


# biBERK COMMERCIAL AUTO

## USER NEEDS

- Feel confident they have the right insurance coverage.
- Get coverage quickly because they wear a lot of hats and are short on time.
- Feel trust in their insurance provider and know the company will be there if they need to make a claim.
- An easy claims process.
- Save money since they may be getting by month-to-month and are low on cash flow.
- Feel as though the provider has evaluated their business thoroughly and is providing accurate coverage and price.
- Feel reassured that they are filling out the form correctly.
- Feel that they understand the quote that has been provided.
- Easily find the answers they need.

Image shows flow if user enters a VIN.

biBERK  
A BERKSHIRE HATHAWAY COMPANY

 Talk to a Licensed Expert  
1-844-472-0967  
Mon-Fri, 7AM-9PM EDT

Your Commercial Auto Quote ID: 9826492

Need to finish later? [Save](#)

1 Coverage

2 Operation

3 About You

4 Quote

5 Purchase

## Your Vehicles

Please tell us about all vehicles/trailers you own that are used for business purposes. Vehicles/trailers that you own and do not tell us about may not be covered in the event of an accident.

What is the total number of vehicles that you want to add to the policy including vehicles you own, lease or otherwise use?

☒ Less than 11

☐ 11 or more

Are your vehicles primarily parked in a state other than Colorado?

☐ Yes

☒ No

### VEHICLE / TRAILER

Do you want to use your vehicle identification number (VIN) to autofill your vehicle data?

☒ Yes

☐ No

If you do not enter a VIN now, you'll need to do so before purchasing a policy.

What is your vehicle identification number (VIN)?

Is this vehicle owned, financed, or leased?

☐ Owned

☐ Financed

☐ Leased

Do you have other vehicles with this same year, make, model, and style?

☐ Yes

☐ No

[+ Add Another Vehicle or Trailer](#)

[Back](#)

[Let's Continue >](#)



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## UX IMPROVEMENTS

### GENERAL

- Gave the application an approachable, helpful personality.
- Created a responsive application that engages mobile users.
- Added a progress bar to let users know where they are in the process.
- Created a template for pages that can be repurposed for other lines of business (contact, purchase, etc.).
- Incorporated errors and omissions throughout the application for audiences that resonate with that terminology.

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11 or more

Are your vehicles primarily parked in a state other than Colorado?

Yes

No

VEHICLE / TRAILER

Do you want to use your vehicle identification number (VIN) to autofill your vehicle data?

Yes

No

If you do not enter a VIN now, you'll need to do so before purchasing a policy.

What would you like to insure?

Delivery / Step Van

Cargo Van

Box Truck

Truck Tractor

Pickup Truck

Other

What's the year, make, model, and style?

Year: Select one of the following

Make: Select one of the following

Model: Select one of the following

Style/Trim: Select one of the following



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## UX IMPROVEMENTS

### APPLICATION FLOW

- Added headlines and subheads to each page to tell the user what is next in an upbeat, helpful tone.
- Rewrote all the questions to be shorter and easier to digest. Changed to simpler inputs like buttons that enable faster answers.
- Reduced the number of pages and questions per page.
- Created new help text that is descriptive with examples and easy to understand. Added areas for help text where users needed more detail.
- Set up help text to show inline with the question for context. The help box stays open once clicked until the user closes it.
- Added trust flags (Berkshire Hathaway name, hours and phone number, review line, certifications).

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Drivers

Now we need a little information about your drivers.

Are any drivers 23 years old or younger?

YesNo

Do you review motor vehicle records (MVRs) for all employees who drive vehicles?

Yes, at the Time of Hire and Annually

Yes, at the Time of Hire Only

No

N/A, I am an Independent Contractor

Do you have written hiring guidelines based on a candidate driver's motor vehicle record (MVR)?

YesNo

DRIVER

First NameLast Name

Date of Birth

Driver's License State

Driver's License Number

Does this driver have a Commercial Driver's License (CDL)?



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## UX IMPROVEMENTS VEHICLES

- The application begins by asking the user questions about the vehicles they want to insure. The user can use their vehicle VIN to autofill their information or answer questions to manually populate the data.
- Additional vehicles can be added by clicking Add Another Vehicle.

## DRIVERS

- Similar to vehicles the user can add any driver they would like covered on their policy.

## DRIVER INCIDENTS

- If they indicate a driver has had an accident or violation in the past three years a new page will display to collect information about the incident.
- Additional accidents can be added by clicking Add Another Accident or Violation/Conviction.

## OPERATIONS

- In addition to collecting information about vehicles, drivers and incidents, vehicle operation questions are asked. This helps identify specifics about how the vehicle is being used.
- Questions have been simplified for quick response and the options change based on the users industry.

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Your Operations

Next we'll need a few more details about your business.

What is the furthest distance any of your vehicles travel to from their base location?

50 miles or less

51-100 miles

101-200 miles

201-499 miles

500-999 miles

1,000+ miles

Do any of your vehicles travel to Mexico?

Yes

No

Do you haul any loads with total value exceeding \$500,000?

Yes

No

Do you haul any fine art or jewelry?

Yes

No

Do you haul any of these? (Check all that apply):

☐ Building Materials

☐ General Freight

☐ Grain, Feed, Hay

☐ Liquids or Gases

☐ Livestock

☐ Logs (forestry)

☐ Manufactured Homes

☐ Mobile Homes

☐ Motor Vehicles

☐ Refrigerated Food

Do you haul large equipment or machinery that must be secured with chains/straps in transit?

Yes

No

Do you provide residential moving services?

Yes

No

Do you haul any hazardous materials?

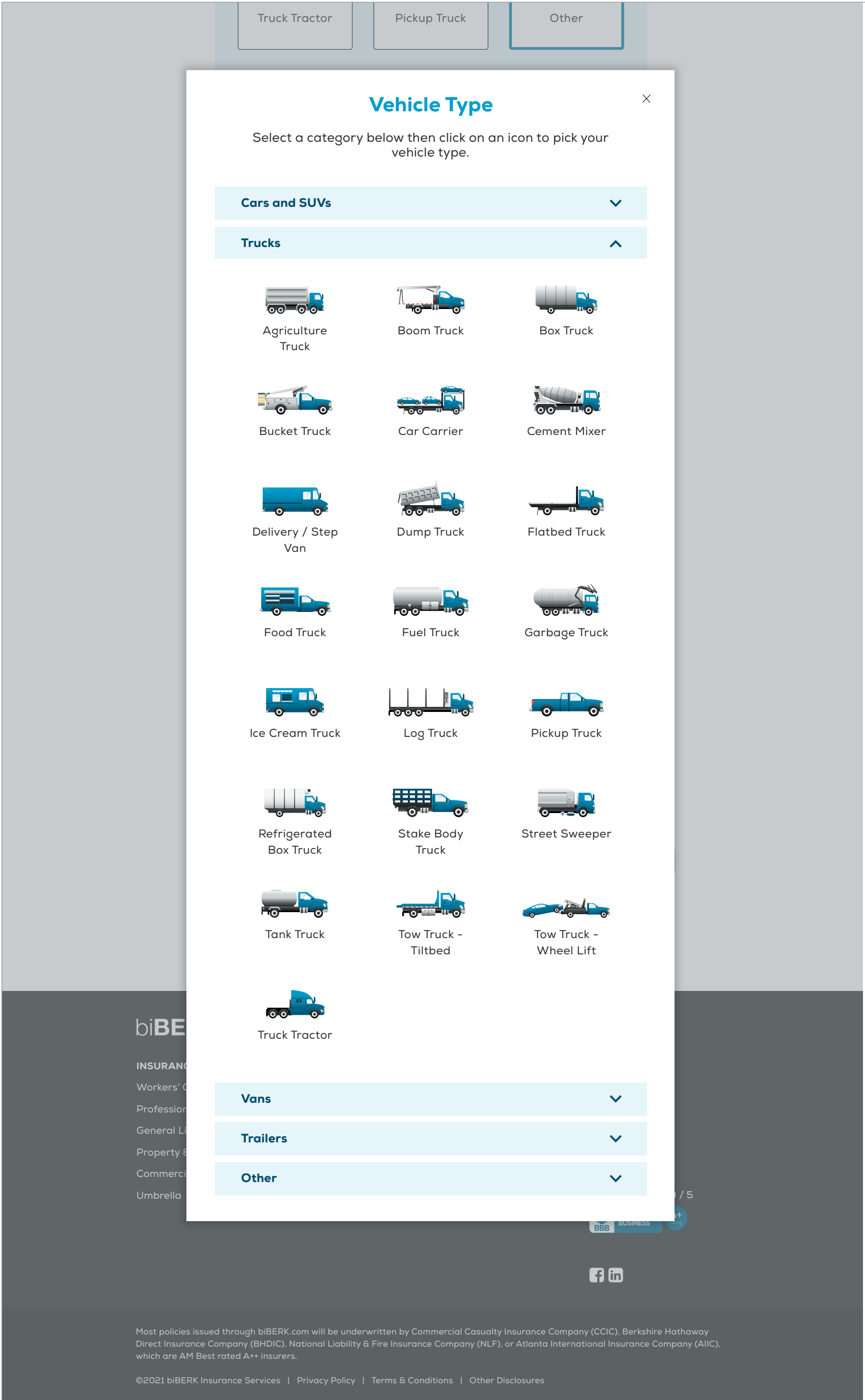
Yes

No



## UX IMPROVEMENTS ICONS

- A proprietary set of 50 vehicle icons was created to help the user select their vehicle type.
- The icons were categorized under Cars/SUV’s, Trucks, Vans, Trailers and Other.
- This helped reduce user error selecting the wrong vehicle type when they did not enter their VIN number.




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## UX IMPROVEMENTS QUOTE

- Created a new quote and purchase page that tells the user exactly what they are purchasing and allow for customization.
- Added a Coverage Details link on the quote page with specifics and the cancellation policy.
- Added “Quote pricing is valid for 10 days” for loss aversion and to aide conversion.
- Added reviews to the quote page and customer support options.

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[Email my quote](#)

## Your Quote

Providing important protection for your trucking business.

Monthly	Yearly
\$90.80 per month	\$980.64 per year
One year coverage starting on 01/01/20	Save 10% (\$108.96) One year coverage starting on 01/01/20

### Policy Coverages

Premium

Bodily Injury and Property Damage Liability ⓘ \$500.00

\$300,000 Combined Single Limit ▼

### Vehicle Coverage

Select the physical damage deductibles for each vehicle. These deductibles are required if you want damage to your vehicle from incidents like collision, fire, or theft to be covered. You will still have liability coverage if you opt out.

**2011 Peterbilt** \$35.00

Vehicle Limit: \$15,500 ⓘ ✎

\$2,500 Comprehensive Deductible / \$2,500 Collision Deductible ▼

**2015 Ford** \$35.00

Vehicle Limit: \$20,500 ⓘ ✎

\$2,500 Comprehensive Deductible / \$2,500 Collision Deductible ▼

### Add-On Coverages

Check the box for each coverage you want added to your policy.

☐ Uninsured/Underinsured Motorist ⓘ From \$300

☐ Medical Payments ⓘ From \$25

☐ Cargo Liability ⓘ From \$10

☐ Rental Reimbursement ⓘ From \$10

Total Annual Premium\$1,135.00

[View Coverage Details](#)

Purchase

Questions? Your licensed

Customer Reviews



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## UX IMPROVEMENTS COVERAGE DETAILS

- A customer friendly policy details page was created to avoid insurance jargon and communicate to the user what was covered. In addition it outlines what is not covered, payment details and terms.
- This page helps clear up confusion about insurance coverage.

## PAYMENT

- Simplified the payment options so they are easier to understand and removed down payment (monthly and yearly).

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Details of Your Quote

One year coverage starting on 01/01/20.

You can download the Certificate of Insurance (COI) and print your insurance cards as soon as your payment is processed.

Return to Quote

Coverages

Specific events trigger coverage by this policy. Coverage applies even if your vehicle is used for personal activities.

Vehicle Coverage

Comprehensive

Comprehensive pays for vehicle and glass damage due to, among other causes, theft, vandalism, explosion, and fire.

Collision

Collision pays for damages to your vehicle caused by a collision or when it overturns.

Rental Reimbursement

Rental reimbursement pays toward expenses for a comparable rental car, truck, or trailer while repairs are being completed as a result of a covered loss. Only applies to vehicles with physical damage coverage.

Downtime

Downtime pays toward lost net income if you or we cannot readily find a comparable rental car, truck, or trailer while your vehicle or trailer was inoperable as a result of a covered loss.

Auto Liability

Auto liability coverage pays out to other parties if the accident is your fault. Accidents can cause bodily injury or property damage.

Bodily Injury Liability

Bodily injury liability pays if you are responsible for another person's injury or death in an auto accident. It also pays for your legal defense.

Property damage liability

Property damage liability pays if you are responsible for damage to another person's property, and also pays for your legal defense.

Uninsured/Underinsured Motorist

Uninsured/underinsured motorist coverage pays for your injuries caused by an uninsured/underinsured driver or a hit-and-run driver.

Cargo Liability

Cargo liability covers claims against your business for damage caused to non-owned goods while they were in your care, custody, or control. Incorrect loading or improper transport is not covered.

Drivers

Name	Date of Birth	Driver's License State	Driver's License Number
Carl Shelley	05/16/68	NY	39847D7R



