



## **MYSTERY SHOPPING**

**PMI via the Internet – 8<sup>th</sup> Edition**

### **Syndicated Research Proposal**

PMI via the Internet: For the first time in 10 years, 2007 saw a small rise in individual PMI subscriptions in the UK. Whilst the total subscription numbers are predicted to continue between 2008 and 2012, the individual market is forecast to remain incredibly competitive. Only providers with clear online strategies and easy to use websites can expect to profit in this environment.

# 1 Introduction and Objectives

This study will assess the current provision of private medical insurance on the internet. Each provider site will be assessed on specific key criteria, including: quality and accessibility of product information; ease of navigation; on-site resources; online security; consistency between call centre / website; post-site visit marketing follow up; overall ease of doing business.

The results 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, be backed up by efficient customer service, whilst maintaining a personal feel to them. The very best sites will encourage visitors to return to purchase other services through an excellent service offering at all levels.



## Research Objectives:

- To evaluate 10 leading private medical insurance provider websites on a range of key criteria that follows the six visitor modes
- To assess how easy it is to do business with each provider from a consumer perspective
- To survey the range of products offered by each provider through their website and to evaluate quotes against a 'standard' product request
- To evaluate the level of customer service by investigating how tightly integrated contact centres are with websites

## Sites that will be evaluated

AXA PPP Healthcare	Norwich Union Healthcare
BUPA	PruHealth
CIGNA	Standard Life Healthcare
Health On Line	Tesco Personal Finance
HSA	WPA

Customer / product profiles used will be subject to an agreed consensus of syndicate members.

## 2 Methodology

The study will be primarily concerned with the functionality of providers' websites, with particular emphasis on ease of doing business. It will measure how well the leading private medical insurance provider websites perform as a medium for providing product information, requesting a quote and purchasing online. The assessment model recognises that site visitors are in one of six modes when visiting sites. These are:

**Prospecting:** Initial brand review  
**Perusing:** Gathering information

**Pondering:** Comparing information  
**Purchasing:** Applying online

**Processing:** Post-purchase product servicing  
**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:

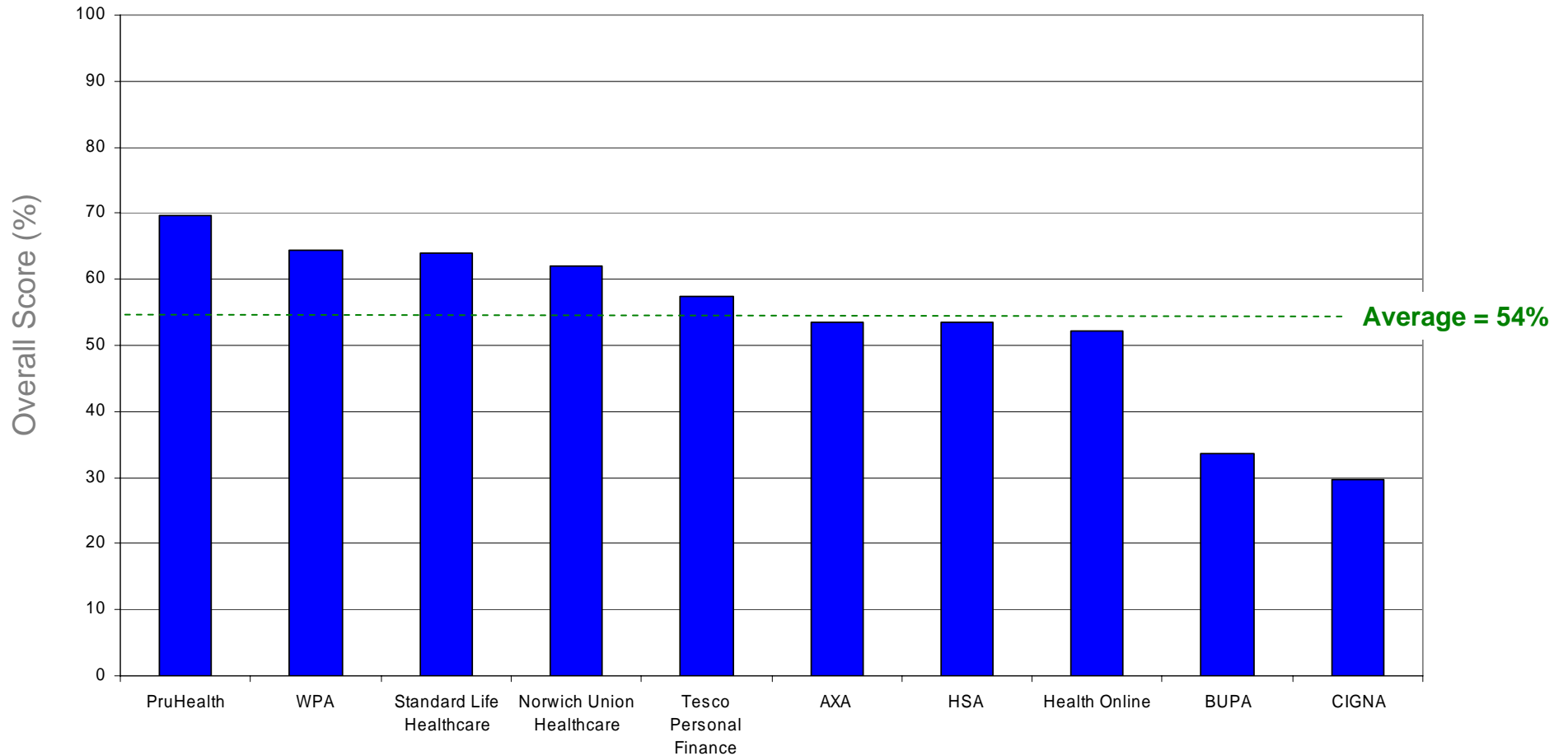
Prospecting	Peruse	Ponder	Purchase	Process	Peripherals
Starting point Links	Navigation from homepage to product sections <b>Customer / Product Matching</b> Product explanations Help / FAQs / Jargon Buster etc.	Links to quote Online quote / Quote calculator Quote amend Quote comparison Getting in Touch Facility finder Health related content Navigation Save and Return Marketing opt in / out	Online application Alternative purchase method Pricing information Payment options Cross selling Security	Transfer from company scheme Amend cover Change excess Add / remove dependants Change personal details	Contact centre integration Consistency Incentives Differentiators Other visitor types

**Customer / Product Matching**  
 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?

An overall score is awarded in order to form overall rankings. See the next page for last year's results.

## Results from 2007

Delivered in June 2007, the 7<sup>th</sup> Edition of PMI via the Internet yielded the following results:



Since the 2007 study, Mapa's ongoing *PMI Competitor Monitoring Dashboard* has recorded no fewer than 7 different providers refreshing their websites. An equal number have added and enhanced website functionality. The research proposed in this study will identify how these changes (and others) have affected each websites' performance.

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 competition. Recommendations will be made to help you improve your offering. A summary presentation using screenshots will also be delivered.

## 1. Best practice checklist

Area of Assessment	Client Score	Client Comments	Best Practice	Discussion Points
Prospecting Starting Point	3	What promotion on the homepage 'Health insurance tailored to suit your needs' with the link 'Get a quote' and 'get a free quote'.	Health on-line NHS and PruHealth (Pru) Health on-line Clear feature Quote call to action prominently displayed on the page.  NHS Prominent quote quote drop down on the left of the page. Private medical insurance is the second choice on the list. Tell me all about private medical insurance very clear.  PruHealth Prominent Get a quote quote on the centre of the homepage and prominent marketing promotion at the top of the page.	1 Consider increasing the 'Get a quote' and 'get a free quote' link. See NHS.
Links	3	Clear health insurance link present at the top of the left hand side menu under the heading 'products and services'.	NHS, NHS and Norwich Union (Pru) on the left hand side of the page. On all these sites it is clear 'what's there' on the site from looking at the links language used to clear and	1 Homepage is more cluttered than other more sales focused websites - an overhaul is required.

## 3. Screenshot library of best practice functionality



- Quick reference
- Saves time and effort
- Generates new ideas
- Allows you to benchmark your functionality

## 2. Site score sheets

Company	<b>PRU HEALTH</b>
URL	<a href="http://www.pruhealth.co.uk/">http://www.pruhealth.co.uk/</a>
Date of Visit	23/08/2006
<b>PROSPECTING</b>	
Starting Point	3   Prominent 'Get a quote and apply' link and 'get a quote' tab in the centre of the page.
Links	<b>NORWICH UNION</b>
Section Score	
URL	<a href="http://www.norwichunionhealthcare.co.uk">www.norwichunionhealthcare.co.uk</a>
Date of Visit	24/06/2006
Navigation (from Home)	<b>PROSPECTING</b>
Starting Point	4   Quote and apply now link prominent in centre of page.
Links	5   Clear - Product links under 'health' in left hand menu are clear, although centre frame of page is a bit cluttered.
Section Score:	9
<b>PERUSE</b>	
Navigation (from Homepage)	5   Very easy - private health insurance link in centre of page as well as down the left hand side navigation bar.
Customer / Product Matching	3   Under private health insurance there is the Fair-Square product. On the PRU page there is a clear succinct with links to NHS waiting times and 'see what our customers say'.
Product Explanations	5   Overview page very easy to find - contains summary. Summary of cover, benefits and exclusions tables easy to find due to the tabs being clearly labelled 'what is covered' and 'what is not covered'. Full policy documents and brochures available in PDF format.
Help / FAQ / Jargon	0   None, only within members area is there an 'About your policy' section available with 5 headings. Hard to find, have to go through existing healthcare customers link to find it. Anchored FAQs within various application pages.

## 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 each of the assessment areas your site will be given recommendations as to how you can bring your site into line with (or exceed) current best practice
- 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 online developments
- Increases knowledge – through a well structured and comprehensive review of your peer online market
- 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:

£6,000 (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 3<sup>rd</sup> May  
Presentations will be made towards the middle of May 2008

## 6 About us

Mapa specialises in online competitor research for the financial services industry. We provide a Competitor Dashboard service which allows clients to monitor the functionality of their competitors' sites. Mapa also benchmark the actual customer experience on an expert basis. These Mystery Shopping and Best Practice services compliment the Dashboards and we can tailor the research to meet your needs.

The range of Online Competitor Dashboards offered by Mapa include:

- Credit cards
- General insurance
- Internet banking
- Mortgages
- Offset banking
- Offshore banking
- Personal loans
- Private medical insurance
- Savings accounts
- Sharedealing

Mapa's expertise, exposure and experience in financial services enables the undertaking of a range of bespoke and ad-hoc research for clients e.g. product application design or functionality insight reports. Contact us if you would like to find out more.



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