

ES Home Auto Renewal Opt out prompt Test

Jan 2022

Evidence

In November last year, auto renewal was launched following an FCA requirement to have in the journey. Since release, Opt-in rate has started to decrease and is trending at -4%pts since launch to ~83%, indicating customers are less committed to Esure as a long-term provider. Home has a higher opt out rate than motor at 66% opt in rate and shows a clear area of improvement through experimentation.

We want to increase transparency of auto renewal for users. Having the AR box upfront with a prompt after a user opts out will provide the user with more helpful information. Therefore, we want to test whether having a prompt after users have opted out makes them rethink whether they want to be automatically covered and are getting the cover they require

Hypothesis

We hypothesize that by having an “opt out prompt” for a user after they have unchecked the tick box to opt out of AR, the user will see the benefits of remaining opted in to AR by being more transparent and therefore increase overall opt in rate

Audience

ES Home Final Check page

All Devices

Control

esure

In my account you will be able to:

- View all your documents
- Find out how to claim

Getting your documents

You'll have 24/7 online access to your Schedule, along with the rest of your documents in My Account. It may take up to 24 hours for these documents to appear.

You can also view these in My Account at any time.

To also receive these and any future documents by post (please think of the environment), [click here](#). This can take up to 5 days.

Auto-renewal

To make sure you have insurance in place that provides continuous cover, this policy automatically renews.

[Read more](#)

It goes without saying, you can decide if you want to auto-renew or not. If you don't want to, you can [opt out here](#)

Please read the

Variation 1

Opt-in Preselected + No prompt

esure

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Would you like this policy to auto renew? You can also stop your policy from automatically renewing at any time in your online account or by phone.

☒ Stay covered with auto-renewal

☐ No thanks, cancel at renewal

If user clicks No Thanks

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! After (RENEWAL DATE) your home will no longer be covered. Please note, some mortgage providers require continuous home insurance as part of their lending criteria.

Prompt includes personalised renewal date based on the policy