

Recruiting Screener for **Property Claims Augmented Reality (AR) iPhone App**, Ethnographic Research Study

OVERVIEW

Study dates	April 4-5, 8-9 (Four Days)
Location	In-home interview
Number of participants	12 participants; no alternates
Methodology	90-minute ethnographic study in participant's homes
Participation compensation	Participants will receive US Bank gift cards <ul style="list-style-type: none">• \$200 in compensation for participants
Participant technology requirements	<ul style="list-style-type: none">• WiFi that we can use or cellular data access• Participants will be using iPhones that we provide• Participants must have a quiet home environment with no distractions (no babies or children; pets must not be a distraction)• Easily accessible parking at or near residence

RECRUITMENT CRITERIA

Recruit each participant to the following specifications:

Mix of ages: 25-59	Question 4
Shoot for a range that is similar to this: 25-29: 3 30-39: 3 40-49: 3 50-59: 3	
Education	Question 17
High school graduate or higher	
Household income	Question 18
\$65,000+	
Gender and Ethnicity	Question 16
Recruit a mix	
Proficiency	Questions 10, 11
Digitally proficient users; go online more than once a day to do more than just read email; comfortable online. Regular user of phone apps.	
Brand Awareness	Question 14
Doesn't reject Liberty Mutual	
Manages insurance process	Question 8
Manages the insurance process for the household	
Filing a Property Insurance Claim	Question 7
Recruit 12 (customers of any insurance company, especially GEICO) <ul style="list-style-type: none"> Recruit 6 participants who have filed an indoor water damage property insurance claim (home owners or condo owners) in the last 12 months. Recruit 6 participants who have never filed a property insurance claim. 	

Geographic Location	Question 15
<ul style="list-style-type: none"> Recruit 6 participants from Boston/Cambridge Recruit 6 participants from Boston area suburbs, including Somerville, Brookline, Newton, Quincy, Weymouth, Braintree 	
Primary Target	Question 5
Homeowners or Condo owners only; no renters.	
Primary Target	Question 3
Have an iPhone 6-X and are comfortable using it	
Primary Target	Question 12
Digitally inclined and preference to use digital	
Secondary Target	Question 13
All participants must access an account on their phone : for example, a bank, credit card, utility, cable, or mobile phone account. Online activities could include checking a balance, paying a bill, transferring money, changing an address, updating a subscription, or making an online update to their account in the last six months	

Usability Test Dates: April 4-5, 8-9 (4 days)

Schedule
10:00 a.m.-5:00 p.m.; 3 sessions per day, 1 in the morning and 2 in the afternoon with at least 60-minute breaks in between <ul style="list-style-type: none"> • 10:00 – 11:30 • 1 – 2:30 • 3:30 – 5:00
Number and Length
A total of 12, 90-minute customer interviews (12 participants)
Incentives
\$200 gift cards for participants

Testing Schedule

Day 1, Thursday April 4 Testing Schedule (3 slots, 3 participants)

Date	Participant	Time
Recruit all participants in close geographic area within Boston/Cambridge & Boston Area Suburbs	1	10:00 a.m.-11:30 a.m.
	2	1:00 p.m.-2:30 p.m.
	3	3:30 p.m.-5:00 p.m.

Day 2, Friday April 5 Testing Schedule (3 slots, 3 participants)

Date	Participant	Time
Recruit all participants in close geographic area within Boston/Cambridge & Boston Area Suburbs	4	10:00 a.m.-11:30 a.m.
	5	1:00 p.m.-2:30 p.m.
	6	3:30 p.m.-5:00 p.m.

Day 3, Monday April 8 Testing Schedule (3 slots, 3 participants)

Date	Participant	Time
Recruit all participants in close geographic area within Boston/Cambridge & Boston Area Suburbs	7	10:00 a.m.-11:30 a.m.
	8	1:00 p.m.-2:30 p.m.
	9	3:30 p.m.-5:00 p.m.

Day 4, Tuesday April 9 Testing Schedule (3 slots, 3 participants)

Date	Participant	Time
Recruit all participants in close geographic area within Boston/Cambridge & Boston Area Suburbs	10	10:00 a.m.-11:30 a.m.
	11	1:00 p.m.-2:30 p.m.
	12	3:30 p.m.-5:00 p.m.

Study Introduction

Participant Name	
Scheduled Date and Time	
Home or Condo Address (address must be clearly visible from the street)	
Mobile Phone Number	
Second Phone Number	
Email	

We are recruiting for customer research study related to insurance. This study will take about 90 minutes and will be an interview conducted in your home, **April 4-5, 8-9 (4 days)**. The 90 minutes includes any set-up time that is needed.

Participants will receive \$200 as compensation in the form of a gift card.

Is this something you would be interested in?

If yes:

Let me tell you a little more about the study. In this particular study three of our staff will come to your home to interview you. During the interview you will use a phone app on a phone that our staff members will be providing. Your home will need good access to WiFi or cellular data. We will record the session to make sure we accurately capture your feedback. We will also ask you to take pictures and video of one room in your home.

We need to get some background information to see if your background is a good match for the study.

NOTES TO RECRUITER: PLEASE SEND US A SUMMARY TABLE OF WHO IS COMING, PLUS THEIR DEMOGRAPHICS

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 6 MONTHS</u> AGO. IF NOT, TERMINATE.
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	Yes	No	Refused
In market research or usability research			
For an insurance company			
Designing or developing websites			
IF "YES" OR "REFUSED" TO ANY – TERMINATE			

3a. Do you have a smart phone?	
	Yes
TERMINATE	No

3b. What kind of smart phone do you have?	
	iPhone
TERMINATE	Android
TERMINATE	Google
TERMINATE	Other (please specify)
TERMINATE	Don't know

3c. What kind of iPhone do you have?	
TERMINATE	iPhone 5 or earlier
	iPhone 6 or 6S
	iPhone 7 or 7 Plus
	iPhone 8 or 8 Plus
	iPhone X
	iPhone XS
	iPhone XR
TERMINATE	Don't know
PLEASE RECRUIT A MIX OF IPHONE 6-X USERS	

4. Please tell me which of the following categories includes your age. Shoot for a range that is similar to this. Are you... READ LIST

TERMINATE	Under 25
Recruit 3 participants	25 to 29
Recruit 3 participants	30 to 39
Recruit 3 participants	40 to 49
Recruit 3 participants	50 to 59
TERMINATE	60 or older
TERMINATE	Refused

5a. How many total insurance policies do you have (auto, home, renters, umbrella – but NOT health)?

TERMINATE	0
	1
	2
	3+
RECRUIT A MIX	

5b. What types of insurance policies do you currently have? Check all that apply?
NOTE TO RECRUITER: DON'T READ ANSWERS. LET PEOPLE TELL YOU THEIR ANSWERS

	Auto <i>Terminate if they did not also select Home or Condo</i>
	Home
	Renters <i>Terminate if they did not also select Home or Condo</i>
	Condo
	Umbrella (personal injury protection) <i>Terminate if they did not also select Home or Condo</i>
	Other please specify _____ <i>Terminate if they did not also select Home or Condo</i>
ALL 12 MUST HAVE EITHER HOME OR CONDO	

6a. Who is your current property insurance provider?

RECRUIT 12 PARTICIPANTS TOTAL	
<i>Would like to get 2-3 participants who are Liberty Mutual customers</i>	

6b. How long have you been with your property insurance company?
NOTE TO RECRUITER: DON'T READ ANSWERS. LET PEOPLE TELL YOU THEIR ANSWERS

	0-1 year
	1-3 years
	3-5 years
	5 or more years
	RECRUIT A MIX

7a. Have you ever had to file a property insurance claim?

NOTE TO RECRUITER: DON'T READ ANSWERS. LET PEOPLE TELL YOU THEIR ANSWERS

	Yes
	No

RECRUIT 6 YES AND 6 NO

7b. If answer to 7a was "Yes," how many property insurance claims have you filed?

NOTE TO RECRUITER: DON'T READ ANSWERS. LET PEOPLE TELL YOU THEIR ANSWERS

	1
	2
	3 or more

7c. If they answer yes to 7a, what kind of property claim(s) did you file? Select all that apply.

	Burglary or theft
	Falling objects
	Fire
	Indoor water damage
	Outdoor water damage including roof
	Smoke damage
	Vehicle or aircraft collision
	Weather damage
	SELECT 6 PARTICIPANTS WHO HAVE FILED INDOOR WATER DAMAGE CLAIMS IN LAST 12 MONTHS)

7d. If answer to 7a was “Yes,” how long ago did you file each **property** insurance claim? Please capture date for each type of claim

NOTE TO RECRUITER: DON'T READ ANSWERS. LET PEOPLE TELL YOU THEIR ANSWERS

	0-3 months ago
	4-6 months ago
	7-12 months ago
	1-2 years ago
	2-3 years ago
	3-5 years ago
	5+ years ago
	TERMINATE if indoor water damage claim was not filed in the last six months

8. For your **last** insurance claim (auto or property), by what methods did you file your claim? Please check all that apply.

	I called my insurance company
	I filed my claim online with my insurance company
	I managed my claim online or tracked the status of my claim on my insurance company's website
TERMINATE	Another person in my household filed the claim.

RECRUIT A MIX, BUT PLEASE TRY TO FIND SOME WHO FILED THEIR CLAIM ONLINE

9. How do you manage your insurance policy (that is, add or remove drivers, add or remove vehicles, add, remove or change coverages and deductibles, pay your insurance bill)? [Select all that apply]

PLEASE DON'T READ THE ANSWERS. LET THE PROSPECTIVE PARTICIPANT TELL YOU

	I call my insurance representative or insurance agent
	I log into my insurance website with my username and password to make changes
	Other _____
	I do not manage my insurance policy
RECRUIT A MIX	

10. How comfortable are you using the internet and websites in particular?

	Extremely comfortable
	Very comfortable
	Somewhat comfortable
TERMINATE	Not very comfortable
TERMINATE	Not at all comfortable

11a. How often do you access the Internet (excluding Email)?

NOTE TO RECRUITER: PLEASE DON'T READ THE ANSWERS. LET THE PROSPECTIVE PARTICIPANT TELL YOU

	Multiple times a day
	Once a day
TERMINATE	2-3 times a week
TERMINATE	Multiple times a month
TERMINATE	Once a month
TERMINATE	Less than once a month

11b. Which of the following do you do on your phone? READ LIST	Yes	If yes how often (daily, weekly, monthly, every few months)	No
Browse the web			
Read and write email			
Shop			
Search for information/do research			
Read news/sports			
Listen to music			
Listen to podcasts			
Watch videos			
Social Media (Facebook, twitter, Instagram etc.)			
MUST DO AT LEAST 1 ACTIVITY ON THEIR PHONE DAILY			

12a. Do you manage any accounts on your phone? Which ones?
NOTE TO RECRUITER: PLEASE DON'T READ THE ANSWERS. LET THE PROSPECTIVE PARTICIPANT TELL YOU

	Bank account
	Electric bill
	Cable bill
	Phone bill
	Mortgage bill
	Credit card bill
	Loan payment (for example, student loan, car loan)
	401K or investment portfolio
	Car insurance
	Property insurance (homeowners, condo, or renters)
	Health insurance
	Life insurance
	Other, PLEASE INDICATE:

SELECT ONLY PARTICIPANTS WHO MENTION AT LEAST 3 DIFFERENT ACCOUNTS

12b. If you manage accounts on your phone, which device do you use to manage them? (select all that apply)

	Smartphone (Android or iPhone): mobile browser
	Smartphone (Android or iPhone): app on your phone

13. Which, if any, of the following insurance companies would you *never* consider doing business with in the future?

	Allstate
	Esurance
	Farmers
	GEICO
TERMINATE	Liberty Mutual
	Nationwide
	Progressive
	State Farm
	USAA
	I would consider doing business with any of the above companies

15. Where do you live?

	Boston/Cambridge
	Boston Area Suburbs, including Somerville, Brookline, Newton, Quincy, Weymouth, Braintree

PLEASE RECRUIT 6 FROM BOSTON/CAMBRIDGE AND 6 FROM BOSTON AREA SUBURBS, INCLUDING SOMERVILLE, BROOKLINE, NEWTON, QUINCY, WEYMOUTH, BRAINTREE

16. Which of the following best describes your ethnicity?
(Read List, please record; recruit a mix)

	Caucasian
	African American
	Asian Pacific or Pacific Islander
	South Asian
	Native American
	Alaskan Native
	Hispanic or Latino
	Mixed Racial Background
	Other
	Refused to answer

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

TERMINATE	Some high school or less
	High school graduate
	Some college, no degree
	College degree
	Post graduate degree

RECRUIT A MIX

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

TERMINATE	Less than \$65,000 per year
	At least 65,000, but less than \$75,000 per year
	At least \$75,000, but less than \$100,000 per year
	At least \$100,000, but less than \$125,000 per year
	At least \$125,000, but less than \$150,000 per year
	At least \$150,000, but less than \$175,000 per year
	More than \$175,000 per year

PLEASE RECRUIT A MIX OF INCOMES FROM \$65K ON UP

19. 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]

20. I'd like to invite you to participate in a customer research session. Three people from our staff will visit you in your home to interview you. During the interview we will be recording your voice, taking interior photos and video of one room in your home. Is that OK?	
	Yes
TERMINATE	No

21. This interview will take approximately 90 minutes of your time. To show our appreciation, we'll offer you a \$200 U.S. Bank gift card, if you are chosen as a participant.	
	Yes CONTINUE WITH DATE, TIME, LOCATION, ETC
TERMINATE	No

Note: *If you are selected to participate, we will be recording the session to get an accurate record of your feedback. We may also have some colleagues observing the session remotely. 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.*