

CV3- Commercial Vehicle Calculator, Version 3

Led end-to-end UX strategy, product design, and experimentation.

Product Strategy, UX/UI Design, CRO, Experimentation

Hypothesis for CV3

If we introduce **targeted changes** in CV3, such as carefully reintroducing select PII fields, refining the lead qualification process, and implementing a new scalable framework to ensure estimated quotes closely match the actual quotes provided to customers, then this approach will maintain or improve conversion rates and lead quality compared to CV2, while also increasing trust and transparency for users. This approach will demonstrate measurable business value and enhance the overall customer experience.

Essential Information & Key Differentiators of our current version CV2

The CV Calculator or Quote Form gives commercial vehicle insurance buyers an **estimated** quote. Since it's only an estimate, buyers will still need to contact an agent for a final quote.

CV0. I originated the concept, modeled after The Zebra's quote flow to establish structure and direction.

CV1. Extended the design system I built for the full Infinity Auto redesign, where I was the sole designer across UX, UI, and product strategy.

CV2. I led strategy, UX, and UI to create an A/B test variant designed to reduce abandonment. Engineering implemented the flows based on my specifications. The test ran from in Q4 2024 to Q1 2025 and produced 146 completions versus 10 for the previous version, growing estimated value from \$27,150 to \$341,000. The two decisions that drove that result: removing early PII requests and introducing a lead qualification filter, though the filter's placement created its own friction problem that CV3 was designed to solve.

The 2 key differentiators were:

1. **Removed page with PII Fields.** Streamlined the form by removing early-stage PII requests, aligning with best practices for conversion and privacy.
2. **A Lead Qualification Filter.** Designed to identify edge cases or disqualify ineligible users early in the flow. While this step offered value in reducing downstream processing effort, its position in the flow and wording may have introduced friction, especially for users unsure about their scenario or hesitant to disclose specific use cases up front.

Introducing CV3. Protecting What Works While Solving What Doesn't

CV2 outperformed every previous version of the calculator. That meant CV3 carried real risk — any change that hurt conversion would be a step backward on a product that was already winning.

CV3 was approached as a phased optimization, not a redesign. The goal was to preserve CV2's performance while solving two new requirements the business needed addressed.

1. **Low Risk.** One requirement is to create a framework ensuring that estimated quotes closely match those ultimately provided to customers. Although the process involves some complexity, it represents the lower-risk portion of the project.
2. **High Risk.** The higher-risk aspect of CV3 is the requirement to reintroduce certain pieces of personally identifiable information (PII) into the form. This was one of the differentiators between CV2 and CV1. We need to be especially mindful about which PII elements are brought back and at what stage they are requested, as asking for sensitive information too early in the process can significantly increase form abandonment rates and negatively impact conversions.

Recommended Changes Going Forward, Part 1.

For CV3. At Launch and a Phased Approach to Re-Introducing PII Fields

Part 1. PII field to include, Phone Number. This applies the UX Fogg Behavior Model by increasing motivation with a friendly nudge, keeping the action easy, and offering a clear prompt to move forward.

Business Phone
(Easier – in case you'd like to move forward)
800-XYZ-ABCD

Increasing **motivation** (they'll get help faster), maintaining **ability** (optional, easy), and offering a gentle **prompt**. This model shows how we increase completions by balancing motivation, ease of use, and clear prompts, essentially, how we design for conversion behavior, not just clicks.

COMMERCIAL AUTO INSURANCE IN 4 EASY STEPS

01 Vehicles

02 Drivers

03 Coverage

04 Results

HIDDEN FORM #ID OR
#1234ABCD
AUTO GENERATED

Business Phone
(Easier – in case you'd like to move forward)
800-XYZ-ABCD

What industry is your company in?
Wholesale Delivery

Main Vehicle Information
Pickup Truck

What is the estimated current value of your vehicle?
60,000

Previous

Save & Continue

Recommended Changes Going Forward, Part 2.

Dual Functionality

Dual Functionality Recommendations

- **Internally:** A session-based ID is auto-generated early in the journey, either at Step 0 (Zip Code) or Step 1 (Vehicles) and enables tracking quote accuracy, match sessions to policies, and detect edge cases.
- **Externally:** To the user, it appears later in the flow as a *Special Access Code*, creating a sense of exclusivity and priority while increasing call conversions.

COMMERCIAL AUTO INSURANCE IN 4 EASY STEPS

01 Vehicles

Business Phone
(Easier – in case you'd like to move forward)
800-XYZ-ABCD

02 Drivers

What industry is your company in?
Wholesale Delivery

03 Coverage

Main Vehicle Information
Pickup Truck

04 Results

HIDDEN FORM #ID OR
#1234ABCD
AUTO GENERATED

What is the estimated current value of your vehicle?
60,000

Previous Save & Continue

HERE ARE YOUR ESTIMATES BASED ON YOUR INPUTS

01 Vehicles

02 Drivers

03 Coverage

04 Results

Monthly Yearly

Your **Estimated** Policy Price**
\$170 - \$260 per month

Customizable options are available. Call our agents.
Use this special code #1234ABCD when you call,
so we can both refer to your estimate

1-855-478-3705

WHATS INCLUDED

✓	Policy Coverage:	
	Bodily Injury (BI)	\$50k/100k
	Property Damage (PD)	\$25k
✓	Vehicle Coverage:	
	Collision (deductible).....	\$500
	Comprehensive (deductible).....	\$500

**Actual rate may vary depending upon specific risk characteristics. Call today to get your free personalized commercial auto insurance quote.

Previous Let us Call You

Recommended Changes Going Forward, Part 3.

For CV3. The Quote Accuracy Model

To further elevate the CV3 experience, I'm recommending a quote accuracy enhancement, strategically positioned to close the expectation gap between digital estimates and agent-delivered pricing, improving trust, lead quality, and close rates.

User ID	Estimate Shown	Final Quote	Accuracy %	Notes
1234ABCD	\$4,800	\$5,000	96%	Acceptable variance
1235ABCE	\$500	\$5,000	10%	Edge case: Large variance
1234ABCF	\$800	\$805	99.4%	High accuracy

Average Accuracy Across All Users: 68.5%
(Note: Hypothetical case. You can define threshold, e.g., <95% triggers review flag)

To improve quote transparency and user trust, I'm recommending the implementation of an 'Estimate-to-Quote Accuracy Indicator', a trackable mechanism that compares the estimate shown at Step 1 to the final policy quote after agent review. Each user receives a unique reference ID tied to their session. By logging and monitoring the variance across users, we can proactively identify edge cases, monitor quoting accuracy over time, and refine both user expectations and business logic. This will also allow us to surface a live accuracy percentage, both per user and as an overall average across all completed flows.

SmartQuote Integrity Engine™

Key Features of the Estimate-to-Quote Accuracy Indicator

1. Unique Session-Level Tracking.

Feature: Automatically generates a hidden user reference ID (e.g., 1234ABCD) at the start of the quote flow.

Value: Enables precise, session-specific tracking from estimate to final quote—even across offline handoffs to agents.

2. Real-Time Accuracy Calculation

Feature: Compares the estimated quote (Step 1) to the final agent-provided quote (Step 4+) and calculates a per-user accuracy percentage.

Value: Provides immediate insight into how closely estimates reflect final pricing—critical for trust and conversion.

3. Edge Case Detection

Feature: Flags sessions where the final quote differs from the estimate by more than a set threshold (e.g., 5%).

Value: Helps identify outliers or logic gaps in the quote engine, allowing for targeted QA or pricing policy adjustments.

4. Aggregate Accuracy Dashboard

Feature: Displays an average Estimate-to-Quote Accuracy % across all users over a given period.

Value: Supports leadership reporting, quote reliability monitoring, and long-term product calibration.

5. Trust-Driven UX Transparency

Feature: Optionally displays the unique quote ID to users depending on where they are in the flow.

Value: Including just one phone number field as the sole PII field in our initial CV3 test, paired with the Estimate-to-Quote Accuracy Indicator, gives us a strategic middle ground that balances data collection, conversion protection, and business insight.

SmartQuote Integrity Engine™

Key Benefits of this approach.

1. Establishes a Traceable Link to Agent Outcomes.

Benefit: The phone number becomes the bridge between the form session and the agent-side quote, enabling a reliable match to finalized policies. **Why it matters:** This is essential for your *Estimate-to-Quote Accuracy Indicator* to function, as you need to connect each unique ID to an actual outcome.

2. Minimal Friction, Maximum Signal.

Benefit: Asking only for a phone number keeps form friction low compared to requesting full PII (e.g., SSN, address, license number).
Why it matters: You protect the high conversion performance of CV2, while still gaining meaningful backend insight.

3. Enables Post-Form Engagement.

Benefit: Agents can follow up directly, even if the user abandons at Step 4.
Why it matters: You increase lead salvage potential without harming the user's trust in the digital experience.

4. Clean Data Collection for Quote Accuracy Metrics

Benefit: Having a single PII input simplifies data mapping and makes it easier to pilot the accuracy model without complex integration.
Why it matters: You can validate the quote accuracy mechanism without needing a policy system sync from day one.

5. Sets the Stage for Future Testing

Benefit: Starting with just phone number collection allows you to establish a baseline for abandonment vs. accuracy tradeoff.
Why it matters: This gives you a clean A/B testing foundation to later introduce additional fields (e.g., email, VIN) with measurable impact.

Optional Future Enhancements

PII Collection Strategy

To maintain high conversion performance while gradually increasing data capture for downstream business needs, a phased, test-driven rollout of additional PII fields is recommended:

CV3.1 – Add Email Address (Optional Field)

- Enables follow-up and retargeting
- Still low-friction if labeled clearly (e.g., *"Add email if you'd like a copy of your quote estimate"*)
- Easy to A/B test against current phone-only variant

CV3.2 – Introduce First Name

- Supports personalization in agent follow-up or confirmation messages
- Can be positioned as optional for initial tests
- Reinforces trust if paired with benefit (e.g., *"Helps us personalize your quote"*)

We can introduce these progressively using data-informed thresholds, e.g.: *"Only deploy next PII field when current version maintains >95% accuracy and <X% abandonment."*

Final Flow + A Note on Measuring Conversion

TRAFFIC QUALITY AND CONVERSIONS

Click to view CV3
Commercial Vehicle Calculator.
[Version 3, UX Design and Flow](#)

A Note on Measuring Conversion

Quote conversion doesn't live in UX alone. Traffic quality, the intent and fit of visitors arriving at the form, directly shapes completion rates regardless of how well the experience is designed. This was factored into how results were framed.

High-volume, low-intent traffic can make a well-designed form look like it's underperforming. The inverse is also true, that a smaller pool of qualified visitors will convert at rates that raw traffic numbers alone won't explain. I designed for the user who arrived ready to act, and measured success accordingly.

Simple Example. 100k visits versus 1k quality visits. Volume of traffic alone doesn't guarantee real customer growth. Sustainable value comes from attracting visitors who are ready to convert.

- **Quality visitors > Quantity of Visitors (for Conversions)**
It's true we want more visitors (volume), but quality matters most.
- **Real growth** comes from attracting people who actually want what we offer.