

Home Grown UX-Lead Solution for Personal Auto Insurance Direct Quote

The Outline & Catalyst for Innovation & Scalability.

UX, CX, Visual Design & Product Strategy | Presentation

Problem / Statement & Opportunity

Research Observation and Strategic Recommendation

Current Situation (Problem behind the Opportunity).

Our Personal Auto Insurance Quote form is currently hosted by an external vendor, **Quin Street**. While this partnership supports functionality, it incurs recurring costs and lacks seamless alignment with our brand identity and customer journey objectives. Bringing **the quote form in-house** presents an opportunity to reduce these costs and enhance control over the User Experience & Data-Driven Scalability.

Our Solution

Creates Cost Savings & Multiple Opportunities for Scalability & Growth.

01

Immediate
Cost
Savings

02

Opportunity &
Enhanced Value
through
Scalability

Cost Savings & Multiple Opportunities for Scalability & Growth.

1. Immediate Cost Savings & An Investment in Growth.

By developing an in-house solution for the Quote form, we can achieve an estimated cost savings of ~\$12,000 - \$15,000 monthly. Additionally, we'll gain greater control over the design, customer journey, and data flow, enabling us to refine our user experience to be more competitive and aligned with evolving customer expectations.

2. Scalability & Expanded Reach.

In addition to substantial cost savings, an in-house quote form offers **scalable deployment** across our digital ecosystem, broadening its reach and impact. By developing and **controlling the form internally**, we can easily **integrate** it across our main primary website, partner platforms, and future digital properties — maximizing **customer engagement** and **brand consistency** across all platforms.

Key Benefits & Features of a Scalable In-House Quote Form

- 1. Unified Brand Experience:** Deploying the same in-house form across all properties ensures a consistent look, feel, and customer experience that strengthens brand recognition.
- 2. Cost Efficiency Across Channels:** Rather than paying for additional vendor support for each platform, an internally managed form can be replicated at minimal cost across all sites.
- 3. Adaptability to Market Needs:** With an in-house solution, updates, optimizations, or adaptations to new customer insights can be rolled out across all channels simultaneously, making us more agile in responding to market shifts.
- 4. Data Consistency & Insights Aggregation:** Centralized control over the quote form enables uniform data collection across our digital assets, enhancing analytics and supporting more refined insights for improved decision-making.
- 5. Long-Term Value:** The scalability of an in-house quote form thus amplifies its initial savings by extending cost reductions and optimized customer engagement across our entire digital presence. This approach not only reduces reliance on third-party platforms but also establishes a solid foundation for consistent, customer-focused innovation across all channels.
- 6. Mobile First Approach:** With ~50% of our traffic on mobile, our quote form's mobile-friendly design ensures a seamless, intuitive experience that's accessible anywhere. Optimized for touch, fast-loading, and responsive, it's crafted to keep users engaged and drive conversions, meeting today's on-the-go customer expectations while positioning us as a leader in mobile experience.

High Level View of a Multi-Phased Approach

1 UI/UX Design System Integration for Desktop & Mobile.

2 Personal Auto UI/UX Web Page **Re-Design.**

3 Copy Team, does Translation **Legal & Compliance Approvals.**

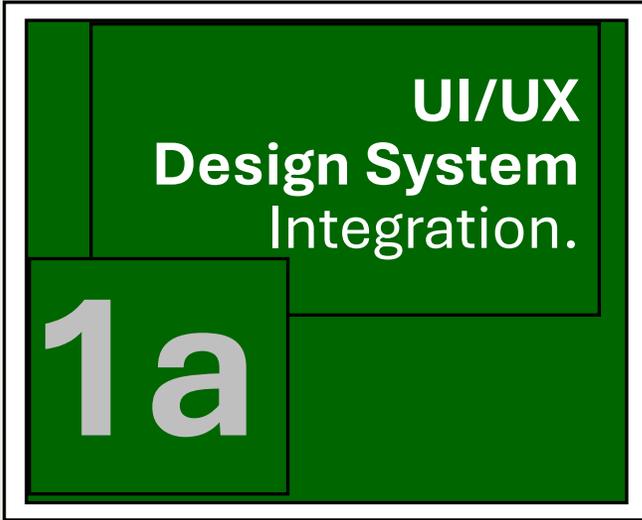
4 UX/UI Design Handoff to **Development Team.**

5 Competition Redefined from a **UX-Lens.**
Team Exercise
Competitive
Pathing Analysis.

6 A/B Test UX-Led Design Iterations for Data-Driven **Conversion Rate Optimization.**

Step 1A: Redesigned Enterprise Design Integration

Research-Informed Design Decisions with Measurable Conversion Impact



Pre-Design Steps.

- i. Questions around current Question Pathing.
- ii. Current (Quin Street Form) Analytics & Metrics Gathering so we can truly compare the Before & After results with the **intent** to Increase and Optimize Conversion Rates with an in-house solution.

Design Steps.

- i. Design the Look and Feel, and leverage latest Enterprise Re-Design System Elements
- ii. Introduce New Elements, but in a subtle way to still fit within our web properties, IIA being the first, yet providing a clear distinction from our CV Quote Form.

Step 1A continued... Making sense of Metrics (Pre-Launch)

Baseline Data.

- **Baseline Data Collection:** Request the metrics person to gather the above metrics for the current Quin form to establish a baseline.
- **Quote Completion Rate:** The percentage of users who start and complete the form
- **Time to Complete the Form:** A decrease in completion time can indicate a more intuitive design and improved usability.
 - Session Duration: Time spent on each form page.
 - Interaction Metrics: Measure hover rates, click rates, and scroll behavior.

Drop-off Rate.

- Per Section/Category (Similar to what we did with CV)
- Per Field: Which fields are most problematic; this will help us identify issues in the current design and measure improvements post-redesign.

Conversions.

- **Conversion to Policy Purchase:** Track how many completed quotes lead to policy purchases. This will help streamline the journey, increasing policy sales.
- **Revenue Per Quote:** Measure the average revenue generated per quote to see if improved user experience encourages higher-value purchases.
- **Abandonment Recovery:** If redesigning the form reduces drop-off rates, estimate the recovered potential revenue.

Design & Customer Appeal Feedback.

- **Design and Aesthetic Feedback:** Use a survey or A/B testing to assess how much users prefer the new design over the old one.
- **Performance Feedback:** Once redesigned form is ready, run an A/B test between the Quin form and the in-house form to directly compare their performance.
- **Accessibility Compliance:** Measure improvements in accessibility scores (e.g., WCAG standards) if applicable.
- **Brand Recognition/Alignment:** Assess if users feel the design better reflects the company's branding (via survey or feedback).
- **Error Rate:** Track if form submissions have fewer errors due to improved clarity and validation.
- **Support Requests:** Measure the reduction in user support inquiries related to the form after the redesign.

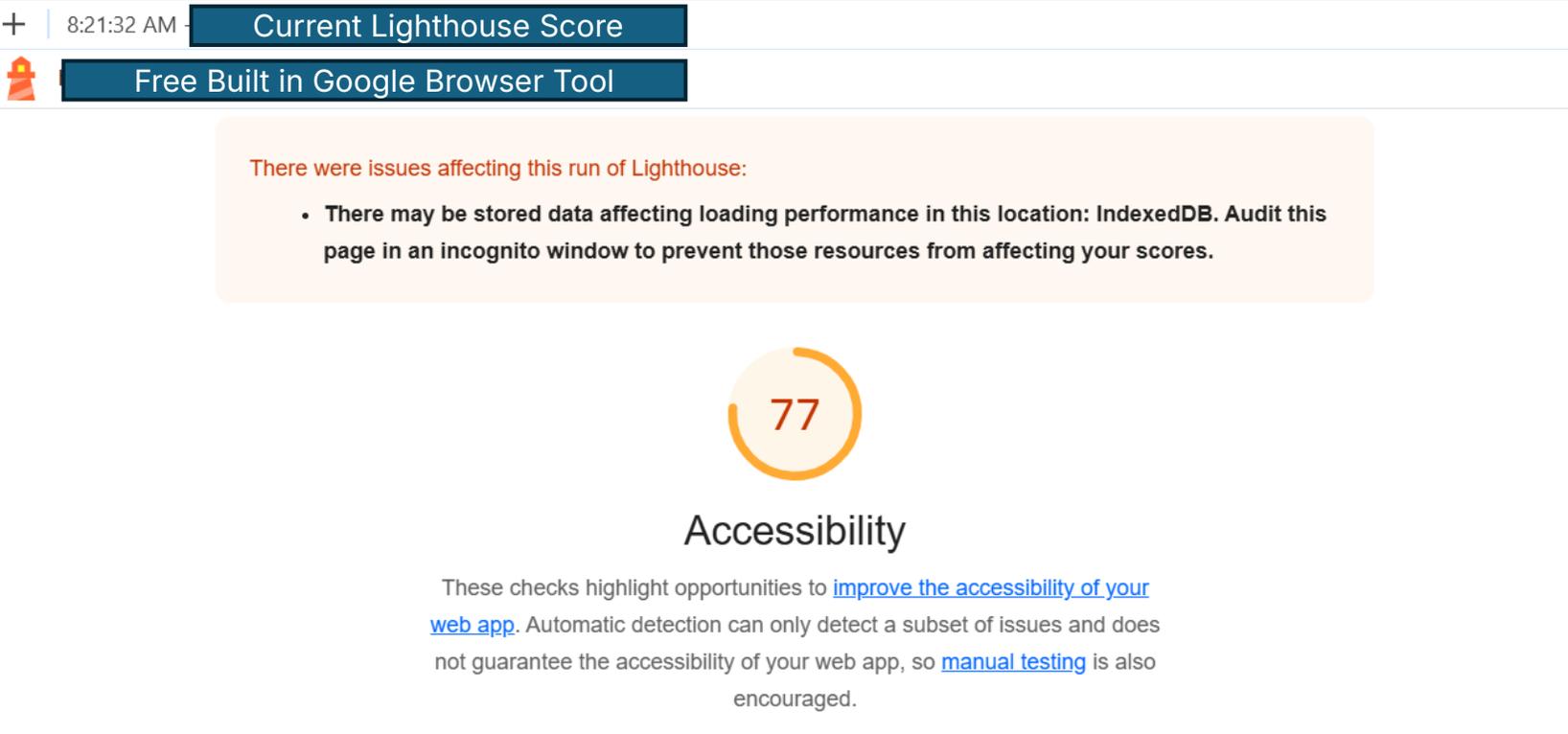
Step 1A continued... Making sense of Metrics (**Post-Launch**)

Post Launch, unless we already have Data.

- ✓ **Post-Launch Tracking:** Monitor the metrics over time to assess long-term impacts and user behavior trends.
- ✓ **Customer Satisfaction Score (CSAT):** Gather user feedback through a quick post-form survey to assess satisfaction with the design.
- ✓ **Net Promoter Score (NPS):** Ask users if they would recommend the tool to others after using the form.
- ✓ **Qualitative Feedback:** Collect comments on the design to uncover insights into user preferences and frustrations.

Step 1A continued... Quin Street Accessibility Score.

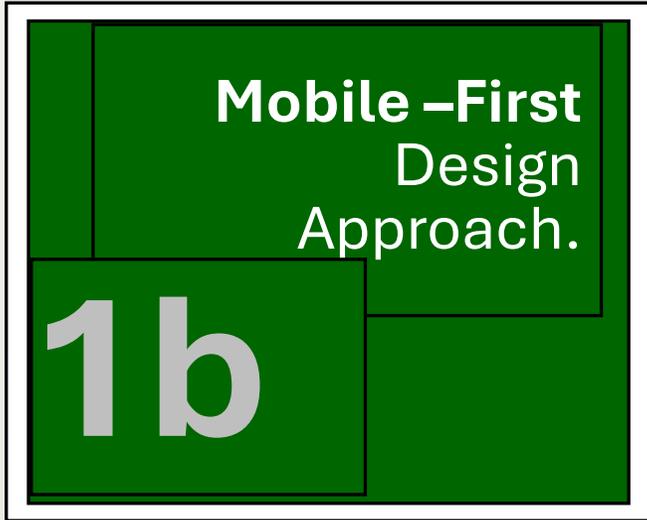
CURRENT STATE USING EXTERNAL VENDOR QUOTE FORM.



The screenshot shows the Lighthouse interface with the following elements:

- Browser tab: 8:21:32 AM - Current Lighthouse Score
- Tool name: Free Built in Google Browser Tool
- Message: There were issues affecting this run of Lighthouse:
 - There may be stored data affecting loading performance in this location: IndexedDB. Audit this page in an incognito window to prevent those resources from affecting your scores.
- Score: 77 (represented by a circular progress indicator)
- Section: Accessibility
- Text: These checks highlight opportunities to [improve the accessibility of your web app](#). Automatic detection can only detect a subset of issues and does not guarantee the accessibility of your web app, so [manual testing](#) is also encouraged.

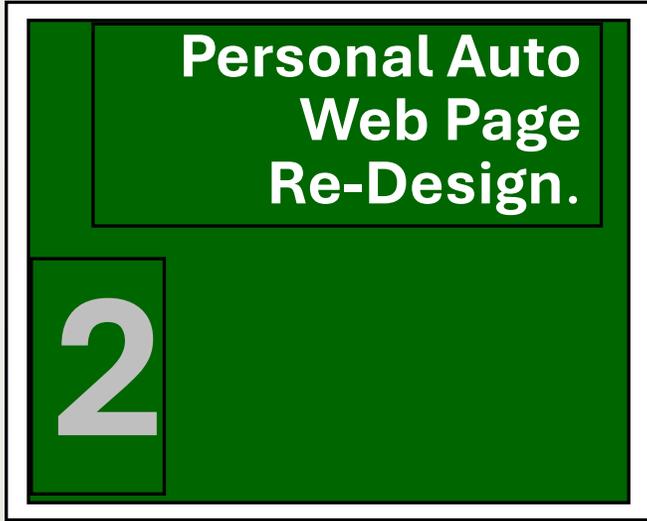
Step 1B: Mobile Design & Touch Optimized Approach



Design optimized for mobile, catering to ~60% of our Traffic.

- i. Create a Mobile-Optimized design, post Desktop version feedback with Team.
- ii. Carefully curated mobile elements distinguish our Personal Auto Quote form from the CV Quote form, enhancing clarity and **tailored** user experience while still maintaining site cohesion.

Step 2: Designing The Personal Auto Page



Designing the Personal Auto page, one of the key locations for the PPA Direct Quote form, is essential to achieving our 2024 stretch goal.

Create a cohesive scalable design for our Personal Auto PPA Direct Quote form, enhancing clarity and **engaging** user experience that is scalable.

Step 2: Designing The Personal Auto Page



Analytics, gathers and reports on metrics. However, UX Design & Copy, together that Shape the Messaging for our website audience.

This ensures that our production resonates effectively with our audience, and their work often involves **multiple iterations** to refine the language, tone, and clarity, making sure each piece meets our high standards.

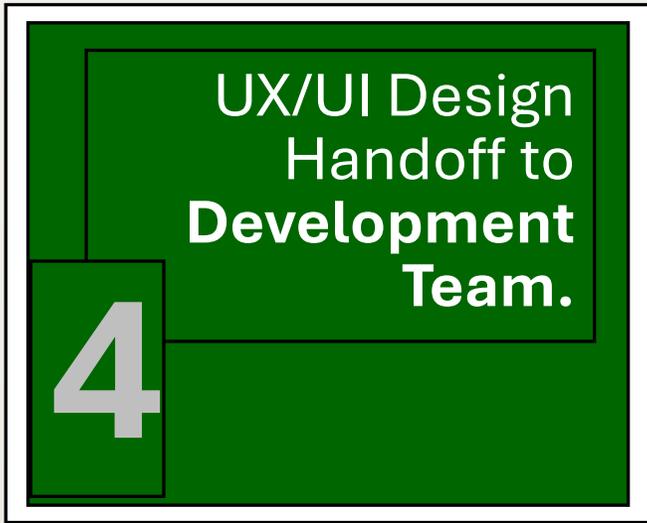
Throughout this process, **Legal & Compliance approvals** are integrated, guaranteeing that our content aligns with regulatory guidelines while preserving its impact.

UX/UI Design, Content & Code Development - Core of User Impact

“If a design isn’t driving the development, then you’re just building to build, not creating with purpose.”
– John Kolko.

*“People think it’s all about aesthetics, making things pretty. No. It’s about ideas, **solving problems.**”*
– Matteo Bologna.

Step 4: UX-UI Design to Scalable, Development Handoff.



Beyond Aesthetics – Aligning for Scalability.

Great design isn't just visual polish;
Design as a Developer Friendly Business Solution is foundational to how our product scales. If graphics lack development foresight, we lose the agility to adapt and grow, slowing down innovation.

Empowering Development with Strategic Design.

UX-UI is what equips development with design assets they need to execute efficiently, delivering a cohesive, user-centered product **without excessive back-and-forth**. This strategic alignment reduces costs, accelerates timelines, and brings real value to our users...

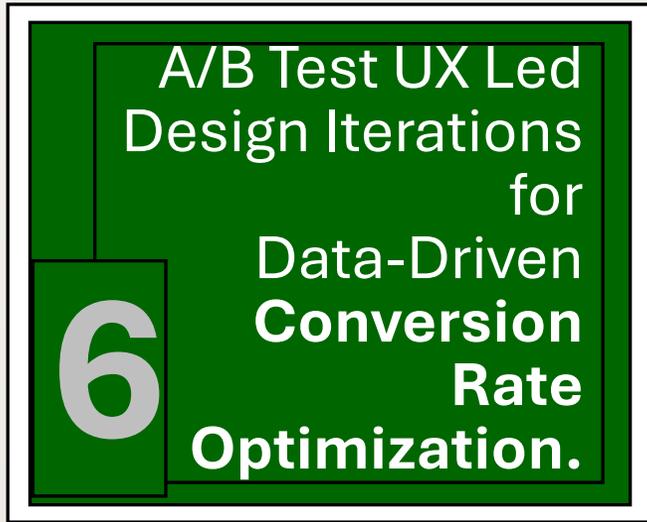
Step 5: Competition Redefined from a UX-Lens



Future Team Exercise for Competitive Pathing Analysis.

We will do this together as a fun learning exercise, and everyone can participate.

Step 6: UX-Led, A/B Testing. Iterative Data Driven Design Approach for CRO



Future Optimization Preparation

One of our successful projects for 2024 was the UX-led optimization of Commercial Vehicle Version 2, which delivered strong results.

Building on that success, we plan to take a similar proactive approach for optimizing the PPA Direct Quote bounce rate and UX metrics optimizations for profitability and engagement.

Summary of Steps for Competitive Analysis

- 1. Establish a Strategic Foundation:** Align objectives, gather intel from **Initial Home-Grown Launch**. The first test is to use the same questions but with our **Mobile-First** optimized design, and **Design System**.
- 2. Map Decision Paths:** Extract key insights and master customer decision points with precision.
- 3. Analyze Competition from a Customer's Perspective:** (Fun Team Exercise, later February 2025).
- 4. Design with Strategic Intent:** Enforce consistency, keep questions simple & stable.
- 5. Execute a Controlled Launch:** Run a soft launch with precision, treat feedback as tactical intelligence.
- 6. Deploy Version 2 with Strategic A/B Testing:** Identify key levers and use A/B testing to shape perception.
- 7. Create a Culture of Continual Refinement:** Strategic, **iterative** cycle of improvements.

Thank You & unveiling the new Design for Direct Quote

Thank you, team for the fantastic collaboration! Here's a design preview of our home-grown solution for Direct Quote

All you do is click the Get A Quote button.

1. **Serviceable Zip Codes Covered by the Form (Default).** [Click to view.](#)

Regions where the form fulfills user requests seamlessly.

*PS: Once in, hit the Save & Continue button for each screen or use the Keyboard < Back or Front > arrows. Do **NOT** hit the Back button.*

2. **Non-Form-Compatible Zip Codes Serviced by Agents.** [Click to view.](#)

Areas like 60108, where the form isn't applicable, but our agents can assist directly via phone.

3. **Redirect Strategy for Specific Regions.** [Click to view.](#)

For states like Montana (e.g., 59801), users are directed to the Insure website. Monetize click traffic, and ensure users' needs are addressed.

4. **Failsafe Error Screen with Agent Assistance Prompt.** [Click to view.](#)

A fallback ensuring users encountering issues are encouraged to contact our agents for immediate support.