

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

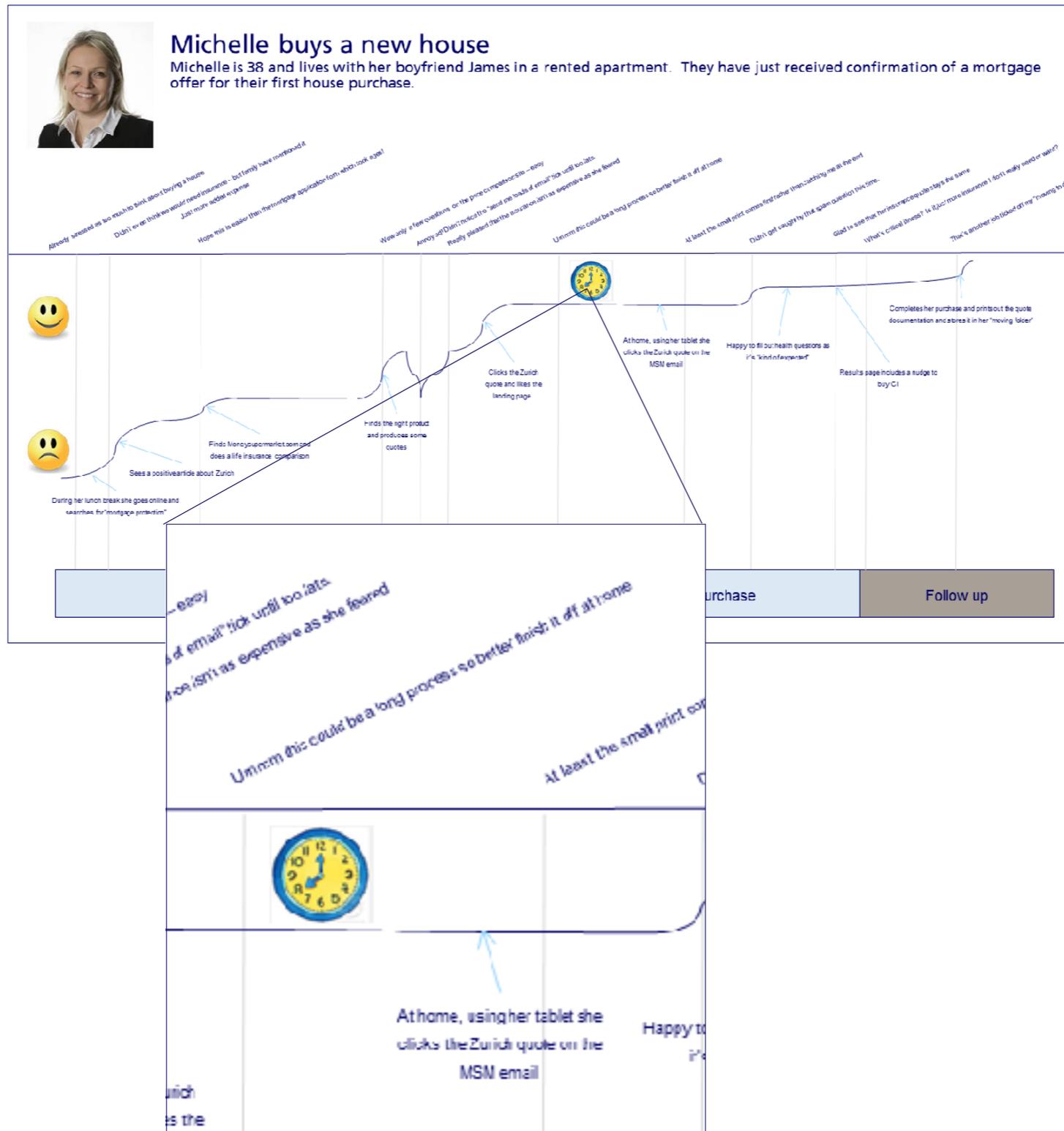
INTERNAL USE ONLY

Persona - Protection

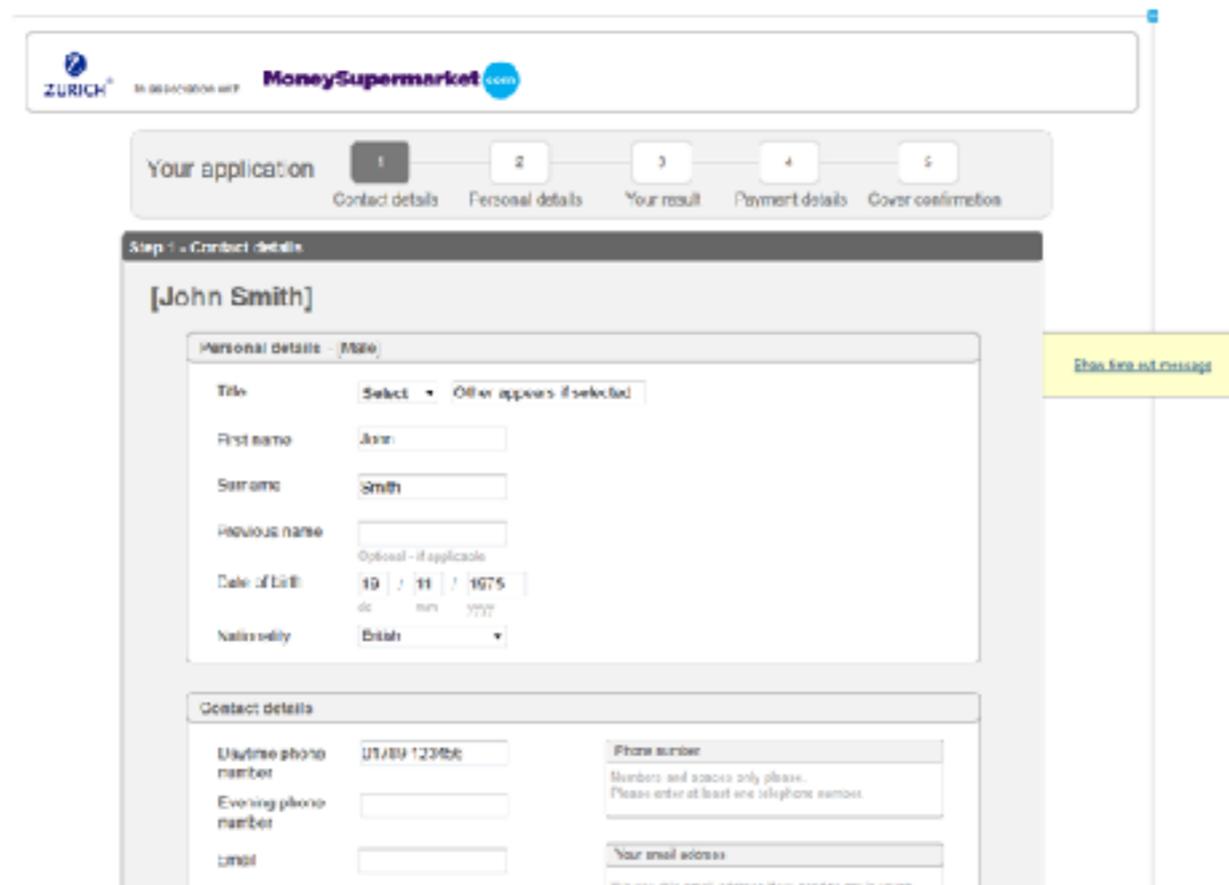
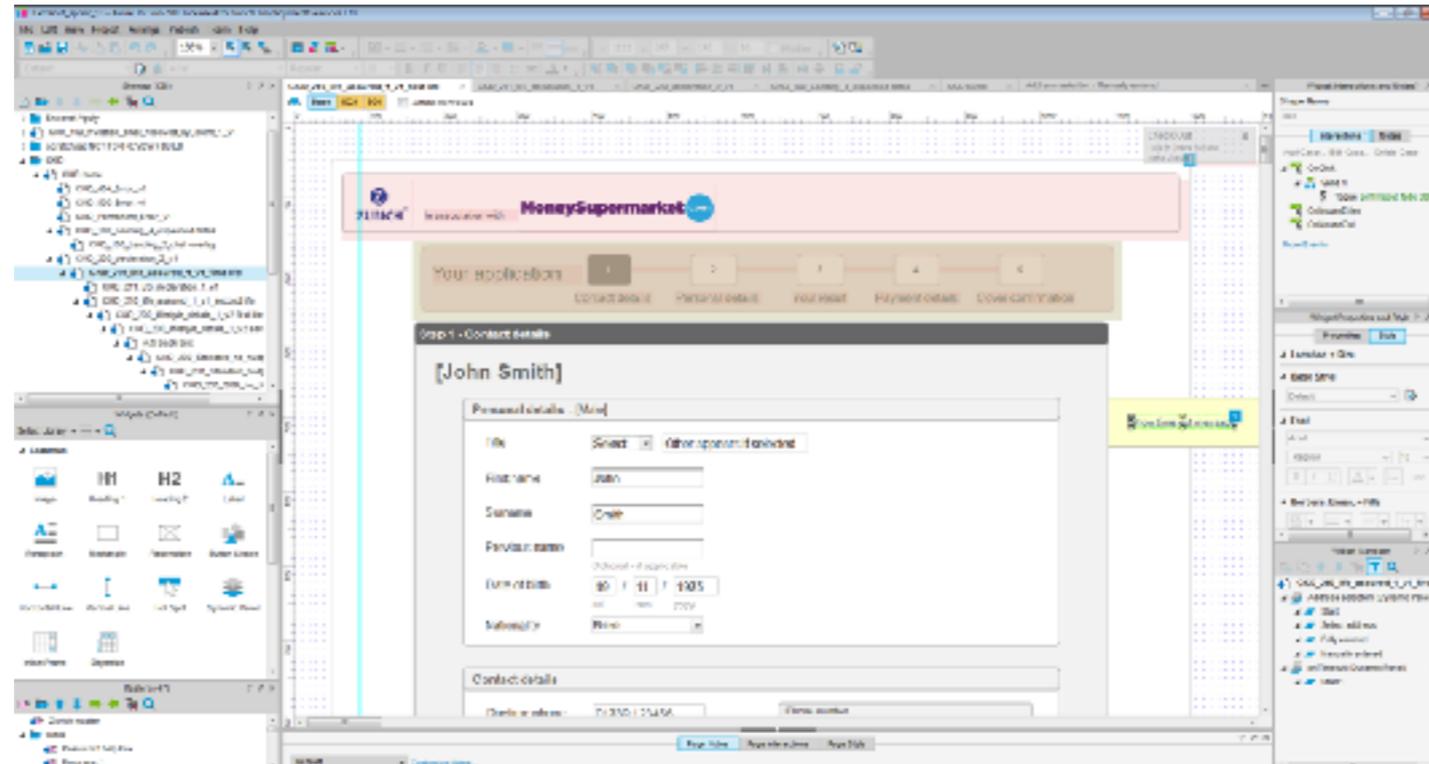
Persona - Protection

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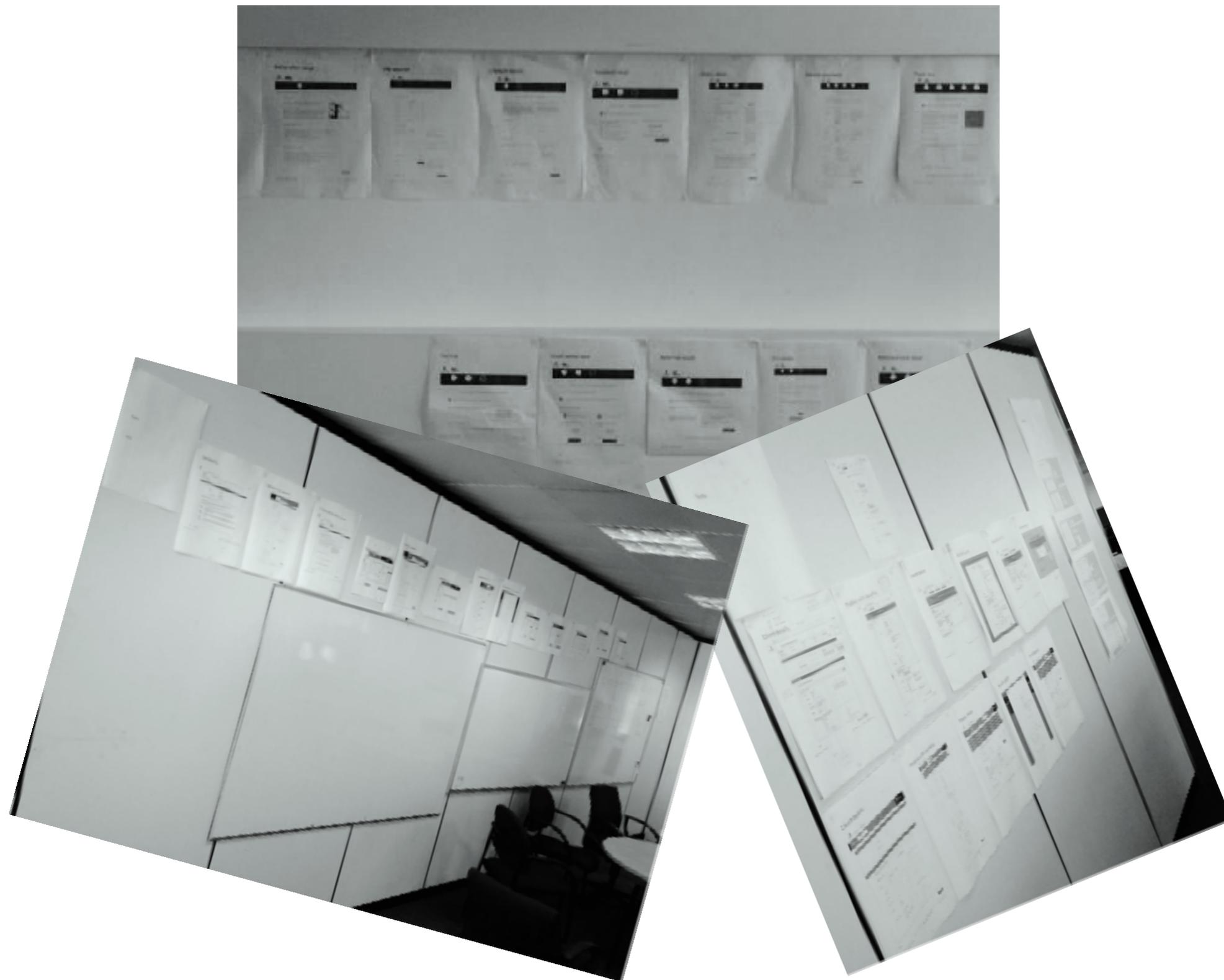
Example user journey



Wireframes

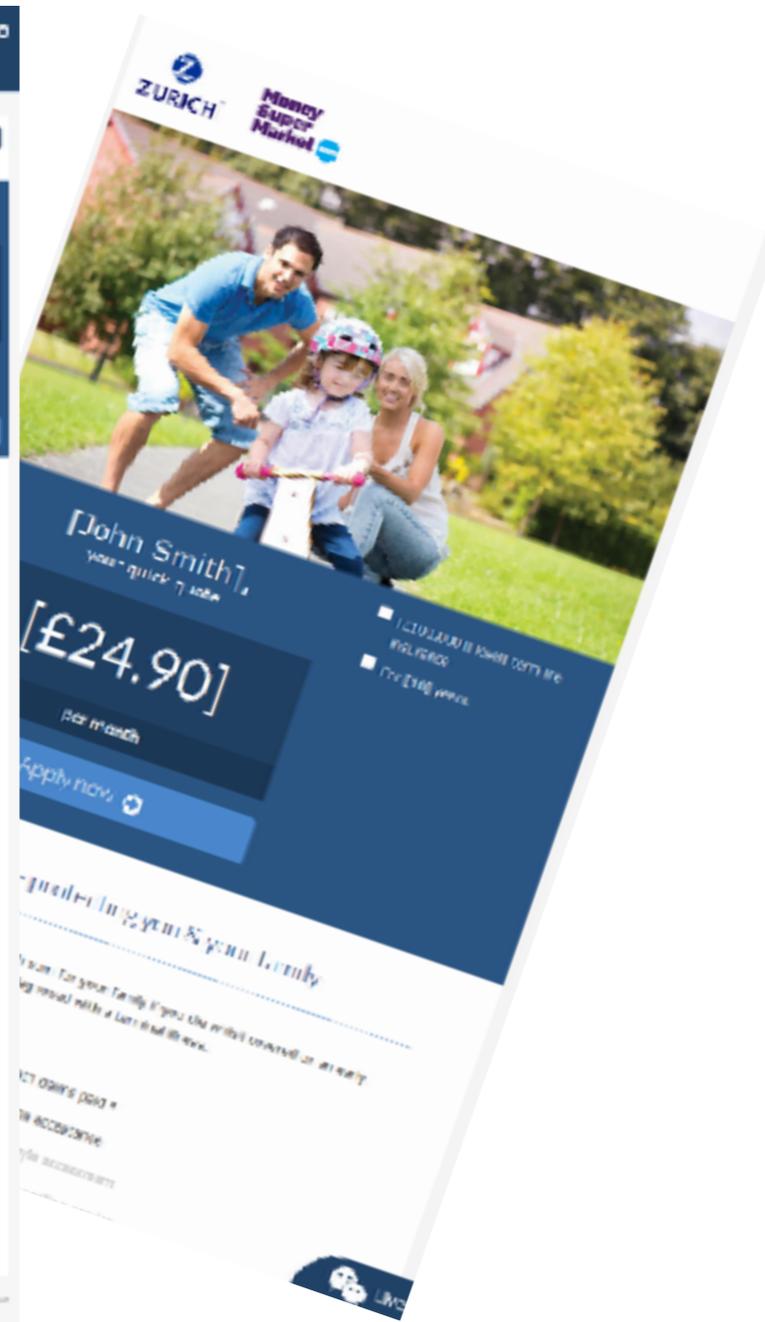


Very big walls



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

ZURICH Money Super Market

1 Contact details 2 Personal details 3 Your result 4 Payment details 5 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 and [reasonable care](#) leaflet.

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

I have been resident in the UK (Northern Ireland, England, Wales or Scotland) for the past six months and intend to remain resident in the UK for the next six months.

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.

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

You must agree to the above statements to continue.

[Cancel](#)

[Legal](#) [Privacy](#) [Cookies](#) [Accessibility](#) Copyright © 2014 Zurich

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 gives the seriousness off to a way" (Tester 2) 	<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 the 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 app." (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 see our [cookies policy](#) and our [privacy policy](#).

ZURICH Money Super Market

MY ZURICH [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

Always the best way to protect your family if you do what you can to protect your family. Only pay if you're damaged with a household item.

- ✓ 99.9% of all claims paid out*
- ✓ Immediate cover on most claims
- ✓ Worldwide and 24/7 emergency services
- ✓ Free bereavement counselling service
- ✓ All-in options keep your quote price*

*Based on Zurich's most popular policy as of 30th June 2020

More information

- [What is Zurich cover?](#)
- [What is Zurich cover cover?](#)

Three simple steps to get insured

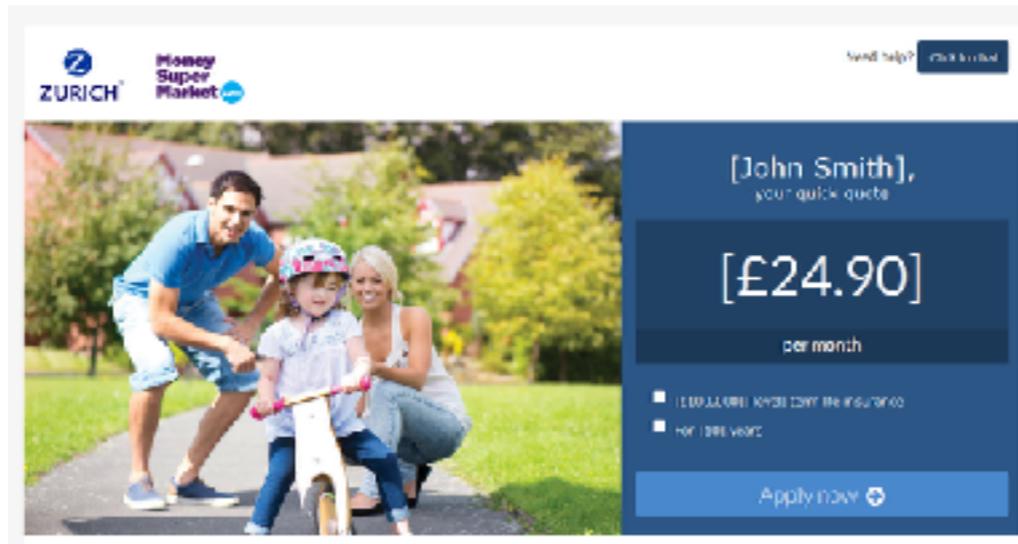
- 1**
Your details
Tell us about your household, family and lifestyle. This is our first step to help us understand your needs.
- 2**
Your quote
Take a look at your four quotes. If you're happy with the price, we'll help you get your policy and details.
- 3**
Your cover
We'll send you your policy details. Congratulations! You're all back and online.

[Apply now](#)

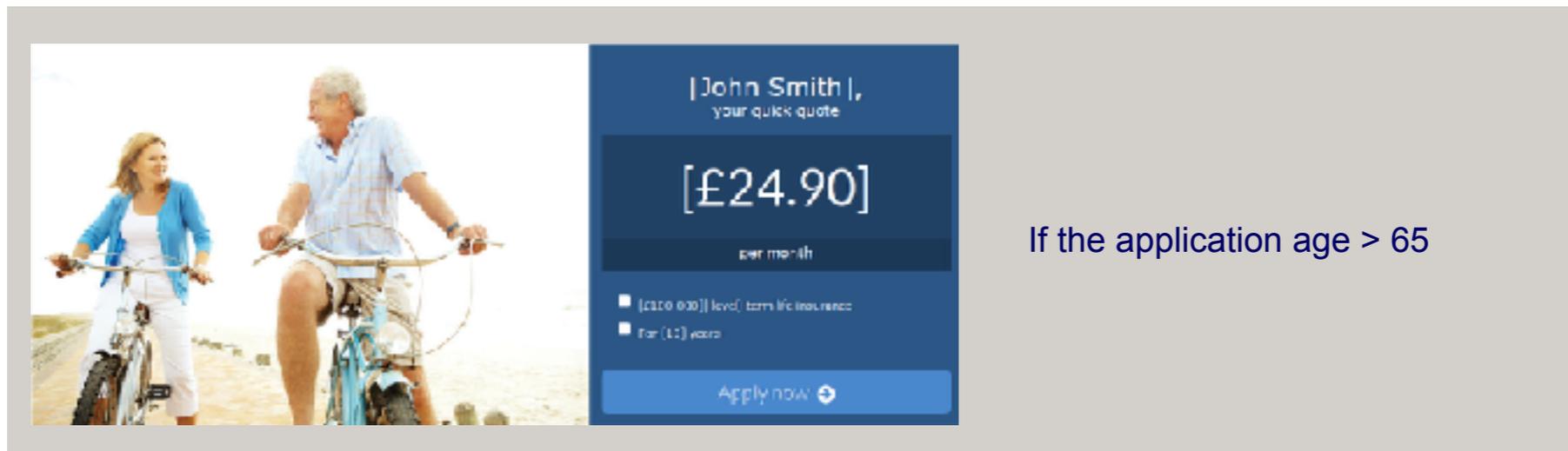
[Legal](#) [Privacy](#) [Cookies](#) [Accessibility](#)

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Landing page – visitor personalisation



The default imagery

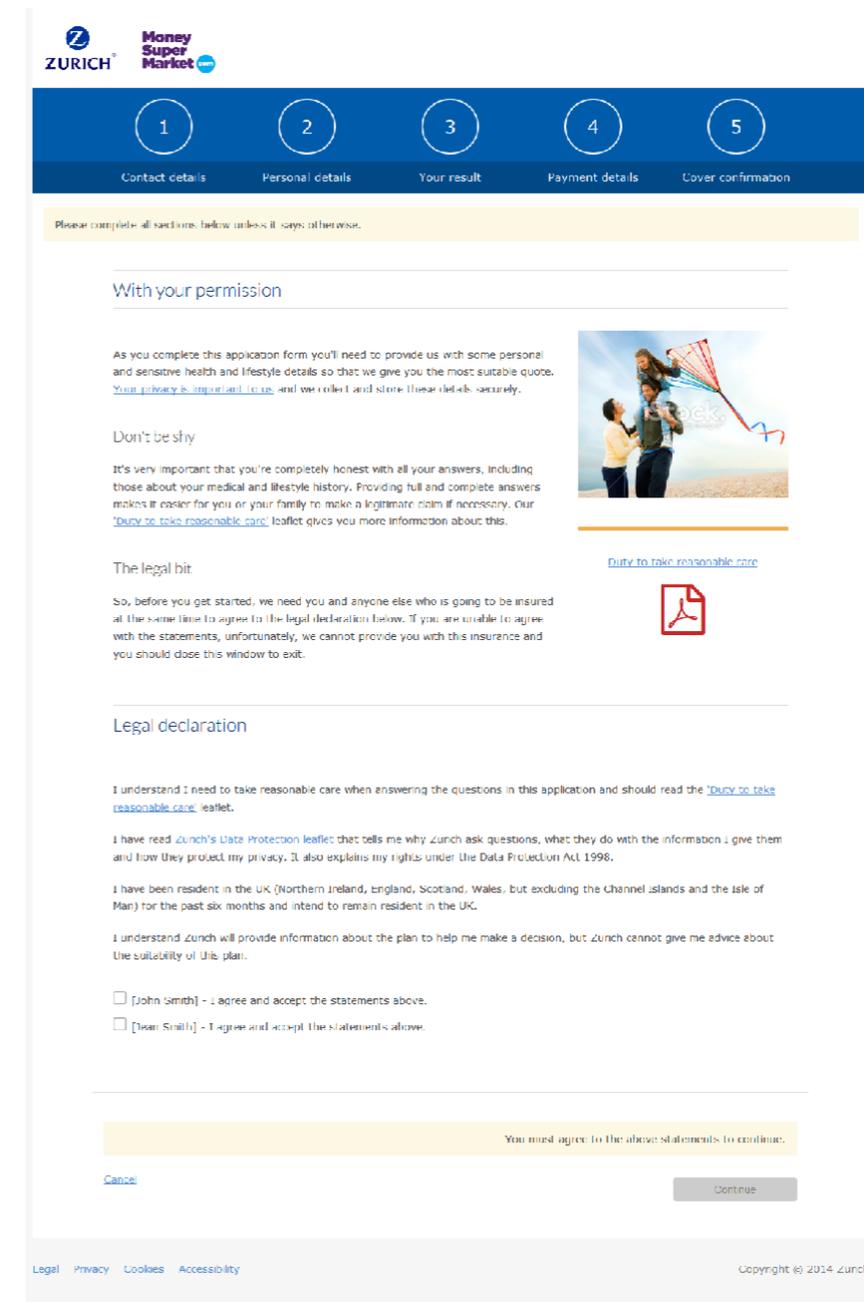
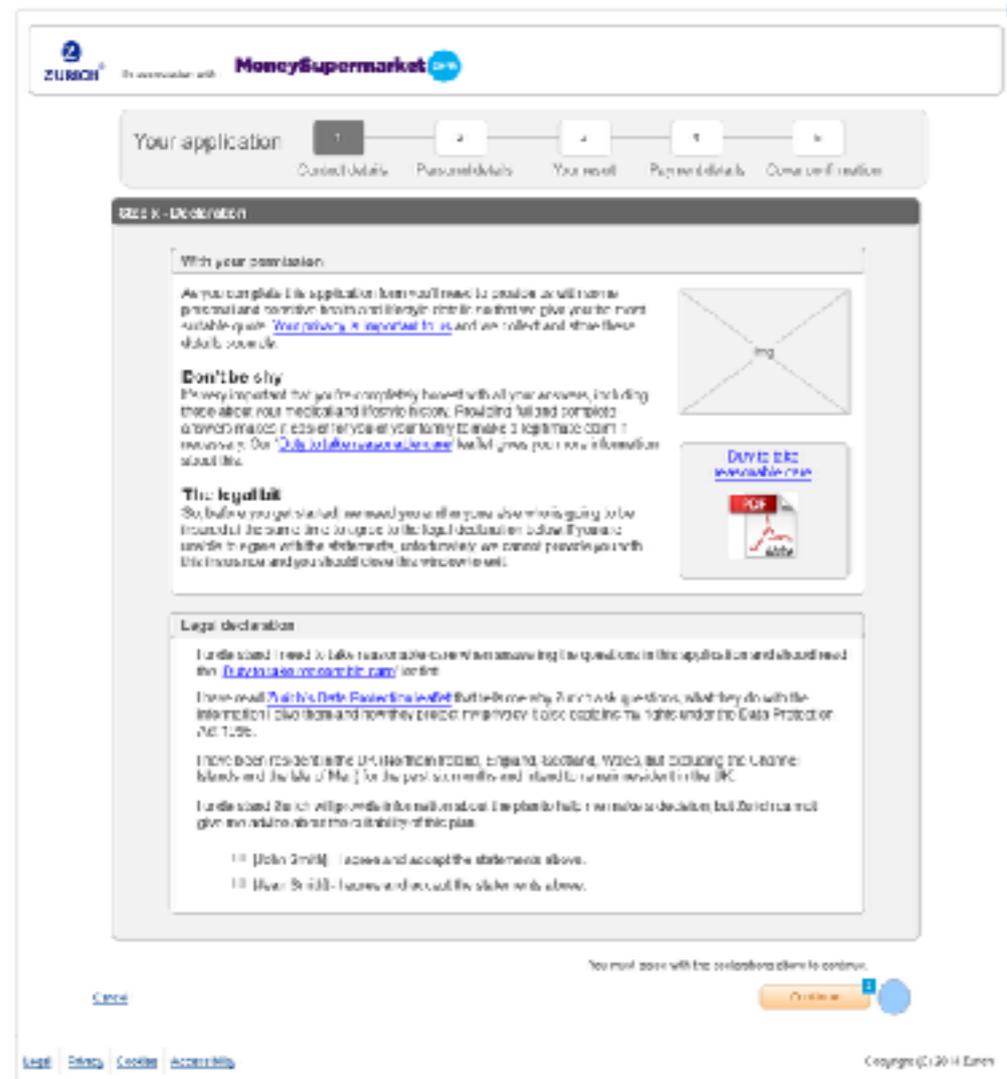


If the application age > 65



If the application is mortgage related

From wireframe to design



Form pages

ZURICH Money Super Market

1 Contact details 2 Personal details 3 Your result 4 Payment details 5 Cover confirmation

Contact details - [John Smith]

Personal details - [Male]

Title:

First name:

Surname:

Previous name:

Optional - if applicable

Date of birth: / /
dd / mm / yyyy

Nationality:

Contact details

Daytime phone number: **Phonenumber**
Numbers and spaces only please. Please enter at least one telephone number.

Evening phone number:

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

Address details

Postcode: **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.

Find my address

Please select:
1 The street, Town
House name, The street, The street 2
House name, The street, Town

Your address

House name/number

Address line 1

Address line 2

Town

County

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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

Nvaccess 

Provider of the Top NVDA screen reader

HOME ABOUT CONTACTS SUPPORT NEWS BLOG

Download NVDA

Download NVDA 2014.2, the latest version of this free screen reader from NVDA for users.



Form pages – little touches

The screenshot shows a multi-step form for 'Contact details - [Jean Smith]'. The progress bar at the top indicates five steps: 1. Contact details (active), 2. Personal details, 3. Your result, 4. Payment details, and 5. Cover confirmation. The form is divided into sections: 'Personal details [Female]', 'Contact details', and 'Address details'. The 'Date of birth' field is highlighted with a callout box. The 'Address details' section includes a checkbox for 'Same as [John Smith's] address' and several input fields for address components. At the bottom, there are 'Back', 'Cancel', and 'Continue' buttons, along with a footer containing 'Legal', 'Privacy', 'Cookies', 'Accessibility', and 'Copyright © 2014 Zurich'.

ZURICH Money Super Market

1 Contact details | 2 Personal details | 3 Your result | 4 Payment details | 5 Cover confirmation

Contact details - [Jean Smith]

Personal details [Female]

Title

First name

Surname

Previous name

Optional, if applicable

Date of birth / /
dd mm yyyy

Nationality

Contact details

Daytime phone number **i** Phone number
Numbers and spaces only please. Please enter at least one telephone number.

Living phone number

Email **i** 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 **i** 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.

House name/number

Address line 1

Address line 2

Town

County

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

Date of birth

/ /
dd mm yyyy

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

The screenshot shows a five-step progress bar at the top: 1. Contract details, 2. Personal details, 3. Your result (highlighted), 4. Payment details, and 5. Cover confirmation. The main heading is "Your result - [John Smith] [&] [Jean Smith]". A green checkmark icon is followed by the text "Thank you for completing your personal details". Below this, a message states: "Based on your answers, we're delighted to provide you with the cover you want at your quick quote price." A list of five benefits follows, each with a green checkmark: "[£20,000 level term life insurance]", "[For 10 years]", "[£5,000 critical illness and life cover on both lives]", "[Waiver of premium included]", and "[AWI /RPI/1.5%/1.0%] [indexation included]". To the right, a large green-bordered box displays "£18.00 per month". A blue "Go ahead" button with a right arrow is positioned below the price box. At the bottom left, there are "Back" and "Cancel" buttons. The footer contains links for "Legal", "Privacy", "Cookies", and "Accessibility", and a copyright notice "Copyright © 2014 Zurich".

ZURICH Money Super Market

1 2 3 4 5
Contract 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/1.5%/1.0%] [indexation included]

£18.00
per month

Go ahead →

Back Cancel

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Result pages – with options

The screenshot shows a five-step progress bar at the top: 1 Contact details, 2 Personal details, 3 Your result (highlighted), 4 Payment details, and 5 Cover confirmation. Below the progress bar, the heading reads 'Your result - [John Smith] [&] [Jean Smith]'. A message says 'Thank you for completing your personal details.' Below that, a red 'X' icon indicates a message: '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-TAT]. But you can still get insured.' The section 'Take a look at your options:' contains two side-by-side cards. The left card, titled 'Same amount of cover', lists '[£100,000] (level) term life insurance' and 'For [10] years' with a monthly price of '[£36.00] per month' and a 'Go ahead' button. The right card, titled 'Same quick quote price', lists '[£50,000] (level) term life insurance' and 'For 10 years' with a monthly price of '[£18.00] per month' and a 'Go ahead' button. At the bottom of the options section are 'Back' and 'Cancel' buttons. The footer includes 'Legal Privacy Cookies Accessibility' and 'Copyright © 2014 Zurich'.

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 2 3 4 5
Contact details Personal details Your result Payment details Cover confirmation

[John Smith] [&] [Jean Smith]

✔ Your application is now complete and you are insured.

This is your plan number (123456789).

[Your plan details are introduced below together with a copy of your terms and conditions. We'll soon receive an email to confirm your cover and your full plan. Your certificate will be sent out to the post within the next few 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].]

[View 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"/> Voice	<input type="checkbox"/> Voice

[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.

Legal Privacy Cookies Accessibility Copyright © 2014 Zurich

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