

T o d d M a t z k e

S e n i o r U X / U I D e s i g n e r



Todd Matzke  
Senior UX UI Designer

- Started career working for small Graphic software company named JASC Software, the makers of Paint Shop Pro
- Continued to Senior Web designer
- Optum Corp, Target, Voya, Table Track, Travelers Ins.
- Designs with end-users in mind

# Meet Todd

I am a Senior UX UI Designer.

# UX Design Examples

## Legacy Desktop Application

- Desktop application for Insurance Underwriters
- Tab, and menu-driven
- Zero navigation for underwriters start to finish
- Written 16 years ago

ANNUITAS, INC. (7972328) - Quoted (POL[106914408]) - CyberRisk

Basic Rating | Class of Business

High Risk Rating

Cyber Hygiene: Not Available or App. 0%

Experience Modification: None or Minimal 0% 0% to 0%

# of Individuals Records w/ Personal Info Stored: [ ]

Revenues: \$6,634,399

Option: Option 1 [ ] [ ] [ ] [ ]

Cyber, Media, & Breach Response | Crime, Reputation Harm, & Betterment | **Business Interruption** | Endorsements

Business Interruption			
	Limit	Waiting Period # of Hours	Factor
Business Interruption	\$4,000,000	8	20% 20% to 20%
System Failure	\$4,000,000	8	20% 20% to 20%

Period of Restoration	
	# of Days
Period of Restoration	180

Dependent Business Interruption	
	Limit
Dependent Business Interruption	\$100,000
IT Provider System Failure	\$100,000
Outsource Provider	\$100,000
Outsource Provider System Failure	\$100,000

Wait Period	
	Retention
Convert Wait Period To Threshold	<input type="checkbox"/>
Business Interruption Loss	[ ]

Accounting Costs	
	Limit
Accounting Costs	\$25,000

**Premium Calculation**

Base Premium: \$4,204 | Gross Annual Premium: \$6,306 | Adjusted Premium: \$0

IRPMs: 50% | Expense: N/A | 0.000000%

GA allows from -50% credit to 50% debit for IRPMs

Renewing Manual Premium: \$4,204 | Rated on Date: 04/22/2020

UW Notes | Declination | Approver | Losses | Summary | Save

## Legacy Desktop Application

- No user flow
- Clunky interface
- Hidden menus

The screenshot displays a legacy desktop application interface for CyberRisk. The main window is titled "HEINZEN MANUFACTURING, INC (6741680) - Pending (SUB[4660826]) - CyberRisk". The interface includes a menu bar with options like File, Searches, Reports, Queues, Special, Tools, and Window. A sidebar on the left contains navigation options such as Account, Coverages, Type - New Business, and Quote / Issue. The main content area shows various form fields and sections for policy configuration, including Basic Rating, Class of Business, High Risk Rating, Cyber Hygiene, Experience Modification, Conviction Reward, Emergency Costs, Employed Lawyers, Co-Insurance & Coverage Type, and Premium Calculation. A second window is overlaid on the main window, titled "MONDER INC. (7598180) - Pending (POL[106268118]) - CyberRisk", showing similar configuration options for a different policy.

**HEINZEN MANUFACTURING, INC (6741680) - Pending (SUB[4660826]) - CyberRisk**

Basic Rating | Class of Business

High Risk Rating

Cyber Hygiene: Not Available or App. 0%

Experience Modification: None or Minimal 0% -10% to 10%

# of Individuals Records w/ Personal Info Stored: [ ]

Revenues: \$100

Option: Option 1 (new)

Cyber, Media, & Breach Response | Crime, Reputation Harm, & Bettement | Business Interruption | Endorsements

**Conviction Reward**

	Limit	Retention
Conviction Reward	[ ]	[ ]

**Emergency Costs**

Emergency Costs: [ ]

**Employed Lawyers**

	Limit	Retention
Employed Lawyers	[ ]	[ ]
Number of Lawyers	[ ]	
Moonlighting Coverage		<input type="checkbox"/>

**Co-Insurance & Coverage Type**

Co-Insurance of Insured %: [ ]

Type of Coverage: [ ]

Premium Calculation

Base Premium	\$3,737	Gross Annual Premium	\$4,879	Adjusted Premium	\$0
IRPMs	23%	MI allows from -50% credit to 50% debit for IRPMs		Renewing Manual Premium	\$3,737
Expense	N/A		0.000000%	Rated on Date	04/02/2020

UW Notes | Outcome

**MONDER INC. (7598180) - Pending (POL[106268118]) - CyberRisk**

Basic Rating | Class of Business

Class Of Business: Retail 20% 0% to 40%

Other Description: [ ]

Business Interruption Class Of Business Factor: 20% 0% to 40%

Franchisee/Franchisor System: [ ]

Option: Option 1

Cyber, Media, & Breach Response | Crime, Reputation Harm, & Bettement | Business Interruption | Endorsements

**Cyber Crime**

	Limit	Retention	Factor
Computer Fraud	\$1,000,000	\$5,000	
Funds Transfer Fraud	\$1,000,000	\$5,000	
Social Engineering Fraud	\$100,000	\$5,000	30% 10% to 30%
Vendor/Client Fraud	\$100,000	\$5,000	
Telecom Fraud	\$100,000	\$5,000	

**Betterment Expenses**

	Limit	Retention	Factor
Betterment	\$100,000	\$0	50% 30% to 70%
Betterment Coparticipation %		50%	0% to 99%

**Reputation Harm**

	Limit	Retention	Factor
Reputation Harm	\$250,000	\$5,000	15% 5% to 25%

# of Days

Period of Indemnity: 30

Premium Calculation

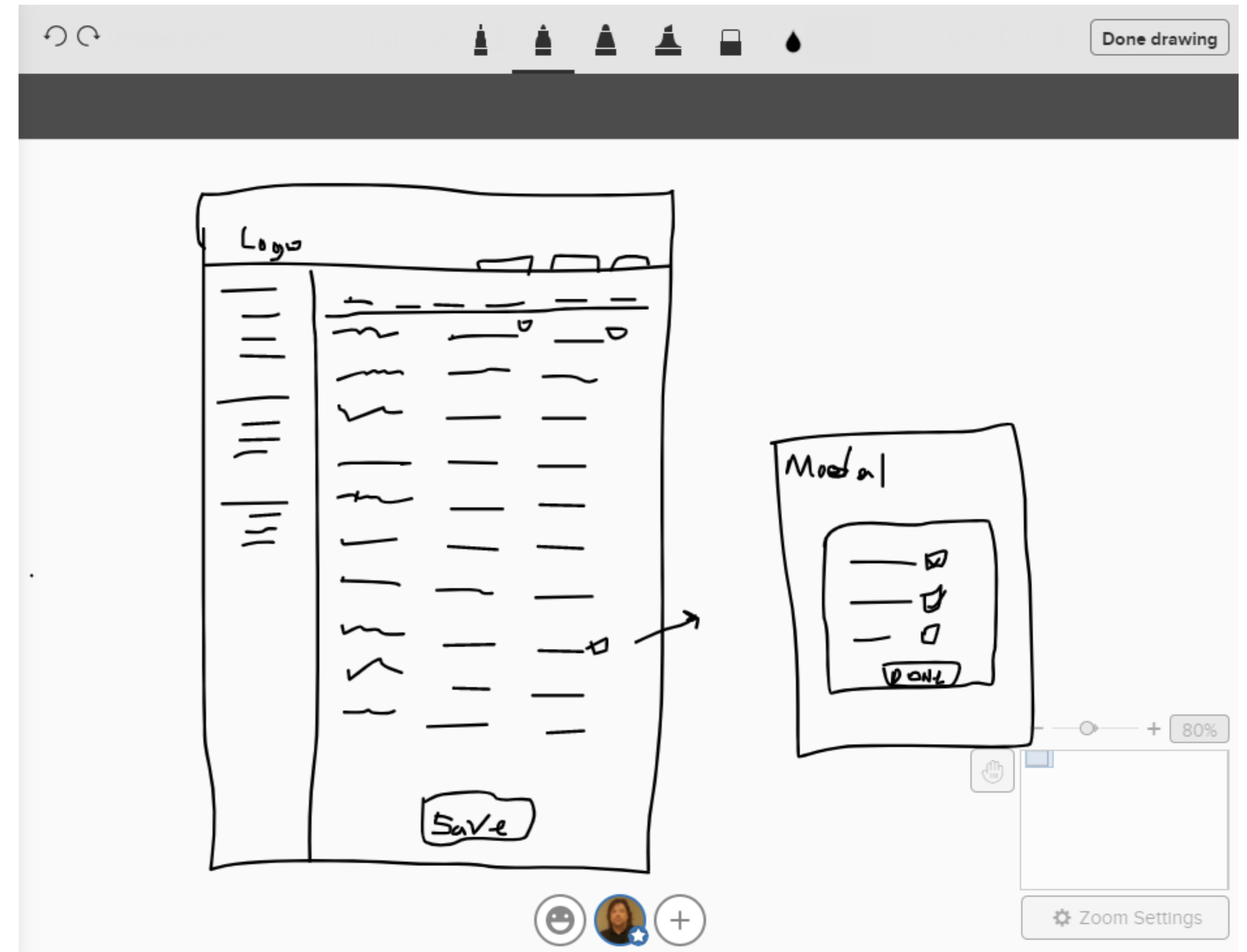
Base Premium	\$3,737	Gross Annual Premium	\$4,879	Adjusted Premium	\$0
IRPMs	23%	MI allows from -50% credit to 50% debit for IRPMs		Renewing Manual Premium	\$3,737
Expense	N/A		0.000000%	Rated on Date	04/02/2020

UW Notes | Declination | Approver | Losses | Summary | Save

# UX Design Examples

The first iteration of Options menu

Low-Fi Mural Sketches of solution



# UX Design Examples

## The Options menu – Higher fidelity Sketch Mockup

www.NewUnderwritingSystem.com

LOGO | Product Name

WESTON BUSINESS CENTER PARK | ACCT 1234567 | PENDING NEW BUSINESS | SUB

SYNC KEEP DRAFT CANCEL

GENERAL

- Insured
- Organization

CYBER

- Details
- Modifiers
- Options**

EPL

- Details
- Modifiers
- Options

MPL

- Details
- Modifiers
- Options

### Cyber Options

	EXPIRING	BASE OPTION	OPTION 1
Premium	\$2,472	\$0	\$0
Aggregate Limit	\$	\$	\$
Privacy & Security Limit	\$100	\$100	\$100
Privacy & Security Retention	\$500	\$500	\$500
Media Liability Limit	\$250,	\$250	\$250
Media Liability Retention	\$250	\$250	\$250
Regulatory Proceedings Limit	\$250	\$250	\$250
Regulatory Proceedings Retention	\$250,	\$250,	\$250,
Payment Card Costs Limit	\$250,	\$250,	\$250,
Payment Card Costs Retention	\$250,	\$250,	\$250,

SAVE

## Cyber Options

- ▼
- ▼
- ▼

	ACTIVE	BASE OPTION	OPTIC
Premium	\$2,472	\$0	\$0
Aggregate Limit	\$	\$	\$
Privacy & Security Limit	\$100,	\$100,	\$100,
Privacy & Security Retention	\$500	\$500	\$500
Payment Card Costs Limit	\$250,	\$250,	\$250,
Media Liability Limit	\$250,	\$250,	\$250,
Media Liability Retention	\$250,	\$250,	\$250,
Regulatory Proceedings Limit	\$250,	\$250,	\$250,
Regulatory Proceedings	\$250,	\$250,	\$250,

SAVE

# New Components

## Early Iteration

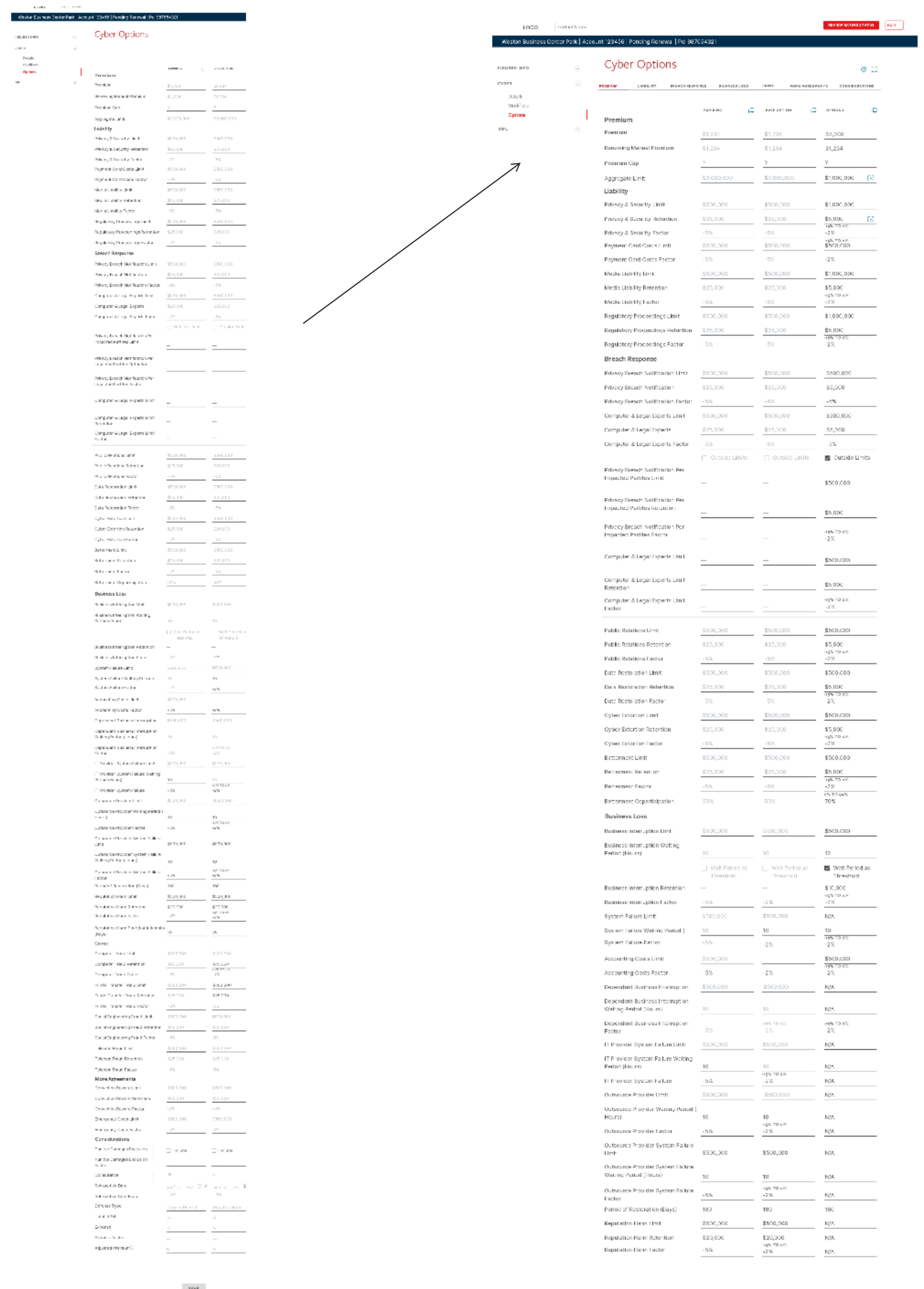
Created new component to design library

# UX Design Examples

Long list of menu items

Underwriters Overwhelmed on scrolling

Did not have sense of underwriting start to finish



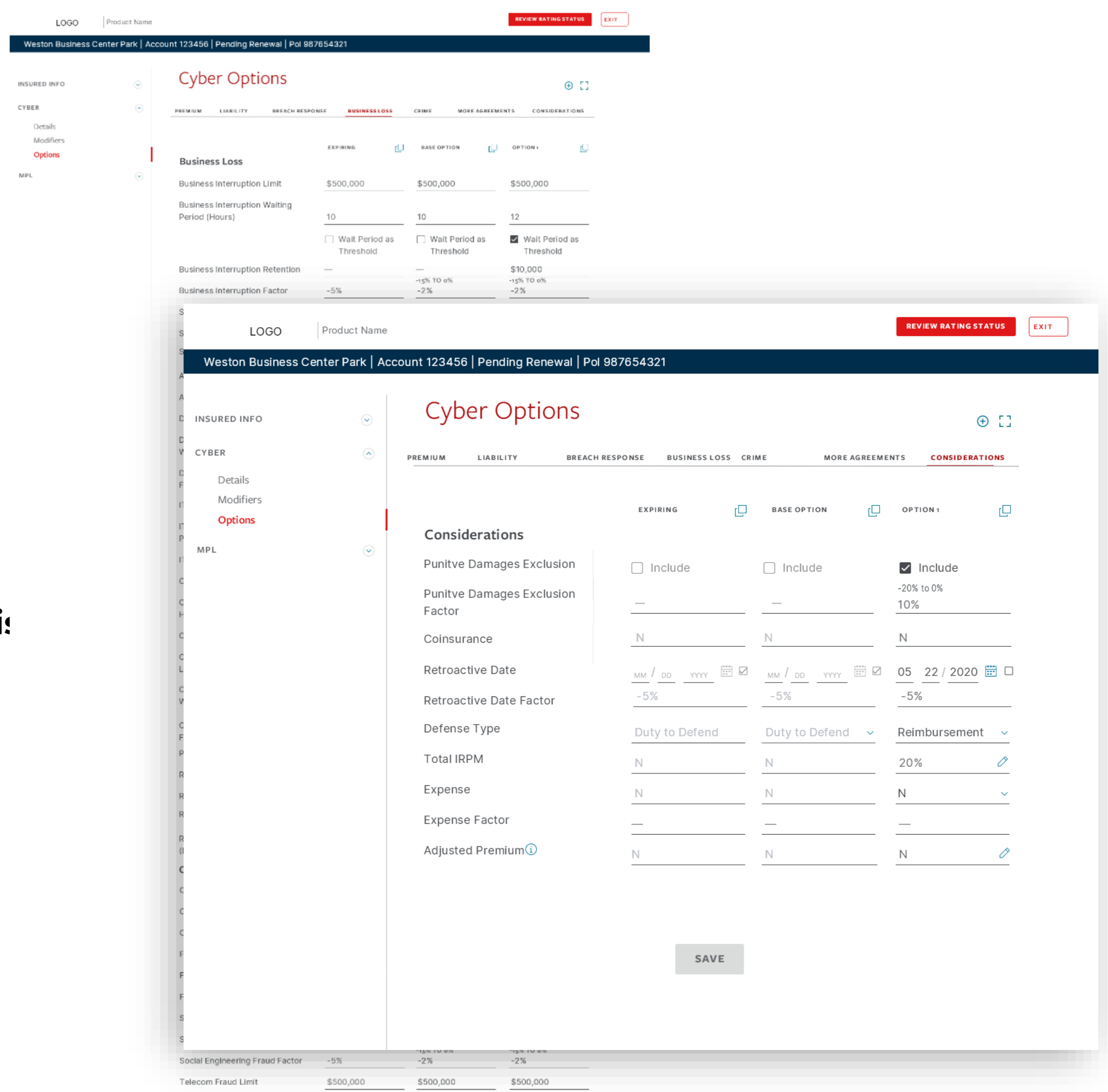


# UX Design Examples

Long list of menu items

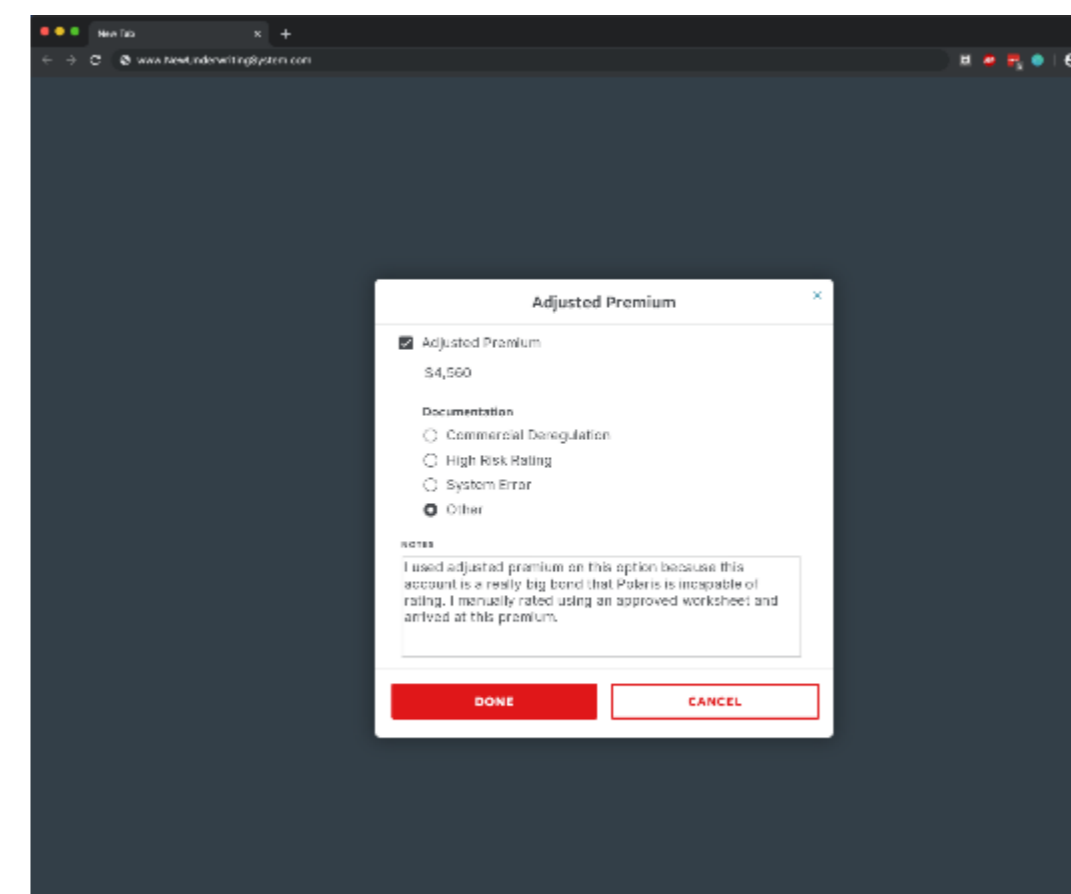
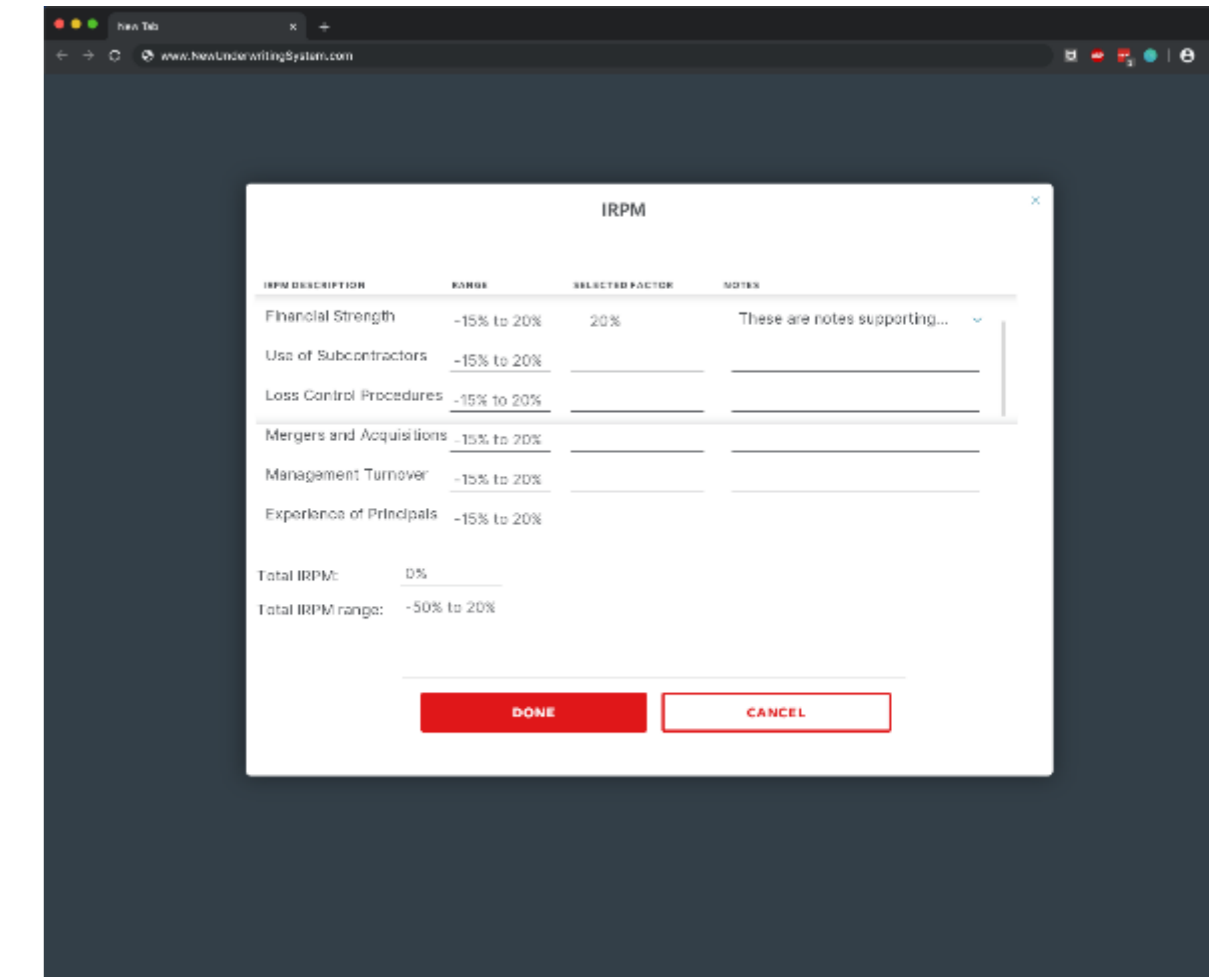
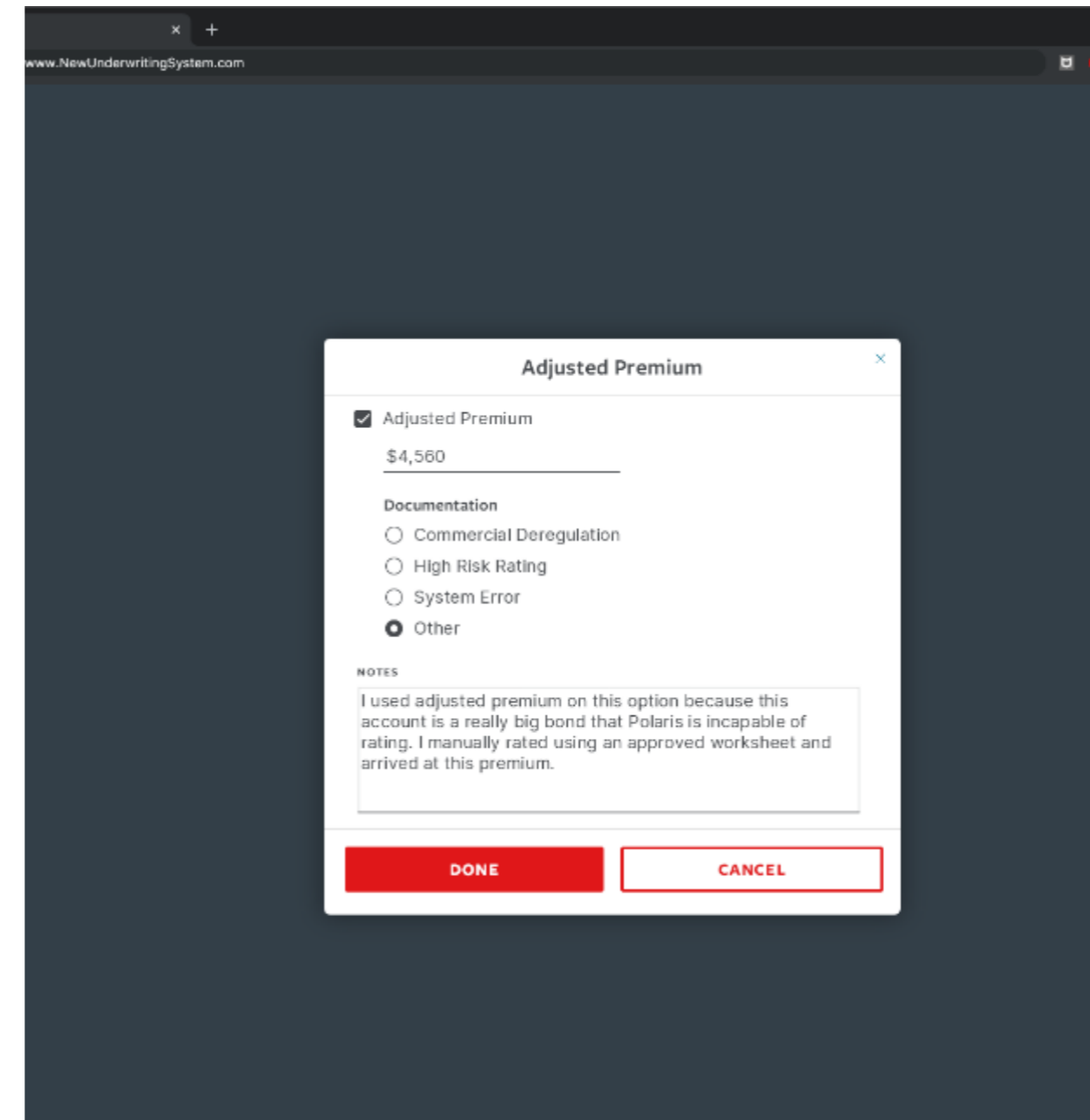
Underwriters Overwhelmed on scrolling

Did not have sense of underwriting start to finish



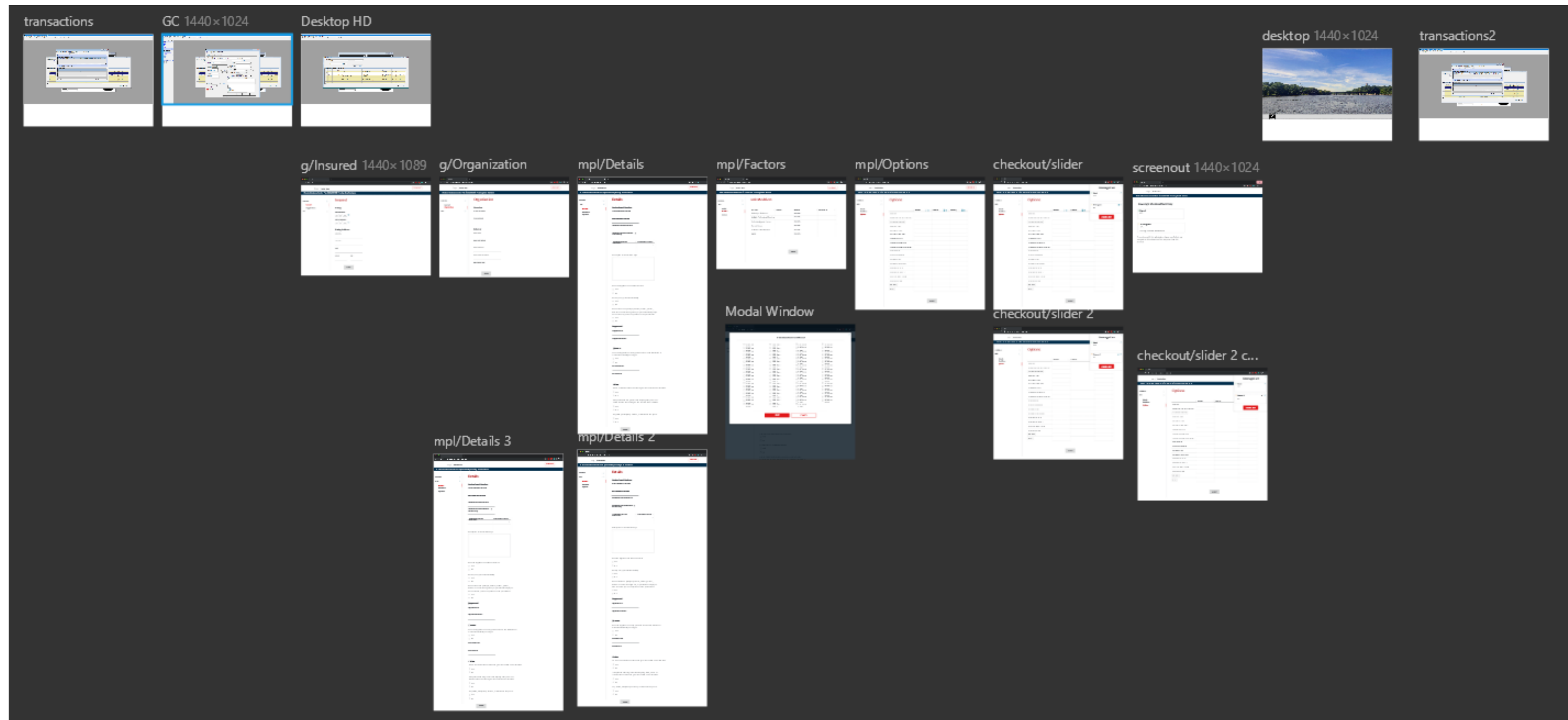
# UX Design Examples

## Modals for submenu support



# UX Design Examples

## User Process Flow



**Thanks!**

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