTECTION (14%)	HOME INCREASE PRICE INCREASE (18%) AUTO INCREASE PRICE INCREASE (16%) OTHER (16%) SPECULATIVE COST - INCREASE INCREASE (16%)
65+ 40% DON'T USE APP	YES (80%) NO (20%)	MORTGAGE (20%) ON MY OWN (80%)	PROTECTED FROM FUTURE DISK (23%) BEING THERE WHEN I NEED IT (23%) SAVING MONEY (17%) CONFIDENCE (15%)	PROVIDING ME FEEL LIKE AN INDIVIDUAL (27%) GIVING ME CONTROL OVER PERCENT RATE (22%) PROVIDING ME TO MAKE BETTER DECISIONS IN THE FUTURE (17%)	SAVING ME MONEY (11%) ALLOWING ME TO BUNDLE MY AUTO (11%) PROVIDING ME INSURANCE PROTECTION (15%) PROVIDING ME INSURANCE PROTECTION (15%)	HOME INCREASE PRICE LEVEL UP (11%) AUTO INCREASE PRICE INCREASE (12%) OTHER (12%) SPECULATIVE COST - INCREASE INCREASE (12%)

The Research

Homeowners insurance user segmentation

Best value shopper

People who are triggered by a price increase and are motivated to shop around.

- Savings on home insurance + auto
- Convenience of switching

Security seeker

People who know it's time to switch for various reasons (renewal, switching auto, bad CS experience, external factors).

- Getting covered right away
- Personalized coverage that meets their needs
- Savings on home insurance + auto

New home owner

People just moved and want to reconsider their homeowners insurance.

- Savings on home insurance + auto
- Personalized coverage that meets their needs

Target users for this project



User segmentation

Design Goals

Design Goals

What's our market differentiator?

- ♥ What other apps are doing
 - Easy bundling
- ♥♥ What users' current carrier does well
 - Save money
 - Get to the right coverage
- ♥♥♥ Root market differentiator
 - Personalized experience
 - Education on better decisions
 - Control over price

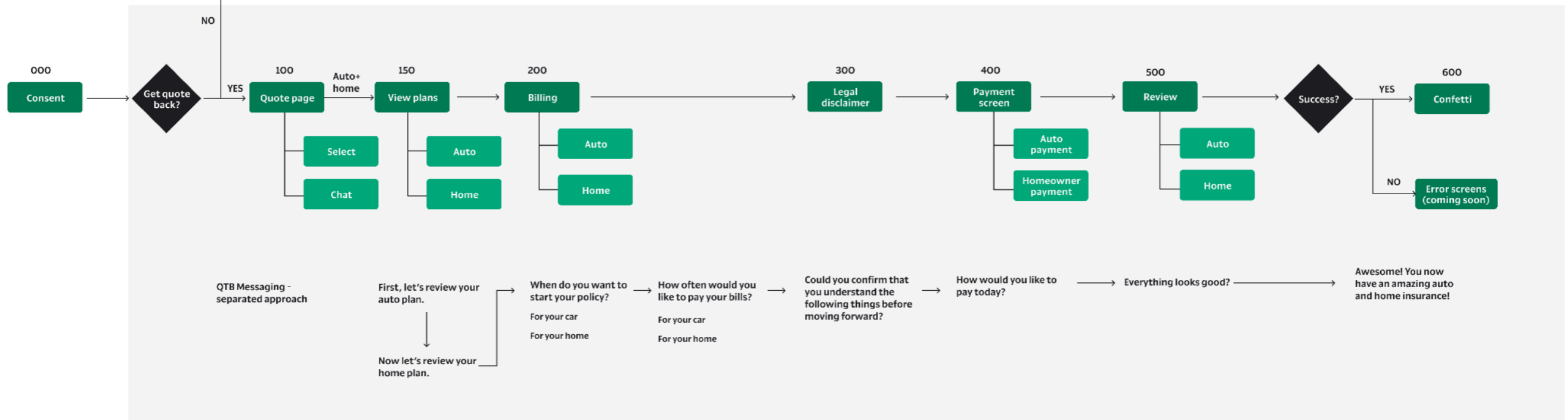
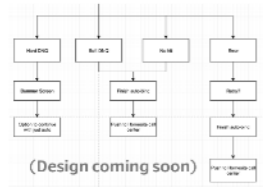
Handled through
entry point
exploration

We'll tackle these
in "customize your
coverage" section

Goals

Help best value shoppers and security seekers get to the right coverage, save money, and make informed decisions on their insurance.

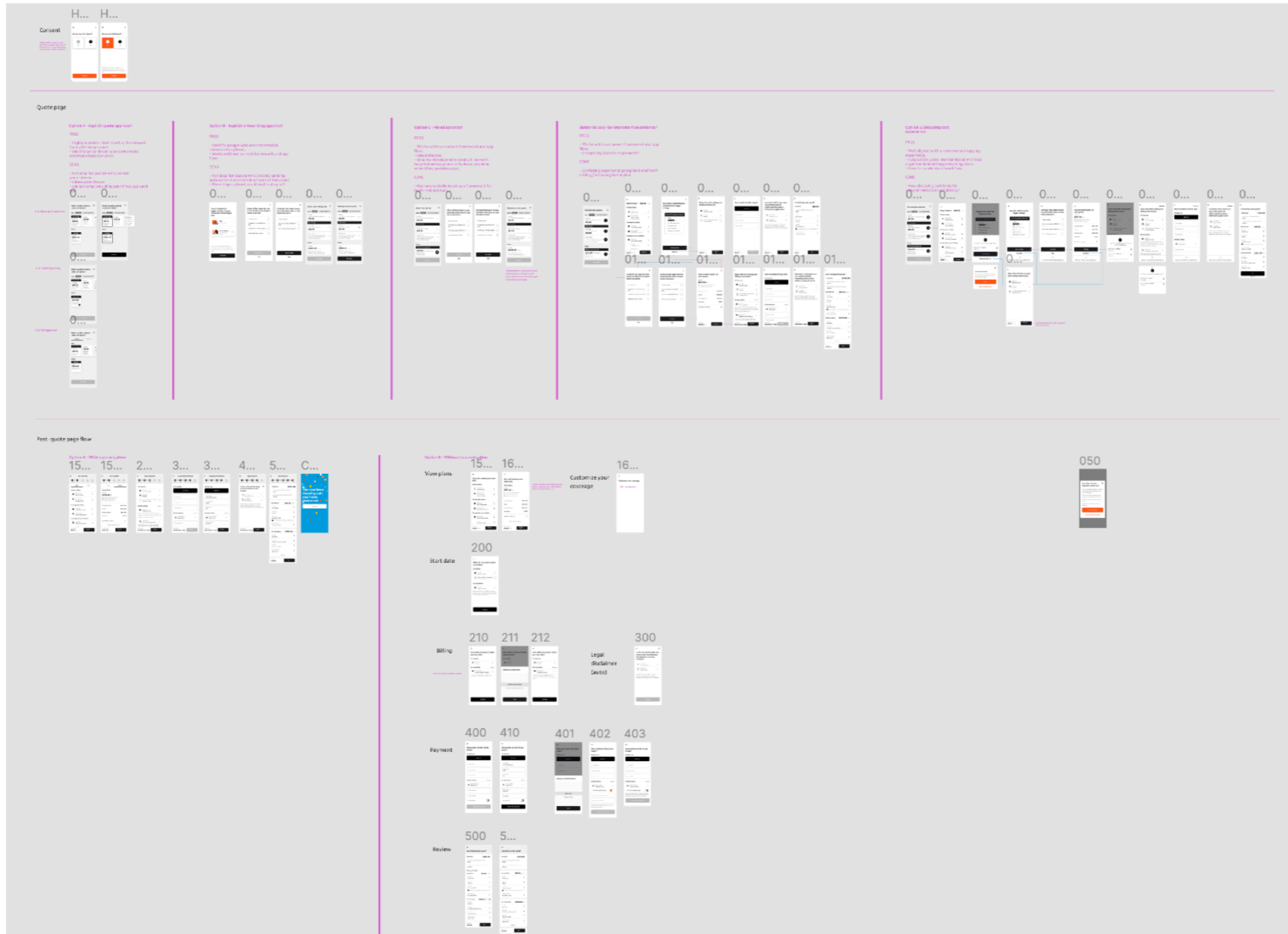
The Experience



Constraints

1. Technical: third party API integration limits workflow and data availability.
2. Time: lack of time limits initial launch to Root auto policy holders.
3. Design tooling: this project happened at the same time when Root built its first design system. Lack of tooling slows down design and development speed.

Initial wireframes



Design Iterations

Prototype - 1

\$1,071.98 /year ①

\$1253.98 **\$160 saved**

- ✓ \$123 off: Multi-Product discount
- ✓ \$54 off: Welcome Home discount
- ✓ \$5 off: Fire Alarm discount

Coverage Summary

Your Home	\$607,000	>
Your Belongings	\$303,500	>
Your Financial Protection	\$300,000	>
Standard Deductible	\$1,000	>

Check Out

Coverages for your home

Dwelling

Insures your home's structure against covered losses

\$607,000

+ Add additional coverage

Water Backup/Sump Pump Overflow Protection

Pays to repair damage caused by a sump pump malfunction or backup in a sewer pipe.

No coverage

Show other included coverages


Add Extra

Service lines
Coverage for repair or replacement of underground piping or wiring that provides electrical power, heating, natural gas, waste disposal, or water to their homes

Mine subsidence
Covers your home and some other structures listed under your base policy for damage caused by nearby mines.

Earthquake protection

Your quote **\$1071.98** /year **Apply changes**



You now have amazing homeowners insurance!

Your policy number is 70428132

You will receive an email with your policy information and helpful links.

We will conduct an inspection of your property. [Learn more about home inspection process.](#)

Done

Design Iterations Continued

[Prototype - 2](#)

←

We've got you covered.

\$1,737 .00 /year R

You're saving **\$207** in discounts!
[How did we get your quote?](#)

Standard Deductible >
\$1,000

Financial Protection >
\$300,000

Home >
\$607,000

Belongings >
\$303,500

[Continue with this coverage](#)


←

How do you want to pay?

With my mortgage
We'll work with your mortgage company to transfer your payments

With my bank account
Pay quickly and securely through our partner, Plaid

[Continue](#)



Congratulations! You've got homeowners insurance.

Your policy number is 70428132. You will receive an email with your policy information and helpful links.

What happens next?

We'll have someone check the outside of your home — don't worry, you won't have to be there. [Learn more about home inspections](#)

[Go back to the home screen](#)

Launch



Post launch insights

- Generated \$1.3M DWP (direct written premium) with 15% bind rate.
- Root customer retention rate increased by ~20% post launch .
- Major drop-off triggers were identified as price, coverage clarity, mortgage transfer, and prior coverage cancellation (according to data performance and no-bind survey).
- Launched quote page optimization feature that reduced drop off by ~10%.
- Launched payment optimization feature and reduced drop off by ~20%.

Project 2: Test Drive Vision

TEAM

Conversion team

ROLE

Design Lead

PARTNERS

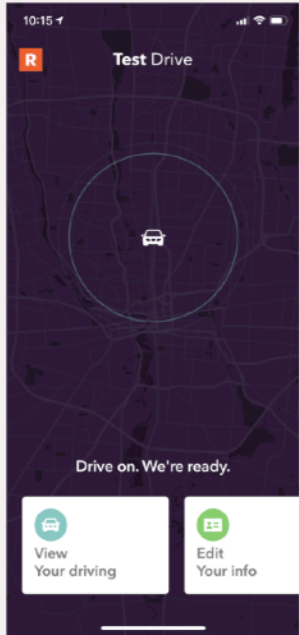
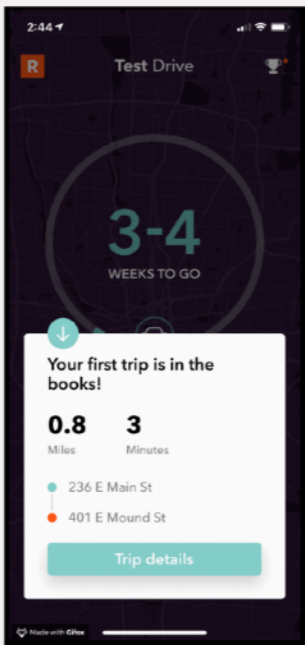
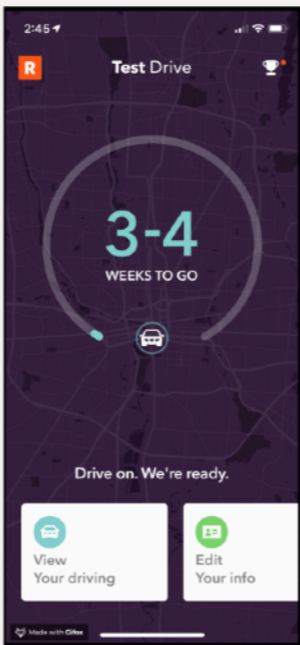
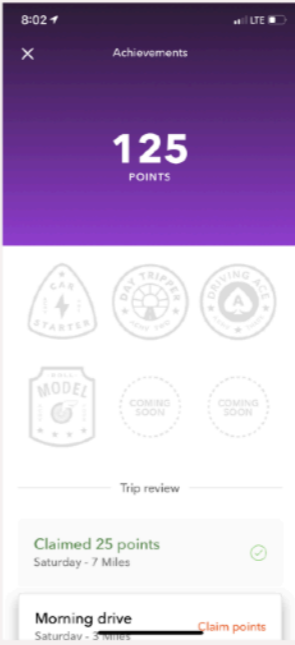
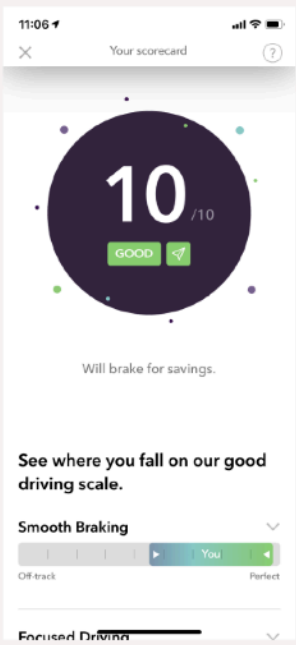
PM, Tech Lead

MANAGING

**Product Designer
Content Designer**

The Problem: Low Completion Rate

Customer problems (engagement survey, app reviews)

				
Mandatory Impersonal		Too long Inaccurate		Inaccurate Lack of clarity

The Problem: Deep Dive

Theme 1: Personalization

- 16.67% do not want to take Test Drive because they need insurance right away.

How might we:

Personalize the Test Drive experience that meets user needs and life situations?

Theme 2: Time

- ~20% think Test Drive takes too long to complete.

How might we:

Make Test Drive length shorter for the user?

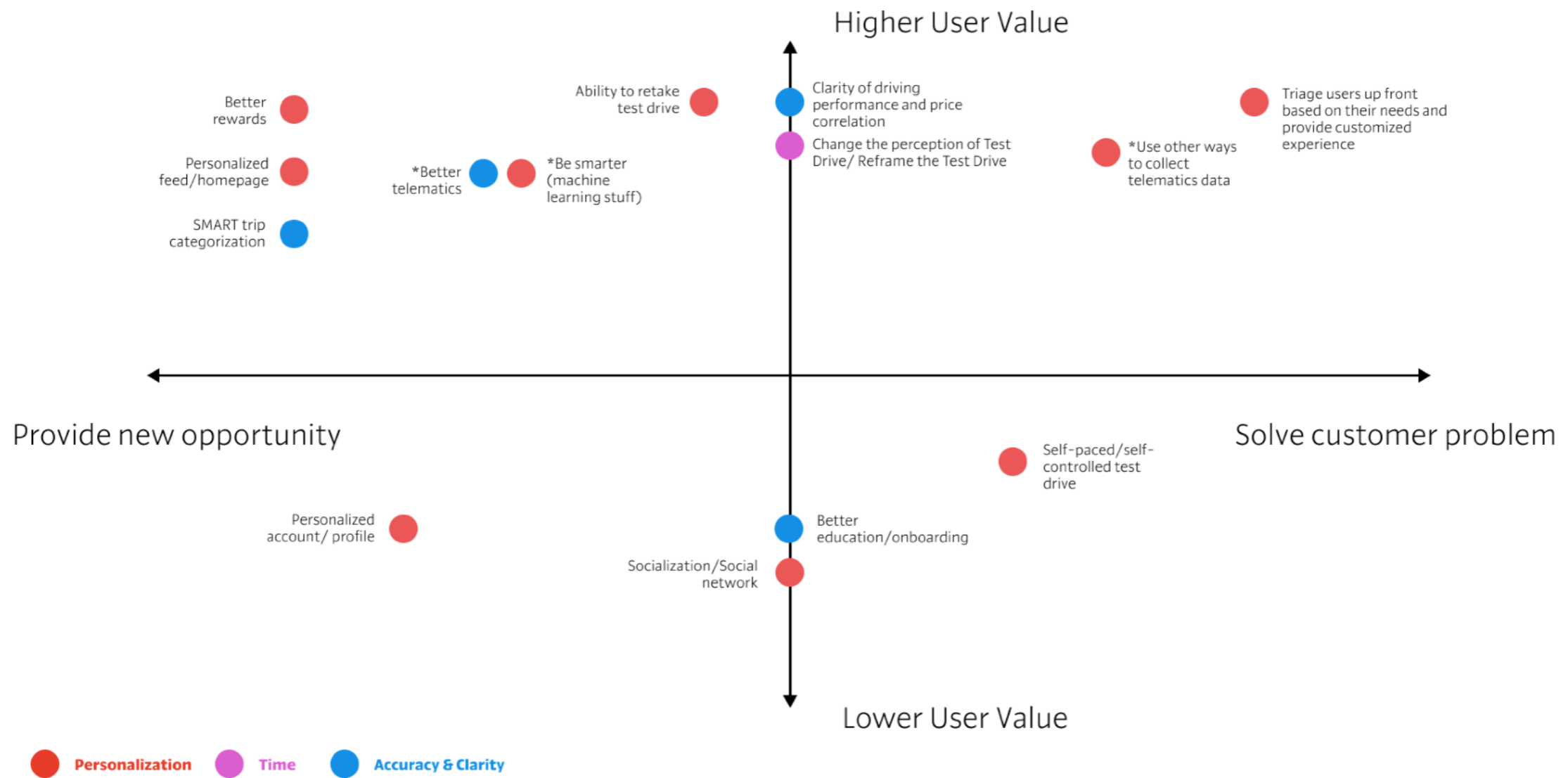
Theme 3: Accuracy & Clarity

- 93% reported the driving result was inaccurate.
- 44% would like to know more about how the score is calculated.

How might we:

Provide more accuracy and clarity in their driving performance?

The Problem: Solution Workshop

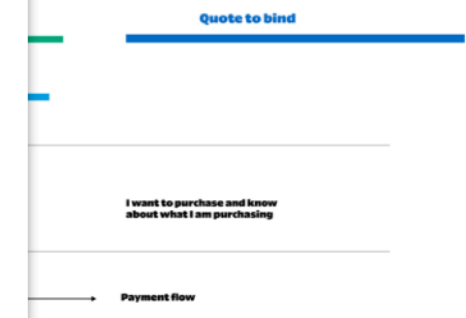
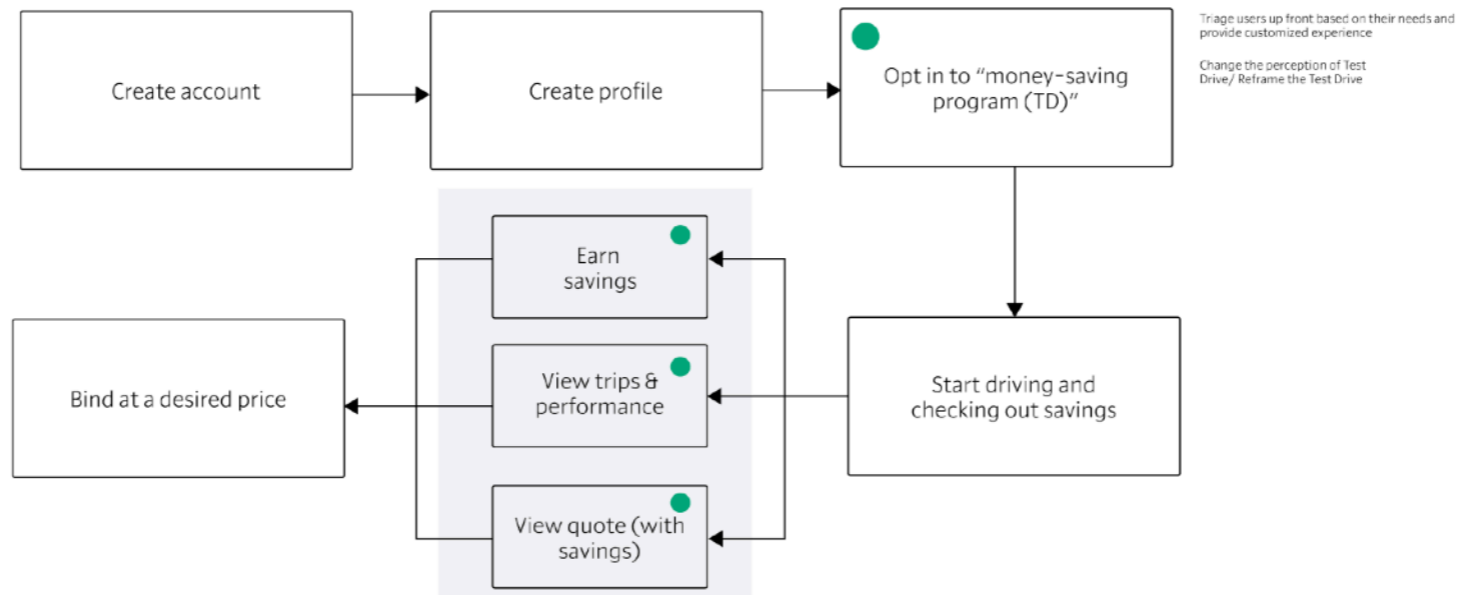


The Journey

What the ideal TD journey?

Stages	
User goals	I want cheaper car insurance
Behaviors	Download app → Create account → Bind at a desired price <small>- Location enabled</small>

Workflow



Personalized feed

- Clarity of driving performance and price correlation
- Ability to retake test drive (get better savings)
- Better rewards
- SMART trip categorization

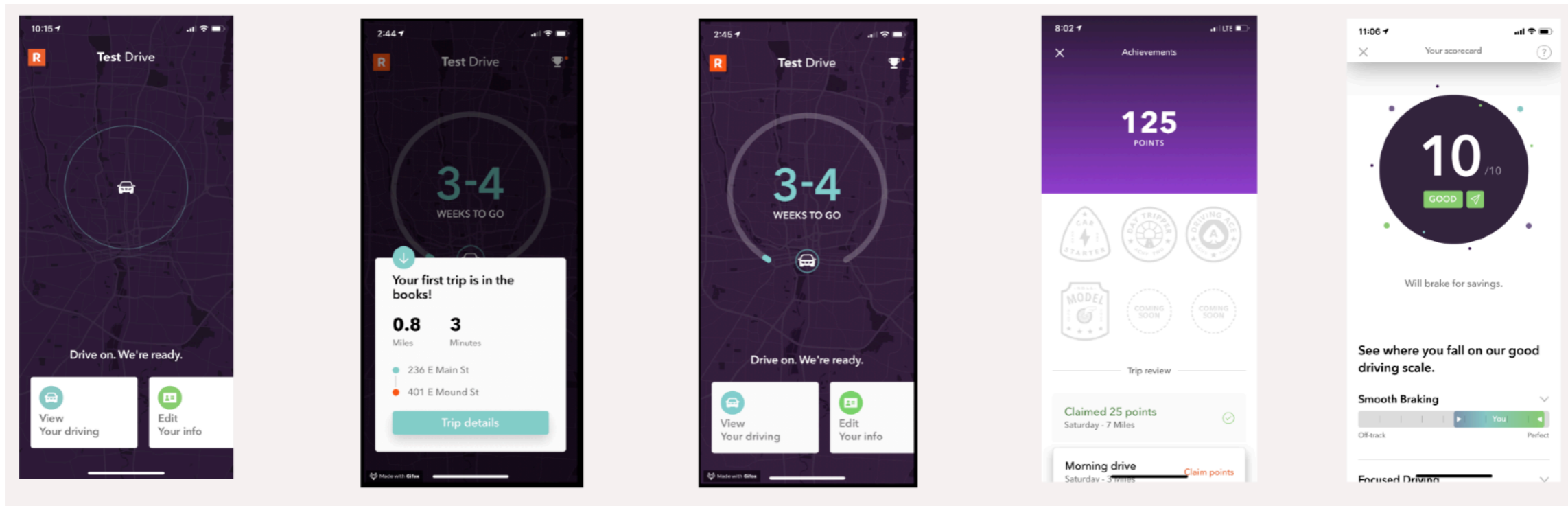
Pages to be designed

1. Triage screens - Fan
2. Personalized homepage - Fan & Luke
3. Savings page (achievement) / Store - Luke
4. Trips & performance page (better scorecard) - Fan
5. Price page (better quote page) - Fan

Keep in mind - Scalable Framework



Before & After



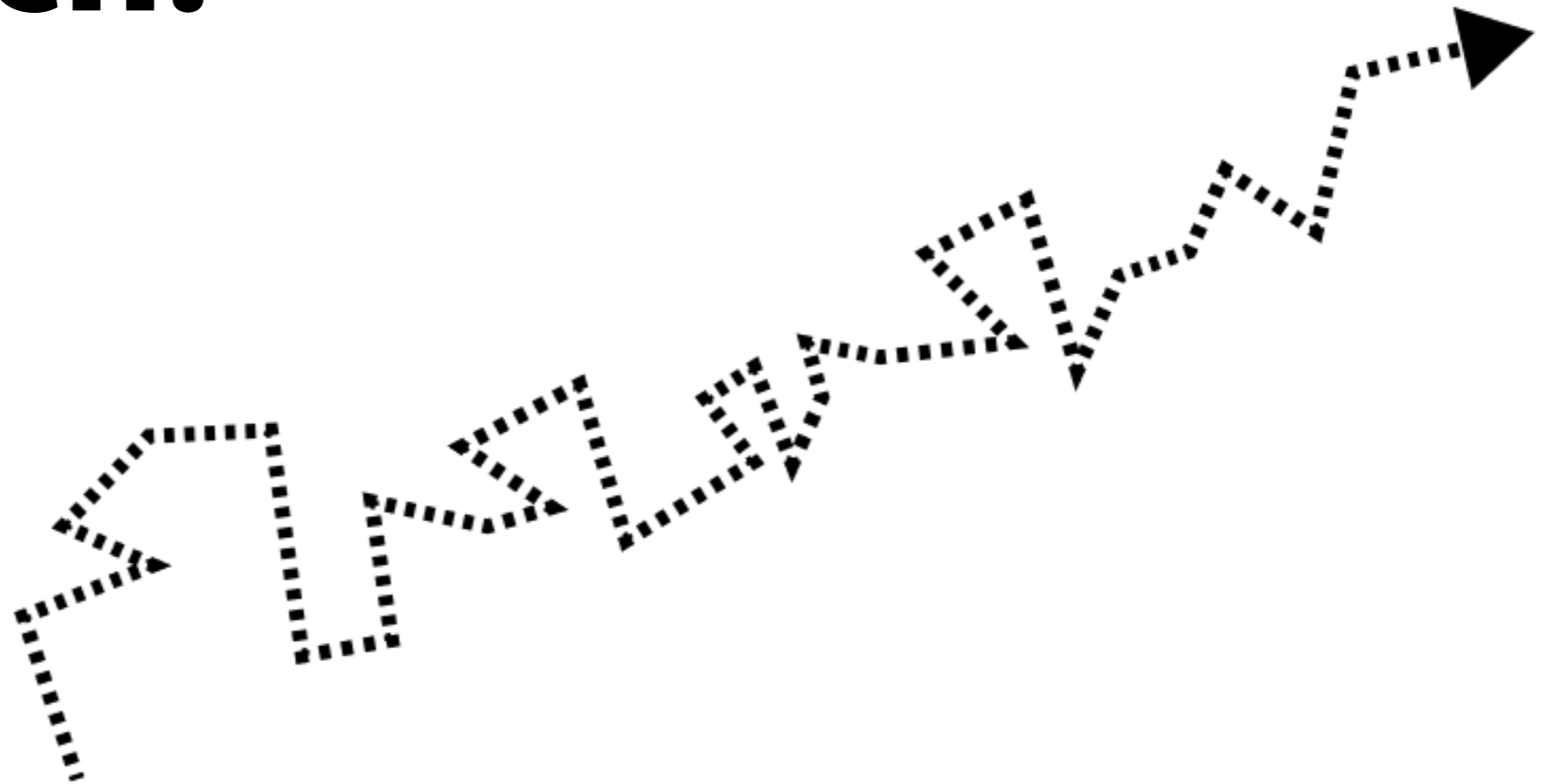
[After \(Prototype\)](#)

Before & After Continued

There is no perfect solution.

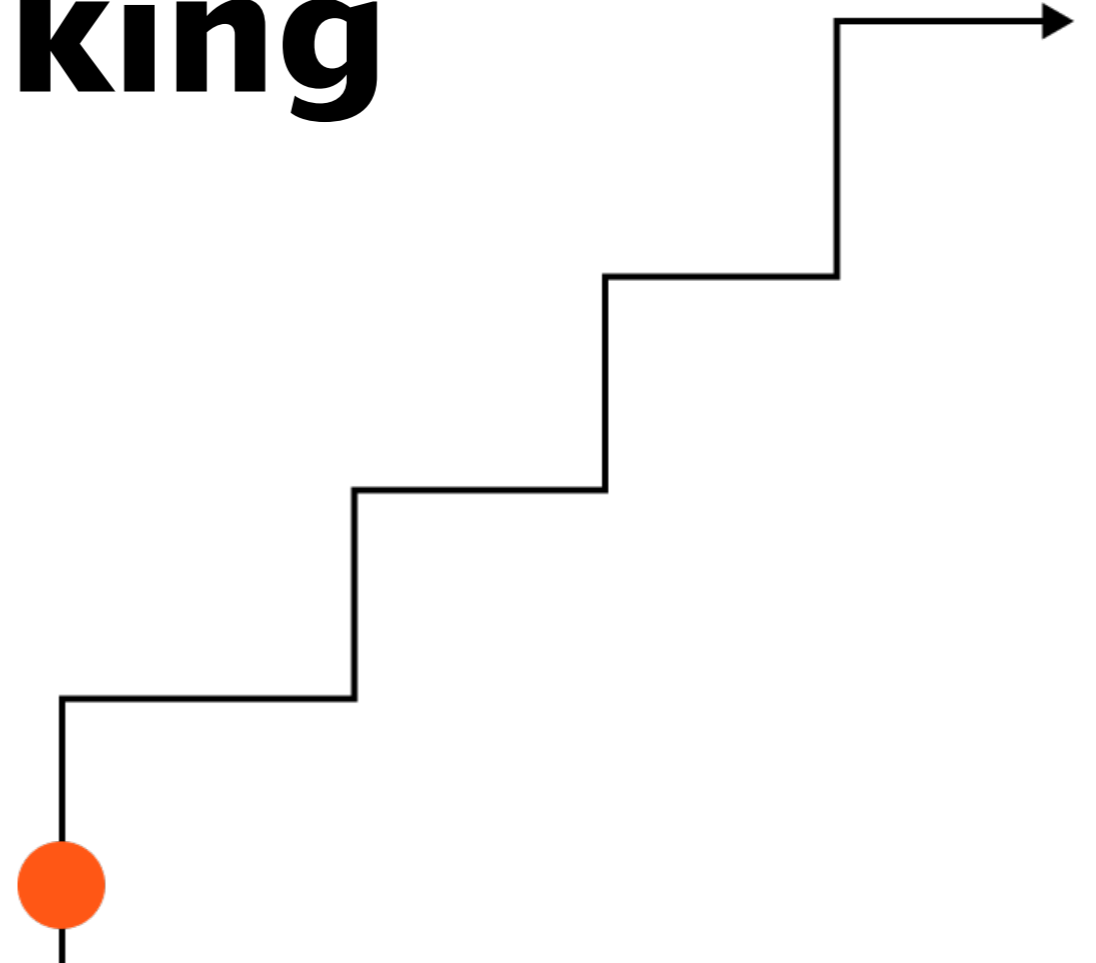
Before & After Continued

This was our previous approach.



Before & After Continued

**This is what we are
striving for: taking
larger steps.**



Post Vision World

- Aligned the team on chunk-able projects with clear priorities (both for the business and for the users) for the quarter.
- Allowing users to purchase insurance during Test Drive that increased Test Drive engagement rate by 10% and conversion rate by 30%.
- Increased Test Drive engagement rate by ~15% by allowing users to classify trips.
- 65% of customers has higher perceived accuracy and clarity for their tracked trips (post launch survey).

Thank you for reading.