

INSURANCE.COM – CASE STUDY

Explaining insurance through the use of life stages.

Everyone is aware of the need for insurance. But how do you know what kind of insurance you need? And how much should you buy?

The research indicated that people tend to enter the insurance market based on a “life experience”—a new baby, a new home, or the death of a relative. Life experiences

When Fidelity Investments created Insurance.com, the company’s mission was to use the web to educate prospective insurance buyers—to demystify the



became one of the organizing principles of the site.

process and decrease the pressure and insecurity many consumers feel when confronted with this challenge.

However, not all consumers desire to be led in this fashion. Thus the site also employed a secondary

navigational system, one that permitted consumers to navigate directly to the type of insurance they were considering.

Insurance.com retained e-business branding and technology consultancy USWeb/CKS to articulate a brand value proposition and design and implement a web user experience.

Obtaining quotes online was important, but this was considered a generic, non-differentiating feature, something that was expected on any significant insurance website.

USWeb/CKS began with an analysis of the market, focusing on:

- Consumer attitudes towards buying insurance.
- Pros and cons of researching and applying for insurance online.
- Optimal content and feature set for an insurance “infomediary.”

With its intuitive user-focused navigation and professional, non-clichéd graphic design, Insurance.com greatly raised the standards of online insurance aggregators, and gave the brand credibility as a trusted, knowledgeable and impartial adviser.