Recruiting Script for an Insurance Company

Recruiting 3 Focus Groups of 8 Participants Per Group (30 Ps Total, Including 2 Alternates Per Session)

Overview (Specific Details Follow this Page)

WHAT'S COMMON AMONG EACH FOCUS GROUP

- Has a current automobile policy and is the insurance decision maker **(6 of 8 participants per group)**

- Must be an automobile policy owner. (Ask who their policy is with and record it**.)** Recruit some participants who have multiple vehicles on their policy.

- EITHER:

  - Must have an **iPhone or Android phone** and be comfortable using it to visit mobile sites and using mobile apps. Uses the iPhone or Android phone multiple times per day to do more than talking, texting, and reading e-mail

  - Must have an **iPad or Android tablet** and be comfortable using it to visit sites and using apps. Uses the iPad or Android tablet multiple times per day to do more than reading e-mail

- High school graduate or higher

- Household income: $55,000+

- Gender and Ethnicity: recruit a mix

- Doesn't reject Liberty Mutual

WHAT'S DIFFERENT ABOUT EACH FOCUS GROUP

- Group 1 = Buyers (have bought a new or used car within the last year). No Liberty Mutual Customers. Mix of ages, 24-49

- Group 2 = Current Researchers (are now researching purchase of a new or used car). No Liberty Mutual Customers. Mix of ages, 24-49

- Group 3 = Future Researchers (will be researching purchase of a new or used car within the next 6 months). Current Liberty Mutual Customers. Mix of ages, 24-49

FOCUS GROUP DATES: Wednesday-Friday, March 11-13

PARTICIPANTS: 30 (Three groups of 8 participants, plus 2 alternates per session)

DESIGN: A total of three, 2-hour, focus group sessions

INCENTIVES: $250 in compensation per participant, and $150 per alternate

Testing Schedule (24 Slots, Recruit 30 Participants)

Date: Wednesday, March 11	8 Participants + 2 Alternates	Time: 10:15 a.m. - 12:30 p.m.
FOCUS GROUP 1		
Buyers (have bought a new or used car within the last year). No Liberty Mutual Customers. Mix of ages, 24-49		

Date: Thursday, March 12	8 Participants + 2 Alternates	Time: 1:45 p.m. - 4:00 p.m.
FOCUS GROUP 2		
Current Researchers (are now researching purchase of a new or used car). No Liberty Mutual Customers. Mix of ages, 24-49		

Date: Friday, March 13	8 Participants + 2 Alternates	Time: 10:15 a.m. - 12:30 p.m.
FOCUS GROUP 3		
Future Researchers (will be researching purchase of a new or used car within the next 6 months). Current Liberty Mutual Customers. Mix of ages, 24-49		

* NOTE 1: All participants MUST arrive 15 minutes before the focus group starts, to get settled and sign consent agreements. Participants who arrive after the focus group starts will not be admitted and will not receive the honorarium.

* NOTE 2: Parking is NOT included in the $250 honorarium. Please encourage participants to park in a nearby garage. The last thing we want is participants arriving late or wanting to leave early because they're driving around looking for meters, which they need to keep feeding.

Homework Assignment: Required FOR ALL PARTICIPANTS AND ALTERNATES

We are giving you a homework assignment: create a collage and bring it in with you. Note that you will be presenting this collage at the beginning of the focus groups. This homework is required to participate in the focus group.

THEME OF THE COLLAGE
FOCUS GROUP 1 AND 2: Think about your experience when researching and shopping for a car. How did it make you feel when you started? Midway through? When you finished?

-or-

FOCUS GROUP 3: Think about what the experience will be like when researching and shopping for a car. How do you think it will make you feel when you start? Midway through? When you finish?

APPROACH
In creating your collage, think of why you want(ed) or need(ed) to buy a car and what you are trying(tried) to achieve. Think of your goals and objectives in shopping for a car. Think what images and emotions come to mind.

Please use 4-8 items in your collage. Glue them down or affix them to the page. The collage can be approximately 8 ½" x 11" and can include pictures and text from newspapers, magazines, the Internet, and the like. Please refrain from using any offensive content.

Participant's Name: _____

Scheduled date and time:

_____

Daytime phone: _____ Evening phone: _____

Mobile phone: _____ E-mail: _____

We are recruiting for a usability study of a website associated with an insurance company. This study will take approximately 2 hours and will be held in downtown Boston on Wednesday, March 11; Thursday, March 12; and Friday, March 13. This will be a focus group session with a moderator. There will also be a note taker in the room. Participants will receive $250 as compensation. Alternates will receive $150 as compensation, unless they fill in for a no-show or cancellation, in which case they will receive $250. Your name will not be used with the data and the information will only be used to help our client build a better website. We will not try to sell you anything. Is this something you would be interested in?

[Please send us a summary table of who is coming, plus their demographics.]

If yes:
Let me tell you a little more about the study. During the study, we'll lead you in discussions and have you participate in activities. Our discussion and activities are not intended to be in any way stressful or embarrassing. This will be a focus group, so you will be in a room with other participants, a person from our staff who will lead you through the session, plus a note taker.

We'd like to ask you a few questions to see if you would be a good candidate for our study:

WHAT'S COMMON AMONG EACH FOCUS GROUP

PLEASE NOTE: FEMALE (   )   MALE (   )

1. In our discussion, we would like to include a mix of people – some who have been interviewed by a market research company or participated in a usability test in the past, and some who have not been interviewed by a market research company or participated in a usability test. Have you ever participated in a focus group, a panel discussion, or an individual interview conducted by a marketing research company, or have you ever participated in a usability test?

   ☐ YES ... **ASK**: How long ago was that? _____
   ☐ NO   **IT MUST HAVE BEEN <u>AT LEAST</u> 6 MONTHS AGO.**

   Do you recall the topic? _____
   PLEASE CHECK. IF RELATED TO ANY INSURANCE PRODUCT, TERMINATE

2. Do you or anyone in your household work: **(READ LIST)**

	<u>Yes</u>	<u>No</u>	<u>Refused</u>
In market research or usability research	☐	☐	☐
For an insurance company	☐	☐	☐
Designing or developing websites …………………	☐	☐	☐

   IF "YES" OR "REFUSED" TO ANY – TERMINATE

3. What type of cell phone or mobile device do you own?
   DO NOT READ LIST. Respondent should be able to state the type of mobile phone/ device they use.
   ☐ iPhone
   ☐ Android/Droid
   ☐ Other   If other, please specify: _____
   ☐ None   **TERMINATE**

   We prefer only iPhone and Android users.

4. Do you have any applications (apps) loaded onto your cell phone/mobile device?
   ☐ Yes
   ☐ No

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5. What type of tablet do you own?
   DO NOT READ LIST. Respondent should be able to state the type of tablet they use.
   - ☐ Apple iPad
   - ☐ Samsung Galaxy
   - ☐ Google Nexus
   - ☐ Microsoft Surface
   - ☐ Amazon Fire
   - ☐ Other   If other, please specify: _____
   - ☐ None

   We prefer mainly iPad users.

6. Do you have any applications (apps) loaded onto your tablet?
   - ☐ Yes
   - ☐ No

7. Who in your household is the primary decision maker regarding insurance policies?

   A. ☐ Me

   B. ☐ Another household member   **TERMINATE**
   i.e., TERMINATE IF RESPONDENT IS NOT THE PRIMARY DECISION MAKER

AUTO

8a. Do you own or lease a car, or neither?

   A. ☐ Lease

   B. ☐ Own

   C. ☐ Neither

8b. Do you have a current **auto** insurance policy?

   - ☐ No   **Recruit ~2 participants per group**
   - ☐ Yes   **Recruit ~6 participants per group**

8c. If yes, Who is your auto insurance policy provider? _____
   RECORD PROVIDER AND RECRUIT A MIX.

8d. How many total cars are covered on your auto insurance policy?
   - ☐ 1
   - ☐ 2
   - ☐ 3+
   RECORD AND RECRUIT A MIX.

CAR BUYING/CAR RESEARCH

9. Have you purchased a car (new or used) within the last year?
   - ☐ Yes
   - ☐ No

   RECRUIT 10 PARTICIPANTS WHO HAVE PURCHASED A CAR WITHIN THE LAST YEAR (FOR FOCUS GROUP 1)

10. Are you currently researching a new or used car to purchase?
    - ☐ Yes
    - ☐ No

    RECRUIT 10 PARTICIPANTS WHO ARE CURRENTLY RESEARCHING A NEW OR USED CAR TO PURCHASE (FOR FOCUS GROUP 2)

11. Within the next 6 months, do you plan to research a new or used car to purchase?
    - ☐ Yes
    - ☐ No

    RECRUIT 10 PARTICIPANTS WHO PLAN TO RESEARCH A NEW OR USED CAR TO PURCHASE WITHIN THE NEXT 6 MONTHS (FOR FOCUS GROUP 3)

12. How often do you access the Internet/a browser on your phone (NOT including Email)? [Read List]
    - A. ☐ Multiple times a day
    - B. ☐ Once a day
    - C. ☐ 2-3 times a week – **TERMINATE**
    - D. ☐ Multiple times a month – **TERMINATE**
    - E. ☐ Once a month – **TERMINATE**
    - F. ☐ Less than once a month – **TERMINATE**

13. Which of the following do you do online? **(Read List)**
a.	Browse the web	Yes/No?
b.	Read and write email	Yes/No?
c.	Shop	Yes/No?
d.	Search for information/do research	Yes/No?
e.	Read news/sports	Yes/No?
f.	Listen to music	Yes/No?
g.	Listen to podcasts	Yes/No?
h.	Watch videos	Yes/No?

14a. I am going to read you a list of applications. For each one, please tell me if you ever use that type of application, either on your **mobile phone or your tablet**.

14b. (For each one they ever use, ask:) How often do you use that type of application on your **mobile phone or tablet**? Would you say you use it less than once a month or less, 2-3 times a month, about once a week or more than once a week?

	Never use	1-3x/month	2-3x/week	1x/day	>2-3x/day
News applications, to get information about news, sports, politics or weather	( )	( )	( )	( )	( )
Games, like puzzles, sports or action games	( )	( )	( )	( )	( )
Entertaining applications other than games—just fun things to help pass the time	( )	( )	( )	( )	( )
Productivity applications that help you get things done or help make everyday tasks easier—such as banking or managing your personal finances, managing insurance matters, making travel arrangements, buying items or researching a potential purchase	( )	( )	( )	( )	( )

ALL MUST USE **PRODUCTIVITY APPLICATIONS** ON THEIR PHONES OR TABLETS AT LEAST 2-3 TIMES A WEEK TO QUALIFY

14c. What specific productivity applications do you use on your mobile phone or tablet on a regular basis?

_____

_____

_____

PLEASE PROBE UNTIL THE RESPONDENT MENTIONS <u>AT LEAST 2 AND UP TO 5</u> PRODUCTIVITY APPLICATIONS

15. Which, if any, of the following insurance companies would you *never* consider doing business with in the future?
- A. GEICO
- B. State Farm
- C. Liberty Mutual – **TERMINATE**
- D. Progressive
- E. Allstate
- F. Nationwide
- G. USAA
- H. I would consider doing business with any of the above companies

16. How likely are you to research car shopping online? (car, property, life, etc.)
- A. ☐ Not at all likely   **TERMINATE**
- B. ☐ Somewhat unlikely
- C. ☐ Neither likely nor unlikely
- D. ☐ Somewhat likely
- E. ☐ Very likely

17. Have you ever researched insurance online?
- ☐ No
- ☐ Yes

18. How likely are you to research car insurance online?
- A. ☐ Not at all likely   **TERMINATE**
- B. ☐ Somewhat unlikely
- C. ☐ Neither likely nor unlikely
- D. ☐ Somewhat likely
- E. ☐ Very likely

19. Do you currently manage any of your insurance policies (auto, property, life) online or pay your insurance bill online? If so, which ones?
- ☐ Yes   Record which insurance policies: _____
- ☐ No

20. Do you have any other online accounts, such as utilities, that you manage or access online? Which ones? (examples: banking account, electric bill, cable bill, phone, 401k or investment portfolios)

- ☐ Bank account
- ☐ Electric bill
- ☐ Cable bill
- ☐ Phone bill
- ☐ 401K or investment portfolio
- ☐ Other **PLEASE INDICATE**: _____

21. Which of the following best describes your ethnicity?
   (Read List, please record; need a mix if at all possible)

- A. ☐ Caucasian
- B. ☐ African American
- C. ☐ Asian Pacific or Pacific Islander
- D. ☐ South Asian
- E. ☐ Native American
- F. ☐ Alaskan Native
- G. ☐ Hispanic or Latino
- H. ☐ Mixed Racial Background
- I. ☐ Other
- J. ☐ Refused to answer

22. Just so that we have a representative mix, would you please tell me the last level of education that you completed? READ LIST.

- A. ☐ Some high school or less   **[TERMINATE AND TALLY]**
- B. ☐ High school graduate
- C. ☐ Some college, no degree
- D. ☐ College degree
- E. ☐ Post graduate degree

23. Which of the following best represents your annual household income before taxes? Is it …? **READ LIST**

- A. ☐ Less than $55,000   **[TERMINATE]**
- B. ☐ At least $55,000, but less than $75,000 per year
- C. ☐ At least $75,000, but less than $100,000 per year
- D. ☐ At least $100,000, but less than $125,000 per year
- E. ☐ At least $125,000, but less than $150,000 per year
- F. ☐ At least $150,000, but less than $175,000 per year
- G. ☐ Over $175,000 per year

PLEASE RECRUIT A MIX OF INCOMES FROM $55K ON UP

24. Now, I would like you to ask you to use your imagination. If you could go to dinner with any famous person, alive or dead, who would that be and why?

_____

_____

_____

PLEASE BE VERY ATTENTIVE TO THE RESPONSE FOR THIS QUESTION – IT IS VERY IMPORTANT. This question is to determine how creative and articulate and outgoing the respondent is. If the respondent is not able to express themselves, is not articulate or accent is too heavy to be clearly understood when answering the question, TERMINATE and tally]

WHAT'S DIFFERENT ABOUT EACH FOCUS GROUP

- **Group 1** = Buyers (have bought a new or used car within the last year). No Liberty Mutual Customers. Mix of ages, 24-49

GROUP 1. CAR INSURANCE
Do you have a current **auto** insurance policy?

☐ Yes   **Recruit ~6 participants per group**
☐ No   **Recruit ~2 participants per group**

GROUP 1. If Yes, Who is your auto insurance policy provider?
_____
RECORD PROVIDER AND RECRUIT A MIX.
Recruit some customers of GEICO, Progressive, State Farm, and USAA
RECRUIT NO LIBERTY MUTUAL CUSTOMERS.

GROUP 1. How many total cars are covered on your auto insurance policy?
☐ 1
☐ 2
☐ 3+
RECRUIT SOME PARTICIPANTS WHO HAVE MULTIPLE VEHICLES ON ONE POLICY

GROUP 1. TOTAL NUMBER OF POLICIES
How many total insurance policies do you have (auto and home)?
☐ 0
☐ 1
☐ 2
☐ 3+
RECRUIT A MIX

GROUP 1. Please tell me which of the following categories includes your age.

Are you… [**READ LIST**]

☐ Under 24   **TERMINATE**

☐ 24 to 29   Recruit 3 participants per focus group (+ 1 alternate)

☐ 30 to 39   Recruit 3 participants per focus group (+ 1 alternate)

☐ 40 to 49   Recruit 2 participants per focus group

☐ 50 or older   **TERMINATE**

☐ Refused   **TERMINATE**

WHAT'S DIFFERENT ABOUT EACH FOCUS GROUP

- **Group 2** = Current Researchers (are now researching purchase of a new or used car). No Liberty Mutual Customers. Mix of ages, 24-49

GROUP 2. CAR INSURANCE
Do you have a current **auto** insurance policy?

☐ Yes **Recruit ~6 participants per group**
☐ No   **Recruit ~2 participants per group**

GROUP 2. If Yes, Who is your auto insurance policy provider?
_____
RECORD PROVIDER AND RECRUIT A MIX.

Recruit some customers of GEICO, Progressive, State Farm, and USAA
RECRUIT NO LIBERTY MUTUAL CUSTOMERS.

GROUP 2. How many total cars are covered on your auto insurance policy?

☐ 1
☐ 2
☐ 3+
RECRUIT SOME PARTICIPANTS WHO HAVE MULTIPLE VEHICLES ON ONE POLICY

GROUP 2. TOTAL NUMBER OF POLICIES
How many total insurance policies do you have (auto and home)?

☐ 0
☐ 1
☐ 2
☐ 3+
RECRUIT A MIX

GROUP 2. Please tell me which of the following categories includes your age.

Are you… [**READ LIST**]

☐ Under 24 **TERMINATE**
☐ 24 to 29 Recruit 3 participants per focus group (+ 1 alternate)
☐ 30 to 39 Recruit 3 participants per focus group (+ 1 alternate)
☐ 40 to 55 Recruit 2 participants per focus group
☐ 56 or older **TERMINATE**
☐ Refused **TERMINATE**

WHAT'S DIFFERENT ABOUT EACH FOCUS GROUP

- **Group 3** = Future Researchers (will be researching purchase of a new or used car within the next 6 months). Current Liberty Mutual Customers. Mix of ages, 24-49

GROUP 3. CAR INSURANCE
Do you have a current **auto** insurance policy?

☐ Yes   **Recruit ~6 participants per group**

☐ No   **Recruit ~2 participants per group**

GROUP 3. If Yes, Who is your auto insurance policy provider?
_____
Recruit 6 who are current LM customers

RECRUIT ONLY LIBERTY MUTUAL CUSTOMERS.

GROUP 3. How many total cars are covered on your auto insurance policy?
☐ 1
☐ 2
☐ 3+
RECRUIT SOME PARTICIPANTS WHO HAVE MULTIPLE VEHICLES ON ONE POLICY

GROUP 3. TOTAL NUMBER OF POLICIES
How many total insurance policies do you have (auto and home)?
☐ 0
☐ 1
☐ 2
☐ 3+
RECRUIT A MIX

GROUP 3. Please tell me which of the following categories includes your age.

Are you… [**READ LIST**]

☐	Under 24	**TERMINATE**
☐	24 to 29	Recruit 3 participants per focus group (+ 1 alternate)
☐	30 to 39	Recruit 3 participants per focus group (+ 1 alternate)
☐	40 to 55	Recruit 2 participants per focus group
☐	56 or older	**TERMINATE**
☐	Refused	**TERMINATE**

CONCLUSION

I'd like to invite you to attend a focus group to get your feedback on auto insurance. Sessions will be in a focus group, and we will conduct them in Boston.

The focus group discussion will take approximately 2 ¼ hours of your time. To show our appreciation, we'll offer you $250 in a Visa card. Are you willing to participate?

☐ YES   **CONTINUE WITH DATE, TIME, LOCATION, ETC.**
☐ NO   **TERMINATE**

The session will require you to use a computer screen and/or a mobile phone. Please bring your glasses if you need them when reading information on a computer screen or mobile phone.

*Note: If you are selected to participate, w*e will be recording the session to get an accurate record of your feedback. We may also have some colleagues observing the session in another room. The recordings will only be used for this project. The data from this study will not be used for any other purpose. Your name will not be associated with the video recording or any other data collected during the session.

Great! Your background matches our study. Can we schedule you for a session now?

Testing Schedule (24 Slots + 6 Alternates, Recruit 30 participants)

Date: Wednesday, March 11	Participants	Time: 10:15 a.m. – 12:30 p.m.
FOCUS GROUP 1		
Buyers (have bought a new or used car within the last year). No Liberty Mutual Customers. Mix of ages, 24-49		
	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	
	Alternate #1	
	Alternate #2	
Date: Thursday, March 12	**Participant**	**Time: 1:45 p.m. – 4:00 p.m.**
FOCUS GROUP 2		
Current Researchers (are now researching purchase of a new or used car). No Liberty Mutual Customers. Mix of ages, 24-49		
	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	
	Alternate #1	
	Alternate #2	
Date: Friday March 13	**Participant**	**Time: 10:15 a.m. – 12:30 p.m.**
FOCUS GROUP 3		
Future Researchers (will be researching purchase of a new or used car within the next 6 months). Current Liberty Mutual Customers. Mix of ages, 24-49		
	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	
	Alternate #1	
	Alternate #2	