

Persona development and preliminary usability testing

Qualitative research report – final

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Contact

209 Given Terrace
Paddington QLD 4064

PO Box 637 Spring Hill
QLD 4064 Australia

Phone: 07 3367 8557
Email: mcr@mcrpl.com.au

ABN 75 057 292 207

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Background and method

Background and method

Project background

MAIC commissioned MCR in November 2018 to conduct qualitative research with motorists.

The objectives of the study were to:

- gather general background information on lifestyle, attitudes and current information sources to feed into the preparation of a set of personas
- investigate the type of CTP insurance related content (messaging) of interest and the best channel and frequency to receive such information
- understand the barriers to engaging with CTP insurance related content
- understand attitudes towards CTP insurance and insurance more generally
- undertake preliminary MAIC website and CTP Insurance Information Form testing in a group setting.

This report details the findings to this study.

Method

Qualitative research via three focus groups and three individual in-depth interviews was undertaken with motorists.

The three focus groups (Brisbane) were segmented as follows

- 1.Young adults** - singles/couples no children (20-29 years)
- 2.Families** – singles/couples households with children (30-54 years)
- 3.Empty nesters** – singles/couples households with no children at home (or only adult children at home) (55+ years).

All respondents were screened to ensure they were responsible for registering and selecting the insurer on their own class one vehicle.

Each group contained a mix of people who were more engaged and less engaged in CTP Insurance. An even mix of males and females were included in each group.

To obtain a regional perspective, three phone in-depth interviews were conducted with people living in regional Queensland (Townsville, Toowoomba, Bundaberg).

MCR (via our fieldwork partner Chit Chat Research) recruited respondents from their panel using a screening questionnaire designed by MCR. Respondents were paid an incentive of \$80 each.

The groups in Brisbane were conducted on the 4th and 5th December 2018, clients from MAIC viewed the groups as they occurred. The in-depth interviews were conducted over the phone on the 6th and 10th December 2018. Therese Coutts moderated the groups and conducted the in-depth interviews.



MCR is a member of AMSRO and abides by the AMSRS Code of Professional Behaviour. The Code of Professional Behaviour can be downloaded at www.amsrs.com.au. Under the Code of Professional Behaviour – information about Client’s businesses, their commissioned market research data and findings remain confidential to the clients unless both clients and researchers agree the details of any publications.

MCR has ISO 20252 quality assurance accreditation.

Disclaimer

As is our normal practice, we emphasise that any market size estimates or marketing recommendations in this report can be influenced by a number of unforeseen events or by management decisions. Therefore no warranty can be given that the information included will be predictive of a desired outcome.

In addition to the qualitative findings outlined in this report, a chart has also been included. Although the data is shown to support the qualitative findings, the reader should note that any frequency counts or percentages reported in the charts are indicative only and should not be extrapolated to the population at large.

Summary

Summary of findings

A qualitative study, comprised of three focus groups and three in-depth interviews with motorists, was undertaken by MCR in December 2018.

Customer insight

The research reveals differences in the depth of insurance knowledge and the approach to information gathering by each lifestage segment (young adults, families, empty nesters). Knowledge about insurance and proactive information gathering generally increases with age. Attitudes towards insurance however tends to vary by individual, with some being more proactive and engaged than others. A set of six personas has been developed which illustrates the segmental differences noticed during the research (see section 1 of this report).

Compared with other general insurance products, knowledge about and engagement with CTP Insurance is relatively low among most respondents. The most common means by which respondents feel their interest in CTP Insurance could be piqued is via information about how to save money on CTP Insurance or how to gain some financial reward for using a particular CTP provider.

Website and form review

A number of opportunities for improvement are evident in regards to the usability of the MAIC website. See section 2 of this report.

The new CTP Insurance Information form included with the registration renewal notice is well received. The use of colour, icons and limited copy makes the form inviting and easy to read and comprehend.

Section 1: Customer insight

Key themes – areas of concern in daily life

To help inform website and communications development MAIC commissioned MCR to develop a set of personas to describe key motorist segments. In order to help construct the personas, respondents were asked what concerns or issues were currently important to themselves, their family or friends. Two common areas of concern in daily life emerge among focus group respondents.

Cost of living increases

- Many raise the issue of increases in the cost of living, most notably the cost of fuel, electricity, housing, food and insurance. This is the number one concern across all age groups.

Fast pace of life

- Family, household and work demands are mentioned by those in the young adult and family segments as a key issue
- Words such as frantic, hectic and busy are used to describe daily life
- Online connectedness (work spilling into family time) and the distraction of digital screens are felt to contribute to the fast pace of life
- Traffic congestion, running around after children and both adults in the household working are also noted as contributors to a stressful lifestyle
- Empty nesters, while typically leading full and busy lives, are found to enjoy a more relaxing way of life.

Among those aware of the price of CTP Insurance, there is a perception that it is expensive. A number call for more information about what contributes to this price. When shown the breakdown in the registration renewal information pack, this information helps them understand the basis for charges and moderates perceptions that it is expensive.

Because CTP Insurance is compulsory and paid with the vehicle registration (i.e. automatically covered) it is considered low-risk and not something that needs to be considered. By comparison, it is considered that general insurance (home insurance, comprehensive motor vehicle insurance) needs to be considered quite carefully and is worth investigating as there is greater variability between insurers on price, coverage and claims reputation. If time is to be spent reviewing insurance it will generally be dedicated to these general insurances rather than CTP Insurance.

Verbatim comments – areas of concern in daily life

Cost of living increases

“I think money is a big topic.” – Young adults

“Cost of living.” – Empty nesters

“The cost of essential services in general.” – Empty nesters

“Where does my money go?” – Families

“Wrong time of year to ask, we have three Christmas parties in a week and Uber alone is costing a fortune.” – Families

“At the end of the day, I think the reality is, things are going to be a lot more expensive because the banks don’t pass it [savings] on, that is the reality.” – Families



Fast pace of life

“As parents we put ourselves last to our children which is important but at this time of year you feel more and more pressured with the end of year things that we all have creeping up on us.” – Families

“My boy wanted to have a chat this evening and I was trying to get an email done and I said, “that is interesting mate” (but I had to keep working) and then felt a little bit guilty about the fact I’m not spending enough time with the kids.” – Families

“[Describe my life...?] Oh, just busy!” – Young adults

“I think we’re all suffering from rushing around and pressure to make sure you are providing the best for the family and making sure you have the ‘i’s dotted.” – Families

“We all need to pay bills but once you have children you want them to have the best. If you just go, “I am too tired, you can’t do sport or no, you aren’t having a play date” you are really limiting their life. Between family, the house stuff, work, just the basics of going to the doctor and buying food; it all takes time.” – Families

“[In our family] both parents are now working again so balancing that work life thing and making sure it is your turn to be at home to cook and that sort of stuff (is not easy).” – Families

“An interesting thing happened when I stopped working. I found I had more time to go and sit down and get the best price and go and do the investigation.” – Empty Nesters

“I don’t have enough time to do the things my wife wants me to do.” - Empty Nesters

Media use and information sources

Media use

Generally speaking, younger respondents are more likely to be passive news consumers, that is, they absorb news or they identify news of interest while doing other things such as browsing social media – rather than setting time aside specifically to ‘watch’ or ‘read’ the news. This is the group most likely to not see television news and less likely than other groups to hear radio news.

Those in the ‘families’ segment will specifically seek out the news but also absorb news items while browsing social media for non-news related information.

Empty nesters are the segment most likely to routinely watch, read or listen to the news across a variety of media (most commonly television, newspapers or radio). While many in this segment are using social media, consuming news stories via this channel is less common compared to their younger counterparts.

Information sources

Most respondents say they would Google the term “CTP Insurance Queensland” (or something similar) or would go to the Department of Transport and Main Roads website if they were seeking information on CTP Insurance.

Few, if any, are found to have prior awareness of the Motor Accident Insurance Commission or the MAIC brand. All however would use this website if it arose during their search.

Any public relations activity or unpaid media coverage via traditional media channels is unlikely to be noticed by the young adults segment but likely to be noticed by the empty nester segment. Reaching young adults and (to a slightly less extent family segments) with unpaid media will therefore require different strategies.

Across all lifestages (including young adults) respondents are receptive to CTP Insurance information being delivered with the registration renewal form (as this is the time they feel they are most likely to engage and potentially make a change).

To drive traffic to the MAIC website, if not already the case, consider incorporating key words such as CTP Insurance Queensland, and the Department of Transport and Main Roads (or include a link to MAIC in the DTMR website).

Verbatim comments – media use

Media use

Where do you get your news from?

“You see it online first. Sometimes at night I think, ‘I’ve seen this story that many times before’ because I check the phone and check the computer through the day.” – Empty nesters

“We have got the digital Courier Mail and I also check a lot for the latest news on ABC.” – Empty nesters

“I get the digital news and the papers on the weekend and then you can access the rewards site, that Courier Mail rewards and win tickets and competitions.” – Empty nesters

“I still love the paper.” – Empty nesters

“Every morning I just go through news.com. It is on my husband’s phone.” – Families

“I try and use Google News and set it up to receive a broad range of everything from left wing to right wing news. Generally the truth is somewhere in the middle.” – Families

Verbatim comments – media use

Information sources

Where do you get your information about CTP insurance from?

“Depends what I want to know. If I wonder, ‘can I get a better discount?’ I’d be typing in ‘CTP providers at discount price-comparison’, something like that.” – Young adults

“Google.” – Young adults

“Probably ask someone that I know, someone who’s into that stuff to get their advice.” – Young adults

“I would probably Google or I’m the kind of person, I go for the big brands first and then I start seeing what kind of price ranges we are in. I am a complete miser when it comes to decision making, I am there going through at least five or six insurances and making sure (I’ve got the best). In the end, I did end up speaking to someone and I changed my home insurance and contents over as well.” – Families

“I shop around. What you do is you phone them up (to get the best deal).” – Empty nesters

“Government website. I would start with Department of Transport because it is regulated.” – Empty nesters

“I would probably search and go to Department of Transport.” – Empty nesters

Understanding of and attitudes towards CTP Insurance

Most respondents have a basic understanding that CTP Insurance is the insurance paid with their vehicle registration and that it is compulsory. As might be expected, understanding of CTP Insurance tends to increase with age.

Some confusion however persists and can be summarised under the following themes:

- Believing that CTP Insurance covers property damage
- Confusing CTP Insurance with third party property or third party, fire and theft insurance
- Confusion about who is covered by one's CTP Insurance – e.g. not fully understanding that the insurance covers themselves for claims made against them by other people (some assume if they needed to claim for their own injury caused by another driver that they would contact their own insurer/use their own policy); related to this is some confusion about how/when they would make a claim
- Not understanding that at-fault drivers are not covered under CTP Insurance.

There is a perception, usually because CTP Insurance is compulsory and tied with the vehicle registration fee, that there are no (or only very minimal) differences between insurers on cover and fees. Price parity for some has been reinforced through the experience of comparing insurers in the past.

Generally speaking, respondents are more likely to be engaged with their other general insurance policies than with CTP Insurance. This is because they feel they have more control in regards to these policies (they can select from a wider range of insurers and or can switch at any time of year, as well as negotiate a better premium or a superior level of cover).

These findings reflect those found in the quantitative survey with motorists (2018) which also found that awareness and understanding of CTP Insurance increased with age.

In the quantitative survey, one in two mistakenly believed that CTP Insurance covers them for third party property damage, while one in four Queenslanders were not aware that the insurance covered personal injury claims for third parties.

Verbatim comments – understanding and attitudes toward CTP insurance

Understanding and attitudes toward CTP insurance

[CTP?] “It is only for personal injury.” – Empty nesters

“I was under the impression it is the same price, same liability, same coverage. Some states do give you the option. I do know in NSW you did have a choice of company, in Queensland I didn’t even know I had a choice, I just pay my rego.” – Families

“Now that I’m aware, I will use it as a bargaining tool. I never thought about adding that to a multi policy discount or anything like that. I last contacted Allianz and there was no comment made by them when they were trying to get me to bundle all of my things together so insurance companies aren’t selling it.” – Families

“We bought a new car, the car comes, they have registered you for the CTP. You buy it anyway so you don’t really get the choice, it is just what you drive out of the showroom with.” – Families

Questions motorists have about CTP Insurance

The questions respondents have about CTP Insurance can be classified under four headings as detailed in the table below.

UNDERSTANDING THE COVER	DETERMINING DIFFERENCES BETWEEN INSURERS	SWITCHING	CLAIMING
<ul style="list-style-type: none"> What is CTP Insurance? What does CTP Insurance cover? Why do I have to pay it? What's in it for me? Why should I look into it more? How is it different to my other general insurance? 	<ul style="list-style-type: none"> Does the level of cover differ between providers? How can I easily compare the offerings of CTP insurers? Who is offering the best deal? What other discounts can I get by combining multiple policies? What else should I look out for? 	<ul style="list-style-type: none"> Why would I want to change? Can I change insurers? Which insurers offer CTP Insurance? How hard is it to change insurers? How do I change insurers? Can I change only at registration renewal time or can I change at other times? 	<ul style="list-style-type: none"> What would I do if I needed to claim? How reliable are the insurers when it comes to claiming? What happens when someone is uninsured? What is the Nominal Defendant?

Questions motorists have about CTP insurance – Verbatim comments

"I'd be interested to see if my comprehensive insurance covers me for that though [injury claim]. See where the overlap is, so if I did hurt someone would my comprehensive cover it or would I have to do a CTP, like do two separate claims?" – Young adults

"I'd just like to find out exactly what the cover is." – Young adults

"I'm really curious - why would a 16 year old, buying his first car driving for less than 1 year on the road pay the same amount as me? It seems like the more at risk you are the more you should pay." – Young adults

"How do you actually change [CTP insurers] if you just do BPay?" – Families

Increasing engagement with CTP Insurance

Respondents offer the following suggestions to increase their engagement with CTP Insurance.

- Given that cost of living is a primary concern for respondents, the opportunity to save money or to secure a financial reward for using a particular CTP provider is the main way respondents feel their engagement with CTP Insurance could be increased. Respondents advise that if indeed there are differences between insurers based on price, they would like to be informed about this fact. Furthermore, they would like to be advised if:
 - there are additional benefits on offer (e.g. gift vouchers)
 - they may qualify multi-policy discount opportunities.
- Ideally, provide such information at the right point in time (e.g. with the registration renewal pack) to maximise the chance of action being taken.

Increasing engagement with CTP insurance – Verbatim comments

“I’d suggest considering an education campaign which I think is important because it is like we are paying this stuff and we don’t really know what we are paying for.” – Families

“If you could negotiate a really good price I think it would be good.” – Empty nesters

“Even just if you have something in the post once a year from them, like a discount or something.” – Empty nesters

“I just want to see stories. I want to learn about it but I want to learn about it through a story so I want to see an example, a story where I could go, ‘oh I can see myself in that, that actually does have value’. Then I’ll probably pay more attention.” – Young adults

“The idea is that the insurers compete against each other and ultimately give us a better deal. If we start looking into it ourselves, that that might encourage more competition.” – Families

Personas

Six personas have been developed to illustrate key segment differences noted throughout the research, particularly as they apply to attitudes towards CTP Insurance. Fictional stories have been created over the following pages to represent each persona.

The personas are not meant to represent every customer, but to highlight the main differences between key segments and to give some examples of daily life for a CTP Insurance customer. See following pages for personas.





Toby

24 years old

Single

Recent engineering graduate

Works casually in retail

Lives in Brisbane

Lives at home with family

Toby has recently graduated from an engineering degree at a university in Brisbane. He hasn't found full time work, but is quite happy at the moment just picking up extra casual shifts at the retailer he has worked for over the last few years. He likes living at home, it's free, but he admits he's looking forward to moving in with a few mates and starting his career.

He stays pretty connected with friends via social media, but also enjoys staying up-to-date with current affairs via various news websites. He usually has his browser open when he's on his laptop and he can set his preferences to receive news that interests him straight to his smartphone.

Apart from knowing he has to have CTP Insurance and that it's paid with his car registration, he really doesn't know much about CTP Insurance. He admits he's never looked into it too closely – mum and dad have paid his registration in the past. He doesn't even know who he's insured with or how to find out.

Recent news from the Royal Commission into misconduct in the banking, superannuation and financial services industry has left him a bit wary of banks and insurers and he'd make sure he asked parents what to do if he ever had to make a financial or insurance decision. Given that CTP is compulsory he's not too worried about it, he'll just go along with his current insurer until there's a good reason to change.



Characteristics:

- Saving to move in with friends
- More relaxed pace of life now he's finished at university
- Interested in news and current events



Areas of focus:

- Looking for work
- Having fun



Motivators

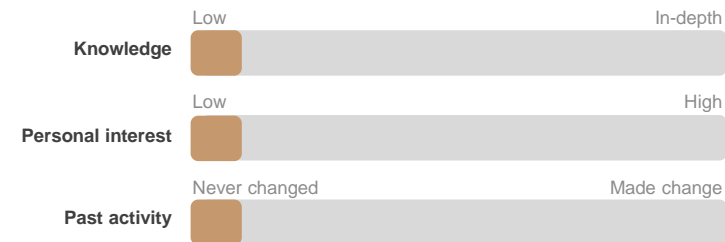
- Saving money



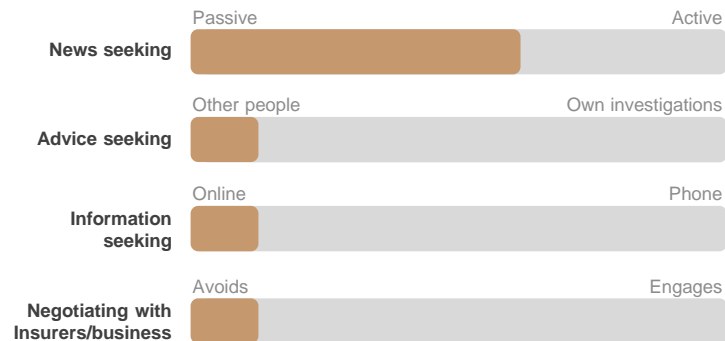
Comms channels

- Social media
- News websites

CTP INSURANCE



GENERAL HABITS



Questions about CTP Insurance

- What is CTP Insurance?
- How is it different to my other insurance?
- What does CTP Insurance cover?
- Why do I have to pay it?
- Can I change insurers?
- Why would I want to change?

"I knew it was mandatory, I knew you paid it with your rego, but I'm not quite sure what it covers."



Marnie

28 years old

Married

No children

Freelance worker (bookkeeper)

Lives in Townsville

Recently purchased first home

Marnie has been married to Ben for three years. The last year has been a whirlwind; after saving hard for their deposit they finally bought a house and are enjoying turning it into their 'home'. Marnie admits she was the organiser in the process, as a freelance bookkeeper spreadsheets, budgeting and attention to detail come naturally to her.

Life is busy, but working for herself gives her some flexibility with her time. While money is tight she occasionally splurges on travel and socialising with friends, as 'it's all about balance'.

Marnie has some knowledge about CTP Insurance, for instance: who her policy is with – she's seen it on the registration form. She assumes that there is no price or coverage difference between CTP Insurers, and while she knows she can change providers and might get a multi-policy discount with her house and contents insurer, the thought of going through the PDS is off-putting. But it's on her 'one day' to-do list.

She's signed up for her vehicle registration renewal to come via email as this makes it easier to file things away. If businesses can't do things online now she prefers not to deal with them.

A heavy social media user, if someone she follows mentions something of interest, she'll look it up, and if she needs to find something out about insurance she's happy to Google it. There's always mum and dad to ask for advice and she trusts their recommendation.



Characteristics:

- Practical and organised
- Budget and savings oriented
- Goal driven
- Big on detail



Areas of focus:

- Renovating
- Adventure travel
- Socialising with friends
- Building her client base



Motivators

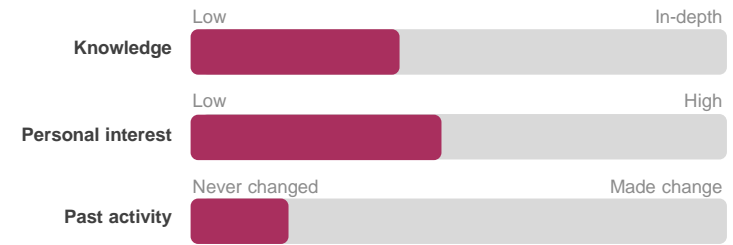
- Value for money – price and level of cover
- Other benefits offered (multi-policy discounts)



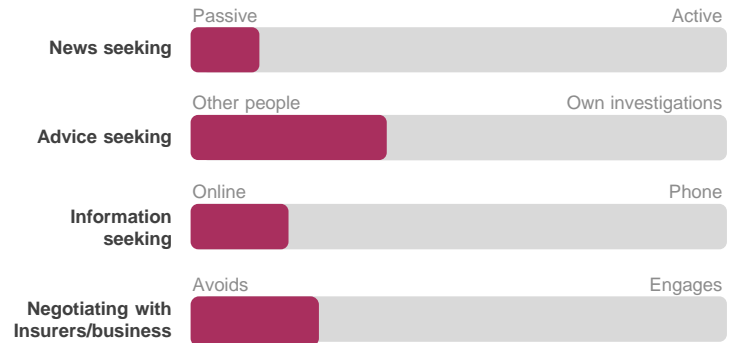
Comms channels

- Social media – Facebook Instagram Snapchat
- Registration renewal form
- Email

CTP INSURANCE



GENERAL HABITS



Questions about CTP Insurance

- How can I easily compare providers so that I can get the best offer for the best price?
- Can I change only at registration renewal time or can I change at other times?
- Does the level of cover differ between providers?

"I want to know the difference between insurers. I want to know what I'm paying for and what I'm getting and not getting."



Kellie

42 years old
Single
Three primary school aged children
Works part time as a nurse
Lives in Toowoomba
Rents a house

Life is busy, often exhausting with three children on her own, but Kellie wouldn't have it any other way. Her kids are her life and she does everything she can to make sure the children can do the activities they enjoy.

Between working shift-work, managing the household, volunteering at school and ferrying kids to activities there's not much time left, but Kellie has a good group of friends and family in town to help out and she occasionally gets to the gym and yoga.

She knows a little bit about CTP Insurance, but not the finer points – especially in regards to what is covered. She recently bought a new car and noticed on the paperwork that the dealer had chosen her CTP Insurer – it's not her usual insurer – but unless she hears something negative about the brand or finds that another insurer is significantly cheaper, she just doesn't have the time or motivation to change. Kellie assumes it's the same standard cover across all insurers, but if she really wanted to find out she'd make a phone call to her insurers.

Kellie aims to keep her admin at home to a minimum, she prefers brands that make it quick and easy to do business with and don't overwhelm her with communication or requests. She has automatic payments and reminders set up to save her time. Ultimately any time saving method or reminder system is welcomed.



Characteristics:

- Hectic lifestyle
- Budget conscious



Areas of focus:

- Children
- Work-life balance



Motivators

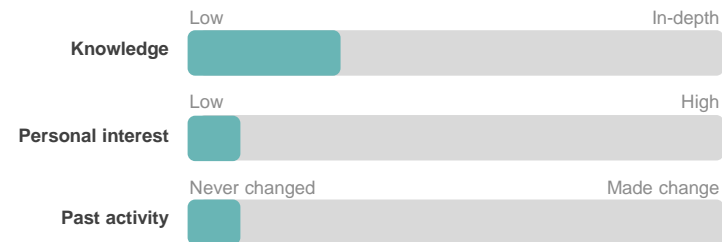
- Price or incentives to switch
- Making it quick and easy to switch



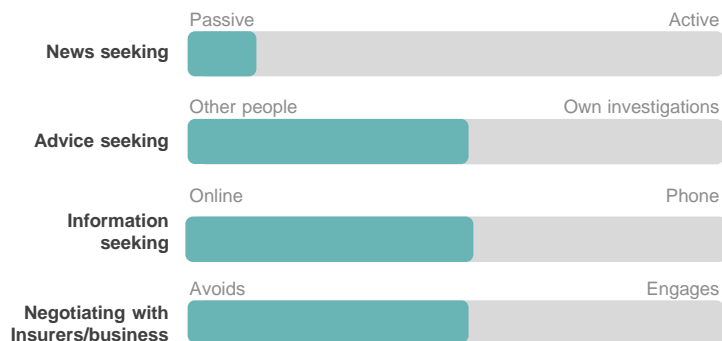
Comms channels

- TV – lifestyle/news entertainment
- Radio
- Social media
- Online news sites

CTP INSURANCE



GENERAL HABITS



Questions about CTP Insurance

- Why would I want to change insurers?
- How hard is it to change insurers?
- How do I change insurers?

“Between the family, the house stuff, work, buying food, it all takes time.”



Greg

52 years old

Married

Two teenage children

Works full time in management

Lives in Brisbane

Paying off home

Married for nearly 30 years, Brad and his wife Susan have two teenage girls. With both he and Susan working full time and their children in high-school, life is full on. When he's not playing taxi driver, ironing school uniforms or mowing the lawn, he's most likely to be found in his shed, working on his pet 'project', restoring a vintage car.

Technology is a concern to Greg; with work laptops and phones he's 'always-on' and he worries about whether he spends enough time with his family. He always feels as though he's in a rush, traffic and conflicting schedules don't help, and his pace of life is often frantic. As a family they are trying to carve out time to be together without screens, it's not always easy but he feels it is worth it.

Greg stays up-to-date with the news and current affairs via a variety of sources. He's wary of getting one-sided news so uses a variety of online sites, radio and the ABC for his news.

Insurance is an big cost for the family. Greg has recently reviewed all their insurance and feels like he's secured good value for money. He went online first to compare insurers before calling and squeezing a better deal out of them. It took a bit of time, but now they're a three car family (their eldest has just got her learner's permit) it's worth the effort. He included their CTP Insurance with their other general insurances and got an even bigger discount. In the future, he plans on doing the review every year; the days of remaining loyal to one brand are long gone.



Characteristics:

- Frantic lifestyle
- Detail oriented
- Confident



Areas of focus:

- Family-relationships
- Personal interests
- Work-life balance



Motivators

- Being in control
- Getting a good deal



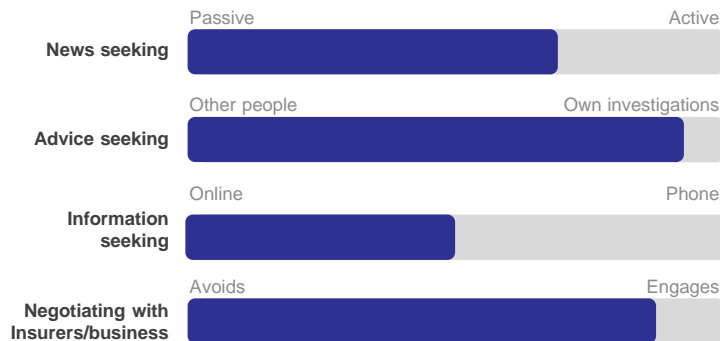
Comms channels

- Online news sites
- Insurer websites
- Radio
- Television

CTP INSURANCE



GENERAL HABITS



Questions about CTP Insurance



- What's in it for me?
- What other discounts can I get by combining policies?
- How can I easily compare the offerings of CTP insurers?

"I feel a little bit savvy or empowered now. We used to be stalwarts and stay with the same company (for all our insurances) for many years, but just recently we've realised you can't do that. No more loyalty, it's just not worth it – they will take as much as they can if you let them."



Barbara

66 years old

Lives alone

Retired

Three adult children, 5 grandchildren

Lives in Brisbane

Owens her own home

Life is certainly more relaxing for Barbara now she has settled in to retirement. Still, she's kept busy with choir, dancing and looks forward to her annual cruise. Plus every Monday she looks after her two youngest grandchildren - keeps her young she says.

She stays in touch with friends and family and all her special interest groups on Facebook. She finds Facebook convenient and informative, but isn't hooked. She gets the paper delivered and watches the news on television most evenings.

Being on a part pension, Barbara has to watch her spending. While she owns her own home, the cost of electricity, fuel and groceries impact on her spending money.

Barbara feels pretty confident about her knowledge of CTP Insurance; she knows people who have made a claim so she recognises how important it is. She has changed insurers in the past but feels she's getting a pretty good deal from her insurer now and she trusts that they would do the right thing if a claim was ever needed. She's wary of being pushed into a deal that she's not sure of, she hears of people being phoned up by scammers so she's pretty careful with the brands she chooses now. If she has a question she just phones her insurer for advice.



Characteristics:

- Relaxed, but full, lifestyle
- Budget conscious
- Prefers to trust big brands



Areas of focus:

- Family
- Activities
- Travel



Motivators

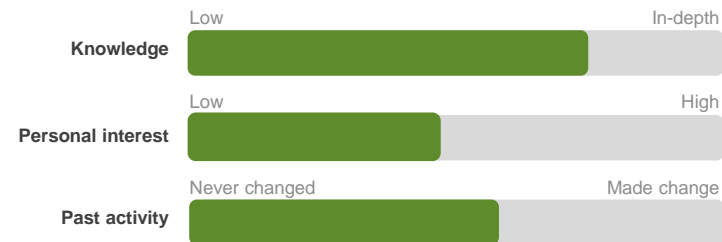
- Making sure she has the best level of cover at a reasonable price



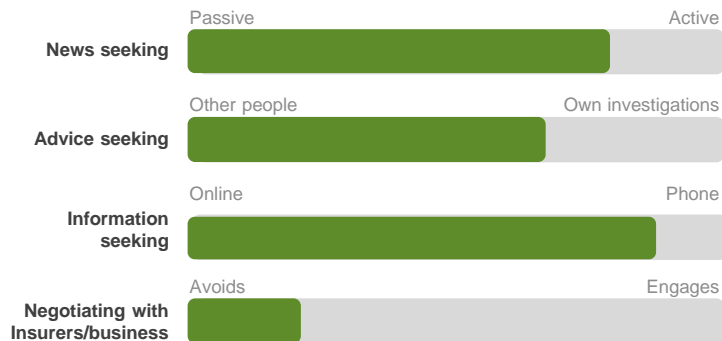
Comms channels

- TV – lifestyle/news entertainment
- Newspaper
- Social media - Facebook
- Radio

CTP INSURANCE



GENERAL HABITS



Questions about CTP Insurance



- Who is offering the best deal?
- What should I look out for?
- What would I do if I needed to claim?
- How reliable are the insurers when it comes to claiming?

"I just stay with my insurer now, during the floods they were one of the better companies, they have a good reputation."



John

61 years old
Married
Self-employed
Two adult children
Lives in Brisbane
Paying off home

John and Lucy have two grown children who currently live overseas. Life has quietened down since the girls finished university and moved out. John works for himself and is finally able to achieve that once elusive work-life balance.

He has a good understanding of CTP Insurance, although he is pretty hands-off with it. He's used a broker for quite a while now and trusts his recommendations. To be honest he doesn't really remember who he's with for CTP Insurance this year – he just fills in the paperwork as instructed. He's pretty sure all insurers have the same level of the cover and price given it's a compulsory item, but his broker was suggesting a certain brand for the multi-policy discount.

He's on the computer all day for work so he finds it easy to get his bills via email – he can action them and file an e-copy record without clogging his home office with paperwork.

He delegates most of his insurance admin to the broker, but when the girls moved out of home he made sure they were making the best decisions and gave advice as needed. He did a lot of Google searching on their behalf.

He's very comfortable with online news, but he also enjoys reading the paper in hardcopy, he finds it relaxing.



Characteristics:

- Relaxed lifestyle
- Delegates decision making to broker



Areas of focus:

- Transitioning to retirement
- Travel



Motivators

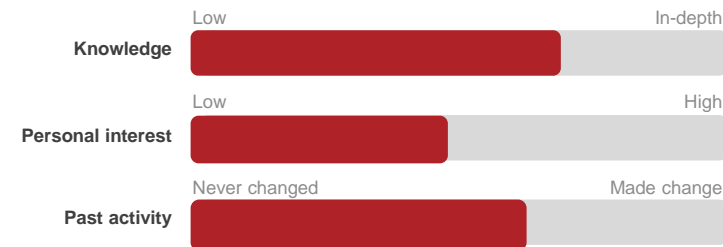
- Streamlining activities
- Time saving



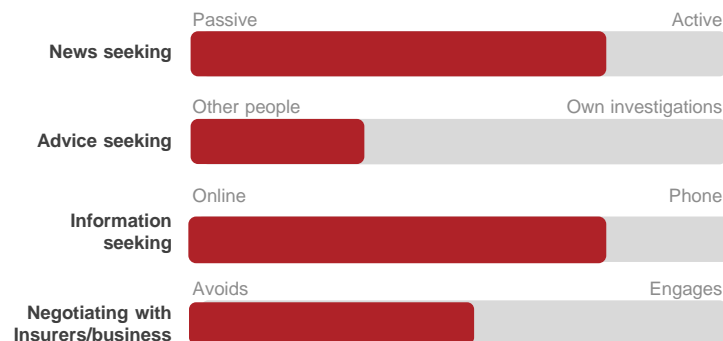
Comms channels

- Online news sites
- Newspapers
- Television
- Radio
- Email

CTP INSURANCE



GENERAL HABITS



Questions about CTP Insurance

- Why do I need to look into it more?

"I just ring the insurance broker and he gets the best deal for us."

Approach to CTP Insurance

During the focus groups, a projective task was used to help elicit underlying emotions or attitudes towards CTP Insurance. Respondents were asked to describe what animal best illustrates their attitude or approach to CTP Insurance. Findings from this component of the research fed into the development of personas and are also described here for the record.

Many respondents nominated passive, lazy or indifferent animals to represent their approach to CTP Insurance.



Koala:
Unlikely to change insurer, happy with status quo, somewhat lazy in approach to management of CTP Insurance.



Cat:
Indifferent, shy, not likely to take much notice of the product, unlikely to be enticed by special offers.



Wombat:
Mostly 'hiding away', not wanting to engage with CTP Insurance, only occasionally investigating.

Other animals mentioned include the following:



Puppy/squirrel:

Being interested and full of energy to investigate/change insurer, but then becoming easily distracted and forgetting to actually complete the task.

A number of respondents offered animals that represented their annoyance about the cost of their CTP Insurance.



Lion



Warthog



Blue bottle jelly fish:
Going along with the flow without taking any notice, occasionally getting a 'sting' (i.e. paying the premium).



Skunk



Hibernating bear

Interest in CTP Insurance content topics

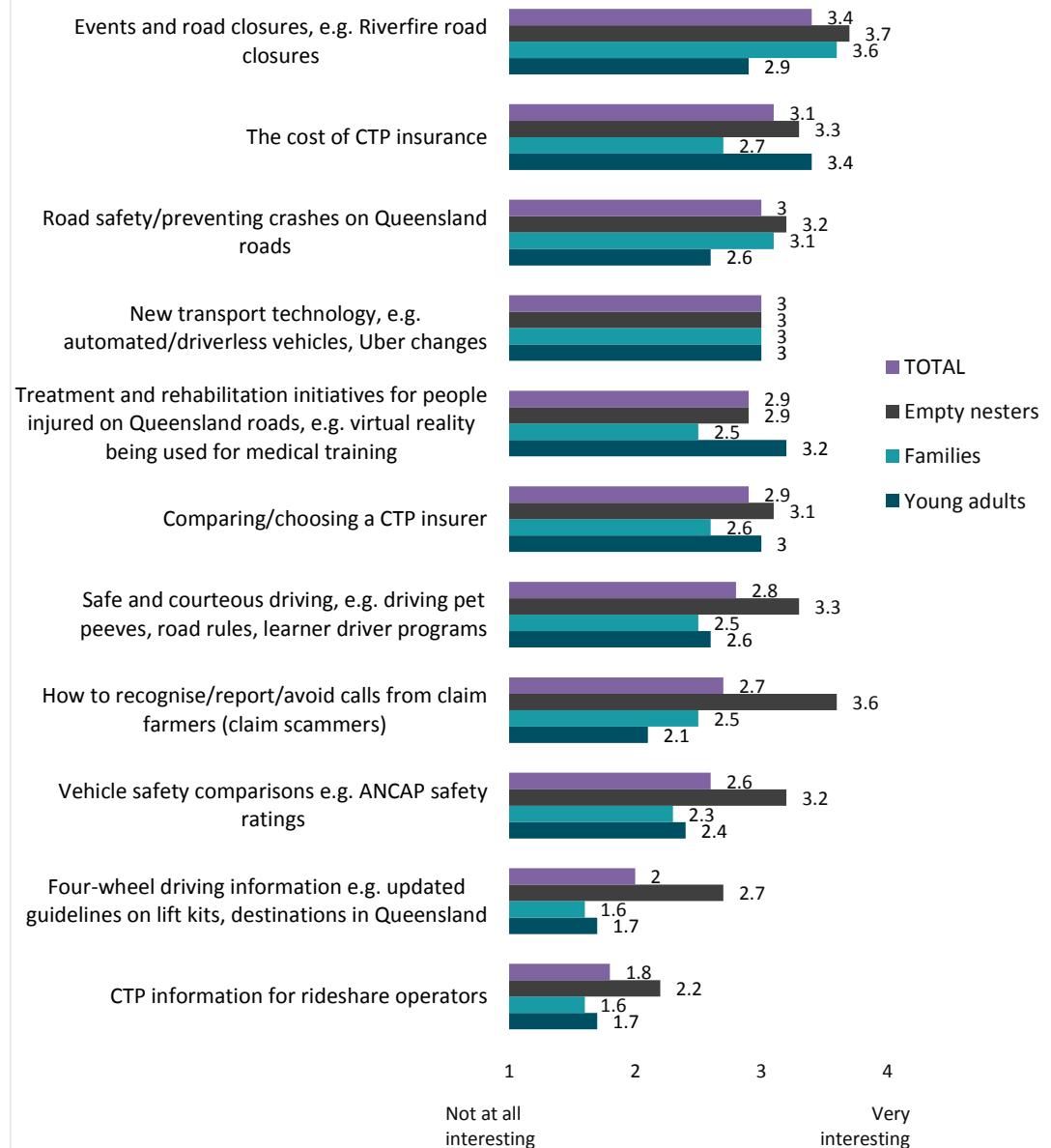
Respondents were provided a list of potential information topics related to CTP Insurance and road use generally and asked to rate how interesting each one was to them. The results are presented in the adjacent chart.

Information that is immediately useful (e.g. events and road closures) or personally relevant to a wide range of people (e.g. cost of CTP Insurance, road safety information, new transport technology, treatment initiatives, comparing CTP insurers) are the content topics most likely to be rated as interesting.

Generally speaking, empty nesters are more likely than younger segments to find a range of information topics appealing.

One respondent suggests case studies (personal stories) as a way of making information relatable and meaningful. Video content is an appealing option for some.

How interesting would the following information topics be to you?



Section 2: Preliminary website usability testing

Website

In the group setting, respondents were given two tasks and asked to note if they could complete the task and to rate the difficulty of the task. Half the group completed the tasks individually on laptops, while the other half used tablet devices. A summary of the outcomes is provided below. General comments and insights gathered during the tasks are provided on the following pages.

TASK 1:

Go to www.maic.qld.gov.au. Find out how much your CTP insurance premium costs will cost and compare the different CTP insurers.

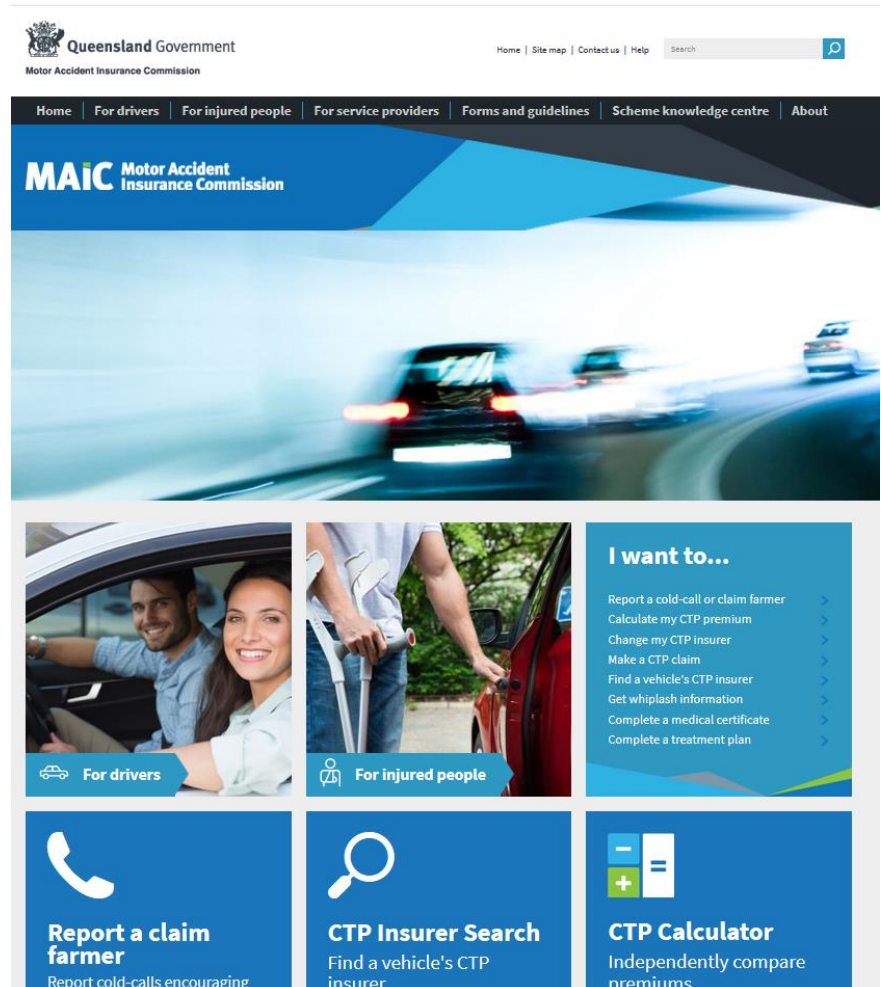
24 out of 25 respondents were able to find what they were looking for. They generally found this information easily.

TASK 2:

Imagine you've decided to become an Uber driver. Visit www.maic.qld.gov.au and find out how to organise your CTP insurance for this.

21 out of 25 respondents were able to find what they were looking for. However, this task was rated more difficult to complete than task 1.

Some felt the tasks were easier to complete on the tablet device than on the laptop – potentially because they were forced to scroll further down through the page. Further investigation of this would be required.



Website

TASK 1:

Go to www.maic.qld.gov.au. Find out how much your CTP insurance premium costs will cost and compare the different CTP insurers.

To complete the task, respondents either clicked on the 'For drivers' image or the 'I want to...' menu.

The 'I want to...' menu was a more direct route to the calculator than the 'For drivers' pathway.



Few clicked on the CTP calculator menu. This may be due to its relatively low position on the page.

The grid layout on the home page is appealing to most. However, few scrolled down to see the news or social media feed. Consider if the large image spanning the top of the page is essential as this reduces the ease of noticing information/menus further down the page.

Website

After clicking on the 'For drivers' menu, users are taken to this page.

The amount of copy on this page is unappealing and unlikely to be read. It gives the website an outdated feel.

The left hand menu is largely unnoticed and not used.



Website

While the definition of 'Class 1' is provided in the second box – most expect it to be in the top box with the words 'Class 1' and therefore feel they must click on the drop down arrow to find out what a Class 1 vehicle is. This adds to the number of clicks making the tasks more burdensome.

Most respondents didn't know what an Input Tax Credit Entitlement was and therefore found this question difficult to answer.

Some would prefer not to select the payment period – but instead to be able to compare the price of paying 3/6-monthly to annually so that they can understand the extra cost for paying 3/6-monthly.

Queensland Government
Motor Accident Insurance Commission

Home For drivers For injured people

CTP Premium Calculator

1. When is your registration/premium payment due?

☐ 1 October 2018 to 31 December 2018
☐ 1 January 2019 to 31 March 2019

2. What is your vehicle class?

Class 1

Class 1 Cars and station wagons

[See vehicle classes](#)

3. Is your premium subject to an Input Tax Credit Entitlement (ITCE)?

☐ Yes ☐ No

Note: Premiums for vehicles used exclusively for private use are not subject to an ITCE. In most cases, your premium will only be subject to an ITCE if you complete a Business Activity Statement for GST purposes, which includes the business use of this vehicle. [Click here](#) for more information

4. What period do you want to cover?

☐ 3 months ☐ 6 months ☐ 12 months

Note: Once you have paid your registration renewal, the insurer at the time of payment must remain your insurer until the end of the registration period covered by the renewal.

For drivers For injured people

Website

This page is useful to respondents because it shows that there are differences between insurers and this is new information to many. Further, because some insurers are offering incentives (EFTPOS card or membership discounts), it is motivating to some respondents to become more engaged and think about investigating their options further.

Many however would not expect this information to be stored under the title "CTP Premium Calculator Results". A phrase such as 'compare insurers' is suggested instead.

The use of insurer logos and the price being clearly identified is appealing.

The presentation of information is well received, although some say the amount of copy is too much. They suggest a standardised visual table with simple inclusions on the left and either a tick or cross under each insurer to allow for easier comparison.

Being able to click through and make a change on the spot is appealing. Having to provide a Driver's Licence Number puts some off completing the task as they have to go to the effort to locate this information. The less information requested or effort required, the more likely the task is to be completed.

Queensland Government
Motor Accident Insurance Commission

Home | Site map | Contact us | Help

Home | For drivers | For injured people | For service providers | Forms and guidelines | Scheme knowledge centre | About

MAIC Motor Accident Insurance Commission

CTP Premium Calculator Results

MAIC > CTP Premium Calculator Results

The following CTP Premiums and comparative information is provided for Class 1 Cars and station wagons without Input Tax Credit Entitlement (ITCE) for 12 months cover with a registration due date falling within the period 1 January 2019 to 31 March 2019.

Please note: All CTP insurers provide unlimited liability cover for personal injury caused by your vehicle pursuant to the *Motor Accident Insurance Act 1994*. Please review the premium rates and add on incentives provided by the CTP insurers and select the CTP insurer best for you.

SUNCORP	QBE	Allianz	RACQ
\$ 339.20 ^A	\$ 339.20 ^A	\$ 339.20 ^A	\$ 339.20 ^A
Reasons to select Suncorp <ul style="list-style-type: none"> ✓ Up to \$2,000,000 Driver Protection cover for specified serious injuries to eligible at-fault drivers ✓ A CTP insurance policy counts towards a multi-policy discount ✓ 70 years' experience with over 1 million customers ✓ Choose a giftcard or a donation to Youngcare for eligible new customers Click here for complete terms and conditions	Reasons to select QBE <ul style="list-style-type: none"> ✓ Up to \$1,000,000 worth of Driver Protect cover for at fault drivers for death or a range of permanent serious injuries ✓ \$25 or \$50 EFTPOS Card for qualifying new customers (only available with 12 month policy periods and to drivers aged over 30) ✓ A dedicated Queensland based claims team ✓ Cover provided by one of Australia's largest insurers, proudly insuring Queenslanders since 1888 Click here for complete terms and conditions	Reasons to select Allianz <ul style="list-style-type: none"> ✓ QLD based dedicated CTP Claims Specialists ✓ Large General Insurance Company of the Year Award 2017, Insurer of Choice for Gender Equality 2014 - 2017 ✓ Up to \$1,000,000 At Fault Driver Protection cover ✓ The confidence that comes with being insured by one of the world's leading insurers Click here for complete terms and conditions	Reasons to select RACQ <ul style="list-style-type: none"> ✓ Additional cover at no extra cost with At Fault Driver Injury Insurance, protects you even if you're the one that caused the accident ✓ A \$10 discount off your annual RACQ Roadside Assistance ✓ Proactive claims and rehabilitation management from a trusted brand ✓ 24/7 customer service Click here for complete terms and conditions
Change to Suncorp	Change to QBE	Change to Allianz	Change to RACQ

^A Premium rates include CTP scheme levies and GST

The Motor Accident Insurance Commission (MAIC) provides the information above as an information source only. MAIC makes no statements, representations, or warranties.

Website

TASK 2:

Imagine you've decided to become an Uber driver. Visit www.maic.qld.gov.au and find out how to organise your CTP insurance for this.

Many used the search bar (they used the term Uber, not rideshare). They were not familiar with the term rideshare.



While this website's search function was not fully tested in the focus groups, a number of respondents comment generally that the search functions on government websites often return irrelevant or unusable results.

Given the search bar is often the first port of call for some website users, its functionality is critical.

Website conclusions

Further research would be required to fully review the website.

Prior to further research, the website could be internally reviewed to ensure use of:

- Everyday language – avoid complex terms, government terms, legalistic terms
- Short amounts of copy – with links to more detailed content if available
- Hyperlinked/pop-up definitions of terms
- Icons to assist navigation (pictures and text help those with lower levels of literacy)
- Short pathways (i.e. minimal clicks)
- A search function that returns relevant results.

Section 3: Form review

Respondents reviewed the redesigned CTP Insurance Information form. None of the respondents had seen the new design (the new form was distributed from 30 November 2018).

The clear presentation of the brand with accompanying logos is well noticed and clearly indicates which insurer the recipient is currently insured with.

The use of icons, colours and limited copy makes this information noticeable and easy to comprehend.



Allianz CTP Insurance is provided by Allianz Australia Insurance Limited (ABN 15 000 122 850).
Suncorp CTP Insurance is provided by AAI Limited (ACN 005297907) trading as Suncorp Insurance.
RACQ CTP Insurance is provided by RACQ Insurance Limited (ACN 008 704 152) trading as RACQ Insurance.
QBE CTP Insurance is provided by QBE Insurance (Australia) Ltd. (ABN 79 003 191 035).

maic.qld.gov.au

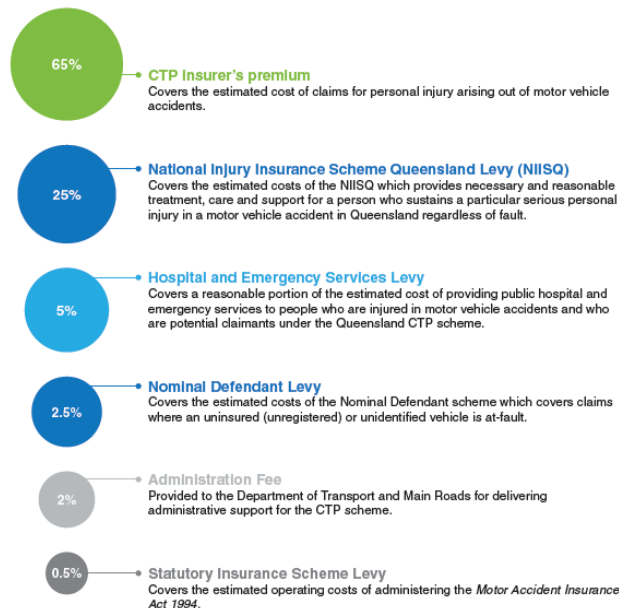
Please keep this notice for your records.

TRB LC&A F3835 V01 Nov 2018

Form review

Most appreciate the information about what makes up the CTP cost. Some suggest a different graphic to more clearly identify that each component sums together to 100% (e.g. a stacked column type graphic).

What makes up the CTP for the average household vehicle?



For more information go to www.maic.qld.gov.au/levies-and-administration-fee

Receiving suspicious calls about a crash — Hang Up!



Be wary of people who **contact** you about whether you've been in a crash, this is what claim farmers do.

Claim farmers only want access to your personal details so they can make money for themselves by selling these details to law firms.

Hang up on claim farmers and report it to the Motor Accident Insurance Commission www.maic.qld.gov.au/contact-us/claim-farming.

www.maic.qld.gov.au



@MAICQld



Email:
maic@maic.qld.gov.au



Phone:
1300 362 568

Email form

Receiving bills via email is appealing to many respondents.

While the full notice and CTP Insurance Information form is attached to the email, most say they would rely on the summary table and the due date detail in the main email and be unlikely to read the attachments in full.

Few are aware of the MAIC brand and there is not a widespread association between the brand and CTP Insurance.

The reference to CTP Insurance in the green box below is not noticed.

From: Department of Transport and Main Roads Notices
<notice@notices.tmr.qld.gov.au>
Sent: Tuesday, 13 November 2018 3:48 PM
Subject: Your registration is due for renewal
Attachments: Registration_Renewal_Notice_001ZIU_181113.pdf
Signed By: notice@notices.tmr.qld.gov.au

Department of Transport and Main Roads

Please do not reply to this email. Emails to this inbox are not monitored. For all enquiries please [contact us](#)

Attention Glen Charles Marie,

Please see the below payment summary for registration 001ZIU. More detailed information about the registration and CTP is available in the attached document (PDF).

	6 months	12 months
Total due:	\$500.10	\$973.35
Billers code:	48173	48173
Reference number:	5001 0128 6745 02	5001 0128 6745 02

Due date: 09/09/2018

Please note: a reinstatement fee will be charged if paid after the registration due date.

Payment options



BPAY - Telephone and Internet Banking
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au



Credit card: [renew online](#) with your payment reference number above. A credit card surcharge will apply. [More information.](#)

Check the attached renewal notice for detailed information.

MAiC Motor Accident Insurance Commission

Did you know you can choose and change your CTP Insurer?
Whilst all Compulsory Third Party (CTP) insurers provide unlimited liability cover for personal injury caused by your vehicle pursuant to the [Motor Accident Insurance Act 1994](#), some CTP insurers also provide additional benefits at no extra cost. Prior to making payment of your registration, compare CTP insurer premiums and additional benefits and select the one that's right for you. [Click here to compare](#)

Download the QLD Rego Check app for free from the App Store or Google Play for Android.



JOIN THE DRIVE TO SAVE LIVES

Security is a concern, particularly among empty nesters. Without reference to the Department of Transport and Main Roads in the subject line some say they would be reluctant to open the email.

Appendix: Topic guide

Topic Guide – MAIC 2018 Audience Insight & User Test

Moderator introduction

Warm up

- Firstly, can we go around the table and introduce yourself and tell me what suburb you're from, who's in your household, if you are working or studying or at home at the moment?
- Tell me about some fun things you have been doing lately?
- Tell me about your hobbies or interests?
- I also wanted to get a glimpse into your day to day life - what's a day in your life like at the moment? What words would you use to describe it?
- What are the issues of importance to your friends and family at the moment? What are they talking about (might be positive or negative)?
- Where are you getting your news from?

General perceptions of insurance

- What are the first thoughts that jump into your head when you think about insurance?
Moderator note: any insurance (not just CTP)
- How do you feel when you need to organise insurance?
- How do you feel about dealing with money and finances in general?
- How are you taking care of insurance related tasks at home? Who's in charge of monitoring, paying bills, filing, sourcing quotes – how does it work in your house?
- What comes to mind when you think of CTP Insurance? What else do you associate with it?
Moderator to give definition if needed: CTP Insurance is the compulsory third party insurance you pay with your registration renewal to cover you for any injuries cause to other road users if you are at fault in a motor vehicle accident.
- In comparison to other insurance products such as health insurance and home and contents insurance, how do you rank CTP insurance? Is it less important or more important? How or where does it fit in?

Information sources

- Where do you get information about your car OR motoring issues more generally? (*Probes: word of mouth, television, radio, social media, newspapers, car websites – specify*)
- Where do you get information about motor vehicle insurance? (*Probes: word of mouth, television, radio, social media, newspapers, insurers, government, brokers*)
- If you wanted to find out information about a government related policy or information related to motor vehicles, roads, etc, where or how would you go about it?
- If you wanted to find out information about CTP insurance more specifically where and how would you go about it?
 - What questions do you have about CTP insurance?
 - What would you like to know more about?
 - What's the best way to get this information to you?

Projective technique

Next we have a fun activity to do, one that asks us to think about different types of animals, to see if you can come up with one that seems to describe your attitude to CTP insurance. Some people describe themselves as sloths because they really can't be bothered with it, I've heard others say they're a fox because they're pretty cunning about finding ways to save money and someone else said a work-horse because they just keep on going on with it.

- Can anyone think of what kind of animal they are when it comes to your CTP insurance?
 - Probe with why is that?
- Moderator to allow anyone to do the projection exercise.

Content, channel and frequency

Handout self-completion form

I have some CTP insurance related topics here and I'd like you to circle for each topic – how valuable it would be to you to find out more about this OK. *Let them self-complete and then ask:*

- So which topics do you think are most valuable? Why?

Collect most valuable and ask:

 - What is the best way to get this information to you? (*Probe: website, social media, chatbot on a website, SMS, email, phone call to MAIC, newspaper advertising, radio advertising, , in an information sheet with your registration renewal*)
 - How often do you want to hear about/read this sort of information?
- Which are least valuable? Why aren't you interested in this content?
- *If not already uncovered in earlier exercises* - For those of us who are less interested in CTP Insurance, why is that? What could be done to make you more engaged with this insurance?

Website review

Now I'd like you to head over to the computers and smart devices and the MAIC website. MAIC is the regulatory authority responsible for the ongoing management of the Compulsory Third Party (CTP) Scheme in Queensland.

HANDOUT TASK SHEET

On this task sheet are two tasks that I'd like you to do on the computer. As you do them just jot down some notes about how hard or easy it was and any other general impressions you have about the process or the website. I'll give you 10 minutes and then we'll come back and talk about what you thought.

For each task ask:

- Did you find what you were looking for?
- How hard or easy was it? Why was that?
- Any other comments?

Repeat above for next task.

Wrap up

- And overall what are your impressions about this website? How does it compare to other websites you visit? How does it compare on:
 - Look and feel?
 - Amount of information?
 - Ease of navigating/menus?
 - Being able to find what you're looking for?
- Did you know about MAIC before today?
- Did you know about their website? Did you ever visit?
- What would be the best way to tell you about their website so that you would know where to go for information like this?

CTP insurance renewal form review

- Do you receive your vehicle registration and CTP insurance letter by mail or email?
 - What do you do with it once you receive it? E.g. stick it on the fridge, pay it immediately or avoid it until it's due?

Now let's have a look now at the CTP insurance renewal form which is included in your vehicle registration renewal pack (4 may do on the computers – time permitting).

Hand out hardcopy pack/direct to computers

THIS WILL BE TIME PERMITTING- IF TIME IS SHORT IT MAY BE JUST A DISCUSSION (IE no task/self-completion)

HANDOUT TASK SHEET

On this task sheet are two tasks that I'd like you to do. As you do them just jot down some notes about how hard or easy it was and any other general impressions you have about the process or the website. I'll give you a few minutes and then we'll come back and talk about what you thought.

For each task ask:

- Did you find what you were looking for?
- How hard or easy was it? Why was that?
- Any other comments?

Repeat above for next task.

Wrap up

- And overall what are your impressions about this renewal pack? How does it compare to other letters or emails you receive? How does it compare on:
 - Look and feel?
 - Amount of information?
 - Being able to find what you're looking for?
- Before today, did you know about the CTP insurance renewal form? Have you ever looked at it?
- What would be the best way to tell you about their renewal form so that you would know to look out for it in the future?

Comparing insurersTIME PERMITTING

- What factors are most important to you for your CTP insurance?
- If you were to compare insurers, what basis would you use to compare them? Probe with
 - Premium affordability
 - Ability to bundle different insurance policies with the same insurer for convenience
 - Ability to bundle different insurance policies with the same insurer to get a multi-policy discount
 - Incentives such as gift cards
 - Inclusion of driver protection if you caused an accident
 - Contact hours – e.g. a 24/7 call centre
 - Awards that the insurer has received - e.g. insurer of the year
 - The insurer's experience and size – e.g. 70 years' experience, one of Australia's largest insurers
 - Recommendation from other people - e.g. claimant satisfaction score
 - Charity support by the insurer

How interesting would the following information topics be to you?

	Very interesting	Quite interesting	Not very interesting	Not at all interesting
Road safety / preventing crashes on Queensland roads	1	2	3	4
Safe and courteous driving, e.g. driving pet peeves, road rules, learner driver programs	1	2	3	4
Treatment and rehabilitation initiatives for people injured on Queensland roads, e.g. virtual reality being used for medical training	1	2	3	4
How to recognise/report/avoid calls from claim farmers (claim scammers)	1	2	3	4
The cost of CTP insurance	1	2	3	4
Comparing/choosing a CTP insurer	1	2	3	4
CTP information for rideshare operators	1	2	3	4
New transport technology, e.g. automated/driverless vehicles, Uber changes	1	2	3	4
Vehicle safety comparisons e.g. ANCAP safety ratings	1	2	3	4
Four-wheel driving information e.g. updated guidelines on lift kits, best four-wheel driving destinations in Queensland	1	2	3	4
Events and road closures, e.g. Riverfire road closures	1	2	3	4

Website task sheet

Task 1

Go to www.maic.qld.gov.au. Find out how much your CTP insurance premium costs will cost and compare the different CTP insurers.

Did you find what you were looking for	Yes	No	Not sure	
---	-----	----	----------	--

How hard was it?	Impossible	Hard	OK	Easy
-------------------------	------------	------	----	------

Any other comments?

Task 2

Imagine you've decided to become an Uber driver. Visit www.maic.qld.gov.au and find out how to organise your CTP insurance for this.

Did you find what you were looking for	Yes	No	Not sure	
---	-----	----	----------	--

How hard was it?	Very hard	OK	Very easy	
-------------------------	-----------	----	-----------	--

Any other comments?

CTP insurance renewal form task sheet
--

Task 1

*Have a look at the renewal pack in front of you in hardcopy or on the computer or smart device.
Imagine that your bill is due in a few weeks. Find out who your CTP insurer is and compare them with the other insurers you could register with.*

Did you find what you were looking for	Yes	No	Not sure	
---	-----	----	----------	--

How hard was it?	Impossible	Hard	OK	Easy
-------------------------	------------	------	----	------

Any other comments?

Task 2

*Have a look at the renewal pack in front of you in hardcopy or on the computer or smart device.
Imagine that your bill is due in a few weeks. Find out how you would change your CTP insurer today.*

Did you find what you were looking for	Yes	No	Not sure	
---	-----	----	----------	--

How hard was it?	Very hard	OK	Very easy	
-------------------------	-----------	----	-----------	--

Any other comments?

SHOWCARD

- Premium affordability
- Ability to bundle different insurance policies with the same insurer for convenience
- Ability to bundle different insurance policies with the same insurer to get a multi-policy discount
- Incentives such as gift cards
- Inclusion of driver protection if you caused an accident
- Contact hours – e.g. a 24/7 call centre
- Awards that the insurer has received - e.g. insurer of the year
- The insurer's experience and size – e.g. 70 years' experience, one of Australia's largest insurers
- Recommendation from other people - e.g. claimant satisfaction score
- Charity support by the insurer