Direct customer
Online life insurance purchase

Zurich Financial Services

Customer personas

Comparison website user

Persona - Protection

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.

Example user journey

Michelle buys a new house

Michelle is 38 and lives with her boyfriend James in a rented apartment. They have just received confirmation of a mortgage offer for their first house purchase.
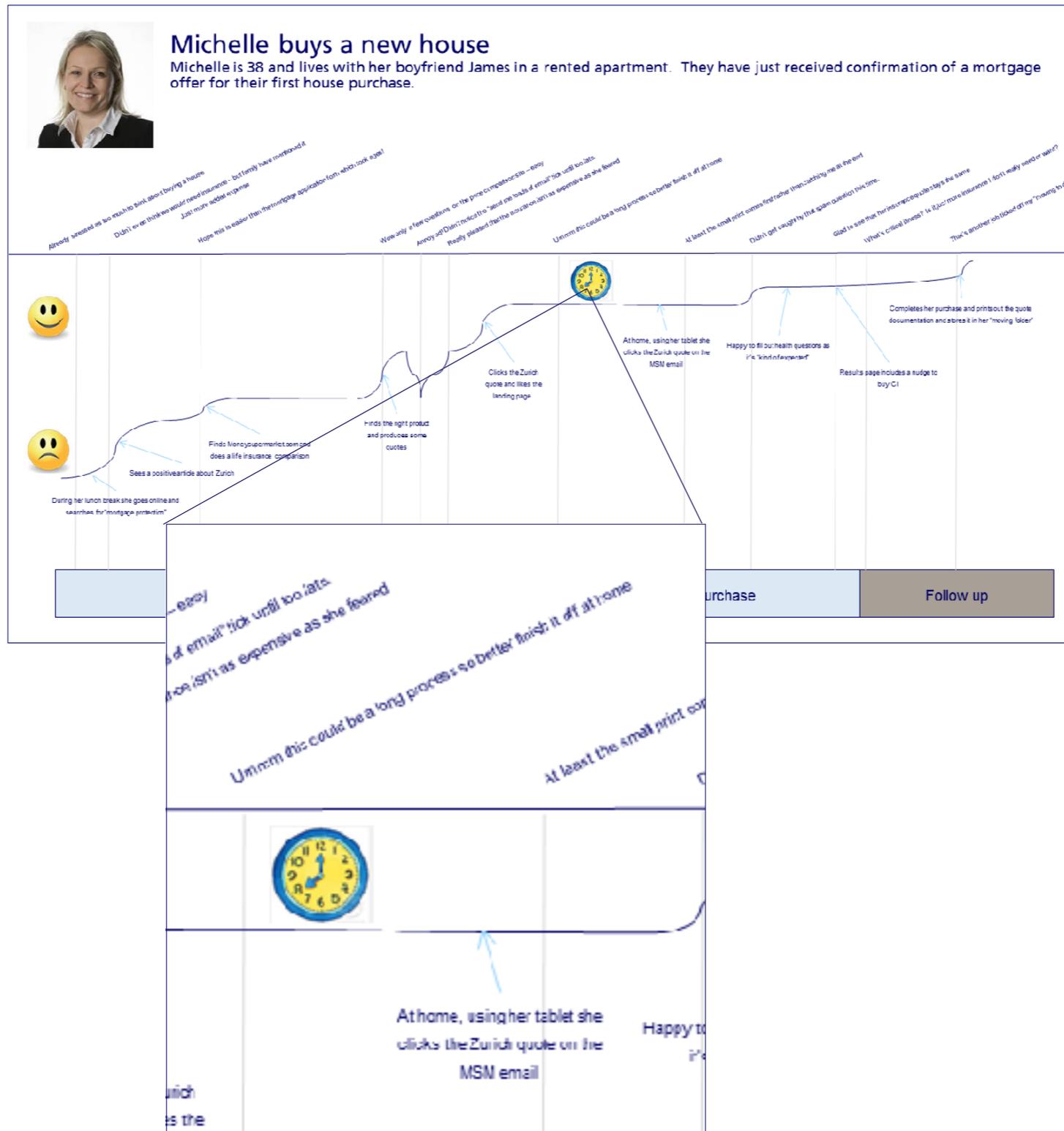
Wireframes
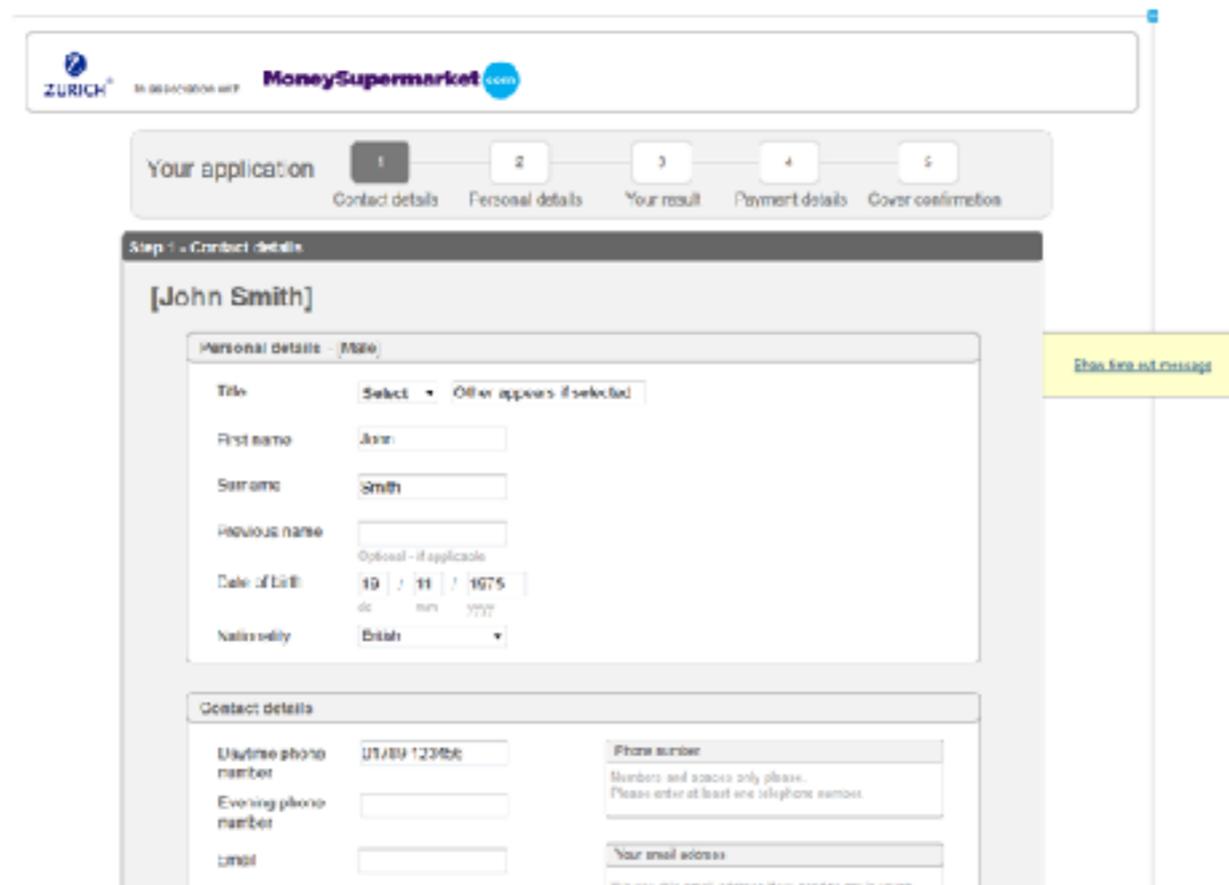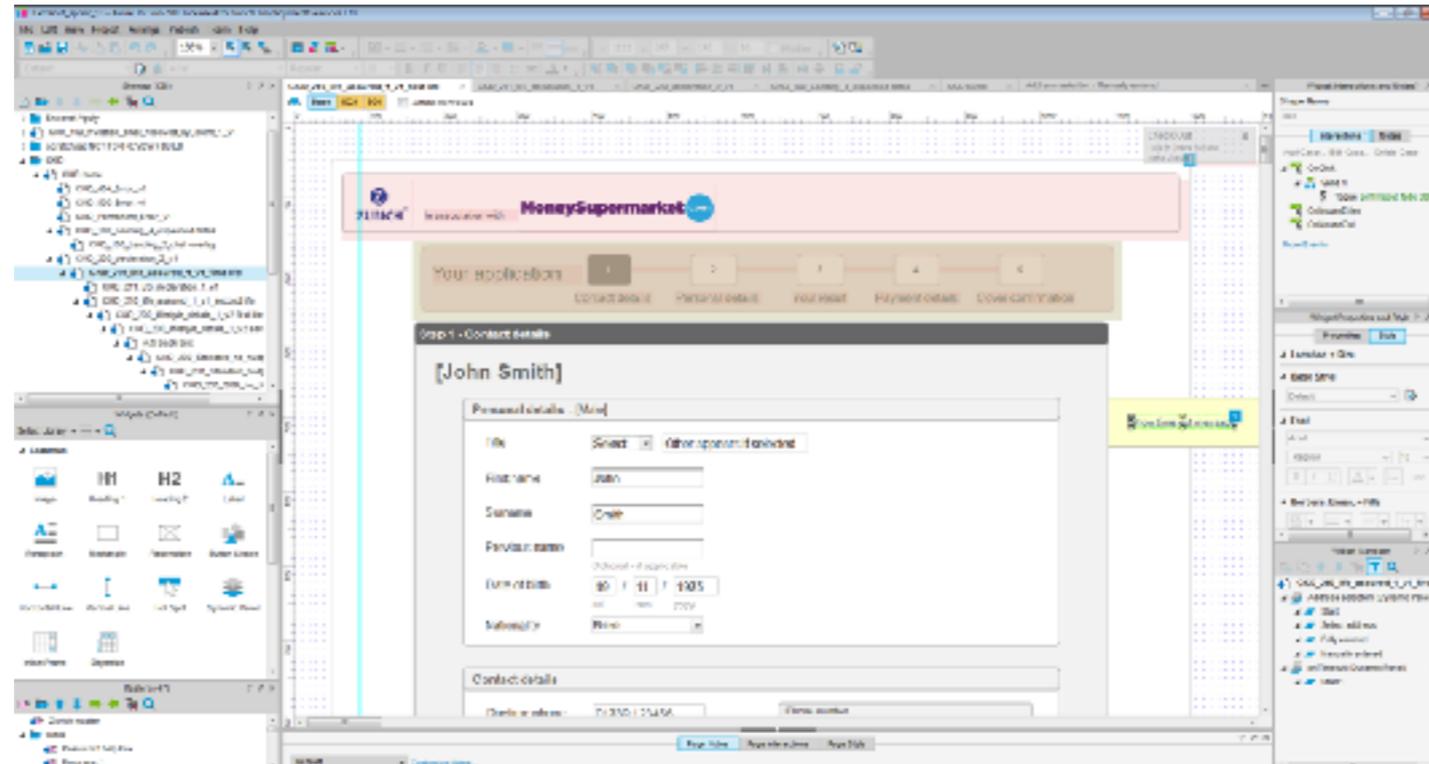
Very big walls
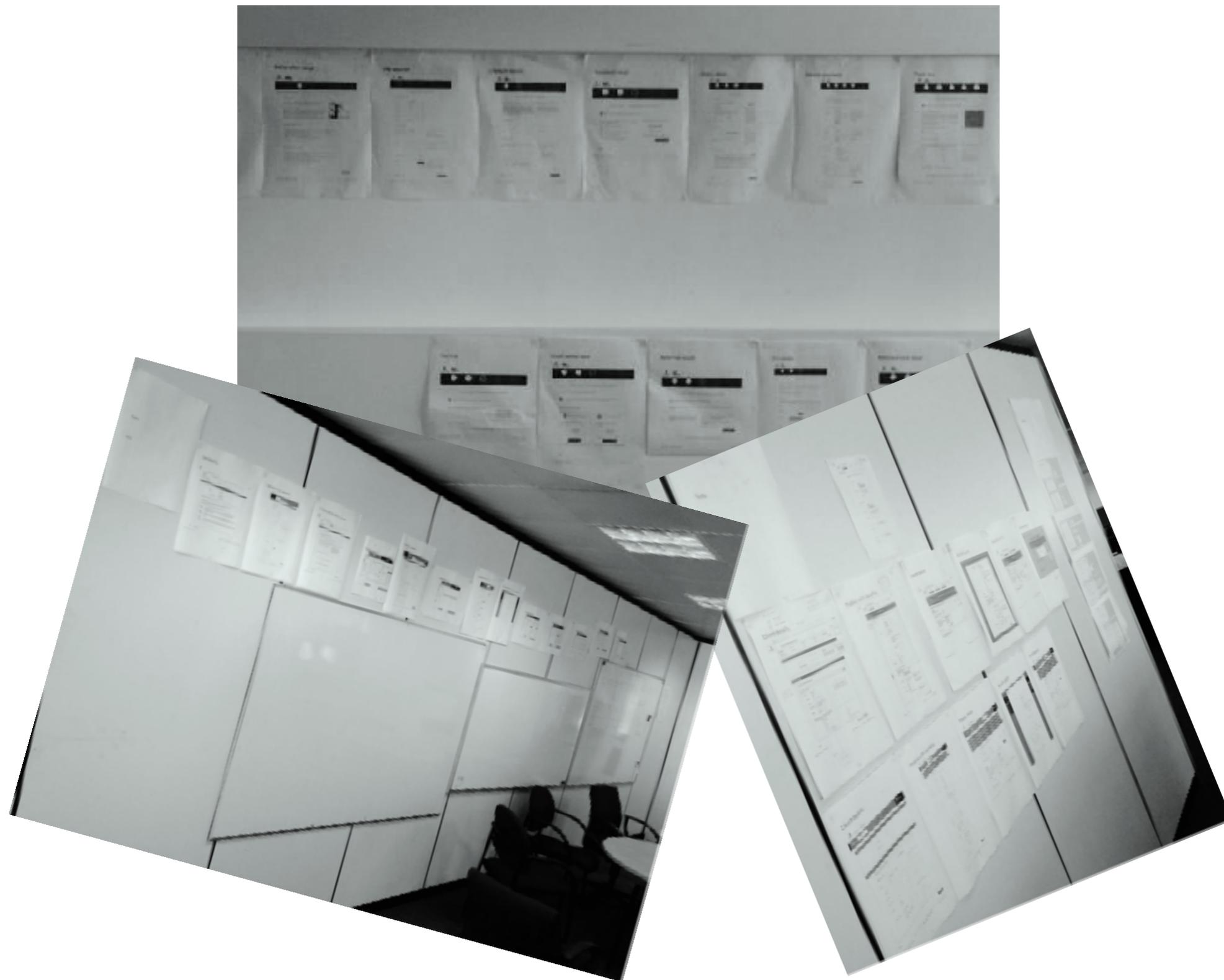
Designs & HTML

- HTML5

- Bootstrap used for responsive layout

- Accessible JavaScript libraries built from scratch
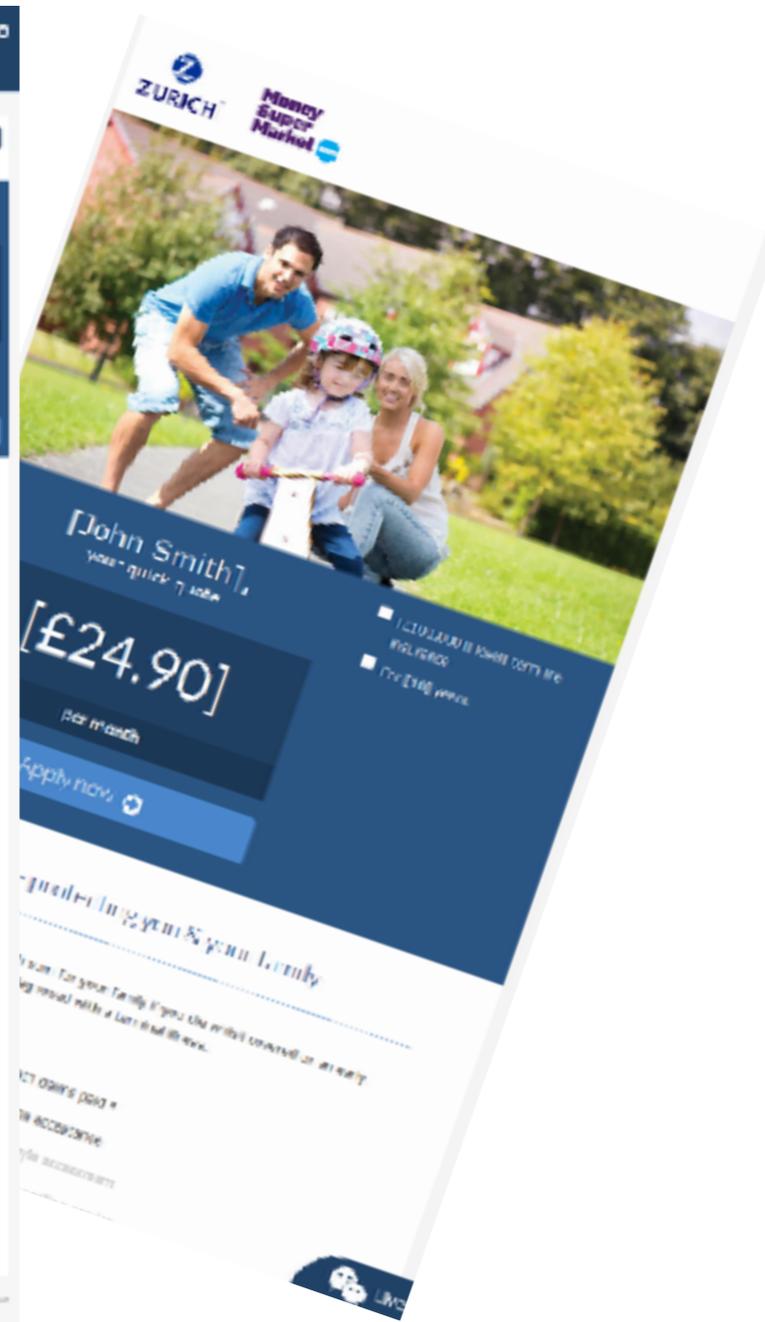
Copywriting

- A new tone of voice for Zurich

- Light but serious enough for the subject matter

- Well received by users

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

Web Usability

Figure 4.2 Declaration page

Web Usability

Table 4.3 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

Landing page – visitor personalisation
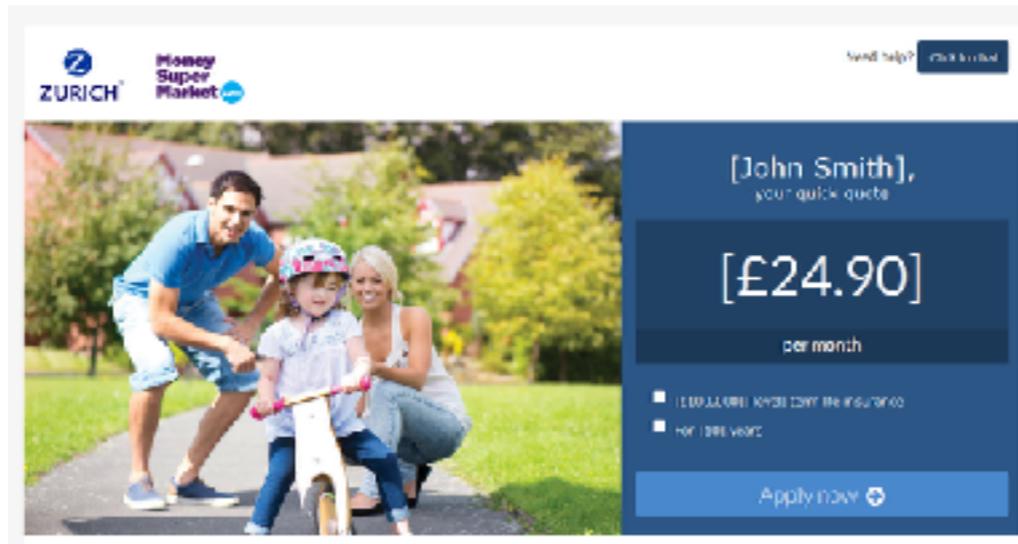
The default imagery
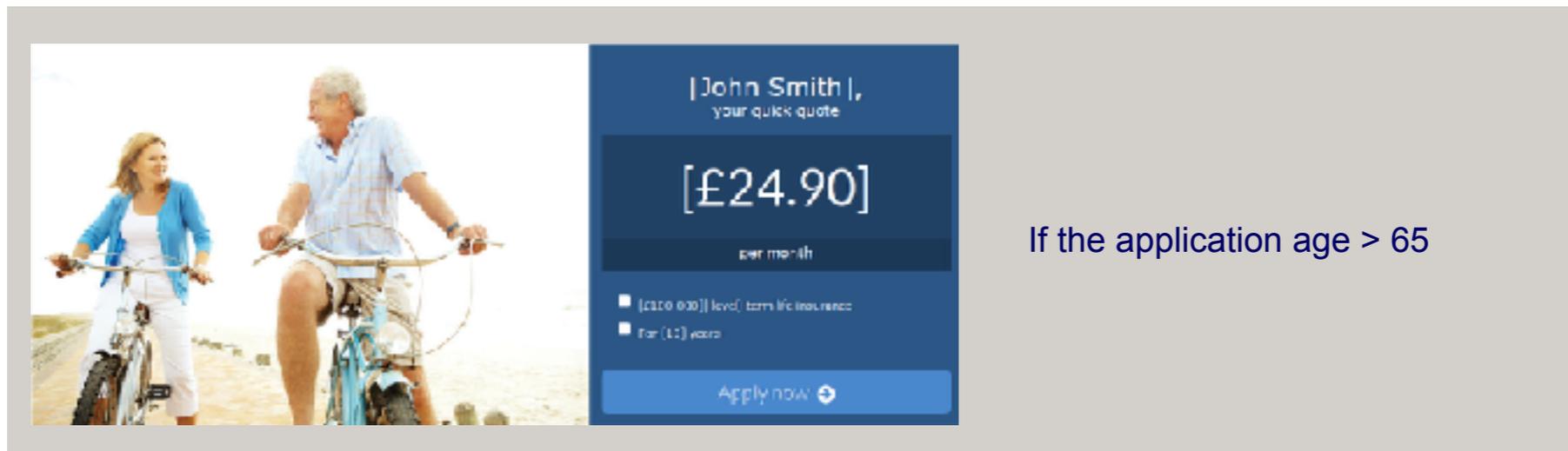
If the application age > 65

If the application is mortgage related

From wireframe to design

Form pages

Help always available

Screen reader friendly

Form pages – little touches

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"

Result pages

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(A:5%/10%] [indexation included]

£18.00
per month

Go ahead ➤

Back   Cancel

Result pages – with options

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

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