



## Motor and Home Insurance via the Internet: **Are you providing a positive customer experience?**

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Towards the end of 2009 the Association of British Insurers introduced new guidelines titled '*Ensuring Positive Customer Experience of Buying Insurance Online*'. Voluntary guidelines are provided around different insurance areas, such as excess levels, price disclosure and policy documents. The guidelines cover both comparison sites and direct insurers.

**What does this mean for insurance providers?** Clearly only providers with appropriate customer strategies and easy to use websites can expect to meet the new guidelines; as well as win new business. This proposed research project will measure and benchmark your site against the ABI guideline. Sites will be ranked relative to the competition and you will be provided with a clear action plan.

# Introduction and Objectives

## Introduction:

This study will assess the current provision of motor and home insurance on the internet. Each provider site will be assessed on specific key criteria, including: quality and accessibility of product information; clarity of quotes provided; on-site resources; pricing explanations; overall ease of doing business. The ABI guidelines will be applied within these criteria.

The results will show which sites are the best in terms of the overall consumer experience – and outline how this has been achieved. Winning sites will be easy and quick to use, have clear concise information, and transparent pricing.

## Research Objectives:

- To evaluate 20 leading online insurance provider websites on a range of key criteria that follows the ABI guidelines
- To assess how easy it is to do business with each provider from a consumer perspective
- To assess how clearly policies are explained and presented
- To evaluate quotes and prices against a 'standard' product request on all sites
- To evaluate sites responses to a non standard request, ie. Customers that cannot be offered insurance

20 sites will be evaluated and can be chosen from the list displayed below:

The AA	Endsleigh	Moneysupermarket.com
Admiral Insurance	Esure	MoreThan
ASDA	Gocompare.com	Nationwide Building Society
Aviva	Halifax	Privilege
AXA/Swiftcover	Insure.co.uk	Prudential
Churchill	Insure and Go	RAC
Comparethemarket.com	Intunegroup.co.uk	Sainsbury's Bank
Confused.com	L V Insurance	SAGA
Direct Line	Lloyds TSB Insurance	Santander
Egg	Marks & Spencer's Money	Swinton
Elephant.co.uk	Monaysavingexpert.com	Tesco Personal Finance
		Tescocompare.com



**The final list of sites will be chosen by subscribers prior to project implementation, subject to the approval of other participants.**

# Methodology

The study will measure how well the leading online insurance provider websites perform as a medium for providing policy information, requesting a quote and purchasing online against the ABI guidelines. Separate shops will be made for motor and home policies. The assessment model suggested recognises that site visitors are in one of four modes when visiting sites to buy policies regardless of the product sought. These are:

**Perusing:** Gathering information  
**Purchasing:** Applying online

**Pondering:** Obtaining a quotation  
**Peripherals:** Supplementary Information

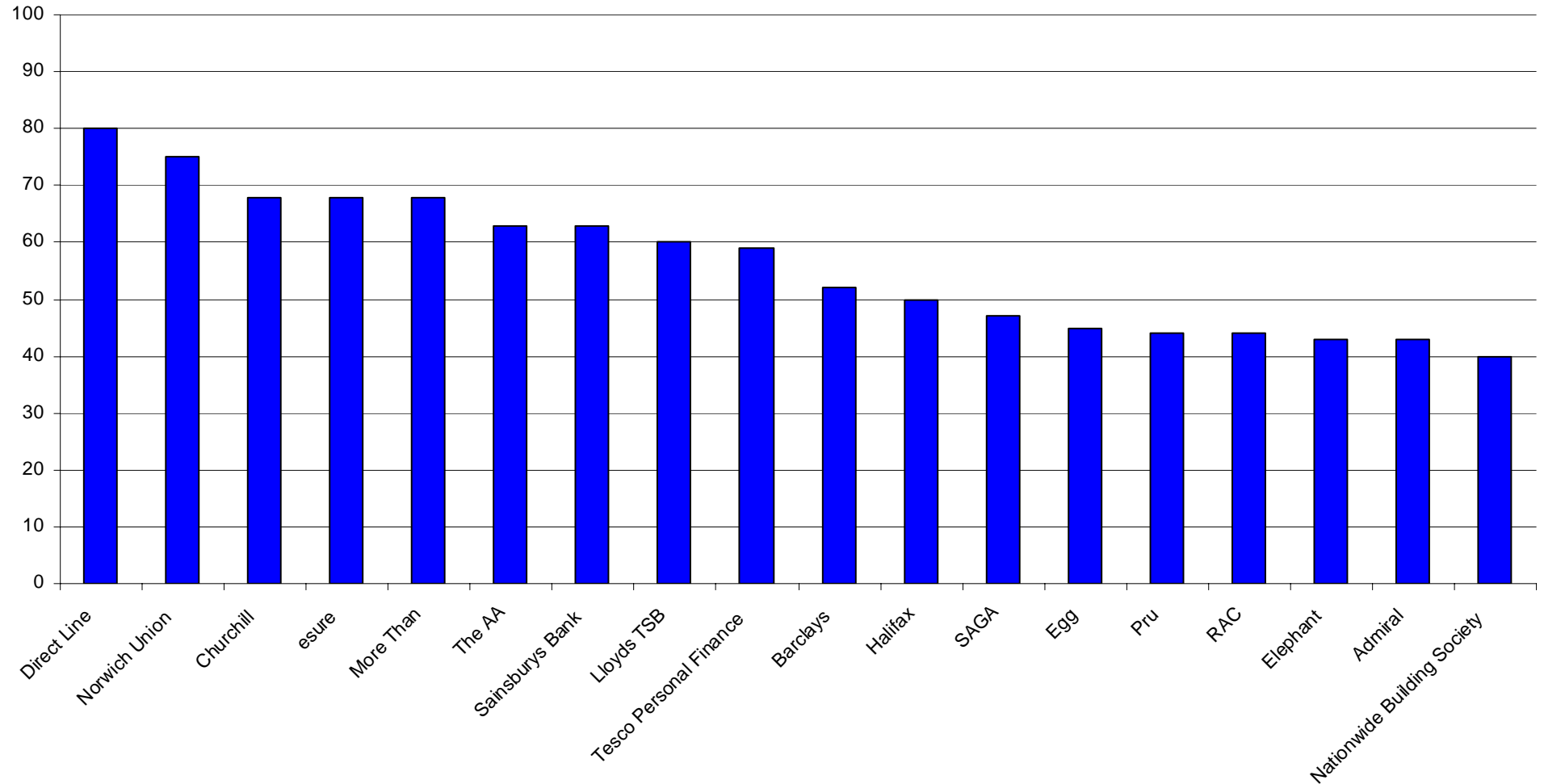
Each site will be assessed and scored using a scale of 1-5 (1 = very poor) on a range of key criteria listed below:

	<b>Peruse</b>	<b>Ponder</b>	<b>Purchase</b>	<b>Peripherals</b>
	<p>How are any policy assumptions introduced?</p> <p><b>Customer / Policy Matching</b></p> <p>Policy explanations                      Eg. Excesses, and what standard cover comprises, exclusions</p> <p>Help / FAQs / Jargon                      Buster etc.</p>	<p>Links to Quote</p> <p>Prompts to enter accurate data; help during quote</p> <p>Excess explanation and “add-ons”, management in quote engine</p> <p>Compulsory and voluntary excess explanation and separation</p> <p>Quote amend</p> <p>Key policy features description</p> <p>Quote validity length</p> <p>Save and return</p>	<p>Online application</p> <p>Pricing information, including total price disclosure</p> <p>Payment options</p> <p>Referrals and signposting</p>	<p>Communication consistency</p> <p>Differentiators or notable features</p>
<i>Example</i>	<p><b>Customer / Policy Matching</b></p> <p>How does the site match the product to the customer needs?                      How easy is it for the visitor to find products relevant to their situation?                      How are alternatives suggested and presented?</p>			

**Subscribers may add and remove components from the scoring sheet prior to project implementation, subject to the approval of other subscribers.**

## 2 Methodology (Cont'd)

The graph below shows the website rankings from Mapa's previous online insurance mystery shopping exercise



The key project deliverable will be a **best practice checklist** – this is an action plan that will provide you with a comprehensive benchmark of your customers’ experiences compared to the ABI guidelines. Recommendations will be made to help you improve your approach drawing on competitor best practice. A summary presentation showing screenshot examples supporting the recommendations will also be delivered.

## 1. Best practice checklist

Area of Assessment	Max 5 pts each	Best Practice	Discussion Points
Prospecting Starting Point	3	<p><b>AXA PPP Healthcare, Health-on-line, HSA and PruHealth</b> (all 5 pts): <b>AXA PPP Healthcare:</b> I want cover for private medical insurance highlighted Prominent panel in centre of page includes Buy online and save 10%.</p> <p><b>Health-on-line:</b> Clear instant online quote box prominently in the right hand side of the page.</p> <p><b>HSA:</b> Prominent quick quote drop down on the left of the page. Private medical insurance is the third choice on the list. "Tell me all about private medical insurance" very clear. P.M.I banner clearly displayed on homepage.</p> <p><b>PruHealth:</b> Prominent 'Get a quote &amp; apply' banner on centre of homepage. Also quote and apply tab and other explanatory tabs</p>	
Links	4	<b>CIGNA, HSA, Horwich Union and PruHealth</b> (all 5 pts): All sites have clear links on their homepage allowing visitors to see what is where.	

## 3. Screenshot library of best practice



- Quick reference
- Saves time and effort
- Suggest solutions
- Allows you to benchmark your site

## 2. Competitor reports / score sheets

Company	<b>PRUDENTIAL</b>	
URL	<a href="http://www.prudco.uk/">http://www.prudco.uk/</a>	
Date of Visit	19/06/2008	
<b>PROSPECTING</b>		
Starting Point	5	Prominent 'Get an quote & apply' banner on centre of homepage. Also quote and apply tab and other explanatory
Links	5	Main navigation tabs on top (about health insurance, cover, quote and apply, save with vitality, gym benefits). Three links on the right: Members, Employers and Advisers. Also many text links.
Section Score:	<b>10</b>	
Company	<b>AVIVA</b>	
URL		
Date of Visit	09/06/2008	
<b>PROSPECTING</b>		
Starting Point	3	Main promotion on the homepage 'Health insurance tailored for you' with the link 'find out more and get a free health insurance quote'.
Links	4	Clear health insurance link present at the top of the left hand side menu under the heading 'products and services'. Also text link in centre of page 'Find out more and get a free health insurance quote' However quite a busy homepage.
Section Score:	<b>7</b>	
<b>PERUSE</b>		
Navigation (from Homepage)	4	Clear health insurance link on left hand side and centre text link both take customer directly to the Health Insurance - BUPA, Heartbeat pages. In this area customers are only able to call for a quote.
Customer / Product Matching	4	On the Heartbeat pages a table with the heading 'choose the right cover for me' is displayed. A brief outline of each option is displayed. Customers can also click the 'compare level of cover' which takes them to a table of relevant ticks and crosses - although this is not obvious from within the product descriptions.

## 4. Tailored presentation on your best practice plan

- Ask questions and have detailed discussions
- Experienced consultants
- Relevant to your needs
- Educates and inspires colleagues



### Project learnings:

- Obtain a full picture of how your competitors are operating online in response to the ABI guidelines
- In each of the assessment areas your site will be given recommendations as to how you can bring your site into line with current requirements
- By implementing some or all of the suggested site improvements, it will make it easier for customers to do business with you

### The benefits to you:

- Reinforces business cases – solid market evidence gives you confidence in planned changes
- Increases knowledge – through a well structured and comprehensive review of your peer market's responses
- Saves you money – as the research costs are spread amongst multiple subscribers
- No internal politics – the review is independent and provides external objectivity
- Ask us questions – The review enables you to discuss the findings with experienced researchers

### Costs:

£7,500 (zero rated for VAT).

The subscription includes:

- A presentation of the findings and a Best Practice Checklist delivered at your offices.
- Comprehensive supporting documentation including individual site assessments

50% of the fees will be due on subscription.

### Timings:

Closing date for subscription is Friday 19<sup>th</sup> February 2010 presentations will be made towards the middle of March 2010

### Next steps:

Contact [mark@mapa-uk.com](mailto:mark@mapa-uk.com) if you have any questions, or to place an order

## About us

Mapa specialise in online and mobile retail financial services research. We have a global reach and are experts in our field.

We provide a range of services including:

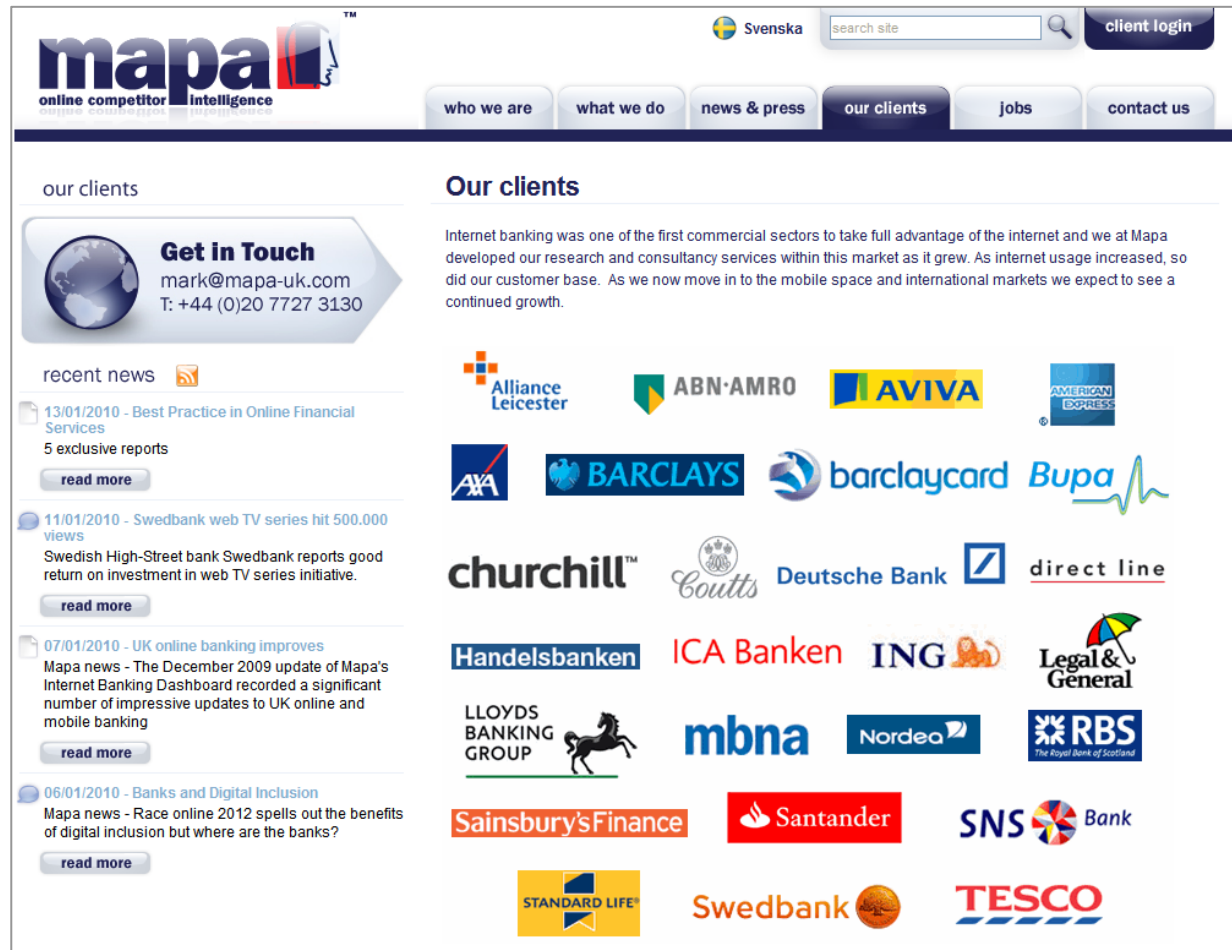
- Competitor Analysis
- Competitor Dashboards
- Consultancy Services
- Insight Reports
- Mystery Shopping
- Research Credits

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Keep up to date with what is new in online and mobile financial services. Visit [www.mapa-uk.com](http://www.mapa-uk.com)



The screenshot shows the Mapa website homepage. At the top, there is a navigation bar with the Mapa logo (online competitor intelligence) and a search bar. Below the navigation bar, there are several menu items: "who we are", "what we do", "news & press", "our clients", "jobs", and "contact us". The main content area is divided into two columns. The left column features a "Get in Touch" button with contact information (mark@mapa-uk.com, T: +44 (0)20 7727 3130) and a "recent news" section with four news items, each with a "read more" button. The right column features a "Our clients" section with a paragraph of text and a grid of client logos including Alliance Leicester, ABN-AMRO, AVIVA, AMERICAN EXPRESS, AXA, BARCLAYS, barclaycard, Bupa, churchill, Coutts, Deutsche Bank, direct line, Handelsbanken, ICA Banken, ING, Legal & General, LLOYDS BANKING GROUP, mbna, Nordea, RBS, Sainsbury's Finance, Santander, SNS Bank, STANDARD LIFE, Swedbank, and TESCO.