

Direct customer
Online life insurance purchase

Zurich Financial Services

Customer personas

Comparison website user



About Lettie

Age:

25

Gender::

Female

Marital status::

Engaged

Location:

Leeds

Persona overview

Lettie has just moved into her first home with Pete her fiancé in the heart of Leeds.

She likes eating out and makes the most of living in a city which means her disposable income is stretched.

However Lettie's Dad is recovering from a heart attack which has made the whole family think about protection insurance.

She is wary of insurance companies and is uncertain of the actual value of taking out life insurance.

Needs

Lettie wants to make sure her family (and Pete) are taken care of if anything should happen to her. She needs low cost life insurance through a simple to understand website.

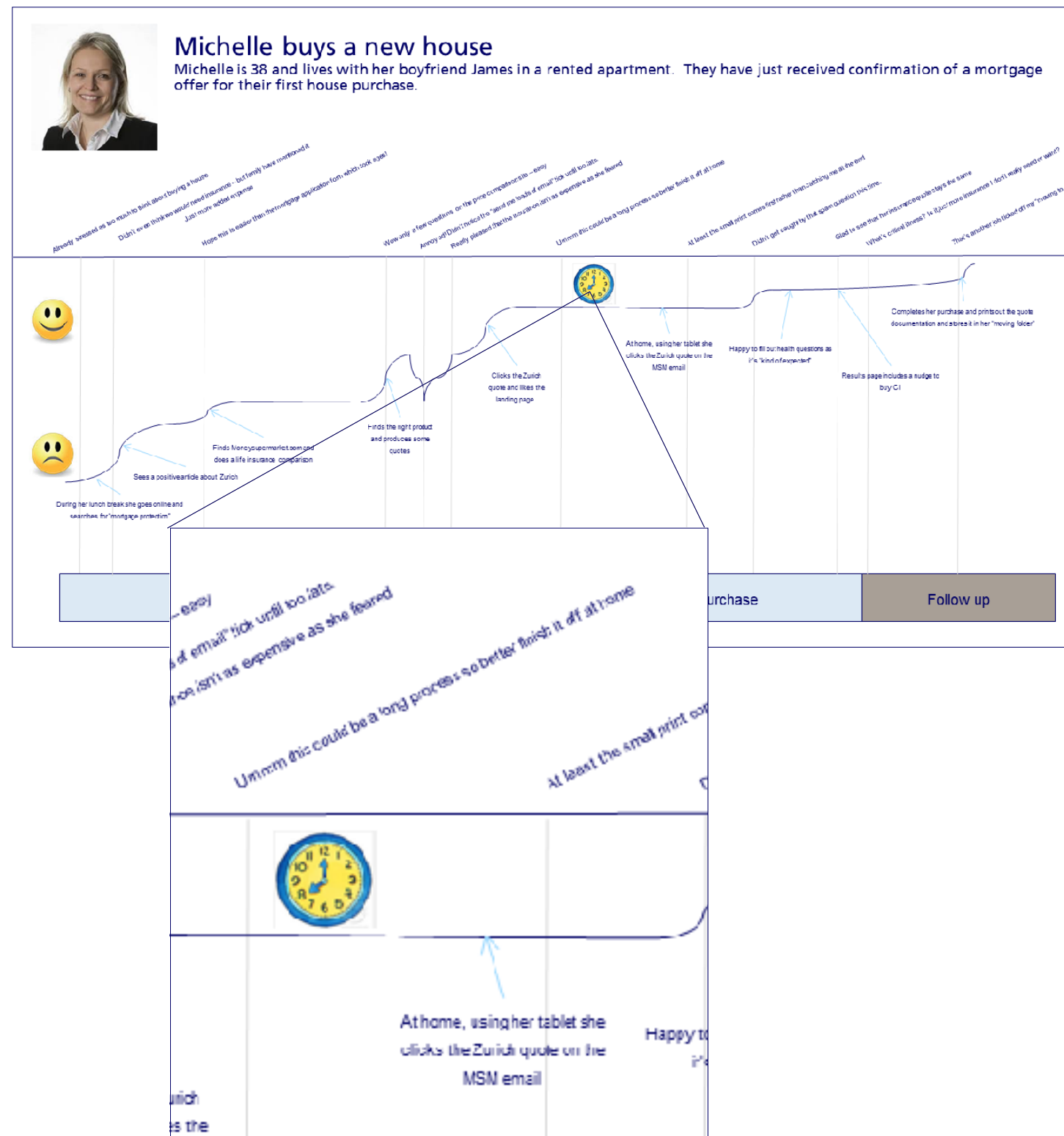
INTERNAL USE ONLY

INTERNAL USE ONLY

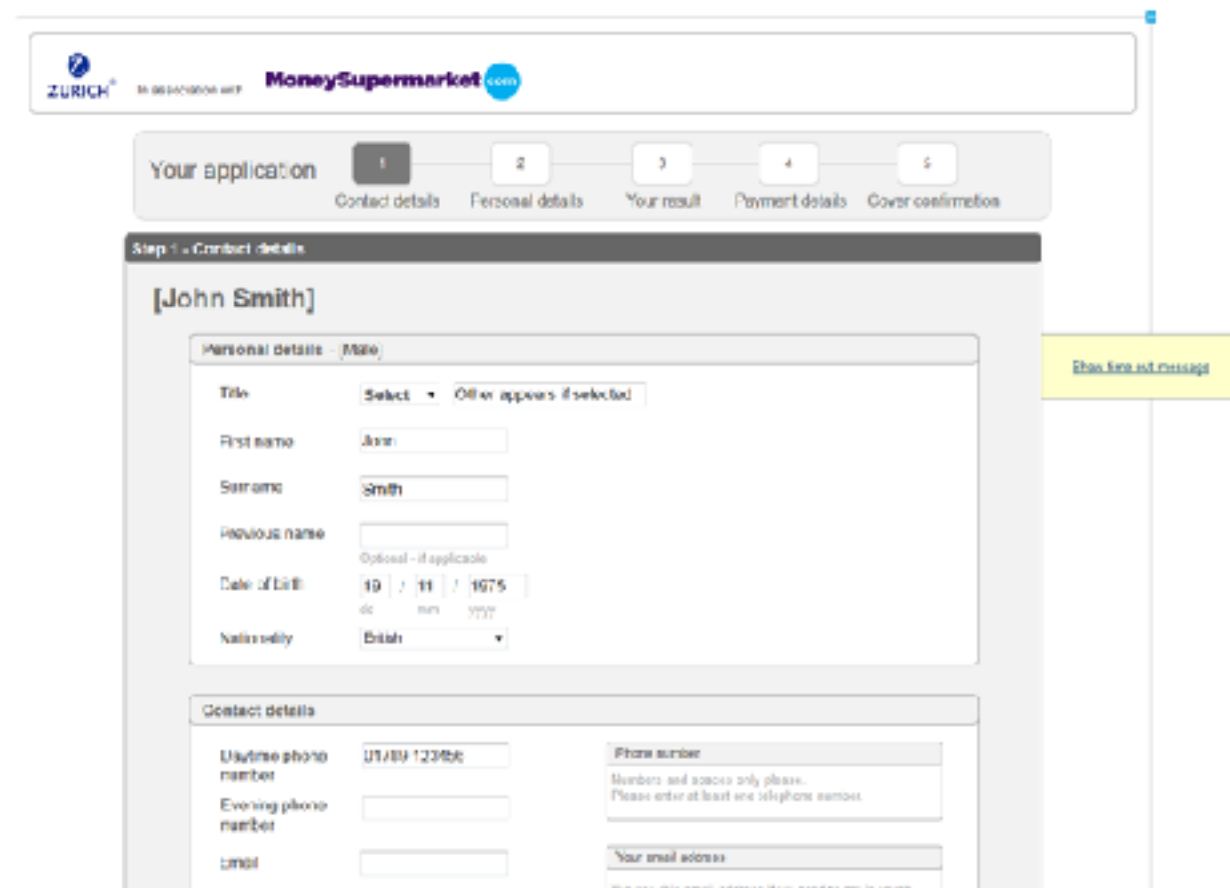
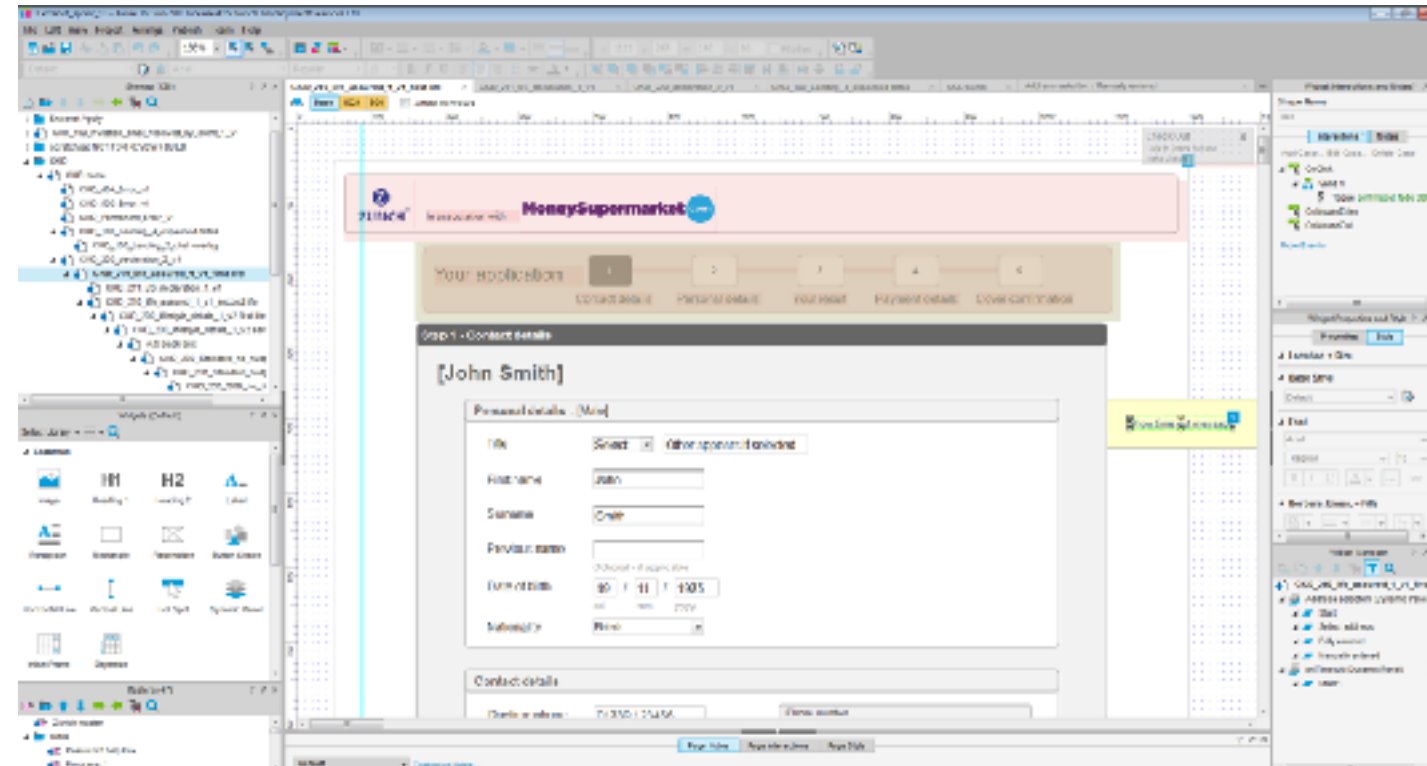
Persona - Protection

Persona - Protection

Example user journey



Wireframes



Very big walls





Designs & HTML

- HTML5
- Bootstrap used for responsive layout
- Accessible JavaScript libraries built from scratch



Copywriting

- A new tone of voice for Zurich
- Light but serious enough for the subject matter
- Well received by users



1

2

3

4

5

Contact details

Personal details

Your result

Payment details

Cover confirmation


Please complete all sections below unless it says otherwise.

With your permission

As you complete this application form you'll need to provide us with some personal and sensitive health and lifestyle details so that we give you the most suitable quote. [Your privacy is important to us](#), and we collect and store these details securely.

Don't be shy

It's very important that you're completely honest with all your answers, including those about your medical and lifestyle history. Providing full and complete answers makes it easier for you or your family to make a legitimate claim if necessary. Our ['Duty to take reasonable care'](#) leaflet gives you more information about this.



[Duty to take reasonable care](#)

The legal bit

So, before you get started, we need you and anyone at the same time to agree to the legal declaration below with the statements, unfortunately, we cannot provide you should close this window to exit.

Legal declaration

I understand I need to take reasonable care when ans [reasonable care'](#) leaflet.

I have read Zurich's Data Protection leaflet that tells n and how they protect my privacy. It also explains my

I have been resident in the UK (Northern Ireland, Eng Man) for the past six months and intend to remain re

I understand Zurich will provide information about the plan to help me make a decision, but Zurich cannot give me advice about the suitability of this plan.

☐ [John Smith] - I agree and accept the statements above.

☐ [Jane Smith] - I agree and accept the statements above.

You must agree to the above statements to continue.

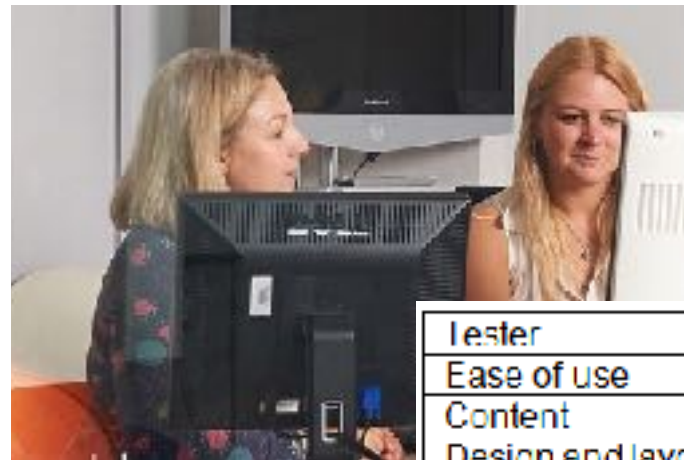
[Cancel](#) Continue

Legal Privacy Cookies Accessibility

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User testing

- Web Usability
- Two rounds of facilitated testing
- 12 users in total



Tester	1	2	3	4	5	6
Ease of use	8	8	10	9	9	10
Content	7-8	9	8	9	8.5	8
Design and layout	7	10	10	9	7.5	7
Revisit	Yes	Yes	Yes	Yes	Yes	Yes
Recommend	5	10	10	8	8	10



Figure 4.2 Declaration page



Table 4.3 Declaration page

Ref	Issue	Illustrative Quotes	Actions
	As before, testers thought this page was important and were generally happy with the tone of voice used. All of them wanted the page to be shown at this stage of the user journey and not after they had started the application process.	<ul style="list-style-type: none"> "It takes the seriousness off it in a way" (Tester 4) 	<ul style="list-style-type: none"> Maintain a balance between a friendly and a professional tone
B1	The observers noted that the wording of the agreement, stating that users had read the required documents, worked better in this version than the previous one.		<ul style="list-style-type: none"> No action
B2	The observers noted that all fields are mandatory here so the instruction 'unless specified' is irrelevant and should be removed.		<ul style="list-style-type: none"> Remove the instruction relating to fields being mandatory unless specified
	As before, the observers noted that the duty of care link and the ID icon will be below the main image on the page.		<ul style="list-style-type: none"> No action
	Testers commented on the text, saying they liked the tone of voice used and the way it was split into short paragraphs.		<ul style="list-style-type: none"> No action
B3	Testers were confused by the progress bar being shown on this page. The declaration page did not fit into the sequence shown on the progress bar.	<ul style="list-style-type: none"> "I don't know which step I'm at, looking at the top." (Tester 3) 	<ul style="list-style-type: none"> Remove the progress bar from the declaration page

User testing – the scores


Tester	Ease of use (1-10)	Content (1-10)	Design (1-10)	Would you actually use the site? (yes/no)	Would you recommend the site? (1-10)
First round					
1	7.00	7.00	8.00	Yes	6.00
2	8.00	7.00	8.00	Yes	6.00
3	9.00	8.00	8.00	Yes	9.00
4	9.00	8.00	8.00	Yes	9.00
5	9.00	5.00	8.00	No	6.00
6	9.00	5.00	9.00	Yes	10.00
Second round					
7	8.00	8.00	7.00	Yes	5.00
8	8.00	9.00	10.00	Yes	10.00
9	10.00	8.00	10.00	Yes	10.00
10	9.00	9.00	9.00	Yes	8.00
11	9.00	8.50	7.50	Yes	8.00
12	10.00	8.00	7.00	Yes	10.00
Average score (second round)	9.00	8.42	8.42	100.00%	8.50

Some pages from the finished site

Landing page

Cookies


To provide you with the best possible experience, we use cookies. For more information and our privacy policy, please visit our [privacy policy](#) page.



Money Super Market

01753 500000

Click to chat



[John Smith],
your quick quote

[£24.90]

per month

☐ Get a quote now
☐ Get a quote later

Apply now

Zurich - protecting you & your family

At Zurich, we know your family is your most precious asset. That's why we offer a range of insurance products to help protect your family's future. So you can relax and enjoy life to the full.

- ✓ 99.9% of all claims paid out*
- ✓ Immediate cover on most claims
- ✓ 24/7 helpline and online support
- ✓ Free financial planning advice
- ✓ All our policies keep your quote price*

*Based on Zurich Insurance Group VTC for 2019

More information

What is Zurich cover?

What is critical illness cover?

What is life cover?

Our life insurance products

Get your quote now

Three simple steps to get insured

1

Your details

Tell us about your insurance needs, health and lifestyle. This doesn't take about 10 minutes.

2

Your quote

Take a look at your first quote. If you're happy with the price, we'll give you a quote for your policy.

3

Your cover

We'll send you your policy details. You can then start your cover.

Apply now

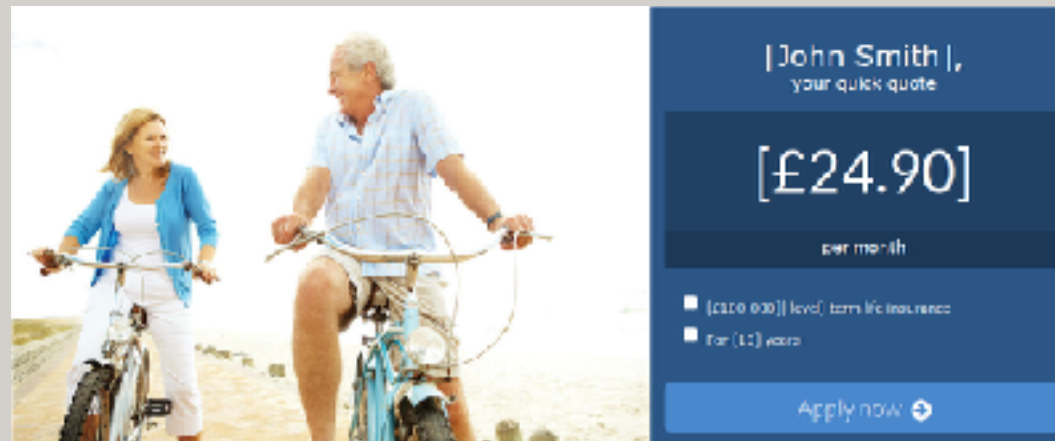
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Landing page – visitor personalisation



The default imagery





If the application age > 65



If the application is mortgage related

From wireframe to design

 In association with 

Your application

12345

Current detailsPersonal detailsYour resultPayment detailsCover confirmation

STEP 1 - DECLARATION

With your permission



As you complete this application form you'll need to provide us with some personal and sensitive health and lifestyle details in order to give you the most suitable quote. [View privacy & important info](#) and we collect and store these details securely.

Don't be shy

We're confident that you're completely honest with all your answers, including those about your medical and lifestyle history. Providing full and complete answers makes it easier for you or your family to make a legitimate claim. I recognise our ["Duty to take reasonable care"](#) leaflet gives you more information about this.

The legal bit

So, before you get started, we need you or anyone else who's going to be insured to agree to the legal declaration below. If you are unable to agree with the statements, unfortunately we cannot provide you with this insurance and you should close this window to exit.



Legal declaration

I understand I need to take reasonable care when answering the questions in this application and should read the ["Duty to take reasonable care"](#) leaflet.

I have read [Zurich's Data Protection leaflet](#) that tells me why Zurich ask questions, what they do with the information I give them and how they protect my privacy. It also explains my rights under the Data Protection Act 1998.

I have been resident in the UK (Northern Ireland, England, Scotland, Wales, but excluding the Channel Islands and the Isle of Man) for the past six months and intend to remain resident in the UK.

I understand Zurich will provide information about the plan to help me make a decision, but Zurich cannot give me advice about the suitability of this plan.

☐ [John Smith] - I agree and accept the statements above.



☐ [Jane Smith] - I agree and accept the statements above.

Cancel

Continue

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12345

Contact detailsPersonal detailsYour resultPayment detailsCover confirmation

Please complete all sections below unless it says otherwise.

With your permission



As you complete this application form you'll need to provide us with some personal and sensitive health and lifestyle details so that we give you the most suitable quote. [View privacy & important info](#) and we collect and store these details securely.

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I have been resident in the UK (Northern Ireland, England, Scotland, Wales, but excluding the Channel Islands and the Isle of Man) for the past six months and intend to remain resident in the UK.

I understand Zurich will provide information about the plan to help me make a decision, but Zurich cannot give me advice about the suitability of this plan.

☐ [John Smith] - I agree and accept the statements above.

☐ [Jane Smith] - I agree and accept the statements above.

Cancel

Continue

You must agree to the above statements to continue.

Cancel

Continue

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Form pages

1

2

3

4

5

Contact details

Personal details

Your result

Payment details

Cover confirmation

Contact details - [John Smith]

Personal details - [Male]

Title

Mr

First name

John

Surname

Smith

Previous name

Date of birth

19 / 11 / 1975

Nationality

British

Contact details

Daytime phone number

01234 567890

Evening phone number

Phonenumber

Numbers and spaces only please.
Please enter at least one telephone number.

Email

john@test.com

Your email address

We use this email address if we need to get in touch about your application.

Address details

Postcode

xt1 1rt

Find my address

Please select

Coldest address

1 The street, Town

House name, The street, The street 2

House name, 1 the street, 1 town

Your address

2

House name/number

1 the Street

Address line 1

The Street 2

Address line 2

Town

Town

County

Back

Cancel

Continue

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Help always available

Phonenumber

Numbers and spaces only please.
Please enter at least one telephone number.



Your email address

We use this email address if we need to get in touch about your application.

Screen reader friendly



Form pages – little touches

1

2

3

4

5

Contact details
Personal details
Your result
Payment details
Cover confirmation

Contact details - [Jean Smith]

Personal details [Female]

Title

Select

First name

Jean

Surname

Smith

Previous name

Date of birth

19

/

11

/

1977

dd

mm

yyyy

Nationality

British

Date of birth

Contact details

Daytime phone number

01234 567890

Evening phone number

Email

Phone number

Numbers and spaces only please. Please enter at least one telephone number.

Your email address

We use this email address if we need to get in touch about your application.

Address details

☒ Same as [John Smith's] address

Your address

1

House name/number

5 Street

Address line 1

Address line 2

London

Town

County

Your address

Please tell us your current address. If you're about to move, you can update us with your new address details after you move.

Back

Cancel

Continue

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Date text format found to be easier to complete during user testing

The whole process borrowed heavily from traditional ecommerce models. For example the user can reuse a pre-entered address similar to “use same delivery address as your billing address”

Address details

☒ Same as [John Smith's] address

Result pages



1

2

3

4

5

Contact details


Personal details

Your result

Payment details






Cover confirmation

Your result - [John Smith] [&] [Jean Smith]




Thank you for completing your personal details

Based on your answers, we're delighted to provide you with the cover you want at your quick quote price.

-  [£20,000 level term life insurance]
-  [For 10 years]
-  [£5,000 critical illness and life cover on both lives]
-  [Waiver of premium included]
-  [AWI / RPI / 1% / 10%] [Indexation included]

£18.00

per month

Go ahead 


Back

Cancel

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Result pages – with options



1

2

3

4

5

Contact details

Personal details


Your result

Payment details

Cover confirmation


Your result - [John Smith] [&] [Jean Smith]

Thank you for completing your personal details.



Based on your answers, we can't provide you with [£100,000] cover at your quick quote price of [£18.00 per month], as you told us [reason for revised quote TRC]. But you can still get insured.

Take a look at your options:




Same amount of cover


[£100,000] (level) term life insurance

For [10] years

[£36.00]

per month

Go ahead 




Same quick quote price

[£50,000] (level) term life insurance

For 10 years

[£18.00]

per month

Go ahead 

Back

Cancel

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Alternative pricing available to allow for premium or sum assured based quotes if we are unable to continue with our initial “quick quote”.

Confirmation page

ZURICH
 Money
Super
Market

1

Contact details

2

Personal details

3

Your result

4

Payment details

5

Cover confirmation

[John Smith] [&] [Jean Smith]

Your application is now complete and you are insured.

What's your plan number ([XXXXXX])?

(Your plan details are summarised below together with a copy of your terms and conditions. You'll soon receive an email confirming your cover and your first plan documentation will be sent out in the post within the next two business days. (Your cover will start immediately.)

(Your cover will start immediately and you're eligible for FREE cover until your payments start on the 1st of [month].)

[SIGN AND PRINT YOUR PLAN DETAILS \(opens in a new window\)](#)

[Terms and conditions](#)

Stay up to date with Zurich

We offer a wide range of financial products and services that may be of interest in the future. If you'd like to stay up to date with what we offer, please choose the options that suit you best.

John Smith	Jean Smith
<input type="checkbox"/> Post	<input type="checkbox"/> Post
<input type="checkbox"/> Email	<input type="checkbox"/> Email
<input type="checkbox"/> Text	<input type="checkbox"/> Text
<input type="checkbox"/> None	<input type="checkbox"/> None

Your privacy
 We will not share your contact details with anyone outside the Zurich Group for marketing purposes. But you can unsubscribe at any time.

[Save your preferences](#)
 Your preferences have been saved!

You have successfully completed the application and it is now safe for you to close this browser window.

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[Cookies](#)
[Accessibility](#)

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Opt-in marketing permissions are asked for at the end of the process.

During testing this resulted in 10x more positive responses and improved perception of the Zurich brand

The figures are in..

- £200k premiums per month
- 20% market share within 6 months
- Hit sales targets by over 120%

Since the site launched initially through aggregator portals in December 2014 and later directly through Zurich's website