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The Web Performance of Different Types of Online Insurance Providers – A Wake up Call to Traditional Insurance Providers

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Abstract: The skill of successfully utilizing the Internet as distribution channel for non-life insurance products is examined by comparing the web site usability of three different types of insurance providers from the UK. A long-established, traditional insurance company is benchmarked with a pure online insurer and a groceries retailer that diversified into online insurance. The study is conducted from the consumer's perspective by using expert evaluation techniques and a grounded theory approach. The findings suggest that the newer types of insurance providers outperform the traditional type and therefore represent a significant competitive threat to the insurance industry as we know it today. The theoretical findings suggest that frameworks for analysing web site usability are highly sensitive to context, and in the case of insurance services, *appearance* of the web site and *assistance* to the consumer while using the web site are evaluation criteria that are more important than expected and need to be included when analyzing non-life insurance web sites.

Keywords: E-Business Models and Enterprise E-services Architectures, Usability, Distribution Channels, Internet.

I. Introduction

The Internet is becoming an ever more important channel for business-to-consumer insurance services worldwide. Insurance companies have put their efforts especially to developing electronic insurance services for non-life insurance. Comparing non-life insurance, such as home, car, travel, and legal insurance, to the life insurance business, at least two characteristics are facilitating the development of electronic services within non-life insurance. First, products are less complex which makes the absence of personal contact in service encounters somewhat less critical and second, transaction frequencies are higher. Since business-to-consumer (B2C) customers also perceive the online service channel as essential alternative to offline channels at least in the non-life context [1], insurance companies are eagerly learning how to better utilize the Internet for insurance products and services. Thus, the strategy of insurance companies has been to get B2C customers engaged in the electronic insurance service environment.

Unclear or confusing service offerings might cause cust-omers to switch providers, especially on the Internet, where consumers can compare prices and conditions rather easily from their desk at home. Therefore, one of the most essential conditions for getting customers committed to a particular insurance provider and to electronic insurance services in general, is to have a B2C interface with good usability and hence, to have a web site that consumers perceive as pleasant to use and to be at.

Along with the rise of the Internet as a service channel, the competitors within the insurance industry have become more versatile. In addition to the electronic service offering from long-existing traditional insurance companies, newer types of service providers have appeared in recent years, for example in the United Kingdom, the United States, and Germany, where groceries retailers, mail-order businesses, and pure online insurance companies have started selling insurance online [20].

These different types of online insurance providers are competing in the same market and often for the same customers. Hence, the question is whether long-established, traditional insurance companies are well-suited to meet the new competition from novel types of insurance providers, or whether the traditional firms have disadvantages, for example due to their previous way of doing business and the resulting set of competencies. We assume that succeeding on the Internet demands a set of competencies which is more likely to be found at the new entrants, such as pure online insurance providers or retailers with previous Internet experience. However, the new competitors might have shortcomings in their skills to provide insurance services and products because of a lack of experience in such business activities. This context of traditional insurance providers competing in a new environment and new insurance providers competing in a more familiar environment provides an interesting research setting and provides opportunities to benchmark the competitor's capabilities with each other.

In order to benchmark these different types of insurance companies, the web performances of three different types of insurance companies from the UK are examined. The UK was chosen as the empirical setting for the present study because of the versatility of different types of insurance providers serving B2C customers. In addition as to the quality of their web sites the UK can be considered overall as the most advanced market for electronic insurance services at this time [20]. Therefore, the UK also provides a useful benchmark for other insurance markets. The categorization of the insurance companies is based on a

previous study [20] about the effect of existing physical distribution channels on online distribution channels in the insurance industry.

The three categories are:

1) *Traditional insurance providers* - insurance firms such as Prudential (UK), which have a traditionally strong physical distribution channel but which offer services now online as well.

2) *Online insurance providers* - pure online Insurance firms, with the sole purpose to provide their products and services through the Internet, such as Esure (UK). These firms do not use physical distribution channels.

3) *Idiosyncratic insurance providers* - providers of online insurance, which have grown out of mail-order firms, or consumer goods retailers, such as Tesco (UK). Tesco recently diversified into financial and insurance services. Firms of type 3 never owned a physical sales channel (at least not for insurance products and services) – but might have experience in selling other products offline and/or online.

The reason for choosing these three particular companies was that each of them represented the best performer in their category [20], and therefore they provide interesting benchmarks for their domestic competitors and international markets as well.

The objective of this study was to evaluate the usability of web sites of the three types of companies in order to a) find out what customers perceive as critical issues for the usability of insurance web sites, and b) whether the newer types of insurance providers (type 2 and 3) have an advantage on the Internet compared to the traditional insurance firms, and what that could mean for the competitiveness of traditional insurance providers.

We therefore assume that a large extent of the firm's skills and abilities to utilize the Internet as novel sales channel is reflected in the usability of its Internet pages. In addition to evaluating the differences in performance levels, the goal also was to assess whether the companies have a new approach to online insurance, and how these companies - and the insurance industry in general - could benefit from that approach.

II.   Theoretical Framework

In this chapter the main theoretical elements of the study are discussed. Theoretical framework of the paper is construc-ted by combining the aspects of distribution channel theory, resource-based strategy, and usability theory.

II. 1   Distribution Channels

Distribution channels can be defined as "networks consist-ing of interdependent actors involved in the process of making a product or service available for consumption or use" [16, p. 2]. Distribution channels continuously evolve and change in order to serve their markets best [16]. The Internet can be regarded as the most recent innovation that brought change to the distribution strategies for insurance products and services. While earlier, most insurance products and services were offered through physical sales channels such as by agents and brokers, the Internet is a new alternative for insurance firms to offer especially non-life insurance products to consumers.

Therefore, numerous insurance firms have adopted a multi-channel strategy by offering their products and services simultaneously through their existing channels of sales agents or brokers, telephone sales, and the Internet. These multi-channel strategies reflect the general change of consumer's purchasing patterns and reflect in particular a trend of consumer's preference for multi-channel sourcing of products or services [3]. Cespedes and Corey [3, p. 75] point out "Customers may wish to buy a product through different channels at different points in time depending […] how urgent a particular order is, or whether the purchase is an initial buy, a routine buy, or a modified rebuy". Travel insurance for example, is often taken out urgently before the start of a journey, and because it is of low product complexity, customers often perceive it as more convenient to purchase it via the Internet.

In addition, the consumer's choice of distribution channel is affected by prior product knowledge and the frequency the product is purchased with. Consumers with prior knowledge about insurance products can be expected to be more likely to purchase insurance through channels that do not offer face-to-face assistance. In order to provide access to Internet-based insurance not just to expert-like consumers but to a wider range of consumers, web sites need to feature high customer friendliness and usability that is compensating for the missing face-to-face contact physical channels are offering.

II. 2   A Resource-Based Perspective on Channels

When firms perform business activities, they develop task-specific capabilities [13; 19; 5] and when entering a new set of tasks, a new set of capabilities needs to develop that allows the firm to perform well in the new tasks.

Therefore, engaging in a new type of distribution such as the Internet, demands the company to develop new tasks and task-specific capabilities, such as how to present its products on the web site (content and appearance), to enable customers to find the information easily (navigation), and to provide customers with the right support, in case they need a sales person to talk to (assistance).

Because traditional insurance companies have been conducting their business for many decades through physical sales channels it might be more difficult for them to succeed on the Internet because it demands a set of skills including not just knowing *what content* needs to be disp-layed on the web site, but also *in what manner* this has to be done. Naturally, this requires a new set of skills and thinking

when entering a sales channel that is fundamentally different compared to previous channels. In addition, the company might find it difficult to decide on its Internet strategy because existing channels might perceive the new channel to have the potential of cannibalizing existing channels, although it can also be perceived as complementing them.

Pure online insurance providers are usually backed by well-established companies due to the complexity of the Insurance business and large amount of capital that is involved. Therefore, the pure online insurance firm does have insurance expertise at its disposal and is not a newcomer to the insurance business *per se*. However, the company usually is a newcomer to the Internet and therefore it needs to develop the set of skills that are required for this particular sales channel. From a strategic perspective, being a pure online insurance provider should enable the firm to focus on its core competence and concentrate on developing the necessary skills.

The third type of companies diversified into the insurance business through opening a new Internet channel in addition to their already existing online channels. Here, the company is a newcomer to the insurance business, and therefore needs to develop the skills to provide that kind of business, often in cooperation with established insurance firms and by hiring staff from the industry. However, the advantage the company has is that it possesses a certain set of skills that enabled it to provide other products and service through the Internet successfully, already. Therefore, the understanding of the Internet as a sales channel might be more sophisticated for such a company, which could lead to a significant competitive advantage if the company gains sufficient understanding of the insurance business as well.

II. 3   Usability

The goal of web site usability is to provide what potential users would consider to be a successful experience [6]. According to Hennemann [6, p. 133], "Usability exists when the design of the system matches what the intended end users need and want, i.e. when systems operate in the way users expect them to work".

A corporate web site with low usability may require users to find alternative methods to contact the company in order to do business, or to even choose a competitor. Therefore, corporate web sites are an important part of an organization's communication and distribution strategy and web site usability represents a key success factor for companies that offer their products and services to consumers via Internet.

Therefore, especially among IT professionals the usability of information systems and web sites in particular, has become an important issue in recent years but academic literature has not given sufficient attention to the subject, yet [2].

Usability studies that use the consumer's perspective include aspects such as health, safety, efficiency, and enjoyment [14]. Further studies about usability include learnability, efficiency, memorability, errors, satisfaction

[10], and aesthetics [6]. Van Laan and Julian [17, p. 6] define usability as "the practice of taking human physical and psychological requirements into account when designing programs and documents". In their opinion, the purpose of usability is to improve products and services and make them more intuitive for the user.

Several authors have developed lists of criteria for assessing the usability of commercial web sites [6; 10; 14] but web site evaluations need to be acknowledged as rather context specific, and therefore, usability criteria often differ based on the nature of products and services that are provided through the web site.

Due to the high complexity of products within insurance industry – even for non-life insurances such as car, home, travel, and legal insurances – the lists of usability criteria from previous studies [6; 10; 14] need to be re-evaluated. To pay attention to the context of insurance products and services, a list of twelve usability criteria can be suggested [20], including the following criteria:

- *Efficiency* - Does the user save time by using the web site?
- *Security* - Is data transfer through this web site secure?
- *Informativeness* - What is the amount and quality of information displayed?
- *Aesthetics* - Does the web site look "likable"?
- *Clearness* - Is the information clearly displayed?
- *Learnability* - Is it easy to learn to use the web site?
- *Memorability* - Can the user find its place quickly after glancing away?
- *Supplementary services* - What additional useful services could the consumer get on this web site?
- *Interactivity* - Can the user communicate with a company representative for example through chat or a 24h telephone help line?
- *Enjoyability* - Is it enjoyable to use this web site?
- *Intuitiveness* - Is the firm able to imagine what its users want?
- *Assistance* - Does the web site offer the user assistance?

While this list of twelve usability criteria has proven helpful for evaluating the usability of online insurance web sites, an alternative, more cumulative model is deployed in this study, proposed by Scharl and Bauer [14], which includes as evaluation criteria *content* (presentation of the information), *navigation* (navigational clues), and *interactivity* (nature of the interaction between the user and the site).
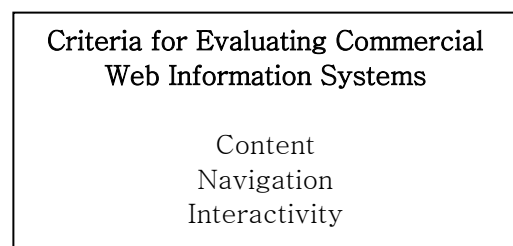
```
Criteria for Evaluating Commercial
        Web Information Systems

                Content
               Navigation
              Interactivity
```

Figure 1 Criteria for evaluating commercial web sites [14]

III. Methodology

The research methods and the execution of the empirical research are discussed separately in order to provide a better insight into the research design and to contribute to the improvement of usability research methods. Here, a novel way of analysing usability is introduced through using a combination of heuristic evaluation [11; 12] and grounded theory approach [4].

III. 1   Research Methods

When it comes to evaluating the usability of web sites, an important distinction between the objective ease of use and the perceived ease of use needs to be made [18]. While the objective usability is determined by the systems' usability features, the perceived usability also depends on the individuals' proficiency with the system.   Hence, this study approaches usability from the consumer's perspective.

This study focused on the perceived usability, because although usability research methods are used, our main focus is on service business research within electronic insurance environment. The three selected insurance companies' web sites are evaluated with the help of a group of 28 students. The perceived usability is assessed by following an expert evaluation (i.e. heuristic evaluation) technique [12; 11], meaning, that the students are evaluating the web sites themselves by inspecting user interfaces with a set of guidelines or questions [11]. The key elements of the heuristic evaluation technique are combined with the usability evaluation framework by Scharl and Bauer [15] and adapted to the insurance context.

As to the quality of the results the aim was to get as competent responses as possible but, on the other hand, the responses should also represent the opinions of consumers. Therefore, the participants were chosen from a group of university business students with insurance sciences as their major subject.

For data analysis, the data was transferred to a software program designed to handle qualitative, non-numerical, unstructured data, called NVIVO. With the help of this program, a grounded theory approach [4] was applied to derive usability categories. The grounded theory method allowed us to keep flexible during the analysis and let the relevant usability categories emerge from the data in inductive steps rather than approaching the subject with predetermined assumptions.

III. 2   Research Execution

The empirical data was collected in two phases. The first evaluation round was conducted in November 2004 with nine, and the second in February 2005, with 19 students.

Before the students started the evaluation process they were briefly instructed about the content and process of the empirical study. The phases and tasks were completed one at a time. The progress of the evaluation is depicted in figure 2.

Figure 2 Evaluation process

First, they were asked to shortly answer to six open questions in order to express their opinions on offering electronic insurance services in general.

Second, they had altogether 45 minutes time to get themselves familiar with the web sites of the three insurance companies. After the browsing phase students were instructed to write a one-page review about the three companies and a conclusion where they also indicated how they rank the companies according to their own preference.

Third, after the students had completed writing the review they were given a set of three specific tasks related to home insurance. This phase also meant that they were not just browsing anymore but were challenged to go deeper into the web site and actually try to work with it. Their tasks comprised: 1) finding general information, 2) finding a specific piece of information related to compensation in damage situation, and 3) to retrieve an online quote for a home insurance product. While processing with the tasks the students were evaluating the functionality of the web sites for each of the three companies at a time.

Fourth, the students were asked to reflect on the review and ranking they had written in phase two, and to consider whether their opinions had changed after they had to execute the tasks. In addition, the students were asked to reflect on the six open questions they answered in phase one. In order to investigate how the students perceive the usability and functionality of the web sites, their opinions had to be captured *before* and *after* they had tested the actual functionality.

All 28 students evaluated the performance of all three companies, resulting to altogether 84 evaluations that were included in the empirical data. For all phases, data circulation was used to increase the reliability of the study, meaning, that in order to ensure that every company will be equally evaluated, three different evaluation orders were formed so that every company was evaluated as first, as second and as third by, approximately, 12 students.

IV. Presentation of Findings

In order to emphasize both practical and scientific results of the research this section is divided to present theoretical and practical results separately.

IV. 1   Theoretical Findings

While Scharl and Bauers' [14] categorization is meaningful for a general evaluation of commercial web sites, for online insurance services it needs to be extended by two more categories, namely, aesthetics and assistance.

The reason for extending the existing list of criteria by the appearance criterion is that half of the empirical data that related to the presentation of content was in fact related to aesthetic aspects, such as colour and design. The other half referred to the information or contents itself, meaning, how the company presented product information and the like.

Especially insurance product information - which is often perceived by customers as difficult to comprehend - requires a distinction between the substance that a document contains and the way this substance is displayed.

Assistance is added to the list of criteria because seventy percent of students indicated they would have needed to call the insurance company or enter an online chat at least at one point during the process. About half of these seventy percent would have needed to do so even though they felt they completed the task successfully, for example to make sure they executed the task correctly, chose the right product, or whether the system calculated the correct price.

In figure 3, a list of criteria is proposed for analysing the usability of web sites based on Scharl and Bauer [14] but extended by the two insurance context-specific criteria, namely, appearance and assistance. To a large extent, this list of criteria is a result of the grounded theory method that was chosen in order to let the relevant categories emerge from the data instead of testing pre-defined expectations.

Criteria for Evaluating Online Non-Life Insurance Services

Content
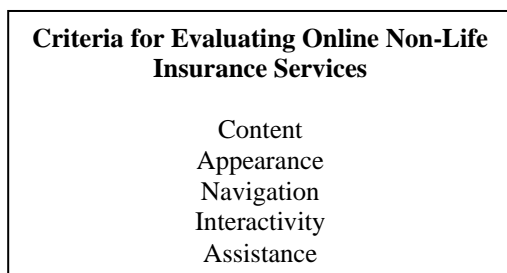Appearance
Navigation
Interactivity
Assistance

Figure 3 Criteria for Evaluating Online Non-Life Insurance Services

Through proposing a list that includes not only content, navigation, and interactivity, but also appearance and assistance, the requirements of a certain context, namely, the non-life insurance industry are acknowledged because a web site is a platform for presenting a company, which, as part of an industry, shares certain characteristics with firms that are engaged in similar activities. Therefore, the applicability of such a list of criteria is usually limited the context of a particular industry or product group.

The following definitions for the items on the list of criteria are proposed. *Content* refers to the amount and nature of information, including the choice of words. *Appearance* refers to the aesthetic appeal of the web site, its colours, and clarity of design and structure. *Navigation* refers to the ease of navigating, browsing, searching, and accessing information on the web site. Interactivity and assistance are defined in a rather context specific way.

Therefore, *interactivity* refers to the tools that can be used on the web site, such as calculators. *Assistance* refers to the help and advice services that can be used if needed, through telephone and online chat, preferably available 24 hours a day.

IV. 2   Empirical Findings

The opinions of the students are presented in tables 1 and 2 through citing critical episodes, which means reporting those events capturing a problem, misunderstanding, or difficulty in the user's interaction with the web site [2]. For making the comparison between the companies easier the citations are sorted by company. Referring to the theoretical framework, the citations are also divided into five categories: content, appearance, navigation, interactivity, and assistance.

The most essential findings from the phase *before the students had tested the actual functionality* are presented in table 1 and summarized as critical episodes. In this phase the results indicate that Esure was generally perceived as the best company, Prudential was perceived to have a more traditional and trustworthy image of the insurance business, and Tesco was perceived as non-insurance-like and even immature in terms of insurance business.

The most essential findings *after the students had tested the actual functionality* are depicted in table 2. The tasks changed the opinions of the students quite dramatically. The traditional insurance approach (Prudential) was now characterized by complexity and information overload and was outperformed by what was perceived as fresh non-insurance-like approach (Esure and Tesco).

V.   Discussion

When comparing the results of the student's pre-task opinions and post-task opinions, a significant change can be observed that is also expressed in the ranking of insurance providers, illustrated in figure 4.

The pillars in figure 4 indicate that Esure maintained a position on the top from the beginning to the end, although it lost some of its appeal after the second evaluation. Tesco was perceived as the least favourable company after the first ranking but in the end it was ranked as the top performer, being even slightly better than Esure.

Looking at the reasons why Tesco improved, students claimed that the amount of information was sufficient and showed a matter-of-fact approach to insurance information that was pleasant to experience because of the joyful web site appearance. The clear site structure and design also enhanced the navigability of the web site, which made it possible to easily search and access the information needed.

Prudential was seen as trustworthy and matter-of-fact, traditional insurance service provider in the beginning. However, those very characteristics typical to traditional insurance business were criticised after the students had to execute the tasks, and Prudential's web site became

perceived as to be "too traditional" or the layout being even "boring", and that too much information is available which makes the site "complex".

It also needs to be stressed that many test persons felt indifferent about whether there was not enough information *per se*, or whether it just was not accessible in the right way. Here, the lack of product information or lack in its accessibility can decrease the trust in a web site. Prudential's site structure that was originally praised, was perceived as unclear and confusing after the tasks, and as a result of that, students claimed the site to be very difficult to navigate.
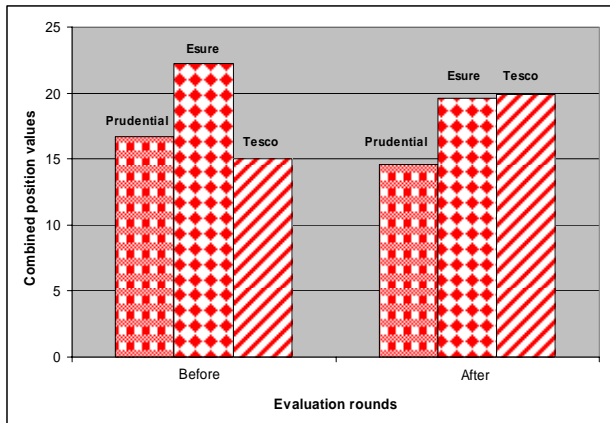

Figure 4 Ranking of firms before and after the task phase

In Esure's case, many students complained that besides the clear site structure and pleasant appearance, the amount of information was insufficient. Here, it was interesting that the small font size made the information hard to read, which created discomfort among most of the test persons. Hence, the fact that information was hard to find or perceived as insufficient largely comes from the company's choice of too small font size on the pages behind the front page.

One of the key issues that need to be addressed for improving the usability of web sites is the content. The content significantly affects the ability to navigate on a web site. Sites with good content but too small font-size for example drop in their usability significantly, even if they have a clear structure, such as Esure had.

Aesthetic elements, such as color and clear design are important issues as well especially when giving a first impression to the consumer. In addition, color and design are key attributes for making content accessible and making a site easy to navigate.

Solid appearance, such as sophisticated looks, structure and colors, is important for the image an insurance company needs to convey, but lack of clearness in design can cause the customer to get lost on the web site, as has happened in Prudential's case. In addition, Prudential's trustworthy image that was conveyed originally, conflicted with the consumer's perceived lack of information and difficulties with getting access to it, making them feel lost and perceive the company as not transparent enough.

Ease of navigation and sufficient information has been the key of Tesco's success. While its image is non-traditional and can be perceived as immature by some consumers, insurance information is matter-of-fact and easy to access, showing that Tesco has skills in presenting the essential features of an insurance product.

From a theoretical perspective, the findings indicate that the task-specific capabilities these three insurance providers developed through their rather different business activities affect their ability to create a user-friendly web site, and provide online insurance successfully. Therefore, a distinction needs to be made between different competitive advantages in the context of online insurances.

Prudential represents a traditional, long-established insurance company, which, through its business activities, has developed a certain set of skills and capabilities that allows the company to serve customers with its comprehensive knowledge about the insurance business. This knowledge, however, leads in the absence of exper-ience with the Internet to a bureaucratic approach to information and content, which especially affects the navigability of the web site.

More traditional insurance firms also have to manage the Internet parallel to their physical channels. Here, the awareness can prevail that the Internet is an opportunity since it can complement other channels, but there could also be a channel conflict because the Internet might also be perceived as to cannibalize, and therefore take away business that would otherwise be made through physical channels. Therefore, conflicts about the distribution and redistribution of resources within the company and among the channels might reduce the necessary attention from the online channel that it needs to outperform other competitors, for whom it is more natural to have electronic sales channels, such as Esure and Tesco.

Esure can be assumed to have the best preconditions for a successful online insurance business from a usability perspective, because its sole focus on insurance business and the Internet as distribution channel allows the company to concentrate its resources and build up core competencies. The opportunity to start fresh and build an insurance web site where insurance information is displayed in a customer-friendly way, as well as with a fresh appearance and good understanding of the importance of clear web design, certainly gives the company an advantage over its more traditional competitor, Prudential. However, the resources of Esure as a niche player are more limited and its larger competitors do have advantages in economies of scale and scope.

Tesco certainly represented a surprise after it was able to slightly outperform Esure and clearly outperform Prudential not only in appearance and navigability, but also in content, assistance, and interactivity. Tesco, with its successful online business for groceries and non-food retail goods has diversified into financial services successfully, through using its widely recognized brand and its experience with electronic channels. Therefore, it provides a good example

for a company which is not only able to transfer and utilize its capabilities related to online channels from one product category to the other, but it also demonstrated that it is able to acquire new, industry-specific knowledge for distributing insurance products and services.

VI.   Conclusion

The key characteristics of insurance business, such as the complexity and abstract nature of products set significant challenges to the development of electronic insurance services. Thus, such usability issues as appearance, clearness, appropriate amount of information, and assistance should be considered even more than in some other service fields.

To summarize the results of our study, some general tendencies related to the web site usability of insurance companies need to be brought up.

First, insurance as a business is based on transferring information and a feeling of security to customers. Thus, it is important to provide an amount of information to the customer that is both – comprehensive and comprehensible. Therefore, providing all information possible cannot be the answer because it easily leads, especially in the insurance business, to information-overload because of the complex nature of the product and the terminology that is involved. Regarding web site usability, providing too much information also makes it difficult to create clear content and design on the web site which significantly affects navigability and, too much information can make customers feel confused and overwhelmed.

Second, lively and non-insurance like layout especially at Tesco's pages was perceived as a rather positive approach to insurance business. Insurance as a business should also create trust between the insurance company and the customer and therefore, a matter-of-fact approach on the web sites has, at least so far, remained widely applied within the insurance field. This study suggests that in addition to the traditional insurance-like approach, there are also other approaches to successful delivery of electronic insurance services, as demonstrated by Tesco. However, service providers should recognize the thin line between a very upbeat or lively look that might give an immature impression and a "refreshing but still matter-of-fact" approach in developing the future electronic insurance services.

Third, small things matter. In environments with relatively large amounts of information necessary and available, clear, visible paths that enhance the access to information are crucial. However, through small details in web site design, consumers can easily get confused or lost, or might not be able to retrieve the information they need, at all. For example, in case of Esure some test persons that originally ranked Esure as best company became confused during the task phase when new information always opened in separate windows, which lead to a more negative evaluation for the company. In this case, Esure, the company

with originally the clearest design still managed to confuse its users through a detail, which could have been avoided.

The change in opinions after the students had in fact used the electronic services was one of the most interesting findings of our study, and one of the key themes of this paper. The user's perceptions from browsing the web site or actually performing tasks show a clear difference between superficial ease-of-use and real usability.

Finally, as already pointed out the results clearly indicate that insurance business does not necessarily have to be characterized by complexity and conservativeness. Insurance service can also be offered by following a different kind of logic based on simplicity and easy-to-use as, especially, Tesco, with its roots in the retailing business has proven.

Traditional insurance companies can learn their lessons from non-traditional insurance providers, such as Tesco, and these new competitors have the potential to become a threat to the traditional insurance business. In the light of previous research [20] and this study, we propose developing the electronic insurance service concept by benchmarking the traditional insurance companies with the non-traditional ones. This might also foster the insurance industry's understanding of how to make customers more committed to using electronic insurance services.

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Table 1 Critical episodes and evaluation parameters after the browsing phase but before the task execution phase

Company	Criteria	Critical Episodes
Prudential	Content	the site was extensive, a lot of information and functions
	Appearance	matter-of-fact and conservative looking layout, trustworthy, caring
	Navigation	clear, moving around is logical and it is easy to go back to the previous screen
	Interactivity	good calculators on the pages; the "quick search" is good
	Assistance	the contact information is displayed well
Esure	Content	there is right amount of text so that you feel you can read it through
	Appearance	it didn't feel at all like insurance business, the pictures were funny
	Navigation	start page is very clear and you surely find the information you want to find
	Interactivity	the calculators and other tools are well-defined and comprehensible
	Assistance	there is advice available if needed
Tesco	Content	the product supply of Tesco is fairly good
	Appearance	the animated pictures decrease the credibility and trustworthiness
	Navigation	the pages are easy to use and I didn't get lost once
	Interactivity	there is no sitemap or quick search on the start page
	Assistance	if you have any questions, there is advice available

Table 2 Critical episodes and evaluation parameters after the task execution phase

Company	Criteria	Critical Episodes
Prudential	Content	pages are rather unclear because there is an incredible amount of different information
	Appearance	matter-of-fact and conservative looking layout, maybe a bit boring
	Navigation	menus were not clear and visible enough, which makes it hard to move on the pages
	Interactivity	the calculator could work just as well without your personal contact information
	Assistance	the questions which begin the product section are quite horrifying but help is available
Esure	Content	easy to open the headlines but from there on the information was scarce
	Appearance	it opened my eyes that insurance doesn't have to be stiff to make a good impression
	Navigation	I can only move back and forth in filling out information but not get to general menus
	Interactivity	the suitcases on the upper bar let you how close to the end you are
	Assistance	I would call to make sure, because my case is maybe a special case
Tesco	Content	there is sufficient information on the products
	Appearance	modern, up-to-date, new and fresh; important how to present things visually on the net
	Navigation	easy to move on the pages and I didn't get lost, the "quick search" is very practical
	Interactivity	they make it easier for the customer to reach a decision by offering calculators
	Assistance	I would call to make sure the sales representative calculates the same price as I did