

FMG.com

Heuristic Evaluation

Jay Kamins, Principal Experience Designer

About this report

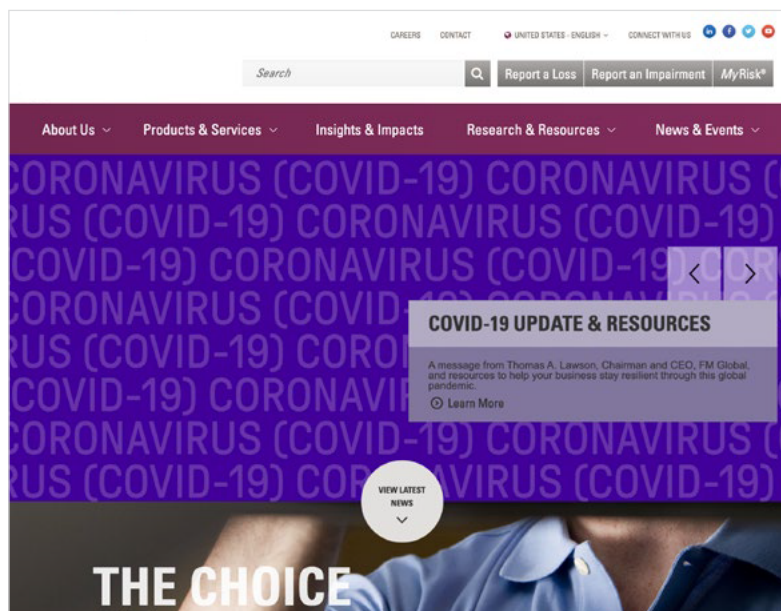
Overview:

A good user experience depends on succinct, concise content supported by a design that is intuitive, streamlined and consistent.

Heuristic evaluations use a set of widely accepted principles to measure the quality of a user experience. The resulting report is intended to define opportunities for improvement.

Heuristic principles used in this evaluation:

1. **Content suits the target audience** – Ensuring the site provides relevant information to intended users.
2. **Clarity of message** – Summarizing the content found on a given page.
3. **Content and interface consistency** – Allowing users to focus on message, not stylistic differences.
4. **Content is trustworthy** – Assuring users that information is up-of-date and reliable.
5. **Interface is intuitive** – Enabling users to navigate and interact effortlessly.
6. **Reduce clutter** – Emphasizing only relevant information and removing distractions.
7. **Design supports the content** – Enhancing the message with design rather than competing for attention.
8. **Navigation is easy to understand** – Providing an consistent, intuitive means of moving throughout the site.
9. **Reduce user clicks** – Streamlining the effort required by a user to reach desired content.
10. **Inclusive interfaces** – Empowering users of all kinds to use the site regardless of physical limitations.
11. **Design flexibility** – Presenting a consistent experience regardless of screen size or shape.
12. **Error recovery** – Assisting the user successfully use interfaces and forms.



The FMG.com site as of October, 2020.

Note: This evaluation is not meant to be a complete summary, but a series of examples that are representative of the challenges and opportunities within the site.

1. Content suits the target audience – Ensuring the site provides relevant information to intended users.

Who is the audience for FMG.com?

It's assumed that the website's primary objective is an early point-of-contact for potential clients and it's secondary objective would be to help inform and retain existing clients.

Given that assumption, I see the audience broken into three major categories (ordered by priority):

1. Potential clients
2. Existing clients
3. Visitors who come to view some information (Data Sheets, Natural Hazard Maps)

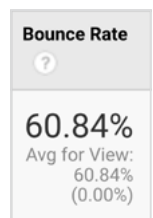
If we look at the site through the lens of potential users, we seem to be in need of some re-alignment of content. For example, the value proposition is in a somewhat secondary position, implying that bringing in new business is of secondary importance. Is there an expectation that current clients return to the site to learn about the company? The news section seem to indicate that, though it's unclear why they would look at our news unless it helps to validate our competency or value.

The analytic data is useful, but doesn't tell us who the target audience is

That said, the data can be instructive at tuning the content to an audience. According to Google Analytics, www.fmg.com/about-us/our-business/executive-message is the most popular page by far, (though it's URL page name doesn't fit the COVID resource content). Despite it's popularity, the page's "bounce rate" is extremely high (90%) which may indicate people land there accidentally, or find the content unhelpful. It may be a bot issue or due to outbound links.

Data sheets are most popular with a low bounce rate (36%). It's not clear if these are being used by clients, who would have account staff assigned to them to supply them with such content. It's assumed that these are considered a "draw" to bring users to the site and show expertise. Users average time of this page tops six minutes.

Natural Hazard Maps are also popular, but users don't appear to spend a lot of time there – about 40 seconds on average. Beyond that, the search results page has a high level of hits, which could indicate people are having issues finding what they need via the navigation or page content.

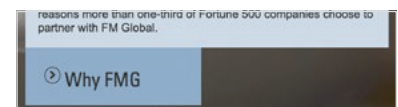


Broadly speaking, a bounce rate of under 40% is considered good.

Confusion about audience is hampering the ability to communicate FMG's value proposition

On the home page, the "hero" carousel varies in topics from news and resources (including the COVID page noted above) and items about various FMG expertise. Only one recently added item underscores the **value proposition** of the company (it's engineering-first approach and "resilience" strategy), but the page it lands on seems to be a showcase for a attractive but vague video rather than clearly articulating our value. Additionally, the call to action on the resulting page is a subscription button to the newsletter. This feels like a missed opportunity to engage and connect with potential clients.

Lower on the page is FMG's value proposition, taking a back seat to the carousel. While the value is succinctly and eloquently defined as "Global delivery. Timely payouts. Loss prevention," the button's call to action takes a step back, asking "Why FMG?" rather than building on the previous statement. Consider answering the question rather than asking it.



Let's give the answer rather than ask the question.

Recommendations:

1. Define a primary target audience in line with business strategy
2. On the home page, choose a defining message that speaks to that audience and ensure most content supports it
3. Leverage future analytic data to understand that audience's interests and developing new content around it

2. Clarity of message – Summarizing the content found on a given page.

Expect the average user to read 10% of your content. What message do you want to get through?

Everyone is busy, everyone is distracted, everyone is multitasking. Assuming our targeted audience is no different, it's critical we grab them quickly with a statement that summarizes the page and makes them want to learn more.

Currently, the page we use to make our value proposition is called “Why FMG?” While this is fine, it misses an opportunity to answer the question rather than ask it.

Additionally, the copy below does not concisely make state FMG's value proposition. The copy as written forces the user to read several paragraphs and figure it out on their own. The video is well produced, but if it fails to load, the message isn't delivered. It feels like this whole section is a showcase for the video.

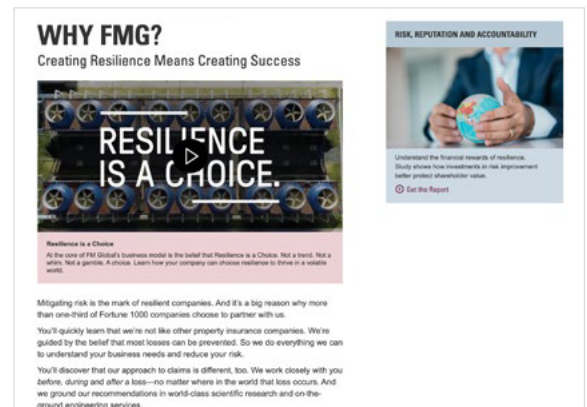
On this page, I suggest the most succinct, colloquial statement explaining FMG's value proposition is:

“Most losses can be prevented.”

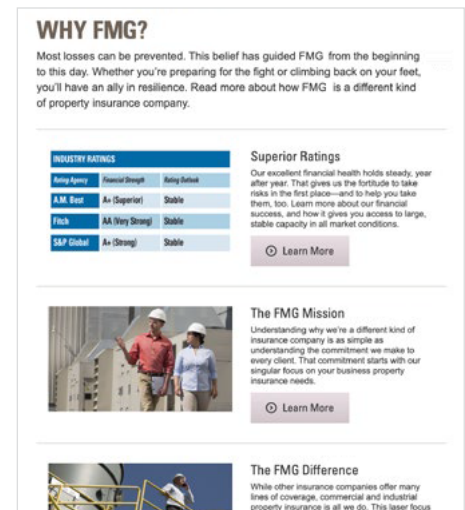
This is an excellent statement to build a conversation about resilience (and cost savings) around. Unfortunately, that statement has been relegated to a space below the fold. Above it is a video that supports the “Resilience is a Choice” tag, but that is perhaps better utilized as a supportive media rather than the lead, because “Resilience is a Choice” and the subhead “Creating Resilience Means Creating Success” are concepts that need to be explained. “Most losses can be prevented” begs the user to ask: “How?”

The second part of page answers that question. Sadly, they have been pushed down to the bottom and are somewhat overwhelmed but the repetitive “Learn more” buttons that lack any specifics.

Consider the difference between a button that says “Learn more” and one that says “Review our Financial Strength.”



It's not clear where users should go first.



Important content sits at the bottom of the page preceded by the redundant title “Why FMG?” and another introductory paragraph.

Recommendations:

1. Every page should have a clear summary of the content that can be immediately understood
2. Assume that your audience won't read most of the copy – what is the critical message that should stand out?
3. Consider the use of expand/collapse functionality so that users are forced to go to new pages
4. Buttons are opportunities to reinforce the message and should have relevant calls-to-action
5. Refine content down to the essentials to ensure message gets through

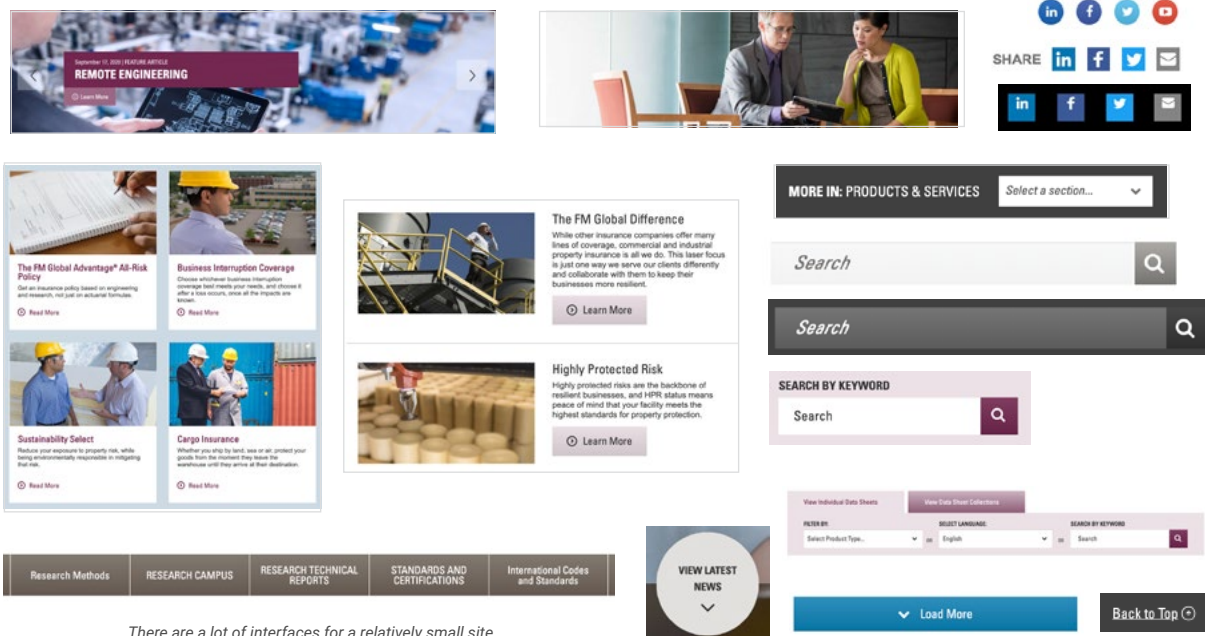
3. Content and interface consistency – Allowing users to focus on message, not understanding layouts.

Corporate sites tend to be the product of many people, but it should have a consistent feel and voice.

The pages on FMG.com have a bit of inconsistency, both in visuals and content. This is to be expected, as there are so many contributors, some who focus solely on their page's content. Still, with every derivation, the user must spend time and brainpower to understand the differences and adjust. Sometimes the variations are subtle, but they build up and create a disorganized impression.

Examples:

- Some pages have carousels at the top of the page, some just have an image with text, some just an image
- Some pages use a tile approach to showing more information, some use lists with thumbnails
- Some pages utilize a secondary navigation, some just scroll
- Some pages have a custom functionality that look dissimilar from other interfaces and behave differently
- Use of icons is inconsistent both in style and relative size
- Image quality varies from page to page, ranging from high-quality custom photography to generic stock
- Personality of writing, grammar use, capitalization changes from page to page
- Some special “landing pages” (Ceros) are very different from this site and feel somewhat like different companies



There are a lot of interfaces for a relatively small site.

Recommendations:

1. Consider an “editor-and-chief” who keeps an eye on the site holistically and can promote consistency
2. Use of a single design treatment to display categories of information
3. Consider removal of secondary navigation bars and replace with a hide/reveal or other simpler method
4. Unify the look and feel of functionality across the site and micro-sites
5. Break convention only when absolutely necessary

4. Content is trustworthy – Assuring users that information is up-of-date and reliable.

Fresh, timely content is a signal the site is accurate and can be trusted

The site performs well in terms of keeping the news fresh and moves the older news into an archive.

Because the news has dates associated with the articles, there are no concerns that the information is “stale” and the dates engender trust that the information on the site is well maintained.

The archives are dated by year, so any information within has proper context in case any information seems to be out of step with current events.

One opportunity for improvement is looking at our content through the lens of our current situations and ensure our copy is modified when necessary. COVID-19 conditions will continue for some time, meaning client interaction will be more virtual. That said, we state our approach is special because of “face-to-face” meetings. These small things can make a site’s content feel anachronistic and out-of-step with our modern conditions. Our own resilience and agility to change by using virtual meetings could be promoted here.

OUR APPROACH

A Partnership in Risk Management

Personal relationships **Face-to-face meetings** Ongoing dialogue. This is what you can expect from your FM Global client service team.

That’s because, when your business continuity is at stake, you need more than an insurance company. You need a true business partner in risk management and resilience. That’s what you get with FMG. Where other insurance companies rely primarily on actuarial tables, we use a hands-on, **engineering-based approach**.

The result? Property insurance coverage based on the realities of your business and your particular property risk management challenges.

Continue reading to learn about our unique approach.

Images also count as content. Situations like the one on the right feel anachronistic in the time of COVID. If we were visually show what FMG’s service approach looks like when face-to-face meetings are not possible, we’d further demonstrate the care we take protecting our clients and their assets.



Examples from: <https://www.fmg.com/products-and-services/our-approach>

Recommendations:

1. Audit the site’s content periodically for references out-of-step with the times and edit accordingly

5. Interface is intuitive – Enabling users to navigate and interact effortlessly.

Inconsistent interactivity or offering too many options can lead to confusion

For the most part, the top of the site's pages adhere to accepted website standards; the FMG logo sits in the top left as it should, the navigation runs below it and functions as a user would expect. The nav bar does have one odd behavior that underscores the idea of inconsistent interactivity; Insights & Impacts is the only menu item without a drop down, so it's the only item you can directly click to go somewhere, and it's likely some may mistake it as a broken drop down and miss the content.

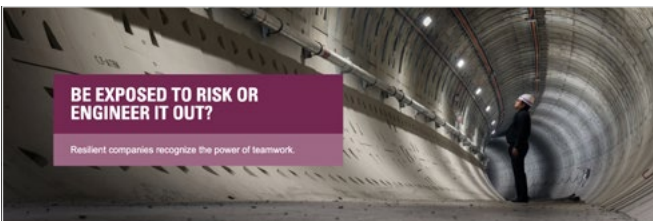


On the home page, the site tends to lose intuitiveness below the navigation because things of greater and lesser importance tend to have the same weight and prominence.

For example, the large carousel area lacks a cohesive theme. Thinking of the audiences mentioned earlier (potential clients, existing clients, visitors exploring resources), this area seems to serve a little of each audience, with no clear emphasis story being told. One item is news about a donation, and while it shows we are a compassionate company, it isn't relevant to what we can offer clients.

"Below the fold" is a static image that does begin to state FMG's value to potential clients, but it's in a secondary location, so it makes sense it'd be interpreted as of secondary importance, and users make just skip over it.

The footer is quite large and separated into two distinct sections, but it's not clear why. Potential clients can find a prominent contact button here – something that may be very important if the site is a vehicle for creating business – but it's quite small at the top of the page. There is also another search field. Could it be different than the search field at the top?



CASE STUDY:

This is the first new content a user sees after selecting "Why FMG?" They are immediately poised with another question rather than given an answer, followed by a statement on teamwork that isn't elaborated on again.

The image, while compelling and beautifully shot, pushes down the rest of the content, including a video that has some valuable and relevant information that does finally answer the question. "Why FMG?"

On second level pages, there is an emphasis on photos of varied quality, but are confusing as they push the content down. Like the home page, these pages also have text boxes, but these tend to be only text without a clickable link – potentially confusing the user.

In the right-hand column, there is often one or more colorful boxes with images that tend to compete with the content, or the column is vacant except for a "Contact Us" button though it's not clear why it's placed there. How does it differ from the one at the top of the page? Is it repeated here because users may miss the one in the header?

Recommendations:

1. Consider the target audience and make sure each page's primary interactive elements support their needs
2. Reduce space given to imagery in favor of relevant information
3. Eliminate interface elements that don't directly support the content
4. Similar looking interactive elements should behave the same
5. De-emphasize secondary interactive elements to avoid them confusing the user

6. Reduce clutter – Emphasizing only relevant information and removing distractions.

Every page has a visual “budget,” and every element added to the page costs.

It’s difficult for website owners to know when the page has gotten bogged down with too much information. We’re understand the content that’s there now, and our eyes skip over it. New users see it with fresh eyes, and can see the problems. It’s only when one tries to see through the lens of a new user that we can adjust the pages accordingly.

Here’s a page from the site, notated with places where there are opportunities to reduce visual clutter and better focus the user.

Search takes up too much space. Is it necessary?

Hero image takes up valuable space without adding much benefit. Text is out of sync with page purpose.

Do breadcrumbs add user benefit on such a simple site?

This menu bar helps solve for the scrolling issue, but it cuts off the intro from the details. Reducing clutter at top of the page would eliminate the need for this.

Consider expand/collapse widget so user doesn’t need to click to another page.

Removing some vertical white space would move content higher

There are better ways to remind people there is more to see. Element is ripe for removal

Contact is critical, rest might go to footer.

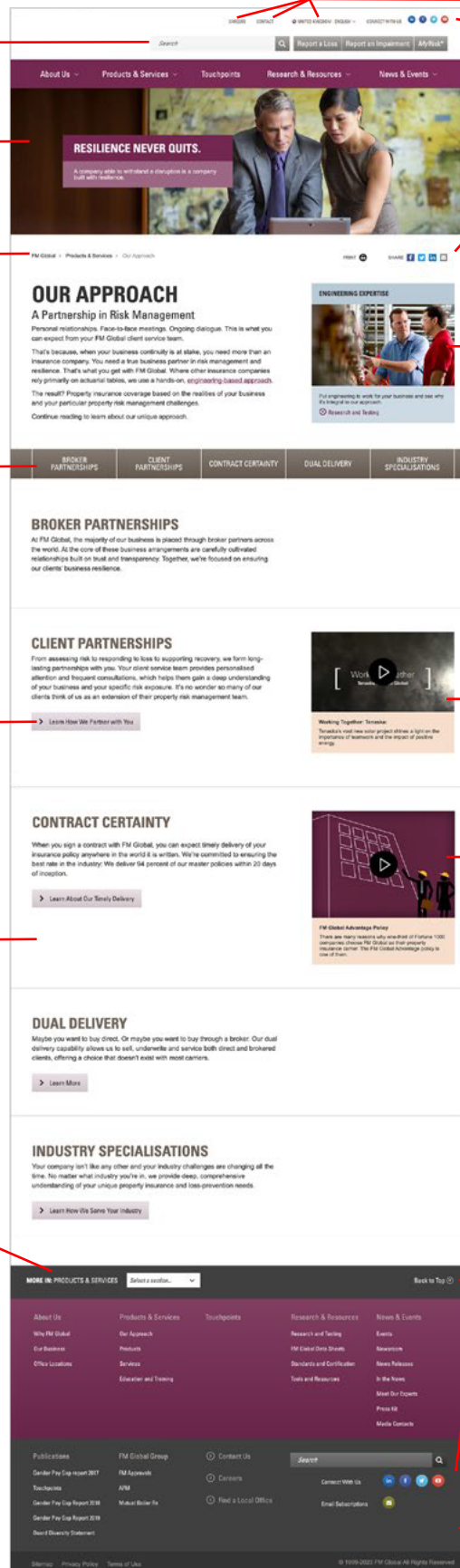
Social media links appear in three places. One place is sufficient.

This content feels too important for a sidebar and is a distraction. If it’s truly an “integral part of our approach” perhaps it should be listed with the others.

These sidebar elements are distracting as it isn’t immediately clear what they are. Can there be a different way of displaying them without adding clutter?

People are used to scrolling. This could be removed.

Footers could be reworked so they are efficient but not so massive.



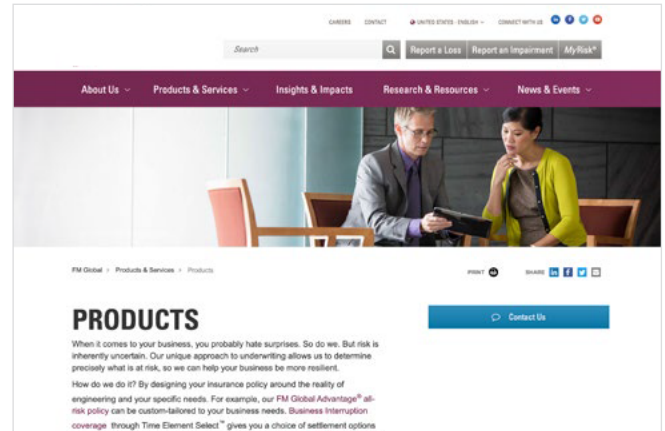
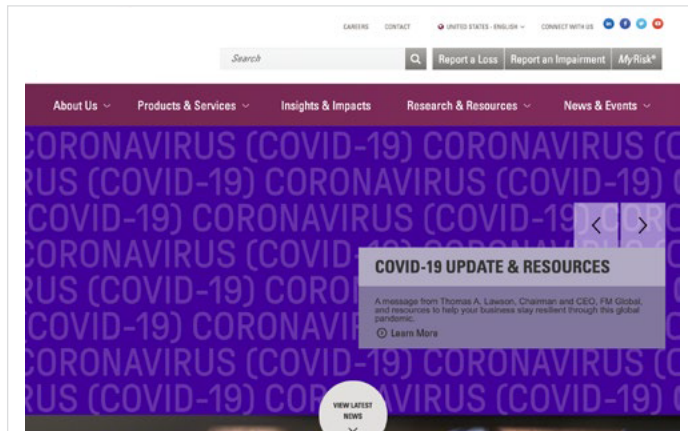
Recommendations:

1. Look at the site as a new user would
2. Cut the clutter, reduce redundancy
3. Move critical information to top

7. Design supports the content – Enhancing the message with design rather than competing for attention.

Form must follow function, and design must follow content.

Just as minimizing unnecessary clutter will assist users, elimination of attractive but vague/unnecessary design elements helps bring clarity to the content.



The home and products pages are instructive here. Each features a large “hero image” which has become a common page element on modern websites. While these photos can make a page more interesting, it means that selecting an image that supports the content is critical. Otherwise, the image is just taking up valuable space.

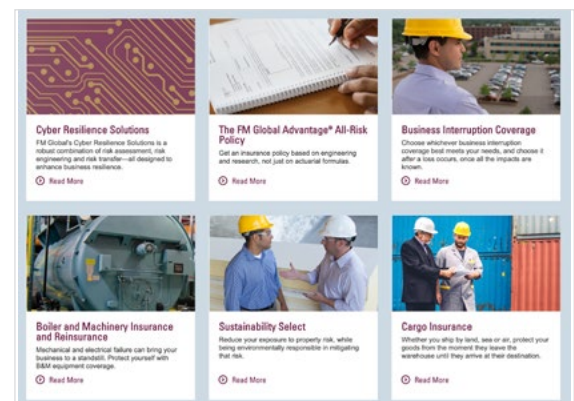
On the home page, for several months the COVID graphic was the first image people saw when visiting the site. While COVID has certainly been impactful to the business, the graphic feels like it just takes up the available space without conveying a message. The actual message is somewhat lost in a smaller box that is overwhelmed in a sea of repeating text.

On the Products page, the image is pleasant and professionally shot, but the content the user came for gets pushed lower on the page, often below “the fold.”

A way of vetting design elements is asking, **“Does this add to the understanding of the content?”** If the answer is no, perhaps it’s just visual clutter. The photo on the products page does little to support the products. Additionally, no one is currently meeting like this, making the page feel dated.

After scrolling down, we get to the actual product listing. Note that again many of the images are also pretty generic. Some also feel dated.

In the example at the right, only Boiler and Machinery has an photo you can look at and immediately know what the product pertains to, serving as a short cut for users to find relevant content without reading all the copy.



Recommendations:

1. Design elements should never take priority over page content
2. If a design element doesn't support the pages content, look for a better image or minimize/delete it.
3. Beware of intense colors used only as design or brand elements – they lead the user's eyes away from content
4. Avoid generic stock images or abstract “concept” images when possible

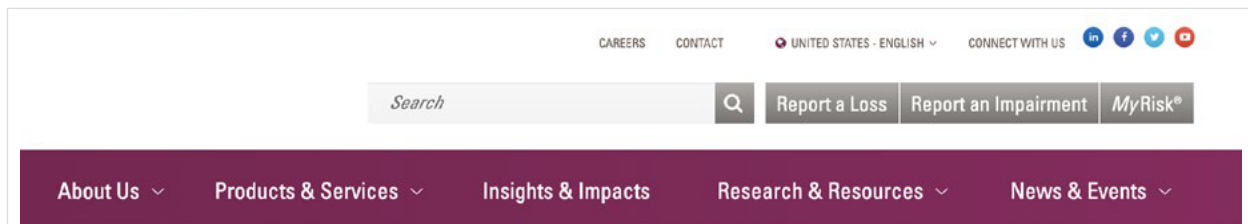
8. Navigation is easy to understand – Providing an consistent, intuitive means of moving throughout the site.

Almost every website in existence has nav bar, but it remains one of the hardest elements to get right.

When evaluating the navigation, it's helpful to think of not just the bar itself but all of the other elements in the header.

Looking at our header, we are doing a lot right. We don't have too many options to choose from, the titles are clear and easy to read, and we aren't using overly intense color or buttons that are distracting (and of course not yet in the new brand). Color is effectively used to add visual weight to the main navigational items. The logo is in the right spot and clicking it returns the user to home as expected.

That all said, there are some opportunities for improvement we might consider.



On the top row, consider if the country selector can be moved to the footer. The same with the social media links, unless we have analytic data the supports users of this site would utilize them enough to warrant such a prominent position.

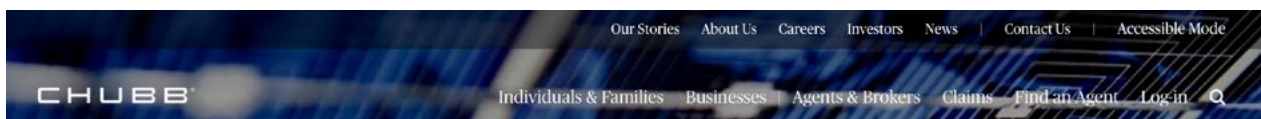
We should be able to further minimize the search down to an icon that expands on click. On a site this simple, a user resorting to the search would generally indicate the navigation and home page content has failed them.

Regarding the buttons for "Report a Loss," "Report and Impairment" and "MyRisk," do we expect, during a crisis, policy holders would actually come here, call the main phone number or send an email rather than contact their Account Rep directly? Google Analytics reports very low user interaction with the "Report a Loss" page. Perhaps a nav item for "Clients" (a dashboard of sorts) would be useful, providing the forms on it along with other relevant information. Client feedback has indicated that they don't know what MyRisk is, so having something describing each item "Get to your FMG materials" would be helpful.

On the nav itself, there is an inconsistency of how the "Insights & Impacts" button works as opposed to the others (noted previously). Also, it's not clear to a new user what "Insights & Impacts" actually is. It feels as though it could fit in Research & Resources as well. Based on the quality of the content, the timeliness of the stories and the frequent publishing schedule, perhaps this section warrants a special area on the home page where we can explain what it is and feature the content.

Question: Does "News & Events" warrant such a prominent place in the navigation? It's generally a secondary item.

As an aside, the navigation for Chubb is *epically* horrific. Let's get this right and show them how it's done.



Recommendations:

1. Remove or minimize elements that are used less frequently
2. Consider giving Insights and Impacts a spot on the home page rather than it's own spot on the navigation.
3. Consider a client dashboard that users can log into and get the data they need from MyRisk and elsewhere.
4. The News area has a lot of subsections that are difficult to navigate. This should be simplified.
5. Insights & Impacts feels out of place on navigation – perhaps spotlight that content on home and move elsewhere.

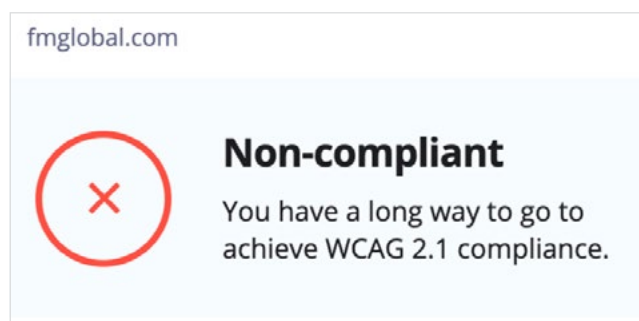
9. Reduce user clicks – Streamlining the effort required by a user to reach desired content.

The site seems to do well in this regard. There are not glaring issues and everything is a click or two away.

No Recommendations

10. Inclusive interfaces – Empowering users of all kinds to use the site regardless of physical limitations.

The site has a variety of accessibility problems, but nothing was found that is major. [Web Content Accessibility Guidelines](#) (WCAG) provide an industry-accepted framework for making websites and applications accessible. Below is the result for a [WCAG scan](#) of FMG.com:

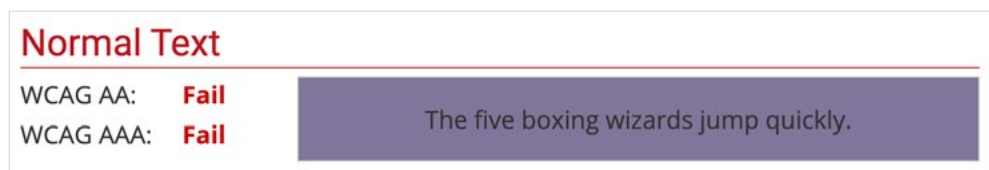


Some of the items are as simple as ensuring all images are described in “alt” tags for so low-vision users can understand the content.

Other items are design issues. For example, below is a text box from the home page. The contrast between the descriptive copy and the background color fails accessibility testing.



Here is a sample of a [color checker](#) failure report:



Recommendations:

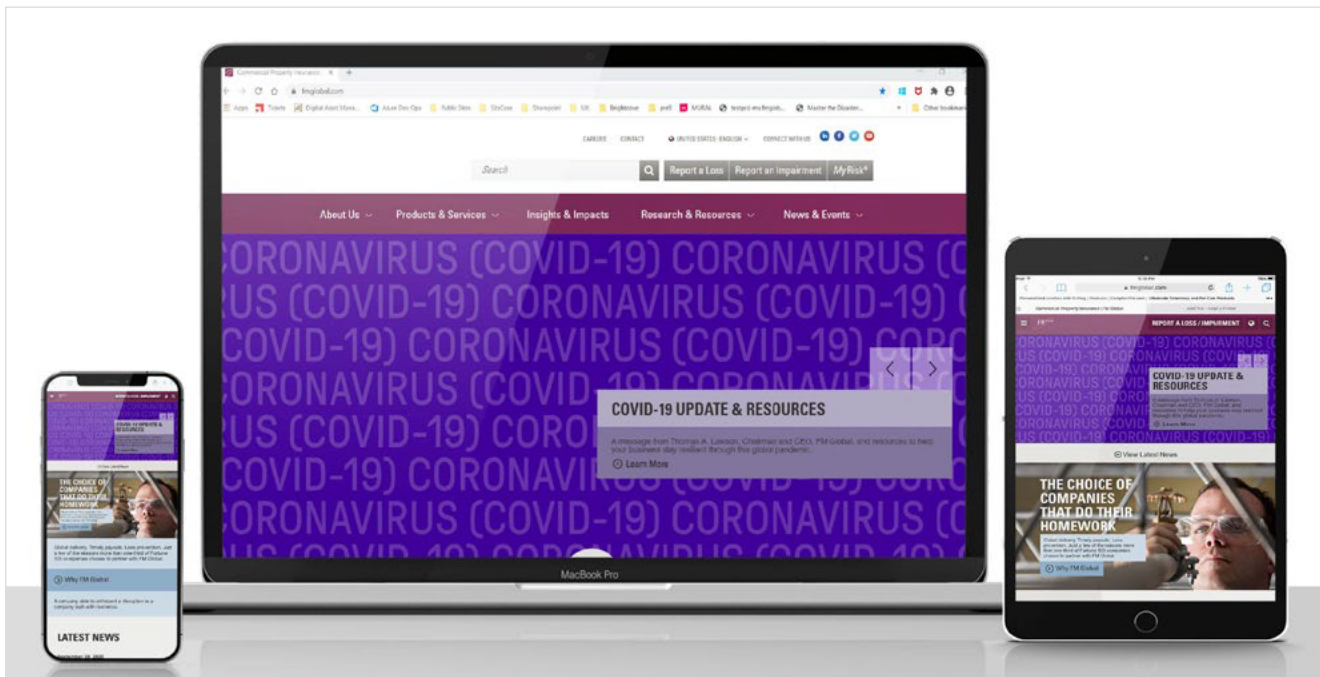
1. Perform a full accessibility audit on the site and make corrections to bring it into WCAG compliance.

11. Design flexibility – Presenting a consistent experience regardless of screen size or shape.

Google Analytics tells us that about a third of users are accessing FMG.com on mobile devices.

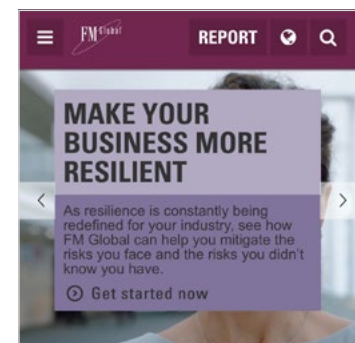
Desktop	Mobile	Tablet
63.2%	33.2%	3.6%

Doing device evaluations on the layout holds up well overall, with some minor layout issues. For example, on some devices, the text box at the top of the home page appears too small to read, on others it works fine.



We should be aware that sometimes mobile views can make images choices look awkward when designing in a desktop-centric manner. See example at right, where the woman's face is completely covered with the text box (screen shot from iPhone 11).

On sites using the Ceros application for web site creation, bug have been reported that it interactivity breaks on mobile devices. We have to confirm, itemize and troubleshoot these issues.



Recommendations:

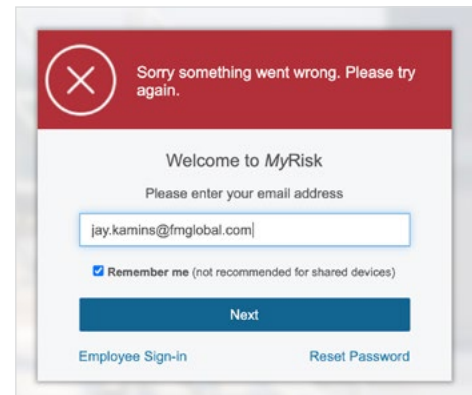
1. Check site on multiple devices to ensure design in consistent and content is always legible on mobile.
2. Redesign home page carousel areas to accommodate images better on mobile, or choose different images.

12. Error recovery – Assisting the user successfully use interfaces and forms.

The Sitecore platform feels stable, and no large bugs were found. Some instances were found where a user might enter the wrong information in a form and receive an error message was vague. Ideally, we'd want to try to tell them what the issue is and give them some help if we can.

While technically not a part of FMG.com, this error message is an example of unhelpful feedback.

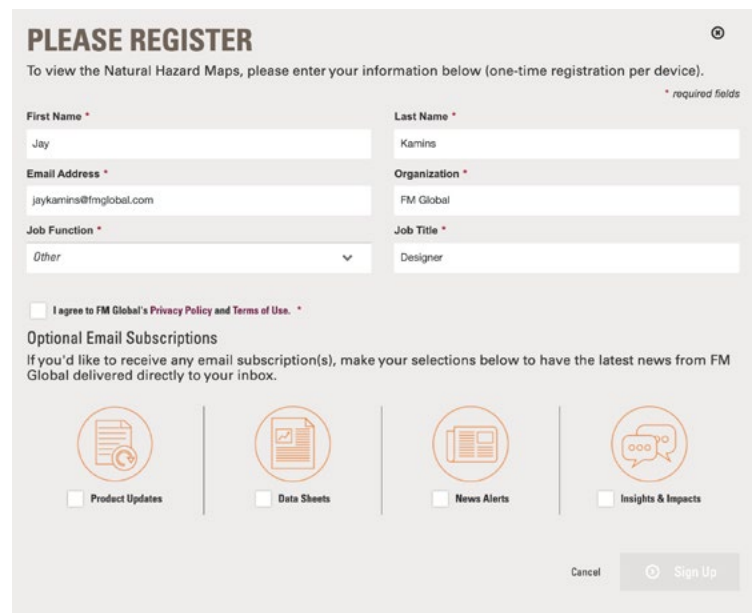
“Sorry something went wrong” should be replaced with the specific problem (incorrect password, unrecognized email) and some helpful information if available. (Are you an employee? Use the Employee Sign-In).

A screenshot of a login interface. At the top, a red banner contains a white 'X' icon and the text "Sorry something went wrong. Please try again." Below this, the text "Welcome to MyRisk" is displayed, followed by "Please enter your email address". A text input field contains the email "jay.kamins@fmglobal.com". Below the field is a checked checkbox labeled "Remember me (not recommended for shared devices)". A blue "Next" button is centered below the checkbox. At the bottom, there are two links: "Employee Sign-In" and "Reset Password".

On the Natural Hazard map pop up form, the “Sign up” button is grayed out until all required fields are filled. This is problematic as users may not be aware they haven’t missed a required field, and are searching for the sign up button that is hard to find, leading to user frustration.

Keeping in mind this is an unexpected user task, we should limit the demands we make. This form is fairly demanding, with a lot of items to read through and understand, including opting in to a tiny Privacy Policy check box.

Consider reducing the options the user needs to fill in and putting a note at the bottom that says that clicking Sign-up is an agreement to the Privacy Policies with an option link to read them.

A screenshot of a registration form titled "PLEASE REGISTER". Below the title is a subtitle: "To view the Natural Hazard Maps, please enter your information below (one-time registration per device)." and a note "* required fields". The form has several input fields: "First Name" (filled with "Jay"), "Last Name" (filled with "Kamins"), "Email Address" (filled with "jaykamins@fmglobal.com"), "Organization" (filled with "FM Global"), "Job Function" (a dropdown menu with "Other" selected), and "Job Title" (filled with "Designer"). Below these fields is a checkbox labeled "I agree to FM Global's Privacy Policy and Terms of Use." followed by a link. Underneath is a section titled "Optional Email Subscriptions" with the text "If you'd like to receive any email subscription(s), make your selections below to have the latest news from FM Global delivered directly to your inbox." There are four checkboxes with icons: "Product Updates", "Data Sheets", "News Alerts", and "Insights & Impacts". At the bottom right are "Cancel" and "Sign Up" buttons. The "Sign Up" button is grayed out.

Recommendations:

1. Strive for helpful error messaging where possible, with suggestions to solve user problems.
2. Reduce the user demands to fill in data and make selections.
3. Remove pop-up forms unless they are critical and data is demonstrated to be generating new clients.
4. If pop-up form is necessary, streamline the required information and consider registration vs gated content.

THANK YOU.

For any questions about this document, please contact Jay Kamins