



Esure

# Test Plan – Price & Title: Optional Extras: Esure Q&B Motor

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Name	Version	Changes
Angeli Mehta	1	Document created

# Test Background

## Evidence

- Two rounds of user testing have shown that users do not understand the optional extras and that price and product name is a key factor to help them assess their need for the product. Therefore, we want to test whether adding the product and price to each add on impacts add on take up.

## Hypothesis

We hypothesize that by adding product and price to the optional extras, users' will be able to make a more informed decision based on their demands and needs due to knowing what product they are buying, therefore we will see an increase in ASR per Sale.

## Test Goal

Increase ASR per sale

# Targeting

Name	Description	Example URLs
Optional Extras	Optional Extras page	<a href="https://www.esure.com/motor/cover-options">https://www.esure.com/motor/cover-options</a>

## Audiences

### Devices

Desktop, Tablet, Mobile

### Other

Customers that have landed from an aggregator

Add global holdback to audience in Optimizely

## Scenarios & Considerations

### QA Tier

Tier 3

### Scenarios

- n/a

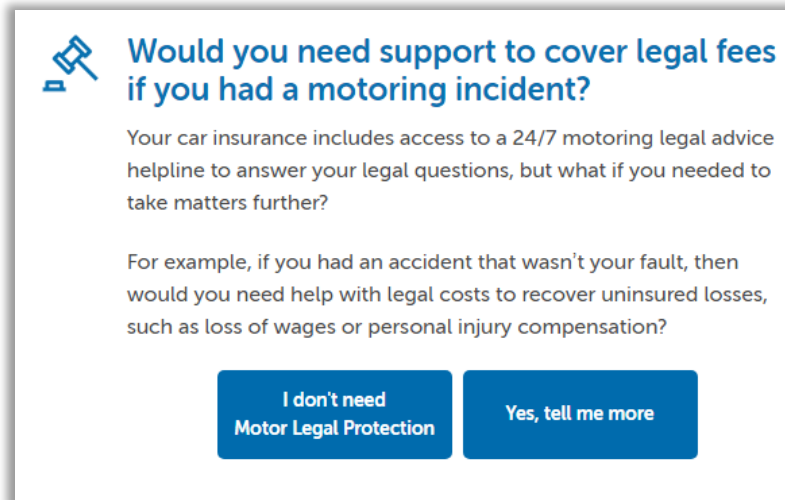
### Considerations


- n/a

## Variations

### Control – Optional Extras Page

MLP – initial question



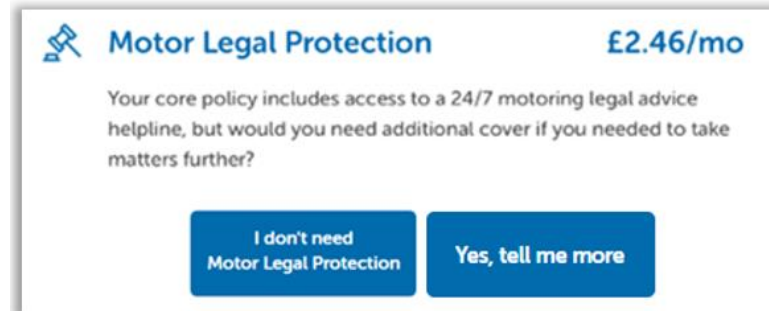
 **Would you need support to cover legal fees if you had a motoring incident?**


Your car insurance includes access to a 24/7 motoring legal advice helpline to answer your legal questions, but what if you needed to take matters further?

For example, if you had an accident that wasn't your fault, then would you need help with legal costs to recover uninsured losses, such as loss of wages or personal injury compensation?

**I don't need Motor Legal Protection** **Yes, tell me more**

### Variation – Optional Extras Page



 **Motor Legal Protection** **£2.46/mo**

Your core policy includes access to a 24/7 motoring legal advice helpline, but would you need additional cover if you needed to take matters further?

**I don't need Motor Legal Protection** **Yes, tell me more**


### Design changes

- Replace 'Would you need support...' title with 'Motor Legal Protection'
- Replace copy with new copy 'Your core policy includes access to a 24/7 motoring legal advice helpline, but would you need additional cover if you needed to take matters further?'
- Place price per month in the top right corner

### Considerations

- If a user clicks 'I don't need MLP' move onto the next question
- If a user clicks 'Yes, tell me more' see below

## MLP - expanded

 **Would you need support to cover legal fees if you had a motoring incident?**

Your car insurance includes access to a 24/7 motoring legal advice helpline to answer your legal questions, but what if you needed to take matters further?

For example, if you had an accident that wasn't your fault, then would you need help with legal costs to recover uninsured losses, such as loss of wages or personal injury compensation?


**If you choose to upgrade to Motor Legal Protection you're covered for...**

- Up to £100,000 legal costs to help recover your uninsured losses after an accident caused by someone else
- Up to £100,000 in legal costs to defend you against a motoring prosecution
- Up to £10,000 to represent you in a motoring database dispute

If your legal case does not have a reasonable chance of being successful, we won't proceed with your claim.

[i Insurance Product Information Document](#)

Don't forget you may already have Motor Legal cover with another provider such as your Bank.

 **Motor Legal Protection** **£2.46/mo**

Your core policy includes access to a 24/7 motoring legal advice helpline, but would you need additional cover if you needed to take matters further?

**Upgrade to Motor Legal Protection and you're covered for:**

- Up to £100,000 legal costs to help recover your uninsured losses after an accident caused by someone else
- Up to £100,000 in legal costs to defend you against a motoring prosecution
- Up to £10,000 to represent you in a motoring database dispute

If your legal case does not have a reasonable chance of being successful, we won't proceed with your claim.

[i Insurance Product Information Document](#)

Don't forget you may already have Motor Legal cover with another provider such as your Bank.

## Design changes

- Change the sub-title to 'Upgrade to Motor Legal Protection and you're covered for:'
- Change shape of the CTAs to rectangles
- Replace 'I don't need MLP' CTA with 'Continue without MLP' and 'I need MLP' CTA with 'Add for £X.XX/mo'


## Considerations

- Document link as per control
- CTAs as per control

## Design Link

- n/a

## Car Hire – initial question




**Would you need a hire car if yours was written off or stolen?**

If your car is repairable, you're entitled to a courtesy car while yours is fixed by our recommended repairers but if it's stolen or written-off, what then...

Would you need protection against this potential inconvenience and cost, keeping you on the road while your claim is being processed?

**I don't need Car Hire**   **Yes, tell me more**



**Car Hire** **£2.86/mo**

Your core policy includes a courtesy car as standard whilst your car is being repaired, but would you need car hire if your car was written off or stolen?

**I don't need Car Hire**   **Yes, tell me more**

### Design changes

- Replace 'Would you need a hire car...' title with 'Car Hire'
- Replace copy with new copy 'Your core policy includes a courtesy car as standard whilst your car is being repaired, but would you need car hire if your car was written off or stolen?'
- Place price per month in the top right corner

### Considerations

- If a user clicks 'I don't need Car Hire' move onto the next question
- If a user clicks 'Yes, tell me more' see below

## Car Hire - expanded



### Would you need a hire car if yours was written off or stolen?

If your car is repairable, you're entitled to a courtesy car while yours is fixed by our recommended repairers but if it's stolen or written-off, what then...

Would you need protection against this potential inconvenience and cost, keeping you on the road while your claim is being processed?

I don't need  
Car Hire

Yes, tell me more

### Upgrade to Car Hire and if your car is written off or stolen and not recovered, we will:

- Provide you with a similar type and sized hire car by the end of the next working day - for up to 21 days whilst your claim is being processed
- Collect you from your home or work to pick up the car
- Cover all named drivers on the policy

#### [Insurance Product Information Document](#)

Don't forget you may already have standalone car hire cover with another provider.

I don't need Car  
Hire

Continue without this  
cover

I need Car Hire

Add for  
£1.67/mo  
(£19.99/yr)



### Car Hire

£2.86/mo

Your core policy includes a courtesy car as standard whilst your car is being repaired, but would you need car hire if your car was written off or stolen?

I don't need  
Car Hire

Yes, tell me more

### Upgrade to Car Hire and receive:

- A similar type and sized hire car for up to 21 days.
- Collection for you from your home or work to pick up the car
- Cover for all named drivers on the policy

#### [Insurance Product Information Document](#)

Don't forget you may already have standalone car hire cover with another provider.

Continue without  
Car Hire

Add for £2.86/mo



## Design changes

- Change the sub-title to 'Upgrade to Car Hire and receive:'
- Replace copy with:
  - A similar type and sized hire car for up to 21 days
  - Collection for you from your home or work to pick up the car
  - Cover all named drivers on the policy
- Change shape of the CTAs to rectangles
- Replace 'I don't need Car Hire' CTA with 'Continue without Car Hire' and 'I need Car Hire' CTA with 'Add for £X.XX/mo'

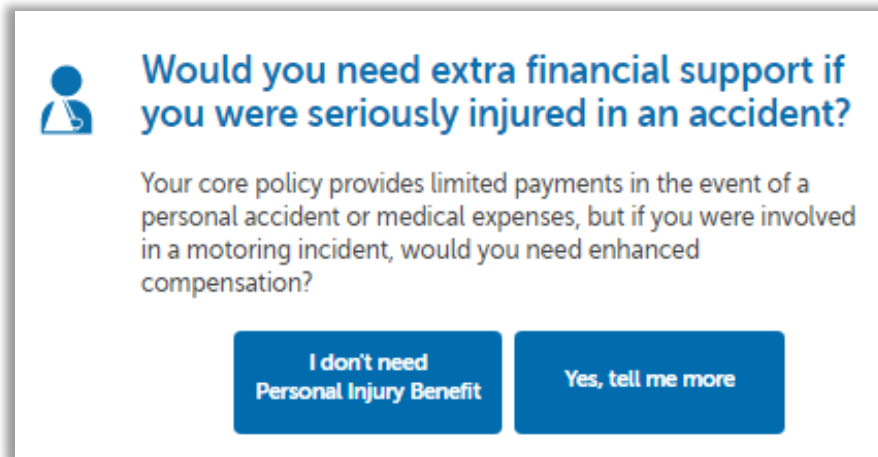
## Considerations


- Document link as per control
- CTAs as per control

## Design Link

- n/a

## PIB – initial question



 **Would you need extra financial support if you were seriously injured in an accident?**

Your core policy provides limited payments in the event of a personal accident or medical expenses, but if you were involved in a motoring incident, would you need enhanced compensation?

**I don't need Personal Injury Benefit** **Yes, tell me more**



 **Personal Injury Benefit** **£2.22/mo**

Your core policy provides limited payments in the event of a personal accident or medical expenses, but if you were involved in a motoring incident, would you need enhanced compensation?

**I don't need Personal Injury Benefit** **Yes, tell me more**


### Design changes

- Replace 'Would you need extra financial support...' title with 'Personal Injury Benefit'
- Replace copy with new copy 'Your core policy provides limited payments in the event of a personal accident or medical expenses, but if you were involved in a motoring incident, would need enhanced compensation?'
- Place price per month in the top right corner

### Considerations

- If a user clicks 'I don't need PIB' move onto the next question
- If a user clicks 'Yes, tell me more' see below

## PIB - expanded



### Would you need extra financial support if you were seriously injured in an accident?

Your core policy provides limited payments in the event of a personal accident or medical expenses, but if you were involved in a motoring incident, would you need enhanced compensation?

I don't need Personal Injury Benefit

Yes, tell me more

#### Upgrade to Personal Injury Benefit and get...

- Cover available for accidents occurring in the UK, the Isle of Man and the Channel Islands
- Up to £100,000 if you or your named driver are at fault in an accident and suffer a permanent injury
- A payment up to £1,000 if you need to have an operation or a procedure as a result of a permanent injury
- Up to £30,000 if you or your named driver are not at fault in an accident and suffer a permanent injury
- Cover for the policyholder whilst travelling as a passenger or getting into or out of any car
- £1000 per fracture suffered as a result of an accident up to a maximum of £5000


For full details of other cover please visit <https://www.esure.com/car-insurance/personal-injury-benefits>

[Insurance Product Information Document](#)

Don't forget, you may already have life or personal injury cover with another provider. This cover will provide an additional payment.

I don't need Personal Injury Benefit  
Continue without this cover

I need Personal Injury Benefit  
Add for £1.67/mo (£20.00/yr)



### Personal Injury Benefit

£2.22/mo

Your core policy provides limited payments in the event of a personal accident or medical expenses, but if you were involved in a motoring incident, would you need enhanced compensation?

I don't need Personal Injury Benefit

Yes, tell me more

#### Upgrade to Personal Injury Benefit and receive

- Cover available for accidents occurring in the UK, the Isle of Man and the Channel Islands
- Up to £100,000 if you or your named driver are at fault in an accident and suffer a permanent injury
- A payment up to £1,000 if you need to have an operation or a procedure as a result of a permanent injury
- Up to £30,000 if you or your named driver are not at fault in an accident and suffer a permanent injury
- Cover for the policyholder whilst travelling as a passenger or getting into or out of any car
- £1000 per fracture suffered as a result of an accident up to a maximum of £5000

For full details of other cover please visit <https://www.esure.com/car-insurance/personal-injury-benefits>

[Insurance Product Information Document](#)

Don't forget, you may already have life or personal injury cover with another provider. This cover will provide an additional payment.

Continue without Personal Injury Benefit

Add for £2.22/mo

## Design changes

- Change the sub-title to 'Upgrade to Personal Injury Benefit and receive:'
- Change shape of the CTAs to rectangles
- Replace 'I don't need PIB' CTA with 'Continue without PIB' and 'I need PIB' CTA with 'Add for £X.XX/mo'

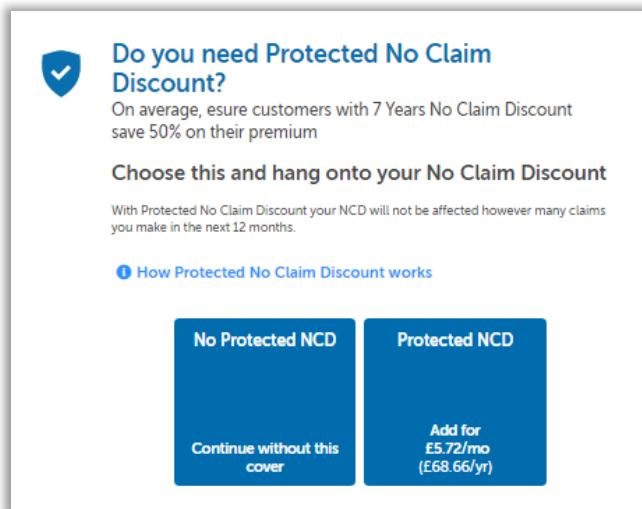
## Considerations


- Document link as per control
- CTAs as per control

## Design Link

- n/a

## NCD – initial question



 **Do you need Protected No Claim Discount?**

On average, esure customers with 7 Years No Claim Discount save 50% on their premium

**Choose this and hang onto your No Claim Discount**

With Protected No Claim Discount your NCD will not be affected however many claims you make in the next 12 months.

[How Protected No Claim Discount works](#)

No Protected NCD	Protected NCD
Continue without this cover	Add for £5.72/mo (£68.66/yr)



 **Protect your No Claim Discount** **£2.84/mo**

On average, esure customers with 17 Years No Claim Discount save 52% on their premium

With Protected No Claim Discount your NCD will not be affected however many claims you make in the next 12 months.

[How Protected No Claim Discount works](#)

**Do you need to protect your No Claims Discount?**

I don't need Protected NCD	Add for £2.84/mo
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### Design changes

- Replace 'Do you need Protected...' title with 'Protect your No Claim Discount?'
- Remove 'Choose this and hang onto your No Claim Discount' above 'With Protected NCD...'
- Add 'Do you need to protect your No Claims Discounts?' above the CTA
- Place price per month in the top right corner
- Change shield icon
- Change shape of the CTAs to rectangles
- Replace 'No Protected NCD' CTA with 'I don't need Protected NCD' and 'Protected NCD' CTA with 'Add for £X.XX/mo'

### Considerations

- If a user clicks 'I don't need Car Hire' move onto the next question

## Metrics

No.	Name	Description	Exists?
1.	Revenue: ASR	Track ASR revenue	Exists
2.	Sales: Overall Add ons	Track overall add ons sales	Exists
3.	Revenue: Add ons	Track revenue from add ons	Exists
4.	Optional Extras: Yes CTAs	Clicks on all CTAs on the Optional Extras page that indicate an appetite for add ons such as Yes tell me more or Yes I need cover	Exists
5.	Optional Extras: No CTAs	Clicks on all CTAs on the Optional Extras page that indicate no interest in add ons such as No I don't need	Exists
6.	I don't need – initial - MLP	Track clicks on the initial I don't need MLP CTA	Exists
7.	Find out more - MLP	Track clicks on Find out more CTA on MLP	Exists
8.	Cover Options: I don't need Motor Legal Protection CTA	Clicks on I don't need Motor Legal Protection CTA	Exists
9.	I need - continue with MLP	Clicks on I need Motor Legal Protection CTA	Exists
10.	Visited Page: Car Hire page	Track visits to Car hire page	Exists
11.	I don't need – initial – Car Hire	Track clicks on the initial I don't need Car Hire CTA	Exists
12.	Find out more - Car Hire	Track clicks on Find out more CTA on Car Hire	Exists
13.	Cover Options: I don't need Car Hire CTA	Clicks on I don't need Car Hire CTA	Exists
14.	Cover Options: I need Car Hire CTA	Clicks on I need Car Hire CTA	Exists
15.	Visited Page: Personal Injury Benefit page	Track visits to Personal injury benefit page	Exists

16.	I don't need – initial – PI cover	Track clicks on the initial I don't need Personal Injury Cover CTA	Exists
17.	Find out more - PI Cover	Track clicks on Find out more CTA on Personal Injury Cover	Exists
18.	Cover Options: I don't need Personal Injury Benefit CTA	Clicks on I don't need Personal Injury Benefit CTA	Exists
19.	Cover Options: I need Personal Injury Benefit CTA	Clicks on I need Personal Injury Benefit CTA	Exists
20.	Clicks: No NCD Button	Clicks on No NCD CTA	Exists
21.	Clicks: Protected NCD	Clicks on Protected NCD	Exists
22.	Visited Page: Final Check page	Track visits to Final check page	Exists
23.	Visited Page: Payment page	Track visits to Payment page	Exists
24.	Visit Page: Policy Sales (Confirmation page)	Track visits to the policy confirmation page	Exists
25.	Sales: Policy Sales (Annually)	Track annual policy sales	Exists
26.	Sales: Policy Sales (Monthly)	Track monthly policy sales	Exists
27.	Sales: MLP	Track sales with MLP	Exists
28.	Sales: Car Hire	Track sales with Car Hire	Exists
29.	Sales: Personal Injury	Track sales with Personal	Exists
30.	Sales: NCD Protection	Track sales with NCD Protection	Exists
31.	Sales: Breakdown	Track overall breakdown sales	Exists
32.	Revenue: Breakdown	Track revenue from breakdown	Exists

## Segments

Name	Values description
Desktop	Track desktop users
Tablet	Track tablet users
Mobile	Track mobile users

## Integrations

Name	Values description
Adobe Analytics	eVar TBC