



AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

USER EXPERIENCE ANALYSIS

CREATED BY
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DATE
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AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

74 UX DATA POINTS

5 KEY AREAS

28 COMPANIES ANALYSED

AXA Insurance wants to identify and implement a number of user experience quick wins, capable of having an immediate positive effect on conversion and cross-sell rates. Instinct has completed their analysis of the **new business process for Motor**, and will be conducting a similar exercise for mid-term adjustments and renewals. The rest of this document summarises the findings for the AXA brand and its direct competitors.

THE APPROACH

The **user experience analysis** broke down the new business process into **five key areas** – process & forms, quote page, add-ons, confirmation/payment and help and support/content; each competitor was rated on **74 data points**. Mobile optimisation was also considered.

A total of 28 companies were analysed.

In addition to benchmarking **AXA** and **Swiftcover** against direct competitors, we also gained insight from indirect competitors (e.g. Confused.com) and companies from other sectors (e.g. British Airways).

HIGH-LEVEL FINDINGS

No single direct competitor **dominates** the **five key areas**; there is an opportunity for AXA and Swiftcover to take advantage of this and lead in overall user experience.

Cross-industry companies and indirect competitors, such as Apple & Google are setting a high benchmark in digital user experience.

The **Insurance industry** lags behind in **user experience** against indirect competitors and other sectors, such as travel and retail.

Direct competitors have been investing in their online new business process this year by providing mobile and touch optimised solutions. They are starting to raise the insurance industry benchmark, e.g. **Aviva, More Than, Direct Line** and **Churchill**.

As a result, AXA and Swiftcover moved down the rankings with 58% and 57% respectively, compared to the best performing company, Aviva at 73%

We're starting to see a trend towards a more **retail experience**, i.e. introducing a shopping basket.

Very few direct competitors are selling products in bundles, despite this being common in other sectors, e.g. telecoms and travel insurance. We believe bundles will make a comeback once companies are more comfortable with this from a regulatory perspective.

Mobile is becoming increasingly important, but few direct competitors have responsive and touch-optimised sites.

"No single direct competitor dominates the 5 key areas ..."

COMPANIES ANALYSED

DIRECT COMPETITORS

AXA: Allianz, Aviva, Churchill, Direct Line, Liverpool Victoria, Marks and Spencer, More Than.

Swiftcover: Admiral, Esure, Quotemehappy, Tesco.

INDIRECT COMPETITORS

AA, Compare The Market, Confused.com, Google, MoneySuperMarket, uSwitch.

CROSS INDUSTRY

Amazon, Apple, British Airways, British Telecom, Easy Jet, EE, Pegasus, Ryanair, Tesco Direct.

AXA FINDINGS

In AXA's direct competitor set: Aviva finished top with **73%**, joint second were Direct Line and Churchill on **69%**, third place was M&S on **68%**, closely followed by More Than on **66%**, then Allianz on **62%**, AXA was second from last on **58%** and in last place was Liverpool Victoria on **52%**.

AXA has a solid and clear process structure, and provide contextual information throughout the process.

AXA performs poorly compared to competitors in the following three areas:

- Quote page
- Add-ons section
- Help and support

Overall the strongest **Processes** displayed a simple layout, clear hierarchy of information and maintained a consistent experience across web, mobile and tablet. This gave the user the ability to switch digital channels, by commencing their quote on a mobile device and completing their quote on a desktop at home. **Aviva** provided the best example of this.

The best **Quote page** replicated an online shopping basket experience that users are generally familiar with. Dynamic features such as updating the basket

“The best Quote page replicated an online shopping basket experience ...”

when selecting add-ons aided in the overall transparency and trust throughout the process. **More Than** and **Marks and Spencer** scored the highest in this area.

A high scoring **Add-ons** section used an individual modular approach with prominently displayed prices when promoting the additional cover options. Additional elements such as high-level information about the add-on and visual imagery to engage and draw the users' attention to them could help increase conversion. This was best displayed by **Marks and Spencer**.

The strongest **Confirmation and Payment** areas presented the user with a simple layout that contains expandable and collapsible modules to allow the user to review their information in bite-size chunks before committing to buying the policy. Additionally, intuitive features such as clicking on the card logo instead of selecting the option from a dropdown helped to keep the user feel more

engaged at this point in the process. The majority of the direct competitors did these sections well, but **Aviva** and **Marks and Spencer** provided the best examples.

A successful **Help and support / Content** provided 'Call us' and 'Live chat' options that allowed the user to switch multiple communication channels throughout the entire quote journey. Additional elements included providing clear and concise contextual help and FAQs that the user can utilise when progressing through the quote process. The best example was on the **Aviva** site.

RECOMMENDATIONS

How does AXA level with their competitors?

- Make small usability changes, e.g. clickable home logo, instant single field feedback, date cursor jumps to the next box, descriptive buttons, etc.
- Introduce touch optimisation (enable native gestures for navigation, zooming, etc.)
- Give the user the choice to be able to seamlessly switch communication channels e.g. live chat, call us
- Promote add-ons in a more visual and engaging manner.

- Provide social proof, including customer reviews, stats around retention of customers with claims, etc.

How does AXA go beyond their competitors and set a new benchmark in the industry?

- Introduce a shopping basket experience on the quote page
- Tailor the add-ons / package based on information entered by the user
- Reduce the data entry for the direct journey, e.g. provide an automated car valuation, enable the user to access MOT data to accurately estimate their annual mileage, confirm the card type based on the card no. rather than asking the user to select it, amend email suggestion, ('abc@gmail.com' – did you mean 'abc@gmail.com'), etc.
- Provide differentiated contact options, e.g. live chat on mobile, call back feature with user set timeframe or level of urgency, screen share, video chat, etc.
- Offer discounts on bundles of add-ons, and/or multi/cross-product discounts that can be used at a later date



AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

THE **METHODOLOGY**

THE METHODOLOGY

All direct competitors analysed were chosen by AXA, the indirect competitors and cross industry organisations analysed were chosen by Instinct.

CREATING A **BESPOKE** UX CRITERIA

The criteria was first split into five key areas to replicate the quote journey -

- Process and Form
- Quote page
- Add-ons
- Confirmation and payment
- Help and support / Content

The five key areas were initially made up of general user experience criteria (e.g. layout, navigation, usability etc.).

The user experience criteria were expanded further to include specific user experience elements and features that provided a better overall experience within the quote or shopping process (e.g. date picker, instant field validation, live chat) by gaining insight from direct competitors, indirect competitors and cross industry organisations.

SCORING CRITERIA

Each criterion was subject to the following scoring system.

0.00 POINTS

Element is missing, or if it exists, it is detrimental to the process or trust level.

0.25 POINTS

Element is present only in part. An effort was put into implementing it, but there are elements that need to improve to provide a better user experience.

0.50 POINTS

Element is present, but not prominent on the page. It doesn't do anything more than expected.

0.75 POINTS

Element is present but isn't optimal (e.g. there is a placement issue, a prominence issue, etc.).

1.00 POINTS

Element is present and improves the general user experience.

DATA COLLECTION

To compare AXA's user experience to their seven direct competitors, three user experience architects independently conducted an analysis based on the 74 data points. To reduce the subjectivity, the three user experience architects reviewed each criterion for every competitor collectively and re-scored where necessary.

The analysis collected quantitative data on the range of user experience criteria; this provided the basis for the qualitative data outlined within this document. All data was collected within a Microsoft Excel spreadsheet.

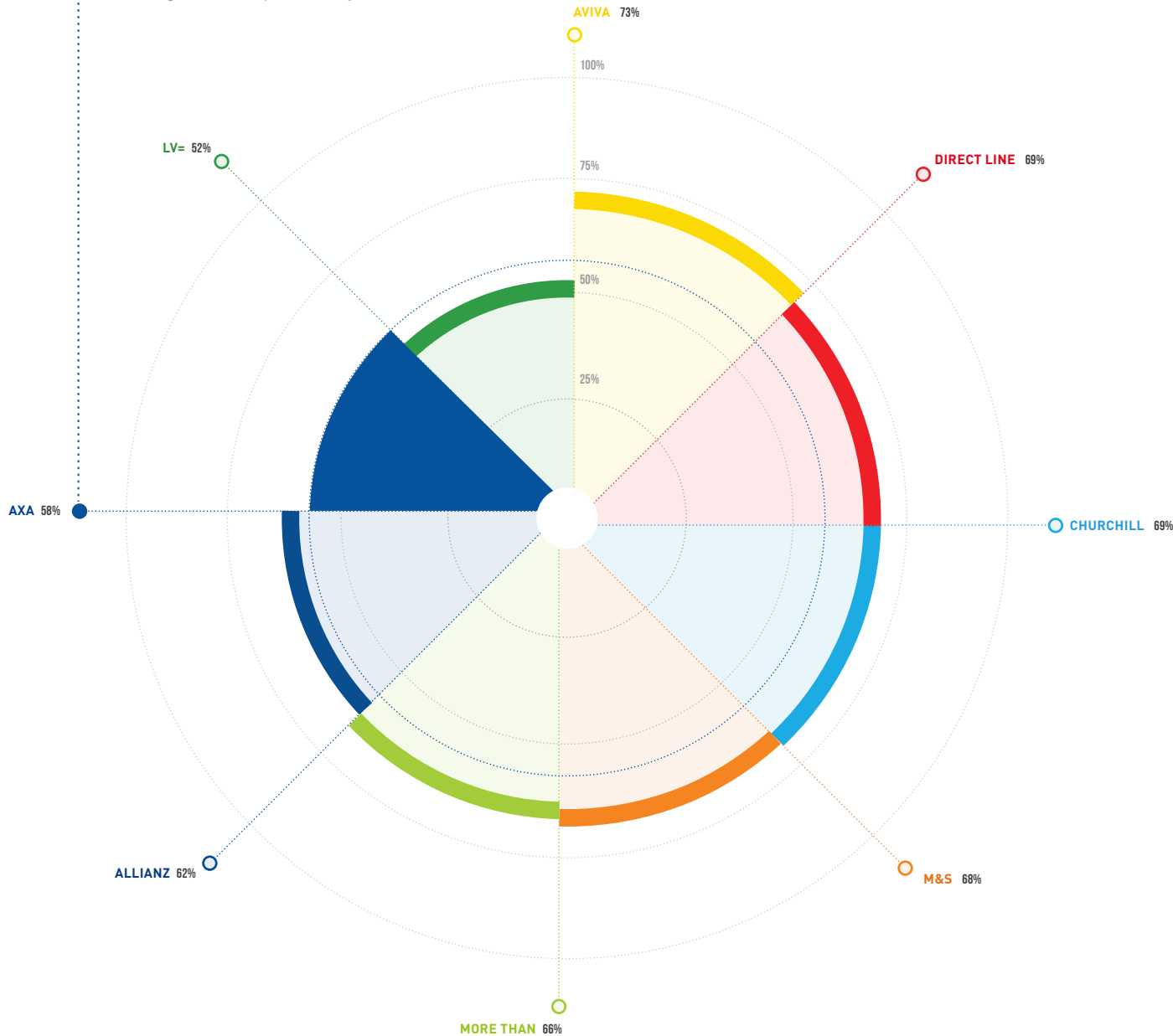


AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

UX ANALYSIS **SUMMARY OF FINDINGS**

07TH

AXA overall score is **58%**.
AXA positioned seventh out of the eight direct competitors analysed.



DIRECT COMPETITOR USER EXPERIENCE RANKING & SCORE OVERVIEW

AXA'S OVERALL POSITION COMPARED TO THEIR
DIRECT COMPETITORS.

Analysis highlight: *Direct Line's* and *Churchill's* previous new business processes had a previous User Experience (UX) score of 45% and 42% respectively. Both companies have recently launched new processes and based on the same criteria, they both were rescored **69%**. The significant improvement in the score has been the result of an enhanced user experience throughout the entire motor new business process.

DIRECT COMPETITORS COMPARISON

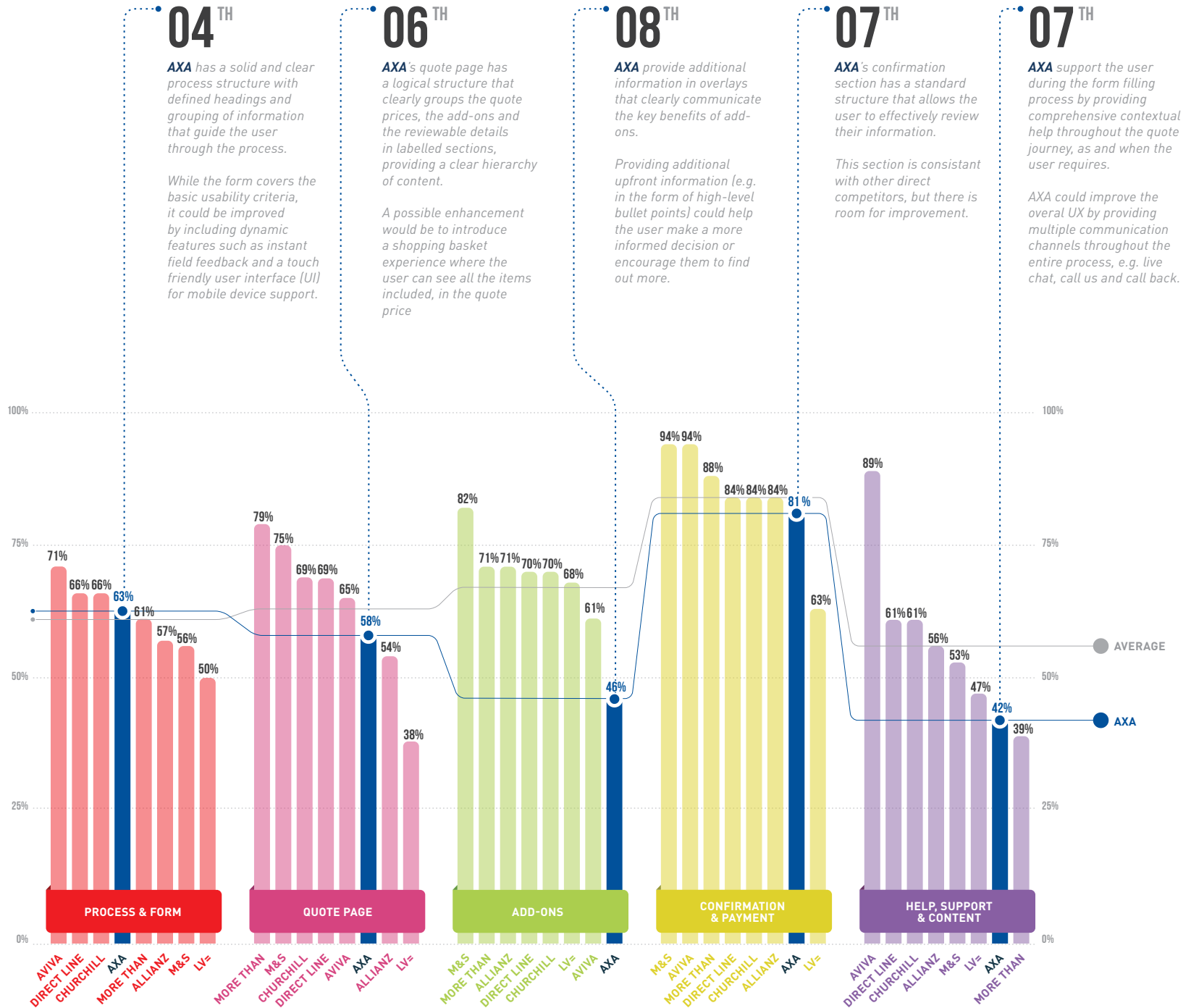
AVIVA	73%
DIRECT LINE	69%
CHURCHILL	69%
M&S	68%
MORE THAN	66%
ALLIANZ	62%
AXA	58%
LV=	52%

DIRECT COMPETITOR USER EXPERIENCE DETAILED BREAKDOWN

A DETAILED BREAKDOWN OF THE FIVE MAIN CRITERIA – FORM & PROCESS, QUOTE PAGE, ADD-ONS, CONFIRMATION & PAYMENT AND HELP, SUPPORT & CONTENT.

Analysis highlight: Although **Aviva** has the highest overall score, not one competitor dominates the five main criteria; the top two positions are shared amongst **Aviva**, **Direct Line**, **Churchill**, **More Than** and **Marks & Spencer**.

The top performing competitors all provide a shopping experience much like that seen in other sectors e.g. travel and retail.



DIRECT COMPETITOR USER EXPERIENCE SCORING MATRIX

Analysis highlight: No single direct competitor dominates the five main criteria; there is an opportunity for **AXA** to take advantage of this and implement the recommendations set out in this document to provide a market leading user experience.

	AVIVA	DIRECTLINE	CHURCHILL	M&S	MORE THAN	ALLIANZ	AXA	LV=
LAYOUT (MAX SCORE: 5)	5.00	4.50	4.50	3.00	3.50	1.75	3.75	0.50
VISUAL BRANDING (MAX SCORE: 4)	3.75	3.75	3.75	3.50	3.25	3.25	3.25	2.50
PROCESS PLAYBACK, CONFIRMATION (MAX SCORE: 7)	4.00	4.50	4.50	3.75	4.75	3.25	4.25	4.50
NAVIGATION & CTAs (MAX SCORE: 9)	5.00	4.00	4.00	4.50	4.25	7.25	5.00	3.50
FEATURES (MAX SCORE: 5)	3.50	3.00	3.00	2.00	2.50	1.50	2.75	4.00
TOTAL (MAX SCORE: 30)	21.25	19.75	19.75	16.75	18.25	17.00	19.00	15.00
LAYOUT (MAX SCORE: 3)	3.00	3.00	3.00	3.00	3.00	1.75	2.00	1.00
PRICE & QUOTE PLAYBACK (MAX SCORE: 6)	4.75	5.75	5.75	5.75	4.25	4.00	2.75	3.25
ADDITIONAL ELEMENTS (MAX SCORE: 4)	0.75	0.25	0.25	1.00	3.00	1.25	2.75	0.75
TOTAL (MAX SCORE: 13)	8.50	9.00	9.00	9.75	10.25	7.00	7.50	5.00
LAYOUT (MAX SCORE: 2)	2.00	2.00	2.00	2.00	2.00	2.00	1.25	1.75
ADD-ONS & FEEDBACK (MAX SCORE: 12)	6.50	7.75	7.75	9.50	8.00	8.00	5.25	7.75
TOTAL (MAX SCORE: 14)	8.50	9.75	9.75	11.50	10.00	10.00	6.50	9.50
LAYOUT (MAX SCORE: 3)	3.00	2.00	2.00	2.75	3.00	2.50	2.75	1.25
ADD-ONS & FEEDBACK (MAX SCORE: 5)	4.50	4.75	4.75	4.75	4.00	4.25	3.75	3.75
TOTAL (MAX SCORE: 8)	7.50	6.75	6.75	7.50	7.00	6.75	6.50	5.00
CONTENT (MAX SCORE: 9)	8.00	5.50	5.5	4.75	3.50	5.00	3.75	4.25
TOTAL (MAX SCORE: 9)	8.00	5.50	5.50	4.75	3.50	5.00	3.75	4.25
GRAND TOTAL (MAX SCORE: 74)	53.75	50.75	50.75	50.25	49	45.75	43.25	38.75

PROCESS & FORM

Aviva has the best overall process and form score (21.25 / 30). They provide a simple and intuitive layout that contains a defined hierarchy with clear headings, logical grouping and modularisation of information. The process is touch optimised which enables the user to switch digital channels between mobile and desktop.

QUOTE PAGE

More Than (10.25 / 13) and Marks & Spencer (9.75 / 13) display the best quote page amongst direct competitors. The price is prominent in both cases and clearly displays what the overall quote includes to the user.

In particular Marks & Spencer enhance their overall user experience by providing a shopping basket that dynamically updates, based on the user's selections.

ADD-ONS

Marks and Spencer lead the add-on section (11.5 / 14). The add-ons are grouped into individual modules and prominently display the prices. The use of high-level information and visual images draws the user's attention towards add-ons, which helps increase the chances of uptake.

CONFIRMATION - PAYMENT

Aviva and Marks and Spencer both (7.5 / 8) demonstrate the best confirmation and payment sections. They use a simple layout with expandable and collapsible modules allowing the user to review information before committing to buying the policy.

HELP, SUPPORT & CONTENT

Aviva offers the best Help and Support / Content (8 / 9). The user has the option to switch communication channels by providing 'live chat' and 'call us' options throughout the quote journey. Additionally they provide intuitive contextual help and FAQs to support the user through the process.

A MULTI-SECTOR USER EXPERIENCE COMPARISON

WE HAVE COMPARED AXA'S MOTOR NEW BUSINESS USER EXPERIENCE AGAINST DIRECT COMPETITORS, IN-DIRECT COMPETITORS AND CROSS INDUSTRY SECTOR ORGANISATIONS.

Analysis highlight: *Aviva's* user experience score (73%) is only 13% behind the highest overall score *Google* (86%).

AXA's overall score (58%) is 15% behind *Aviva* but 28% behind *Google*.

DIRECT COMPETITORS

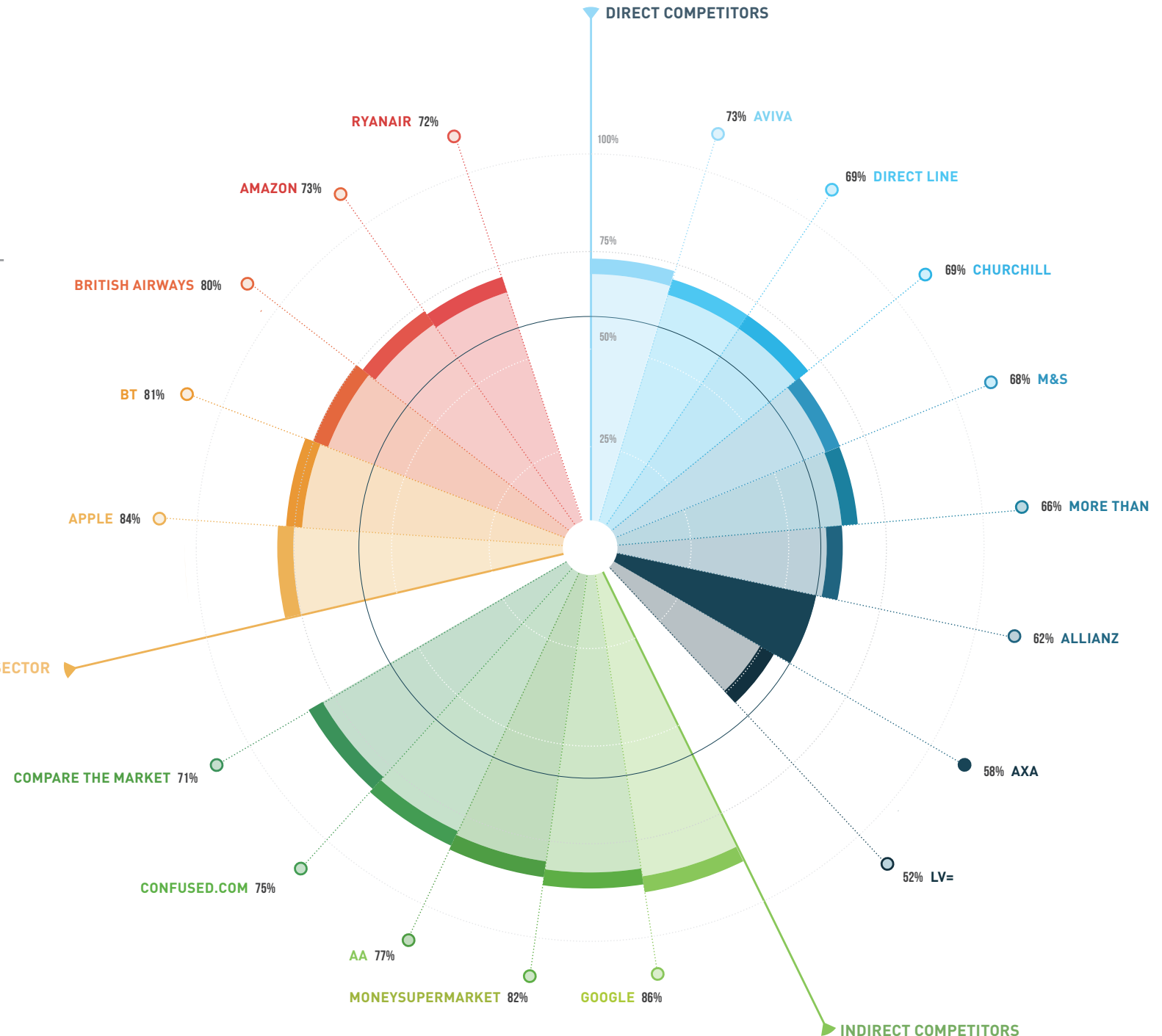
AVIVA	73%
DIRECT LINE	69%
CHURCHILL	69%
M&S	68%
MORE THAN	66%
ALLIANZ	62%
AXA	58%
LV=	52%

IN-DIRECT COMPETITORS

GOOGLE	86%
MONEYSUPER MARKET	82%
AA	77%
CONFUSED .COM	75%
COMPARE THE MARKET	71%

CROSS INDUSTRY SECTOR

APPLE	84%
BT	81%
BRITISH AIRWAYS	80%
AMAZON	73%
RYANAIR	72%



01ST

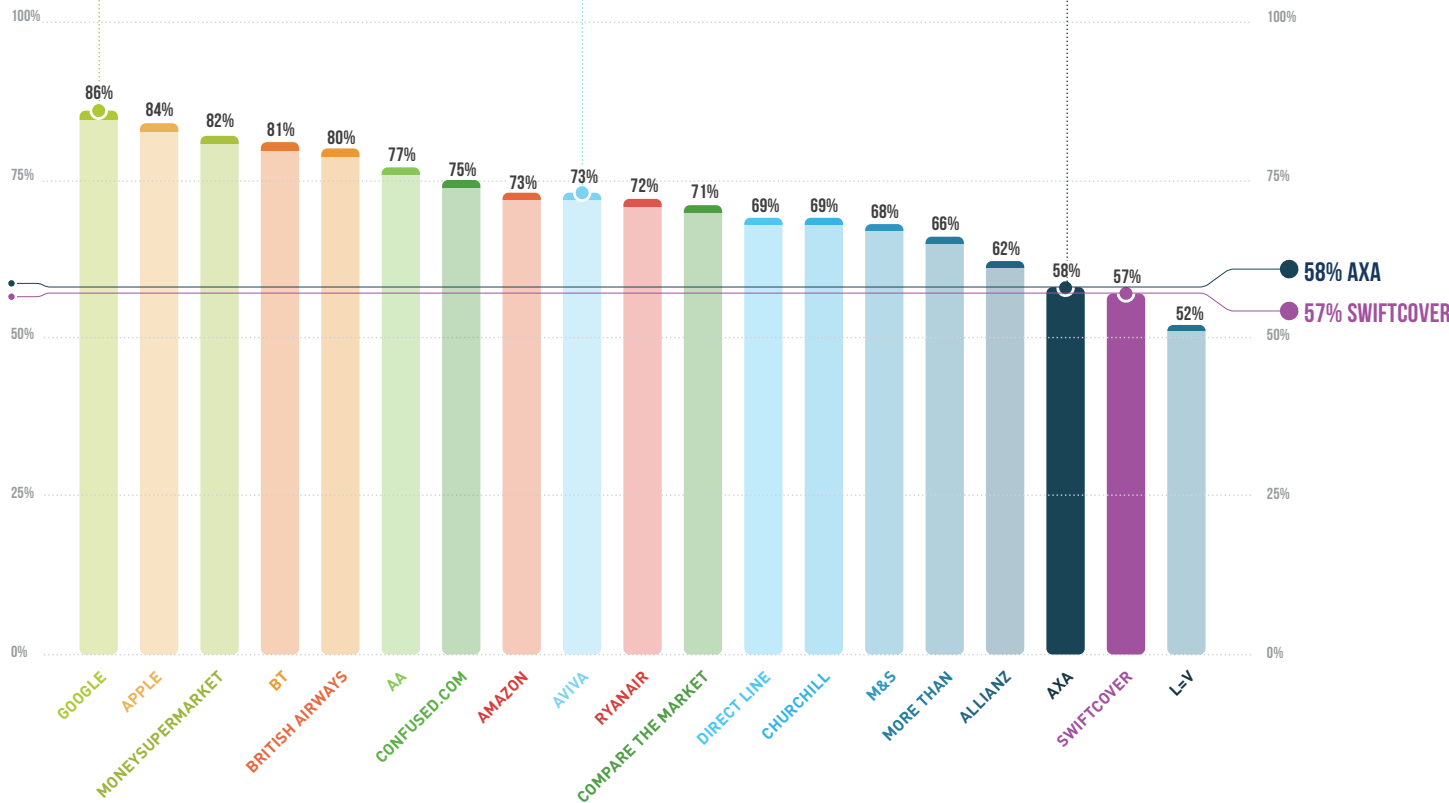
Google has the highest overall score (86%); the most widely used search engine has used its brand and user experience knowledge and translated them successfully into its quote journey.

08TH

Aviva is the highest scoring direct competitor; their position is eighth overall.

17TH

AXA is seventh against their eight direct competitors; moreover, the bar graph shows that amongst all the sectors analysed AXA is positioned 17th out of 18.



USER EXPERIENCE RANKING COMPARISON

THE BAR CHART SHOWS ALL DIRECT COMPETITORS, INDIRECT COMPETITORS AND CROSS INDUSTRY ORGANISATIONS ANALYSED FROM HIGHEST USER EXPERIENCE SCORE TO THE LOWEST.

Analysis highlight: The findings show that external sectors offer a superior customer experience and are elevating the users' expectations.

- 01 GOOGLE
- 02 APPLE
- 03 MONEYSUPERMARKET
- 04 BT
- 05 BRITISH AIRWAYS
- 06 AA
- 07 CONFUSED.COM
- 08 AMAZON
- 08 AVIVA
- 10 RYANAIR
- 11 COMPARE THE MARKET
- 12 DIRECT LINE
- 12 CHURCHILL
- 14 M&S
- 15 MORE THAN
- 16 ALLIANZ
- 17 AXA
- 17 SWIFTCOVER (COMPARISON PURPOSES ONLY)
- 18 LV=



AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

BEST **PRACTICE**

BEST PRACTICES HIGHLIGHTS

PROCESS & FORM

GOOGLE

Contemporary look: easily readable and scannable.

Big fields and well boxed information.

Clear calls to action

Helpful functionalities

The screenshot displays a web browser window with the Google search bar at the top. Below the search bar, there are four tabs: "1 Car details", "2 Cover details", "3 Driver details", and "4 Compare & buy". The "Car details" tab is active.

Car details section:

- AUDI A6 RS6** (with a car icon)
- 4991cc, 4 door, 2008 - 2011, Petrol, Automatic
- [Change car](#)

About the car section:

- When did you buy the car? **May** **2012** ☐ I haven't bought it yet
- What is the approximate value of the car? **£ 27,395**
- Does the car have a tracker? **Yes** **No**
- Does the car have any modifications? **Yes** **No**
- When was the car made? **March** **2009**

Car use section:

- What do you use the car for? **Select**
- Annual personal mileage [Show calculator](#)
- Number of cars in the household (including this one) **1** **2** **3** **4**

Employment details section:

- What is your current employment status? **Employee**
- Job title **Abolitor Worker**
- Type of Industry **Account Executive**
- Do you have a second job or participate in any voluntary work?

Side note:

Haven't bought the car yet?

We can still provide you with a quote. We will just use today's date as the date of purchase.

Remember, you can always change this information at a later date.

Our service is free to you but to operate this service, we are compensated by... We always welcome new members. If you're a UK insurance provider, please [contact us](#)

BEST PRACTICES HIGHLIGHTS



QUOTE PAGE

AA

Clear and easily visible price.

Additional details giving the user clarity and transparency with what is included in the price.

Switching between monthly and annual fees is easy and intuitive.

The screenshot displays the AA car insurance quote page. At the top, a progress bar shows the steps: 'The car' (checked), 'Driver details' (checked), 'Your quote' (active), 'Payment', and 'Done'. The main heading is 'Your quote'. Below it, two payment options are presented: 'Annual payment' for £933.11 and 'Pay monthly' for £87.55. The 'Pay monthly' option is selected. To the right, a section titled 'Your cover includes' lists benefits: Defaqto 5 star rated car insurance, Courtesy car while your car receives approved repairs, Windscreen, window and sunroof repairs without losing your no-claims discount, and Uninsured driver promise. Below this, a section titled '1 Choose your extra cover options' shows 'Motor Legal Assistance' for £2.44 a month (unchecked) and 'Breakdown Cover' FREE for 12 months (checked). At the bottom, a section titled '2 Adjust your cover' shows a 'No-claims discount' dropdown set to 'Not Protected'. On the right side, there are sections for 'Pay monthly £87.55' with details on initial deposit and monthly payments, 'Your extra cover' including Breakdown Cover, 'Quote details' with policyholder information and excess details, and a 'Can we help?' chat section.

BEST PRACTICES HIGHLIGHTS

☆ ADD-ONS

RYANAIR

Easily scanable and prominent add-on options.

Further details available at users own convenience.

Prominent add call to actions.

[Home](#) | [F.A.Q.](#) | [Fees](#)

[Flights](#)
[Services](#)
[Car](#)
[Payment](#)
[Itinerary](#)

PASSENGER(S)

All passenger names must match those in the passport/accepted travel document
Duplicate names must not be entered for passengers ?

Passenger 1

Title

First name

Last name

TRAVEL INSURANCE

	INSURANCE	INSURANCE PLUS
Medical / Cancellation	✓	✓
Baggage	✓	✓
Ticket Refund		✓

Residence

Passenger 1

Please select a country of residence

Already insured? Select "Don't insure me" in the drop down box.

CHECK-IN BAGS

- ✓ Buy now, save money
- ✓ Buy up to 2 check-in bags

ADD

RESERVED SEATS

BOOK NOW!

BOOKING SUMMARY

Passenger(s)

London (Stansted) → Berlin (Schönefeld)

Thu, 20 Mar 2014 06:25 - 09:10

1 Adult, 38.99 GBP

Berlin (Schönefeld) → London (Stansted)

Sun, 23 Mar 2014 09:35 - 10:30

1 Adult, 32.99 GBP

Discount Pay by debit card: 71.98 GBP

Pay by credit card: 73.42 GBP

TOTAL 71.98 GBP

BEST PRACTICES HIGHLIGHTS



CONFIRMATION & PAYMENT

M&S INSURANCE

Price dynamically updates instantly on the right hand module as the user selects monthly or annual payment.

Visually rich and engaging confirmation page.

User has options to review and amend details with clear calls to action.

Multiple payment options are presented to the user.

M&S Insurance Car Insurance

Your Quote | Quote Summary | Payment Details | You're Covered!

FAQs | Print quote | Save for later

Quote Summary

Below is a summary of all the information you have entered, please check this information carefully to ensure all details are correct.

You have selected **premier cover** [Change cover](#)

Pay by 11 monthly payments

£149.66

☒ **Monthly payment selected**

Plus an initial deposit of £392.80 Total amount payable £2,039.06

Pay by one single payment

£1,963.71

☐ **Annual payment not selected**

Insurance premium tax has been included in the prices shown above

1 Please check your details below

About You

[Hide Information](#)

[Edit About You](#)

Your Name: Mr Anthony Gallagher

26/03/1986

770 North Circular Road, London, NW2 7TD

Cohabiting/Partnered

anthonny_gallagher@hotmail.com

Farm Manager

Agriculture

By completing your payment details you are confirming that you have read and accept the terms and conditions in the following documents [About Us](#) | [Pria Contract Credit Information](#) | [Full Policy Wording](#) | [Change to single payment](#)

Please select the card type for your deposit of £392.80

Card holder:

Card number:

Expiry date: /

Security code (CVV):

Last 3 digits on the back of the card

Quote Reference

To retrieve your price, please make a note of this number:

P4P112439

Your quote

Premier cover £149.66

Protected NCD Added

11 Monthly Payments £149.66

Monthly payment breakdown

Annual Price	£1,963.71
Initial Deposit	£392.80
11 Monthly Payments	£149.66
APR	9.9% Applicable
Total Credit Amount	£1,646.26
Total Amount Payable	£2039.06

[Next: Payment Details](#)

Your quote is valid until: 06/04/2014
Insurer: SABRE

Credit is provided by BFSI Limited, registered office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS

Monthly payment breakdown

BEST PRACTICES HIGHLIGHTS

HELP & SUPPORT

CHURCHILL

Prominent help sign posts to give users quick summarised explanations of key terms, FAQs etc.

Proactive chat window appears based on inactivity or lack of movement within the process.

The screenshot displays the Churchill website's quote process. At the top, the Churchill logo is on the left, and a contact number '0800 404 8664' with operating hours (Mon-Fri: 8am-9pm, Saturday: 9am-5pm, Sunday: 10am-5pm) is on the right. Below this is a progress bar with four steps: 1. Your details, 2. Your quote, 3. Review & confirm, and 4. Payment. The first step, 'Your details', is currently active. A proactive chat window titled 'churchill' is overlaid on the form. The chat window contains a message from 'Jessica: Hello! I'm a Churchill Insurance Specialist. Are there any questions I can help you with?' and a text input field with the placeholder 'Type your question here' and a 'Send' button. The background form includes fields for 'Vehicle registration', 'Estimated annual mileage', 'Estimated vehicle value', and 'Estimated purchase date'. There is also a checkbox for 'Not yet bought' and a 'When do you want cover to start?' section with three dropdown menus. A green 'Next' button is at the bottom right of the form. On the right side of the page, there is a section titled 'Already have a quote?' with a 'Retrieve now' button and a 'Need help? 0800 404 8664' link.

BEST PRACTICES HIGHLIGHTS

BASKET

EASYJET

The basket is constantly visible to the user no matter how far they scroll down the page (sticky).

Price dynamically updates instantly as the user adds additional options.

Clear feedback is provided as items are added to the basket.

The screenshot displays the easyJet website's flight booking interface. The main content area is titled "Add your flight options" and includes sections for "Select Seats", "Hold luggage & Sports equipment", "Cabin baggage", and "Protect your trip". The "Select Seats" section shows "1 seats reserved" and "Added". The "Hold luggage" section shows "2 x Hold bag" for "£24.00". The "Cabin baggage" section shows "Up to 56 x 45 x 25cm". The "Protect your trip" section shows "Single Trip Insurance" for "£9.53". The right sidebar, titled "Your Basket", is sticky and shows the flight details, "Hold items", "EXCLUSIVE! Missed Flight Cover", and the "Final Price £93.48". A "Continue" button is visible at the bottom of the basket.

BEST PRACTICES HIGHLIGHTS



PACKAGED OFFERS

BT BUNDLES

Packages are well presented and enticing.

Good level of package details and what's included.

Packages arranged side by side to give a comparative view.

The screenshot shows the BT.com website interface. At the top, there's a navigation bar with links like 'Personal', 'Business', 'Large business & public sector', 'BT Group', and 'More BT Sites'. Below this is a search bar and a 'Log in' button. The main navigation menu includes 'Phone, Broadband & TV', 'BT Sport', 'News', 'Entertainment', 'Lifestyle', 'Tech & Gadgets', 'Help', 'My BT', and 'Email'.

The 'Build a bundle' section is active, showing tabs for 'TV', 'Broadband', and 'Phone'. The 'Broadband' tab is selected. Below the tabs, there are buttons for 'Back to TV' and 'Next'. The 'Choose your Broadband' section lists 'What's already included?' with icons for 'BT Home Hub', '12 million wi-fi hotspots', 'BT Parental Controls', and 'Connection Included'. Each item has a green checkmark and a link to view more details.

Below this, three broadband packages are displayed side-by-side for comparison:

- BT Infinity 1:** Up to 38 Mb Download Speed, 20 GB Monthly Usage, 2GB BT Cloud.
- BT Infinity 1:** Up to 38 Mb Download Speed, UNLIMITED Monthly Usage, 2GB BT Cloud.
- BT Infinity 2:** Up to 76 Mb Download Speed, UNLIMITED Monthly Usage, 50GB BT Cloud.

Each package has a 'What do these numbers mean?' link. On the right side, a 'Your bundle' summary shows the total cost breakdown:

Your bundle	
Total	
One-off charges	£41.95
Monthly cost with offers	£62.00
(Monthly cost after offers)	£68.00

Below the cost breakdown are buttons for 'See cost breakdown' and 'Place order'.

BEST PRACTICES HIGHLIGHTS

REVIEW INFORMATION

AVIVA

User is presented with a consumable amount of content through an accordion interaction which reveals information on request.

Motor insurance quote

✓

Your details

✓

Your vehicle

✓

Drivers/vehicles

✓

Final details

✓

Your quote

6

Buy

Your quote reference: QTE305539122 (Valid for 60 days until 27 April 2014)

Summary

Please check the following information is correct - you can edit any details and requote if you need to.

Mr Dalvin Jones :

Gender:

Male

Address:

Flat, 9 Highgate High Street, LONDON, N6 5JR

Telephone number:

02077337878

Date of birth:

01 January 1970

Email address:

d@yahoo.com

Marital status:

Married

Main employment type:

Employed

Driving licence type:

Full UK car licence

Length held a driving licence:

9 years or more

Motor claims in the last 4 years:

No

Motoring convictions or fixed penalties in the last 5 years:

No

Audi A6 RS6 (94AP) :

Make:

Audi

Model:

A6 RS6 (94AP)

FAQs

Read our FAQs

Type your question here

Search

Call us

0800 260 0466

Monday to Friday 8.00am - 8.00pm

Saturday 9.00am - 5.00pm

Sunday 10.00am - 4.00pm

For our joint protection, telephone calls may be recorded and/or monitored

Why choose us...

Online Documents

Uninsured driver promise

24/7 UK accident helpline

Manage your policy online

Defaqto 5 Star rated cover

defaqto

2013

★★★★★

MOTOR INSURANCE



AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

MOBILE UX COMPARISON

A MOBILE USER EXPERIENCE COMPARISON

THE TABLE ILLUSTRATES WHICH OF AXA'S DIRECT COMPETITORS WEBSITES ARE RESPONSIVE, AND IF THEY ARE, WHETHER THEY ARE TOUCH OPTIMISED.

Analysis highlight: Four of AXA's direct competitors have a responsive quote journey (web, tablet and mobile). In 2013 Aviva was the only competitor that had a fully responsive quote journey which has also been recently optimised for touch.

Early 2014 other competitors that include Direct Line, Churchill and More Than have provided responsive quote journeys for their customers.

	AXA	AVIVA	ALLIANZ	CHURCHILL	DIRECTLINE	LV=	MORE THAN	M&S
DESKTOP	✓	✓	✓	✓	✓	✓	✓	✓
TABLET	✓	✓	✗	✓	✓	✗	✗	✗
MOBILE	✓	✓	✗	✓	✓	✗	✓	✗
TOUCH OPTIMISED	✗	✓	✗	✓	✓	✗	✓	✗

YES
 NO
 PARTLY OPTIMISED

RESPONSIVE BEST PRACTICE

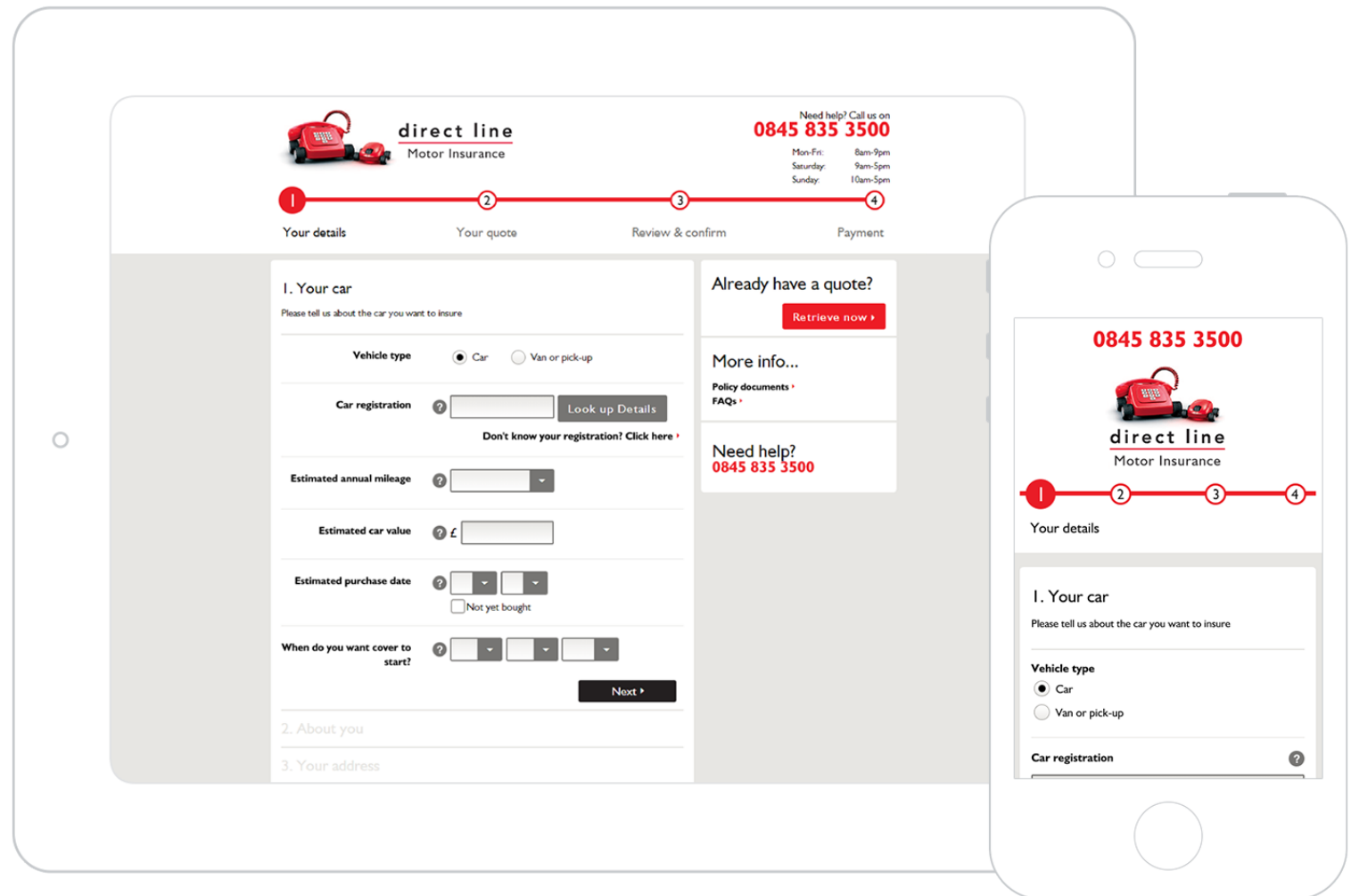


TOUCH OPTIMISATION

DIRECT LINE

Big fields and buttons specifically created for touch support.

The phone number on the mobile view gives direct access to make a call just by clicking the number.



RESPONSIVE BEST PRACTICE

QUOTE PAGE

MORE THAN

Clear and easily visible price

Maintains a consistent experience
across web and mobile

NEED HELP? >

MORE TH>N®

CAR INSURANCE

1 Your Details

2 Your Quote

3 Payment

4 You're Done!

Thank you Mrs Silver, your quote is...

ANNUAL PAYMENT

(Monthly payment is not available for this quote)

£1543.47 per year

You have currently selected to pay in full.

YOUR QUOTE INCLUDES

✓ Windscreen Cover [More Info](#)

✓ Personal Items Cover [More Info](#)

✓ Emergency Care Cover [More Info](#)

✓ In Car Entertainment £750 [More Info](#)

✓ Courtesy Car [More Info](#)

A lifetime guarantee on all repairs completed by our recommended repairers.

CHOOSE YOUR EXCESS

Select the amount of voluntary excess you'd like to pay (this is the amount on top of any compulsory excess that you need to pay if you make a claim).

£ 250

Your cover includes...	Voluntary	Compulsory	Total
Joan Silver (Accidental damage)	£250	£100	£350
Fire and Theft	£250	£100	£350
Windscreen Repair	N/A	£10	£10
Windscreen Replacement	N/A	£75	£75

NO CLAIM BONUS

Protect your No Claim Bonus? * ☐ Yes ☒ No

Your Quote Reference

AAAA0334375540

REVIEW YOUR DETAILS

We need to make sure we've got all your information correct. You can see your information in full by clicking the View & print full details button below. Please update anything that is incorrect before you continue.

Policyholder: Joan Silver

Address: 70a, London, N15 4JE

Registration :

Level of cover: Comprehensive

Main driver: Joan Silver

Quote ref: AAAA0334375540

Policy start date: 29/1/2014

Policy expiry date: 28/1/2015

Quote valid until: 15/3/2014

Edit Your Details

Eligibility conditions

View & Print Full Details

EXCESSES

The total excesses shown below (including both voluntary and compulsory) are payable by all drivers on all claims except windscreen cover:

Accidental damage: £350

Fire: £350

Theft: £350

The following excesses are payable by all drivers for all windscreen cover claims:

Windscreen replacement excess: £75

Windscreen repair excess: £10

Conditions apply

NEED HELP? >

MORE TH>N®

CAR INSURANCE

1

2

3

4

Thank you Mr Gallagher, your quote is...

MONTHLY PAYMENTS

£117.50 per month

You have currently selected to pay monthly

ANNUAL PAYMENT

£1118.55 per year

Select here to pay in full with a discount.

YOUR QUOTE INCLUDES

AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

01 MAY 14 / PAGE 26 of 59

RESPONSIVE BEST PRACTICE

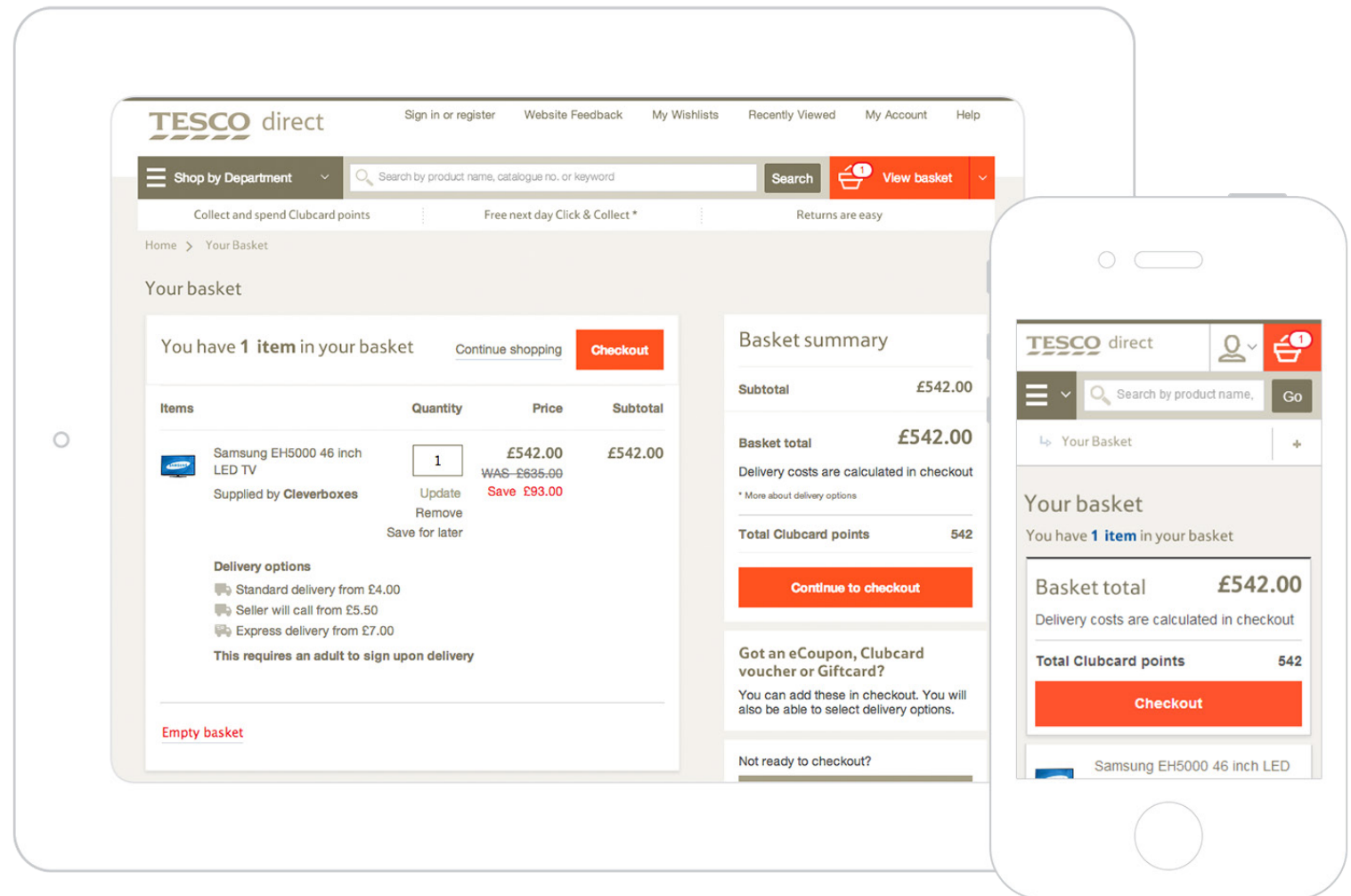
BASKET

TESCO DIRECT

Price dynamically updates instantly as the user changes quantities.

Clear feedback when the user adds an item to the basket.

Basket icon colour changes to orange to remind the user that they have an item in the basket.



RESPONSIVE BEST PRACTICE

☆ ADD-ONS

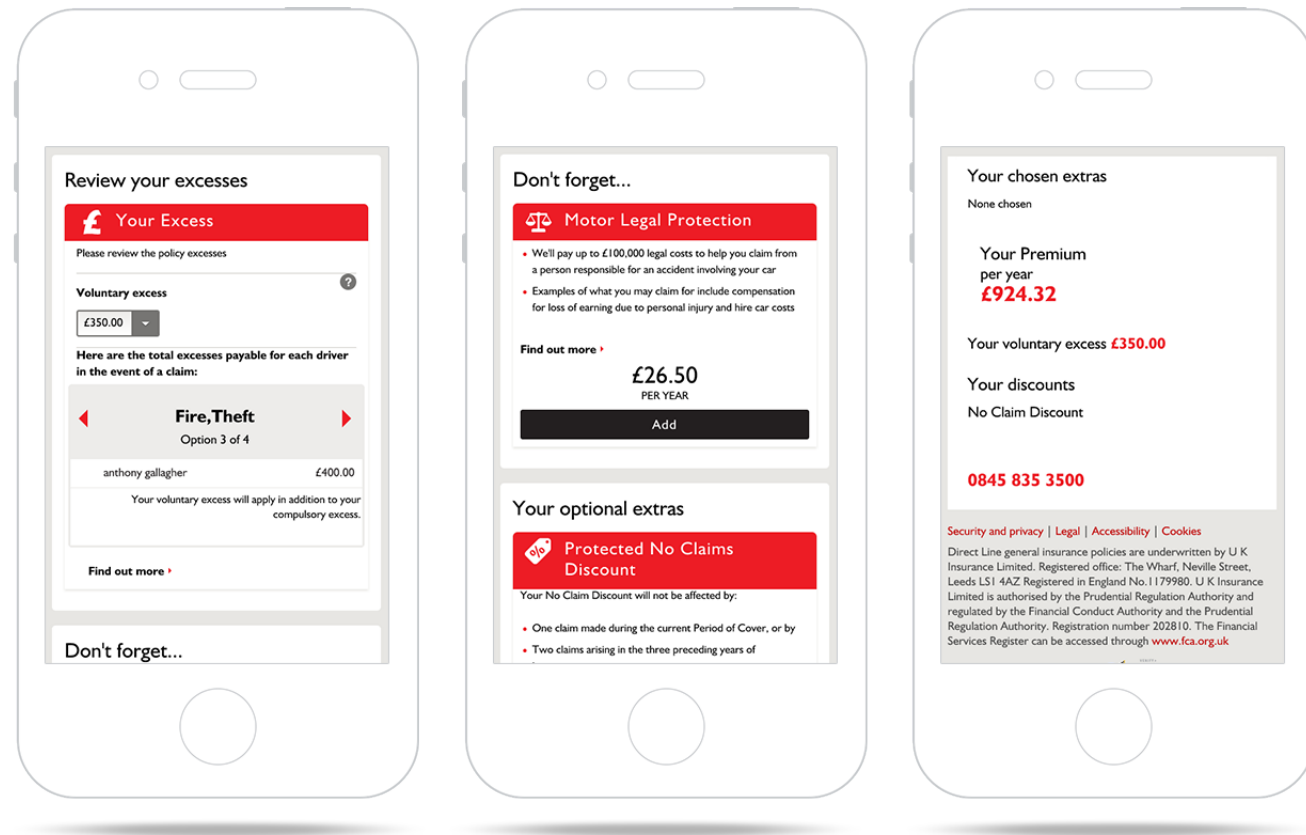
DIRECT LINE

Add-ons have the same look and feel as the web version.

Mobile maintains the same information in a smaller space.

Prominent add buttons.

User can review selected add-ons within the basket at the bottom of the page.



RESPONSIVE BEST PRACTICE



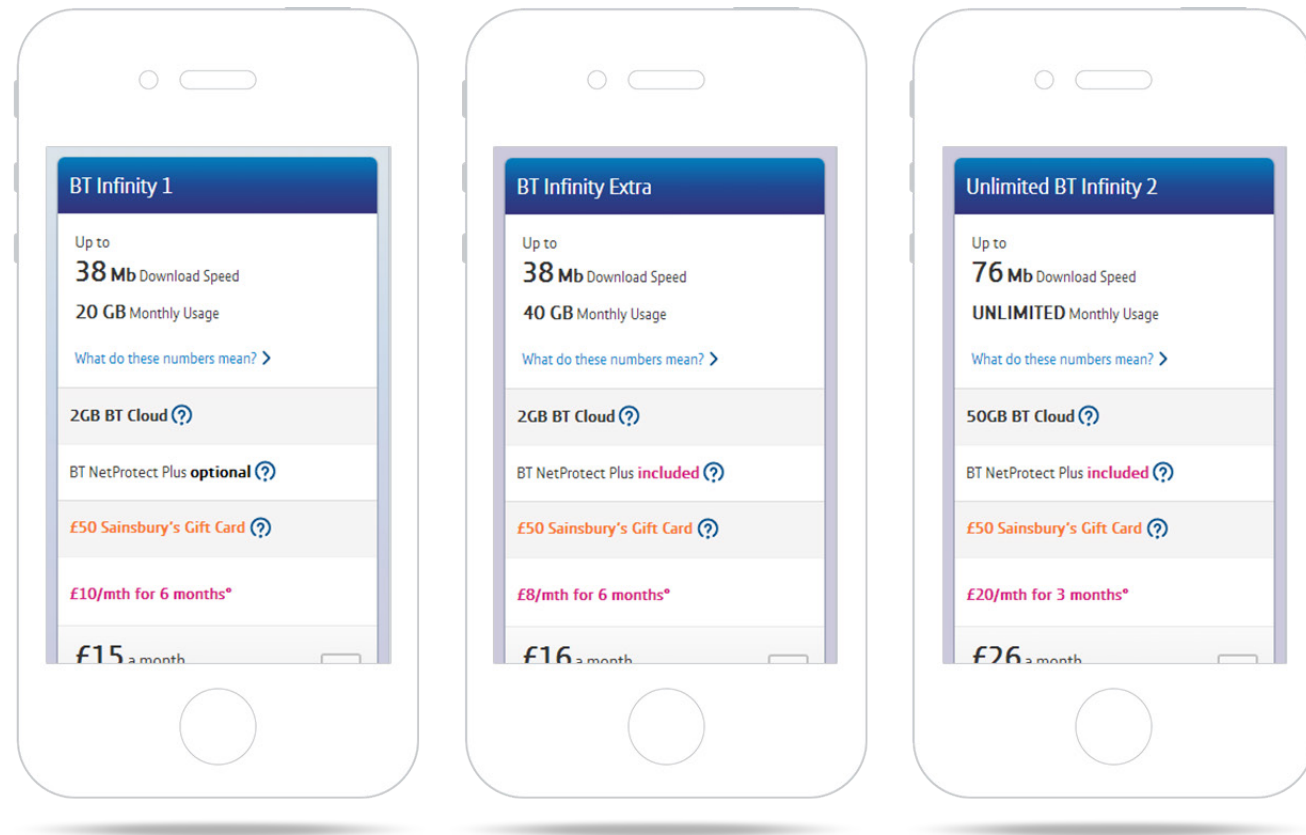
PACKAGED OFFERS

BT BUNDLES

Mobile removes the images that are shown on web, but the packages are still presented well and enticing.

Mobile maintains a good level of package details and what's included.

Packages arranged underneath one another to allow the user to review while scrolling.





AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

QUICK WINS

QUICK WINS

The recommendations and quick wins comprise quick usability fixes, more in-depth usability changes, and new feature suggestions that together are intended to propel AXA beyond its competitors.

The next step is for AXA to review these recommendations to incorporate the internal effort required, the relative importance to the business, and whether or not these ideas are achievable within the desired timeframes, so that they can be prioritised and transformed into a roadmap.

CRITERIA	REF #	RECOMMENDATIONS & QUICK WINS	ADDITIONAL INFORMATION
PROCESS &FORM	001	Clickable home logo	Command prompt - 'Are you sure you want to navigate from this page' - if yes go to AXA home page?
	002	Instant single field feedback	Tick when the user completes a field (Error handling for wrong characters has already been implemented)
	003	Instant conditional field feedback	e.g. no claims discount should not exceed car driving licence held for - system should inform the user instantly rather than on submit
	004	Change search fields to dropdowns	Search fields e.g. My job - ability to change to dropdowns
	005	Date cursor automatically jumps to next box	
	006	Car estimate automatically places comma	e.g. £30000 to £30,000 - Number is more readable
	007	Amend email suggestion based on wrong input	abc@gmial.com - did you mean abc@gmail.com? On click would auto-correct
	008	Exit process link	Link will navigate to AXA home or car insurance page - instead of closing browser / tab
	009	Descriptive buttons on all steps	e.g. 'Get quote', 'Go to payment', 'Back to your details' - Helps with accessibility / tab
	010	Make optional fields more prominent	
	011	Contextual help icon to be present	On rollover of icon, help information appears (web); on click, information appears (mobile / tablet). Currently no icon - just rollover in area of the data field
	012	Date picker - touch optimised with validation	Cannot select beyond the policy start date
	013	Different treatment for save and print options	Possibly having options at the top of the page
	014	Call us always present throughout the quote journey - number clickable on mobile	Currently available from the quote page
	015	Live chat	Persistent feature in right hand module
	016	Why choose us	Additional information what the customer will get if they choose AXA/Swiftcover
	017	Security logo	Secure logo displayed throughout the process
	018	Car valuation estimation	Data gets pulled in automatically based on car registration
	019	Car mileage calculator	Tool to help users estimate their annual mileage
	020	Fields highlight on click rather than roll over and more prominent hit state	Command prompt - 'Are you sure you want to navigate from this page' - if yes go to AXA home page?

QUICK WINS

CRITERIA	REF #	RECOMMENDATIONS & QUICK WINS	ADDITIONAL INFORMATION
PROCESS & FORM	021	Clickable completed steps (Swiftcover)	Make the completed steps in the progress bar clickable
	022	Progress bar to provide additional feedback	Tick when completed step and different state when on current step
	023	Progress bar - next / further steps to be more prominent	
	024	Save option part way through the form - first step	e.g. Fill in Personal details and Drive details on mobile - save details for later
	025	Online policy summary	When clicked from a specific section - user should navigate to that particular wording
	026	Right-hand module that scrolls with the user	e.g Help (FAQS) - depending on options chosen below
	027	Parallax scrolling: Divide Personal details, Driver details and Car details into 3 sections	Optional new layout. Still divided into sections - have a next button on each section - on next validates fields just completed
	028	Mobile / Tablet - Option for live chat	Messenger feature - similar to floating bubble on Facebook. Not currently implemented by anyone
	029	Call back	Either level of urgency slider or ask user to specify convenient window / time of day
	030	Base annual mileage on MOT data	Give users ability to access their MOT data to calculate the annual mileage. Nobody is doing this
	031	Mobile / Tablet / Web - Option for video chat and share screen with adviser	Share screen might be more useful for MTAs and renewals. Other feature could be like Kindle Fire
CRITERIA	REF #	RECOMMENDATIONS & QUICK WINS	ADDITIONAL INFORMATION
QUOTE PAGE	001	Make 'what's included' and quote price a cohesive module	Make it easier for users to see what's included
	002	Branded loading message while quote is calculating	Information could be promotion of add-ons, brand message or stats
	003	Aggregator journey - on quote page show message with Logo	Thank you for coming from 'Confused.com' - Logo
	004	Quote price - more prominent, whole price module clickable (touch optimised)	
	005	Less prominent summary information	The summary module currently pushes down the quote information. Could replace with an expandable module to review with appropriate edit links, or just link to
	006	Promotional module(s) for aggregator journey	When users come from an aggregator site, include promotional material on the quote page, e.g. 'why choose us', social proof to reassure them about their choice
	007	Shopping basket experience	Price is always in view, price visually updates, add-ons being populated in basket with cost with the ability to switch from annual to monthly cost
	008	Personalised message	Thank you Mr. Smith

QUICK WINS

CRITERIA	REF #	RECOMMENDATIONS & QUICK WINS	ADDITIONAL INFORMATION
ADD ONS	001	Add-on more information overlay - Add / Remove button	
	002	Separate module for each add-on	Each module will provide a few high-level benefits, prominent price, clear add /remove buttons and more information overlay
	003	Tailor add-ons / recommend package based on user profile	e.g. People like you bought these add-ons
	004	Promote add-ons based on customers recently bought	e.g. In the last hour, 3 customers recently took out Motor legal protection
	005	Promote a specific add-on / package by most popular	e.g. '70% of customers take our legal cover' (Swiftcover) '50% of customers choose the silver package' (AXA)
	006	Prominently indicate selected add-ons and price change	When a user selects an add-on, make it visually stand out from the unselected ones, and draw the user's attention to the change in pricing
	007	Add-on more information overlay - More visual (icons / images)	
	008	Tailor add-ons / recommend package based on what the user inputs in the form	e.g. for Swiftcover, promote breakdown cover based on the annual miles the customer does 'Your annual mileage is above the average, why not cover yourself with breakdown cover?' or Vandalism promise - high crime rate area. For AXA, recommend 'Silver' package because it includes European cover and you drive to Europe.
CRITERIA	REF #	RECOMMENDATIONS & QUICK WINS	ADDITIONAL INFORMATION
CONFIRMATION & PAYMENT	001	Ability to collapse the summary modules	
	002	Assumptions within confirmation section	Ideally add assumptions to the confirmation section but as a minimum - Assumptions should be reflected in the progress bar
	003	Clearer content layout	Use of white space and bigger rows to make it easier to review - suitable for mobile
	004	Visual card type selection	Images of Visa, MasterCard etc that are clickable (also show accepted card payments upfront). Either / or option with no.
	005	Payment total and breakdown displayed at top of page	
	006	No card type selection step - the type of card appears after having entered the two first digits.	e.g. Visa always starts with 46. Either / or option with no.

QUICK WINS

CRITERIA	REF #	RECOMMENDATIONS & QUICK WINS	ADDITIONAL INFORMATION
GLOBAL	001	Update FAQs	Refresh FAQs and the way they're delivered
	002	Use of iconography	Use of iconography to enhance readability
	003	Touch optimised (for mobile devices)	Big fields, big buttons, big radio buttons, use of white space
	004	Add social proof	Proof points such as 'X'000's customers bought AXA insurance last year', 'X% customers stay with us more than 3 years' to reassure users about their choice
	005	Bundles discount	Swiftcover - if you take 3 add-ons, get a 10% discount on all of them, or add X add-on and get Y add-on at a discount.
	006	Multi/Cross-product discounts	If you insure more than 1 car in a household get X discount If you take our home insurance, get X% off your home insurance
	007	What impacts an insurance quote	Show users what impacts a car insurance quote - is it where they live, engine size, years NCD? Good for building trust
	009	Add customer reviews	Add in customer reviews (general customer experience / claims process) during the quote process to reassure users about their choice
	008	Quick quote	Enter a sub-set of info to get an estimate. Useful for anyone choosing a new car, or a parent deciding whether or not to buy their child a car



AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

APPENDIX 1 DETAILED ANALYSIS OF AXA & DIRECT COMPETITORS



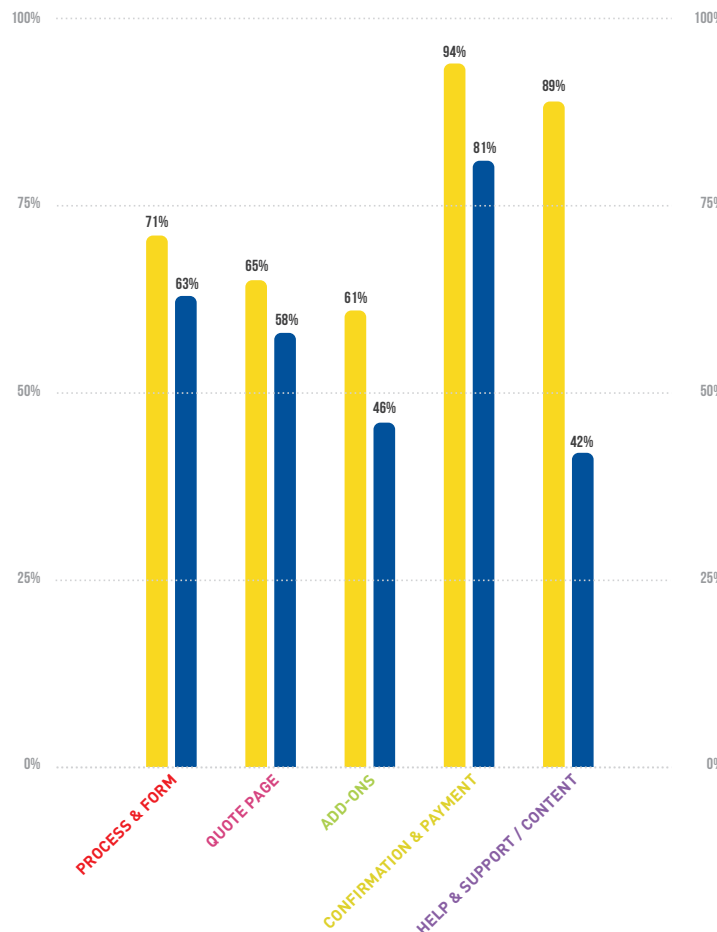
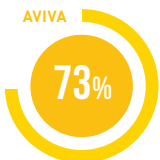
AVIVA MOTOR JOURNEY ANALYSIS

SCORING AVIVA VS. AXA

DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

- 01. Aviva is the highest scoring site (73%). The entire process uses a conventional structure with a defined hierarchy that contains clear headings, logical grouping and modularisation of information, which makes a good experience for the user.
- 02. The use of big fields, big fonts and white space makes the form effortless to scan, engaging and easy for the user to distinguish between information that is relevant to their needs.
- 03. The contextual help is easy to read, there are clear FAQs and 'Call us' signposts which allow Aviva to support the users through the process.
- 04. The quote page is clear and intuitive: it uses a logical structure to clearly display the price, add-ons and any help content that the user may need.
- 05. Add-ons are shown above the fold of the page; Aviva draws attention to them through the use of icons, individual modules and white space.

IMPROVEMENTS

- 01. While the pricing is clearly distinguishable, when the users choose add-ons there is no visual cue to inform them that the price has been updated.
- 02. Aviva does not provide instant field feedback when the user has completed a field correctly (e.g. green tick).

The screenshot displays the AVIVA Motor insurance quote website. At the top, a yellow header features the AVIVA logo and the title 'Motor insurance quote'. Below this is a progress bar with six steps: 1. Your details (active), 2. Your vehicle, 3. Drivers/vehicles, 4. Final details, 5. Your quote, and 6. Buy. A blue banner below the progress bar offers a 'Up to 20% online discount on your car insurance'. The main content area is titled 'About you' and includes a question 'What type of quote would you like?' with two options: 'I would like a quote for one vehicle' (selected) and 'I would like a quote for more than one vehicle'. Below this is a 'Title*' field with buttons for Mr, Mrs, Miss, and Ms. A 'First name*' field is also visible. A date picker for May 2014 is shown in the bottom left. A mobile device view is overlaid in the center, showing a 'Tell us about your vehicle' section with questions about registration number, vehicle value, and annual mileage. A 'Call us' overlay is on the right, displaying the phone number 0800 260 0461, opening times (Monday to Friday 8.00am - 8.00pm, Saturday 9.00am - 5.00pm, Sunday 10.00am - 4.00pm), and a list of benefits under 'Why choose us...'. A Defaqto 5 Star rated cover badge is at the bottom right.

AVIVA FINDINGS

1.0 PROGRESS BAR

The progress bar supports the user by indicating where they are in the process and what steps they've completed.

2.0 FORMS – FIELDS AND CONTEXTUAL HELP

Row highlights on field click, contextual help relevant to the field appears next to the field. It is subtly done and not too intrusive.

3.0 DATE PICKER

Clear and easy to use date picker that allows the user select a policy start date within the accepted tolerances to - e.g. User cannot picker a date outside the 30 day start date period.

4.0 QUOTE PRICE

The form uses modules to break out different areas within the process so the user can visually distinguish between the actual form and help content.

5.0 PROGRESS BAR

The price is visually distinguishable on the quote page. It plays back between monthly and yearly prices, and shows a breakdown of what the price includes.

6.0 CALL US

The 'Call us' module clearly gives their number with opening times if the user decides to switch channels.

7.0 MOBILE RESPONSIVE

Form layout is responsive and allows the user to continue the process on mobile devices if they choose.



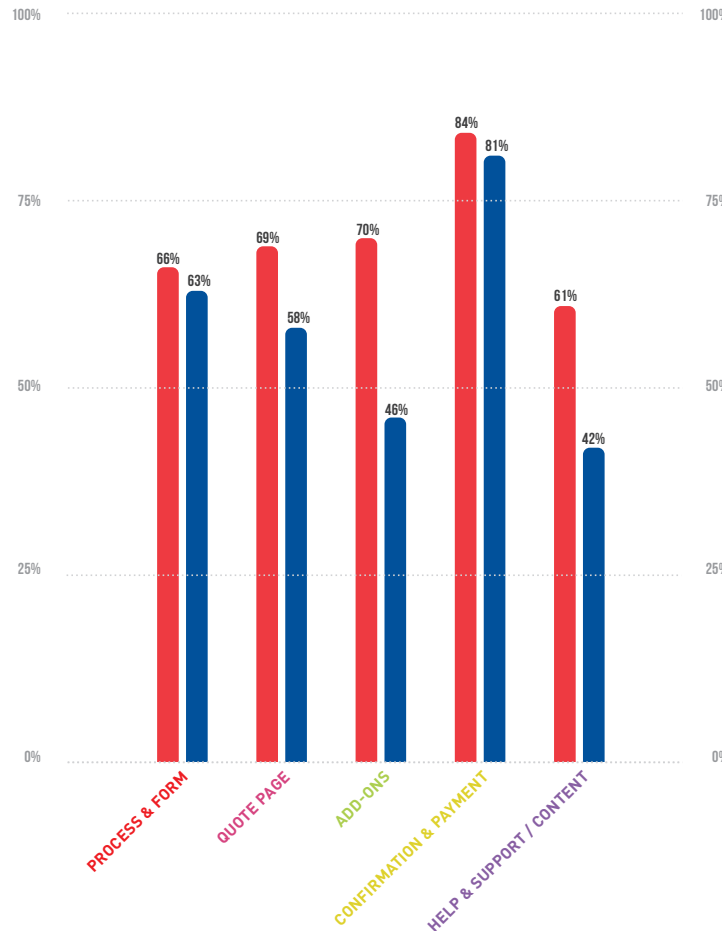
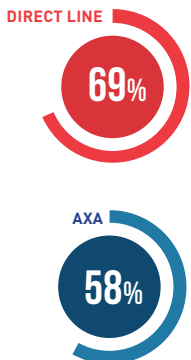
DIRECT LINE MOTOR JOURNEY ANALYSIS

SCORING DIRECT LINE VS. AXA

DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

01. Direct Line is joint second highest scoring site (69%). The form process has a modern feel to it. The pages are designed as long pages with a logical clean structure. The groupings are clearly numbered with large headings divided into accordions, creating an engaging experience for the user.
02. The forms contain big fields, bold fonts and white spacing making the form easy to scan, which helps the user complete the form effortlessly.
03. The help features - FAQs, 'Call us' and 'Chat now' are always prominent on the screen providing extra support if/when the user needs it during the process.
04. The quote page has a logical structure clearly displaying the payment options at the top with 'What's covered' directly below it and the a shopping basket in support. The add-ons are visually engaging, enticing the user to purchase the relevant ones.

IMPROVEMENTS

01. On the quote page there is no personal 'Thank you' message to personalise the experience; Moreover, there is no way to quickly review your details from the previous steps.
02. Another one of Direct Line's weaknesses is that the 'review & confirm' page feels text heavy with a lack of clear group labelling.

The image shows a desktop view of the Direct Line Motor Insurance website and a mobile device view of the same site. The desktop view features a progress bar at the top with four steps: 1. Your details, 2. Your quote, 3. Review & confirm, and 4. Payment. The main form is titled 'I. Your car' and includes fields for Vehicle type (Car or Van or pick-up), Car registration (with a 'Look up Details' button), and Estimated annual mileage. A 'Protected No Claims Discount' section shows a price of £91.16 PER YEAR with an 'Add' button. A 'Need help?' section displays the phone number 0845 835 3500. The mobile device view shows the same form adapted for a smaller screen, with the progress bar and contact information at the top.

DIRECT LINE FINDINGS

1.0 PROGRESS BAR

Form has reduced the number of steps from 7 to 4. The progress bar is now more simplified and maintains a consistent experience if the user is on a mobile device.

2.0 HELP AND SUPPORT

The support module is always present as it sticks to the top of the screen (sticky) when the user scrolls down the page.

3.0 FORM LAYOUT

The form has good spacing between the field rows making it easy to scan. The use of big buttons and big fields make the process convenient to use if the user is on a touch enabled device.

4.0 ADD-ONS

Add-ons are prominently displayed on the page, with upfront benefits and clear pricing. This helps support the user through the process. There are also visual clues that the price has been updated according to the selected add-ons (a tick), which is a good display of transparency policy.

5.0 BASKET

The price is visually distinguishable from the remainder of the quote page. It plays back between monthly and yearly prices, and shows a breakdown of what the price includes.

6.0 MOBILE RESPONSIVE

Form layout is responsive and allows the user to continue the process on mobile devices if they choose.

churchill™

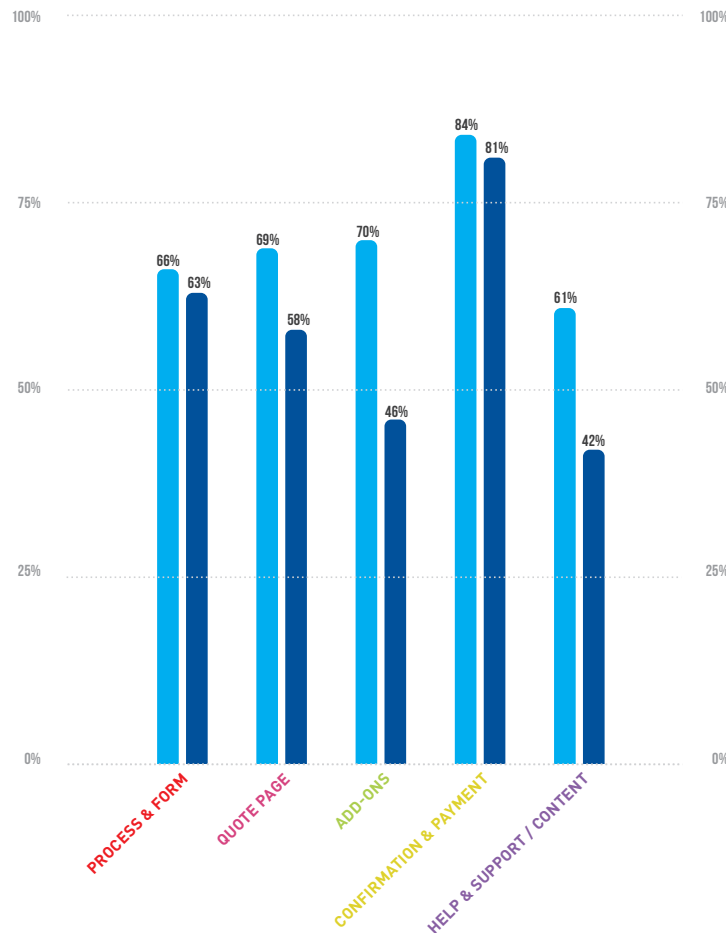
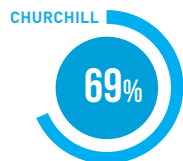
CHURCHILL MOTOR JOURNEY ANALYSIS

SCORING CHURCHILL VS. AXA

DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

- 01. Churchill's quote journey differentiates itself from Direct Line by using its own colour palette. Labels, links, buttons, modules, icons and the background are all using a different palette, which are on brand.
- 02. The form processes have the same modern feel as Direct Line, the pages are long with a logical clean structure. The groupings are clearly numbered with large headings divided into accordions, creating an engaging experience for the user.
- 03. The fields and fonts are slightly different from Direct Line's: there's no bold styling used on the text fields, there are no dividing grey lines between the fields, which makes the form feel lighter than Direct Line's.

IMPROVEMENTS

- 01. On the quote page there is no personal 'Thank you' message to personalise the experience; Moreover, there is no way to quickly review your details from the previous steps.
- 02. Another one of Churchill's weaknesses is that the 'review & confirm' page feels text heavy with a lack of clear group labelling.

CHURCHILL FINDINGS

1.0 PAYMENT OPTION TABS

The payment page prominently displays both payment options at the top with the selected one highlighted with a tick.

2.0 MONTHLY BREAKDOWN

The monthly breakdown is clearly explained, with the 14 days 'change your mind' statement in support.

3.0 VISUAL CUES

The user can see at a glance which payment types are accepted thanks to the card logos displayed.

4.0 TOUCH OPTIMISED

The form has been optimised for touch screen devices: big buttons, large fields and good use of white space.

M&S

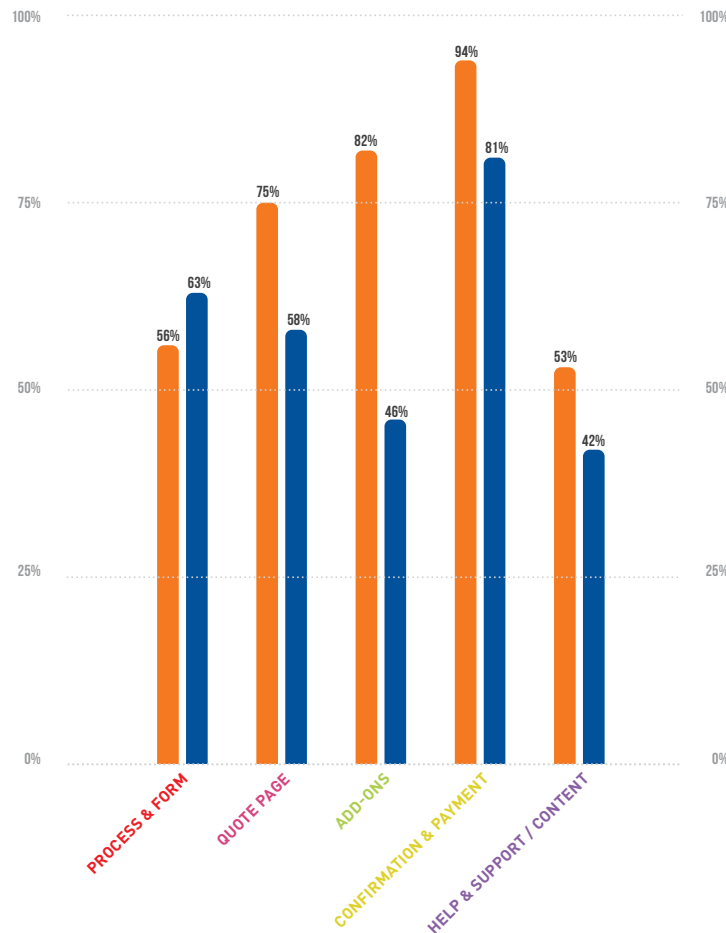
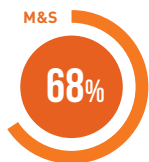
M&S MOTOR JOURNEY ANALYSIS

SCORING M&S VS. AXA

DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

01. M&S Insurance gets a high score of 68%. The process has a consistent structure with a defined hierarchy consisting of clear headings, logical grouping and modularisation of information. The brand colours yellow and black are used throughout the process in the header, titles, links, ticked bullet points and buttons.

02. The process contains a number of dynamic features, such as 'Post-code address finder' and a 'Date picker'. These features provide additional support, speeding up the form process, improving the user experience.

03. The quote page has visual elements to improve the experience, such as real life images, icons, big buttons and large check boxes. These enhance the experience by providing visually clues to assist the user through the journey.

04. On the quote page, there's a shopping basket in the right column, the basket sticks to the top of the screen (sticky) as the user scrolls down the page. This is similar to online shopping experiences, which users are accustomed to using when purchasing products online.

IMPROVEMENTS

01. On the payment page, the payment options are shown with credit card images. Again providing good visual clues, making the experience more visually engaging.

02. On the quote page, the yellow proceed button changes to a yellow re-calculate when add-ons are added and removed. This is poor visual feedback as its not obvious that the button has changed, causing confusion and doubt.

M&S Insurance Car Insurance

Your Quote | Quote Summary | Payment Details | You're Covered!

Welcome Mr Gallaaagher to your M&S Car Insurance quote

1 Please review your quote and cover

Your quote
Select how you wish to pay for your policy
Pay monthly

	Standard	Premier
Pay 11 Monthly Payments	£151.41	£149.66
Plus initial deposit of £375.44		Plus initial deposit of £392.80
Total amount payable £2,040.95		Total amount payable £2,039.06
	Select	Selected
Motor legal protection	Optional	<input checked="" type="checkbox"/>
Guaranteed replacement car	Optional	<input checked="" type="checkbox"/> 28 Days
Breakdown cover	Optional	<input checked="" type="checkbox"/>
Keycare	Optional	<input checked="" type="checkbox"/>
APR	23.5%	9.9%

You can customise your cover and add any of the above cover options on the next page

Insurance Premium Tax has been included in the prices shown above

What's included in M&S Car Insurance Premier Cover

<input checked="" type="checkbox"/> Courtesy Car subject to availability and terms & conditions	<input checked="" type="checkbox"/> Approved claims repairs guaranteed for 3 years
<input checked="" type="checkbox"/> Windscreen cover (£75 excess)	<input checked="" type="checkbox"/> 24 hr Claims Service
<input checked="" type="checkbox"/> Automatic 90 day EU cover	<input checked="" type="checkbox"/> Emergency Assistance 24 hrs a day, 365 days a year

Quote Reference
To retrieve your price, please make a note of this number:
P4P112439

Your quote

Premier cover £149.66
Protected NCD Added

11 Monthly Payments £149.66

Monthly payment breakdown

Annual Price	£1,963.71
Initial Deposit	£392.80
11 Monthly Payments	£149.66
APR	9.9% Applicable
Total Credit Amount	£1,646.26
Total Amount Payable	£2039.06

Next: Quote Summary

Your quote is valid until: 06/04/2014
Insurer: SABRE

Credit is provided by BFSI Limited, registered office: Pegasus House, Bakerwell Road, Orton Southgate, Peterborough, PE2 6YS

About Us

Total Amount Payable £2039.06

Next: Quote Summary

Your quote is valid until: 06/04/2014
Insurer: SABRE

M&S FINDINGS

1.0 VEHICLE DETAILS

The vehicle description is prominently displayed at the top of the form with a clear edit button.

2.0 SECURE MODULE

The security module is prominently displayed in the right column. The module has a different design treatment from the rest of the page and includes an icon, making it stand out on the page.

3.0 PRE-POPULATED FIELDS

Fields are pre-populated with data entered from the previous steps, helping the user to complete the form faster.

4.0 PERSONALISED QUOTE

Users are greeted with a welcome message. This is a good way of personalising the quote experience.

5.0 VISUAL ELEMENTS

The quote page has visual elements to enhance the experience. Such as real life images, icons, big buttons and large check boxes.

6.0 STICKY BASKET

The shopping basket shows all the items included in the quote. It dynamically slides down the screen as the user scrolls down the page 'sticky'.

MORE TH>N™

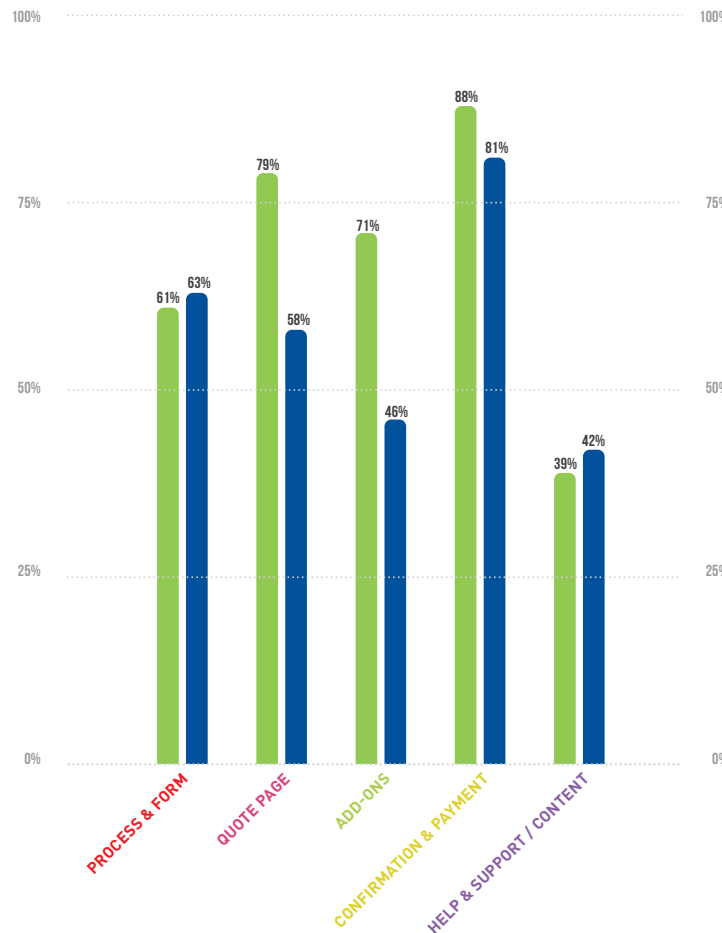
MORE THAN MOTOR JOURNEY ANALYSIS

SCORING MORE THAN VS. AXA

DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

01. More Than is fifth with a score of 66%. The form process has a clear intuitive structure and layout – the progress bar is at the top, the support modules are on the right and the main form is on the left. There is a good balance between the content and white spaces, with fields clearly grouped and labelled, making the pages easy to scan.

02. The brand's green is used in the layout, text and the 'calls to action' making the journey consistent and on brand.

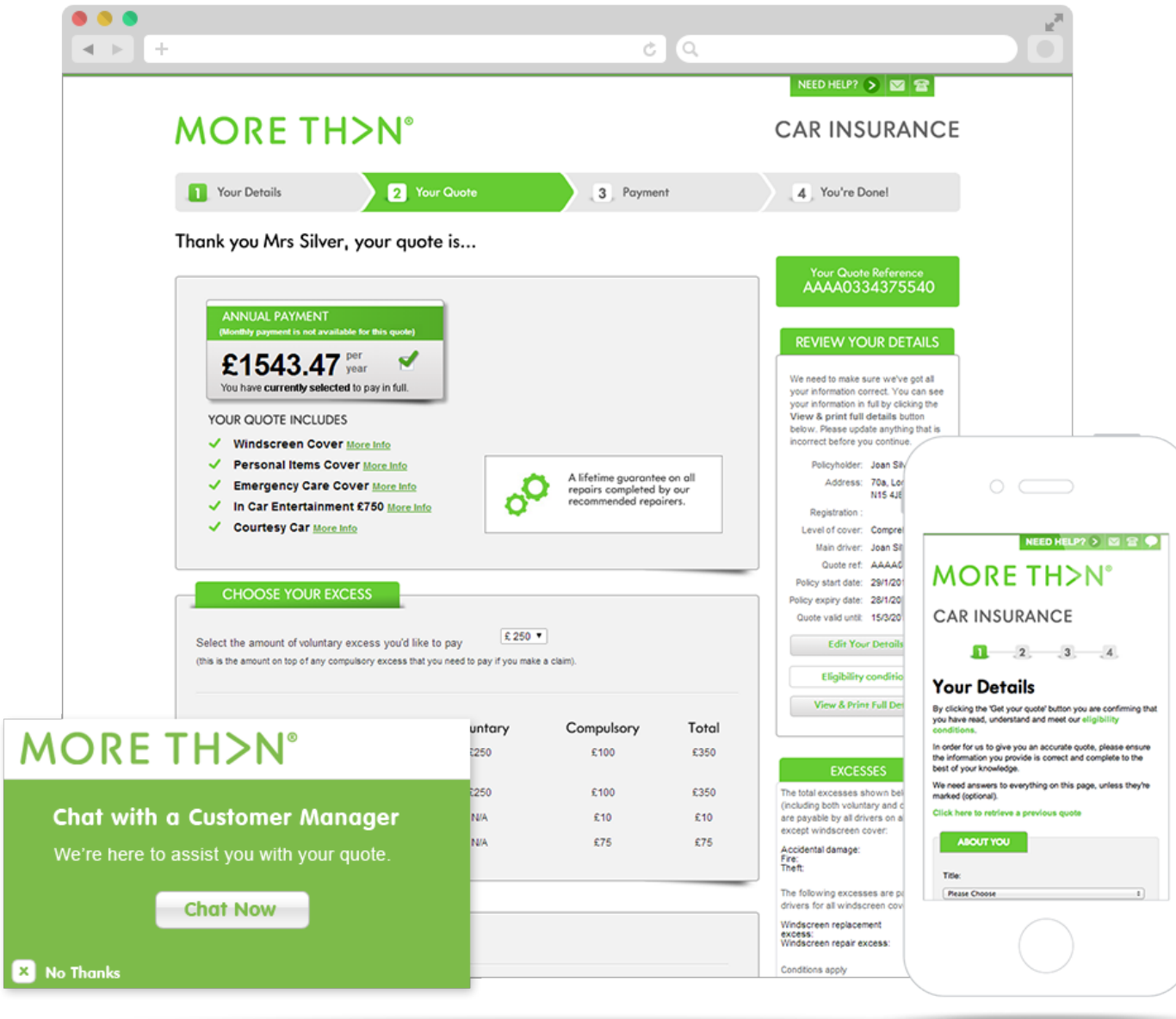
03. The phone number, 'Live chat' and email address are grouped together at the top of the header, providing additional sales channels. These features are visually displayed as icons, but should also include clear labels, in order not to cause ambiguity.

04. The quote page has a clear intuitive layout, prominently showing the quote price and 'What's included'. This clearly meets the user's expectation helping them feel more positive about the experience.

05. The add-ons are prominently grouped on the page, they are visually engaging with icons, they have bold titles and clear pricing. This grabs the user's attention, increasing the chances of conversion.

IMPROVEMENTS

01. There is no step/page to review previously entered details. It's pivotal that the details are correct, as any discrepancy could invalidate the policy.



MORE THAN FINDINGS

1.0 PERSONALISED QUOTE

Users are greeted with a 'Thank you' message. This is a good way of personalising the quote experience.

2.0 INSTANT FEEDBACK

The system tells the user if they have entered in the correct data type into a field with a tick or error icon.

3.0 CALLS TO ACTION

The calls to action are prominently displayed at the bottom of the form. The button is descriptive and branded using the colour green with icons.

4.0 NEED HELP MODULE

The need help module is visually displayed in the header with icons and is always available throughout the process.

5.0 QUOTE

The quote price and 'What's included' is prominently displayed above the fold. 'What's included' also provides 'more information' links.

6.0 ADD-ONS

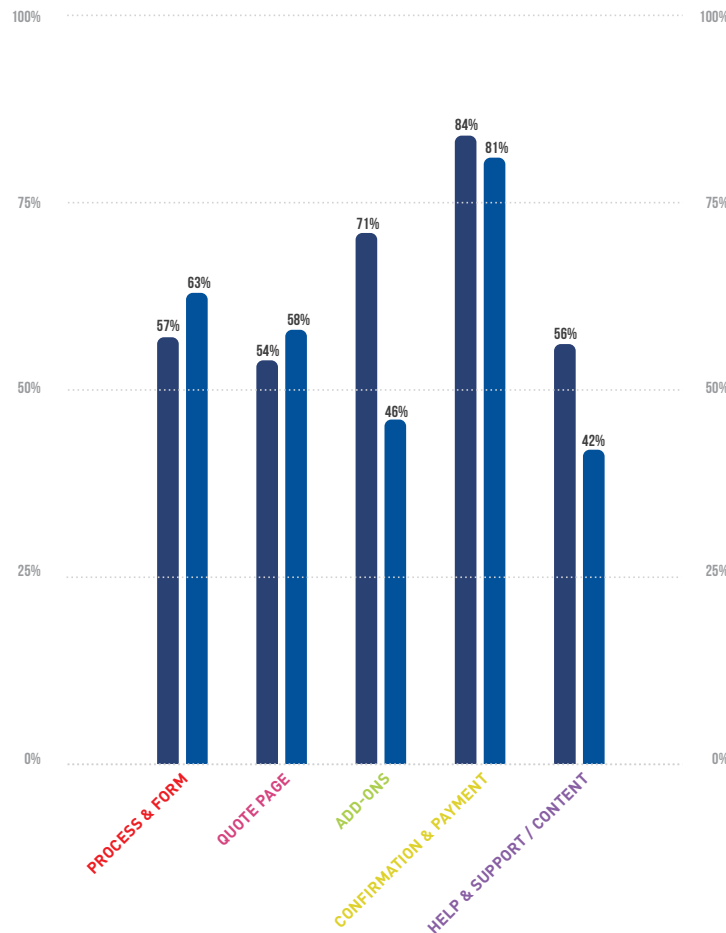
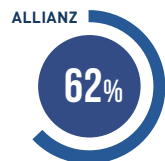
The add-ons are visually engaging with icons, clear pricing, with each one having an one-liner benefit.

7.0 MOBILE RESPONSIVE

Form layout is responsive and allows the user to continue the process on mobile devices if they choose.

SCORING
ALLIANZ VS. AXADIRECT COMPETITORS
RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE
SCORE

SUMMARY OF FINDINGS

POSITIVE FEEDBACK

01. Allianz score is 62%. The process has a good conventional structure clearly focusing on the form. The user is supported though the process with a visual progress bar, which has icons and arrows. The completed steps are also clickable links.
02. The quote page has been designed as an online shopping experience. The add-ons have been designed as physical products that dynamically slide into the basket when selected. This provides a visually engaging experience, which the user is familiar with using online.
03. Allianz reassures the user that the process form is secure by displaying the logo 'Norton secured' in the right column. Furthermore, in the URL a lock and a HTTPS URL address are displayed, meaning that all communication is secure over the computer network.

IMPROVEMENTS

01. Each add-on is missing a short statement clearly highlighting the key selling point of the service/product.
02. The forms feel cluttered with no page titles, no clear groupings, the content is text heavy and there is an inadequate use of white spaces. These have a negative impact on the overall experience
03. The general layout of the quote page is too text heavy and there's a lack of clear labelling of each section.
04. Overall the general help and support needs to be improved, the written copy in the contextual help is cluttered, the FAQ link is hidden and there is no phone number to provide an alternative sales channel.

ALLIANZ FINDINGS

1.0 INSTANT FEEDBACK

The system tells the user if they have entered the correct data type into a field with a tick or error icon.

2.0 PROGRESS BAR

The progress bar is visually designed, using icons to illustrate the different steps. The completed steps are also clickable.

3.0 SUMMARY BASKET

The summary basket is prominently displayed in the right column. It visually lists / shows the selected add-ons at the bottom of the quote price.

4.0 SECURITY LOGO

The site reassures the user that their details are secured by displaying a security logo.

5.0 ADD-ONS

Each add-on is clearly contained in tiles with an icon, a label and a prominent call to action button.

Allianz

Your Cover

The next step is to gather details about you

Your Cover provides comprehensive car insurance. In order to shape your cover, we now need to gather some personal details. Please tell us about you and any other drivers.

Title: Mr ✓
 First name: davin ✓
 Last name: jones ✓
 Date of birth: 01 January 1970 ✓
 Email address: d@yahoo.com ✓
 Home phone number: 02077337878 ✓
 Mobile phone number: ✓

Useful links
 > Who do we insure?
 > Core cover
 > Policy document
 > Policy summary
 > Ask a question

defaqto 2013
 CAR INSURANCE

summary basket
 Windscreen cover (per year) £165.43 Remove Benefits
 Legal expenses (per year) £0.00 (including discount) Add Benefits
 Driving other cars (per year) £418.30 Add Benefits
 Car hire (per year) £28.00 Add Benefits
 Car contents (per year) £24.67 Add Benefits
 Paper documents (per year) £14.00 Add Benefits
 No claims discount protection (per year) £96.79 Add Benefits
 Personal accident (per year) £15.00 Add Benefits
 Breakdown cover (per year) £35.00 Add Benefits
 Foreign travel (per year) £38.39 Add Benefits
 Roof boxes & trailers (per year) £15.90 Add Benefits

Norton Secured
 powered by VeriSign
 ABOUT SSL CERTIFICATES

feedback

back



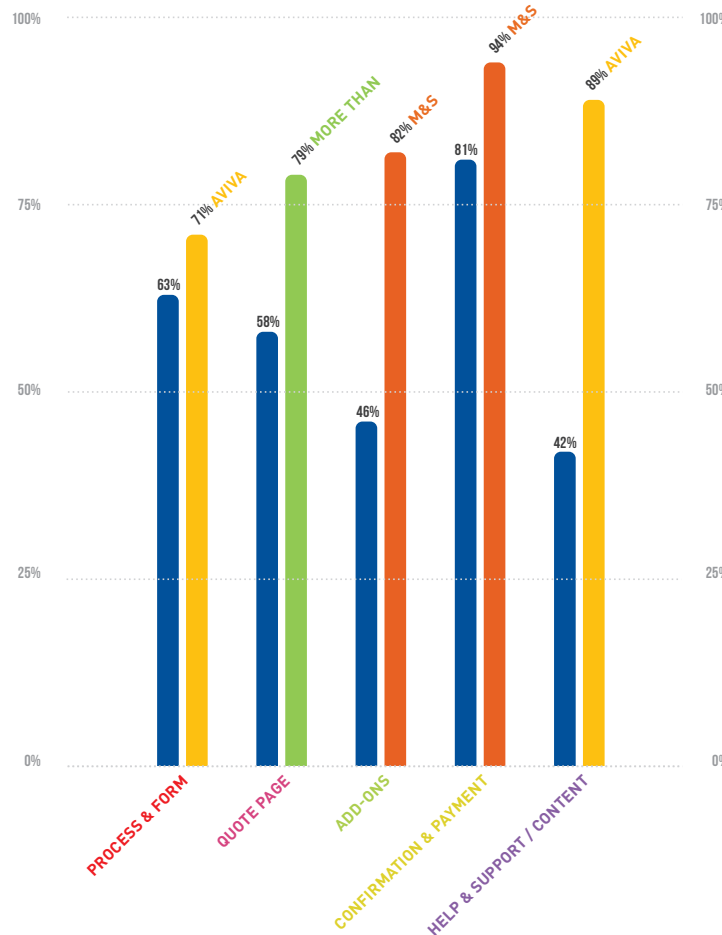
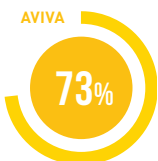
AXA MOTOR JOURNEY ANALYSIS

SCORING AXA VS. BEST PERFORMING

DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ
- 06 AXA
- 07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

01. AXA is in seventh position with a score of 58%. The entire process has a clear structure with the important page elements displayed first. The form also contains logical groups, clear headings and help modules on the right, making the page elements easily distinguishable.

02. The quote page has a logical structure it clearly groups the quote prices, the add-ons (optional extras) and the review details in labelled modules, making it easy to find the relevant information.

03. AXA's confirmation section uses standard structure seen in the insurance industry that allows the user to effectively review their information before purchase.

04. AXA support the user during the form filling process by providing comprehensive contextual help throughout the quote journey, as and when the user requires.

IMPROVEMENTS

01. One possible improvement to the quote page would be to introduce a dynamic shopping basket where the user can constantly see the quote price and any additional cover options that user selects.

02. An enhancement to the add-ons section would be to use an individual modular approach with some high-level information about the add-on and visual imagery to draw the users' attention to them.

AXA FINDINGS

1.0 FORM LAYOUT

The form uses clear headings to break out the different elements on the page, this helps to visually distinguish the different sections.

2.0 PROGRESS BAR

The progress bar highlights the users completed steps and their current steps. It also shows the next steps that will need to be completed.

3.0 CONDITIONAL FIELDS

Conditional fields are only shown when the relevant data is needed. This helps reduce the number of data fields, only showing the relevant fields.

4.0 DESCRIPTIVE NEXT BUTTON

The 'Get a quote' button is clearly distinguishable on the form page and describes the next task. This helps give the user confidence about the next step.

5.0 QUOTE PRICE

The single and monthly payments are displayed close to the top of the page. The radio buttons provide a clear option to choose between the monthly and annually payment types.

6.0 DYNAMIC PRICING

The add-ons pricing dynamically changes between monthly and yearly, depending on the selected quote payment type.

7.0 SAVE QUOTE

The save feature gives the user the option to retrieve their quote, meaning they won't need to re-fill their details again.

Car Insurance redefining / standards AXA

Step one: Details Step two: Quote Step three: Summary Step four: Payment Step five: Register

Your details
Please answer everything accurately, then click Continue.

Have you saved a quote already? [Retrieve a quote here](#)

Personal details

Title: Mr

First name: Anthony

Surname: Gallagher

Date of birth: 26 03 1986

Marital status: Single

Number of children under 16: 1

Employment status: Employed full time

Occupation: Accountant

Business type for occupation: Banking

More information
You can get answers in an instant in our [Frequently Asked Questions](#).
Find out more about our cover [View policy wording](#) [View policy summary](#)

Who and what we cover
We cover many circumstances but there are some [things we can't cover](#).

Your car registration
Please type in the registration of the car you want to insure, then click Continue.

[I don't know the car registration](#)

[Continue >](#)



LV= MOTOR JOURNEY ANALYSIS

SCORING

LV= VS. AXA

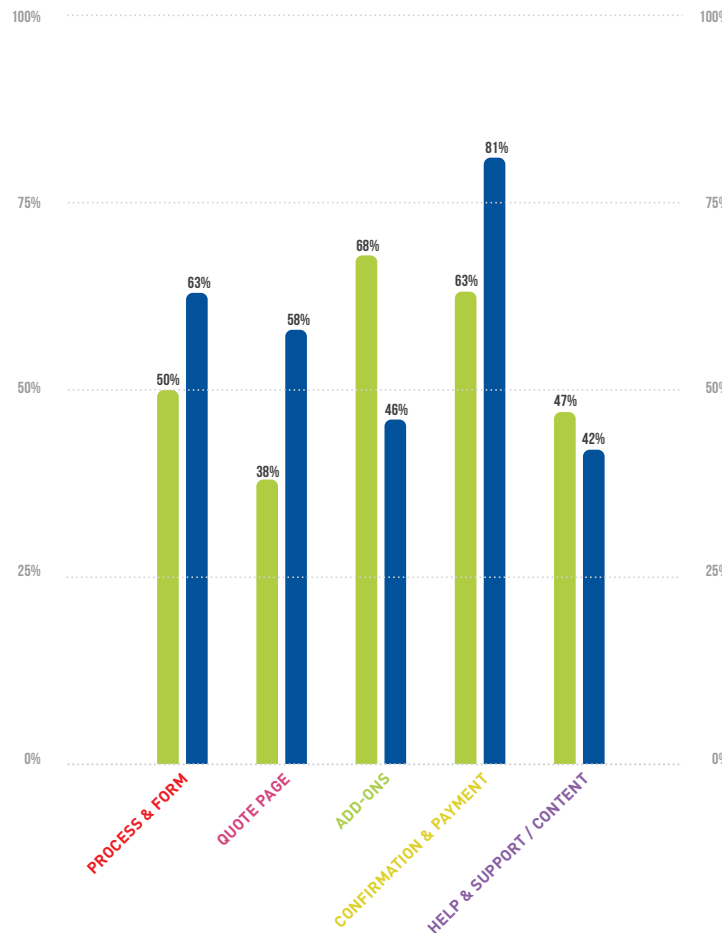
DIRECT COMPETITORS RANKING

- 01 AVIVA
- 02 DIRECT LINE
- 02 CHURCHILL
- 03 M&S
- 04 MORE THAN
- 05 ALLIANZ

06 AXA

07 LV=

USER EXPERIENCE SCORE



SUMMARY OF FINDINGS

POSITIVE FEEDBACK

01. LV= is in last place with a score of 52%. The form process has been branded using heart icons in the progress bar and on the calls to action. The brand colour green is used throughout the process, it is used on the progress bar, background areas and 'calls to action'.
02. The forms provides dynamic features, such as instant feedback to support the user through the journey. Features like this provides a good feedback loop between the system and the user, enhancing the overall experience.
03. On the quote page the add-ons are prominently positioned above the fold, attracting the user's attention, increasing the chances of up-sell.

IMPROVEMENTS

01. The form's hierarchical structure is unclear with poor grouping, no/wrong labelling and inadequate spacing, making the form feel cluttered and dated.
02. The quote page also lacks hierarchical structure, it uses an unconventional 3 column template with no clear labelling, making the page feel slightly confusing and cluttered.
03. The confirmation page is text heavy with unclear groupings and poor content layout, which causes frustration as users like to scan content on the web.

Car Insurance Quote

Progress bar: **Your details** | **Car details** | Your quote | Confirmation | Payment

Car Details

Your car is a: 2009 Audi A6 RS6 AUTO [Change Car](#)

Estimated market value of your car: 20,001-35,000 ✓

Estimated annual mileage: up to 3,000 ✓

Car purchase date: 2011 ✓

Where do you keep your car overnight?: Garaged at home address ✓

Postcode where the car is kept overnight: N6 5JR ✓

Has your car been changed in any way from the manufacturer's standard specification? ☐ Yes ☒ No [See examples of changes to your car](#)

Legal owner of the car: I am (proposer) ✓

Registered keeper of the car: I am (proposer) ✓

Car Security

Is a monitored functioning tracker device fitted to the car? ☒ Yes ☐ No ✓

[Save details](#) [Next](#)

LV= FINDINGS

1.0 PROGRESS BAR

The progress bar is visually engaging using the brand's colour and heart icons. There's also a line highlighting the user progression through the journey.

2.0 INSTANT FEEDBACK

The system tells the user whether they have entered in the correct data type into a field with a tick or error icon.

3.0 DATE PICKER

The calendar clearly displays all policy starting dates within the accepted tolerances - e.g. User cannot picker a date outside the 30 day start date period.

4.0 QUOTE PRICE

The premium is in its own module and the prices are in a large font size, helping it clearly stand out on the quote page.

5.0 CALLS TO ACTION

The calls to action are branded using the colour green and the heart icon.

6.0 ADD-ONS

Each add-on is clearly contained in its own module with an icon, a label and a clear benefit.



AXA INSURANCE / MOTOR JOURNEY OPTIMISATION

APPENDIX 2 DETAILED SCORING MATRIX

DETAILED SCORING MATRIX



PROCESS & FORM

KEY



Best performing



Worst performing

	CRITERIA	EXAMPLE	AVIVA	DIRECT LINE	CHURCHILL	M&S	MORE THAN	ALLIANZ	AXA	LI=
LAYOUT (MAX SCORE:5)	Does the page read in intuitive order?	Important content is displayed first? Does it use conventional structure?	1	1	1	1	1	1	1	0.5
	Is there a clear hierarchy of information?	Appropriate titles (headers), information boxed up, grouped, modules	1	1	1	1	1	0.5	1	0
	Is the page easy to scan?	Use of white space, reduced clutter, text size, easy to read e.g. Bullet points	1	0.75	0.75	1	0.5	0.25	0.75	0
	Is the layout responsive?	Does the architecture and content adjust to a smaller screen resolution?	1	1	1	0	0.25	0	1	0
	Is the layout touch optimised?	Fields, buttons and links are easy to press on touch screen devices such as mobiles	1	0.75	0.75	0	0.75	0	0	0
	TOTAL SCORE		5.00	4.50	4.50	3.00	3.50	1.75	3.75	0.50
VISUAL BRANDING (MAX SCORE:4)	Does the branding remain consistent throughout the experience?	Consistent use of colours, logo appears within process	1	1	1	1	1	1	1	1
	Is there a clearly defined colour palette?	Colour of headings, buttons, links	1	1	1	1	1	0.5	1	1
	Is the visual language clear?	Colours of buttons, process bar, icons	0.75	1	1	1	0.75	1	1	0.25
	Is the process visual appealing/attractive?	Use of imagery, icons and symbols	1	0.75	0.75	0.5	0.5	0.75	0.25	0.25
	TOTAL SCORE		3.75	3.75	3.75	3.50	3.25	3.25	3.25	2.50
PROCESS PLAYBACK & NOTIFICATION (MAX SCORE:7)	Does the process start within the current window/tab?	Does the user still have control? e.g. Using the browser features	0	0.5	0.5	0	1	0.5	1	0.5
	Is the error messaging clear and intuitive?	Error message at the top? Highlight the field? Do you get instructions to recover?	1	0.75	0.75	1	0.5	0.5	1	1
	Does the field give feedback on completion?	Invalid characters: red x with feedback - correct with green tick	0	1	1	0	1	1	0.5	1
	Are the mandatory fields marked?	If the form does not show mandatory fields, does it show optional fields?	1	0.5	0.5	0.5	1	0	0	0
	Are there conditional fields?		1	1	1	1	1	1	1	0
	Does the field/row highlight when clicked?		1	0.25	0.25	0.25	0.25	0.25	0.75	1
	Is there a session timeout alert before proceeding to the next step?		0	0.5	0.5	1	0	0	0	1
	TOTAL SCORE		4.00	4.50	4.50	3.75	4.75	3.25	4.25	4.50

DETAILED SCORING MATRIX



PROCESS & FORM

KEY

0.00

Best performing

0.00

Worst performing

NAVIGATION / CALL TO ACTIONS (MAX SCORE: 9)

CRITERIA

EXAMPLE

AVIVA

DIRECT LINE

CHURCHILL

M&S

MORE THAN

ALLIANZ

AXA

LV=

Does the user know their current position?

Does the progress bar reflect the actual number of steps?

0.5

0.5

0.5

0.25

1

1

0.75

1

Is there an indication that the previous step is completed?

e.g. Tick

1

0

0

0

0.5

0.75

0.75

0.5

Are the previous steps within the progress bar clickable?

0

0

0

0.75

0

1

1

0

Can the user exit out of the process?

Exit process without closing browser or tab

0

0

0

0

0

0.5

0

0

Can the user navigate out of the process by clicking on the company logo?

1

1

1

0

0

0

0

0

Are the "Back" and "Next" buttons prominent?

1

1

1

1

0.5

1

0.75

0.25

Are the "Next" buttons descriptive?

E.g. "Continue to quote page"

0

0

0

1

0.75

1

0.25

0

Are the links descriptive?

1

1

1

1

1

1

0.75

1

Are there clear CTAs to "Save" and "Print"?

From quote page onwards

0.5

0.5

0.5

0.5

0.5

1

0.75

0.75

TOTAL SCORE

5.00

4.00

4.00

4.50

4.25

7.25

5.00

3.50

FEATURES (MAX SCORE: 5)

Does it have a "find the address" function?

Allow the user to pick the address rather than type

1

1

1

1

0.5

0.5

0.75

1

Does it have a "date picker" function?

Is it a calendar? Does it limit the user to certain acceptable dates?

1

0

0

0

0.5

0

1

1

Does the form give vehicle details and allow the user to edit it before the quote page?

1

1

1

1

1

1

1

1

Is the live chat function available?

0.5

1

1

0

0.5

0

0

1

Is there a "call back" feature?

0

0

0

0

0

0

0

0

TOTAL SCORE

3.50

3.00

3.00

2.00

2.50

1.50

2.75

4.00

DETAILED SCORING MATRIX



QUOTE PAGE

KEY

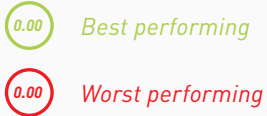
- 0.00 Best performing
- 0.00 Worst performing

	CRITERIA	EXAMPLE	AVIVA	DIRECT LINE	CHURCHILL	M&S	MORE THAN	ALLIANZ	AXA	LV=
LAYOUT (MAX SCORE:3)	Does the page read in intuitive order?	Important content is displayed first? Does it use conventional structure?	1	1	1	1	1	0.75	0.75	0.5
	Is there a clear hierarchy of information?	Appropriate titles (headers), information boxed up, grouped, modules	1	1	1	1	1	0.5	0.75	0.25
	Is the page easy to scan?	Use of white space, reduced clutter, text size, easy to read e.g. Bullet points	1	1	1	1	1	0.5	0.5	0.25
	TOTAL SCORE		3.00	3.00	3.00	3.00	3.00	1.75	2.00	1.00
PRICING, USABILITY (MAX SCORE:6)	Is the price visually distinguishable?	Does it sit within its own module?	1	1	1	1	1	0.25	1	0.75
	Is the price shown annually and monthly?		1	1	1	1	1	1	1	0.5
	Does the monthly price clearly show the actual annual cost?		0.5	1	1	1	0.25	0.25	0	0
	Is it clear what the price includes?	List of services that the policy includes	0.75	1	1	1	1	0.5	0.5	0.25
	Is it clear that the price updates? Is there feedback?		0.5	0.75	0.75	0.75	0	1	0.25	1
	Does the price/quote reflect the options/add-ons selected?	Breakdown of additional user choices	1	1	1	1	1	1	0	1
	TOTAL SCORE		4.75	5.75	5.75	5.75	4.25	4.00	2.75	3.50
ADDITIONAL ELEMENTS (MAX SCORE:4)	Does the user see an offer / stats / brand message while the quote is being calculated?		0	0	0	0	0	0	0	0
	Are the edit details buttons/links prominent?	e.g. Easy to find?	0.5	0	0	0	1	0	0.75	0.25
	Can you review your information inputted in previous steps?		0	0	0	0	1	0.25	1	0.25
	Is there any personalisation on the page?	"Here is your quote Mr. Smith" or "Your Quote"	0.25	0.25	0.25	1	1	1	1	0.25
	TOTAL SCORE		0.75	0.25	0.25	1.00	3.00	1.25	2.75	0.75

DETAILED SCORING MATRIX

★ ADD-ONS

KEY



			AVIVA	DIRECT LINE	CHURCHILL	M&S	MORE THAN	ALLIANZ	AXA	LV=
LAYOUT (MAX SCORE: 2)	CRITERIA	EXAMPLE								
	Is there a clear distinction between multiple add-ons?	Appropriate titles (headers), information boxed up, grouped, modules	1	1	1	1	1	1	0.75	1
	Are the add-ons easy to scan?	Individual add-ons - Use of white space	1	1	1	1	1	1	0.5	0.75
	TOTAL SCORE		2.00	2.00	2.00	2.00	2.00	2.00	1.25	1.75
PROMOTION OF ADD-ONS & FEEDBACK (USABILITY) (MAX SCORE: 12)	Are the add-ons displayed above the fold?		1	0	0	0.5	0	1	0.25	1
	Are the add-ons prominent on the page?	Are they the main focus after the price? Are modules used accordingly?	1	1	1	1	1	1	0.5	1
	Are the add-ons visually engaging?	e.g. Use of icons, tile based?	0.75	1	1	1	0.75	1	0	0.5
	Is there a clear one-liner or benefit(s) stated upfront without clicking on 'More info'?	List of services that the policy includes	1	1	1	1	1	0	0	1
	Is there more information about the add-ons?		1	1	1	1	0.5	1	1	1
	Are the add-ons benefits scannable, easily readable? Are their benefits explained clearly?	e.g. Bullet points, short paragraphs	0.5	0.75	0.75	1	0.75	0.5	1	0.25
	Are there 'Add' buttons on the 'More information' overlays?		0	0	0	0	0	1	0	0
	Are the add-ons selectively promoted?	e.g., "Most users select this option"	0	0	0	0	0	0	0	0
	Are the add-ons priced?	"Here is your quote Mr. Smith" or "Your Quote"	0.25	1	1	1	1	1	0.25	1
	Is there an option to switch the price of add-ons between monthly and annual?		0	1	1	1	1	0.5	1	0
	Are there clear "Add" and "Remove" calls to action?		1	1	1	1	1	1	0.25	1
	Are there overlay pop-ups on "Next"/"Continue"?	Upselling	0	0	0	1	1	0	1	1
	TOTAL SCORE		6.50	7.75	7.75	9.50	8.00	8.00	5.25	7.75

DETAILED SCORING MATRIX



CONFIRMATION & PAYMENT

KEY

- 0.00 Best performing
- 0.00 Worst performing

LAYOUT (MAX SCORE: 3)

CRITERIA

EXAMPLE

- Does the page read in intuitive order?
- Is there a clear hierarchy of information?
- Is the page easy to scan?

Important content is displayed first?
Does it use conventional structure?

Appropriate titles (headers), information boxed up, grouped, modules

Use of white space, reduced clutter, text size, easy to read e.g. Bullet points

AVIVA	DIRECT LINE	CHURCHILL	M&S	MORE THAN	ALLIANZ	AXA	LV=
1	1	1	1	1	1	1	1
1	0.5	0.5	1	1	1	1	0.25
1	0.5	0.5	0.75	1	0.5	0.75	0
3.00	2.00	2.00	2.75	3.00	2.50	2.75	1.25

TOTAL SCORE

ADDITIONAL ELEMENTS (MAX SCORE: 5)

- Is there a page/section to review your application before submitting?
- Are there clear edit calls to actions?
- Does the page show accepted payment options?
- Does the page let the user know it's secure?
- Does the page give a total cost?

e.g. Credit cards - Visa

Secure icon, "Pay securely"

0.5	1	1	1	0.5	1	1	1
1	1	1	1	1	0.25	0.75	0.5
1	1	1	1	1	1	0	1
1	0.75	0.75	0.75	1	1	1	0.25
1	1	1	1	0.5	1	1	1
4.50	4.75	4.75	4.75	4.00	4.25	3.75	3.75

TOTAL SCORE

DETAILED SCORING MATRIX



HELP & SUPPORT

KEY

0.00

Best performing

0.00

Worst performing

CONTENT (MAX SCORE: 9)

CRITERIA

EXAMPLE

AVIVA

DIRECT LINE

CHURCHILL

M&S

MORE THAN

ALLIANZ

AXA

LV=

Does the form provide contextual help?

1

1

1

1

1

1

1

1

Is the contextual help intuitive/
engaging/scannable?

e.g. Bullet points, short paragraphs

1

1

1

1

0.5

0.5

0.75

0.25

Are the FAQs clearly displayed?
Are they convenient to use?

1

0.25

0.25

0

0.5

0.5

0.5

0.5

Is there a "Why choose us?" module?

1

0.25

0.25

0

0

0

0

0

Is the summary of cover/policy
available online, and not only in PDF?

1

0

0

0

0

1

0

0

Is there a clear way to call?
Are there opening times for call centres?

1

1

1

0.75

0.5

0

0.5

0.5

Are the security logos displayed throughout
the whole process?

1

1

1

1

0

1

0

1

Is the URL secure?

e.g. Https or padlock icon

1

1

1

1

1

1

1

1

Are there explanations as to why a quote
is being denied?

0

0

0

0

0

0

0

0

TOTAL SCORE

8.00

5.50

5.50

4.75

3.50

5.00

3.75

4.25

ABOUT INSTINCT

A NEW TYPE OF FINTECH COMPANY

We create smarter customer experiences to simplify the world of financial services across web, mobile and touch-enabled devices.

We help financial services companies deliver transformational digital change, enabling them to win and retain more business. By making processes effortless and complex data meaningful, we're also helping our clients' end-customers make clear and informed financial decisions.

We do all this by blending design and technology expertise with a deep understanding of financial services.

CUSTOMER EXPERIENCE

Financial decision making is often a complicated process but it doesn't need to be. By putting the customer at the heart of the process we create simple and intuitive web, mobile and touch-enabled experiences that fit into peoples' everyday lives.

DESIGN

As data visualisation experts we occupy a space where science and art converge. We take complex big-data and make it come alive in a visual and interactive way - we pride ourselves on being pixel-perfect in everything we do.

TECHNOLOGY

We are at the cutting edge when it comes to technology. This enables us to push the capabilities of our clients' technology suppliers and then create the ultimate customer-facing experience.

FINANCIAL SERVICES EXPERTISE

We have a deep understanding of the financial services sector and our user experience, technology and design specialists sit alongside ex-financial services professionals.

We only work with companies in this sector, which means we're completely in tune with their business needs, the competitive and regulatory landscape and the evolving needs of financial services customers.