

esure®

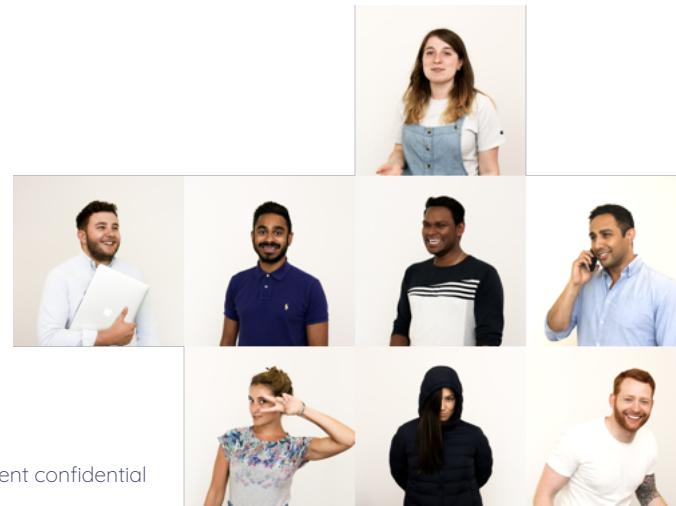
# Auto-Renewal Workshop

January 2022



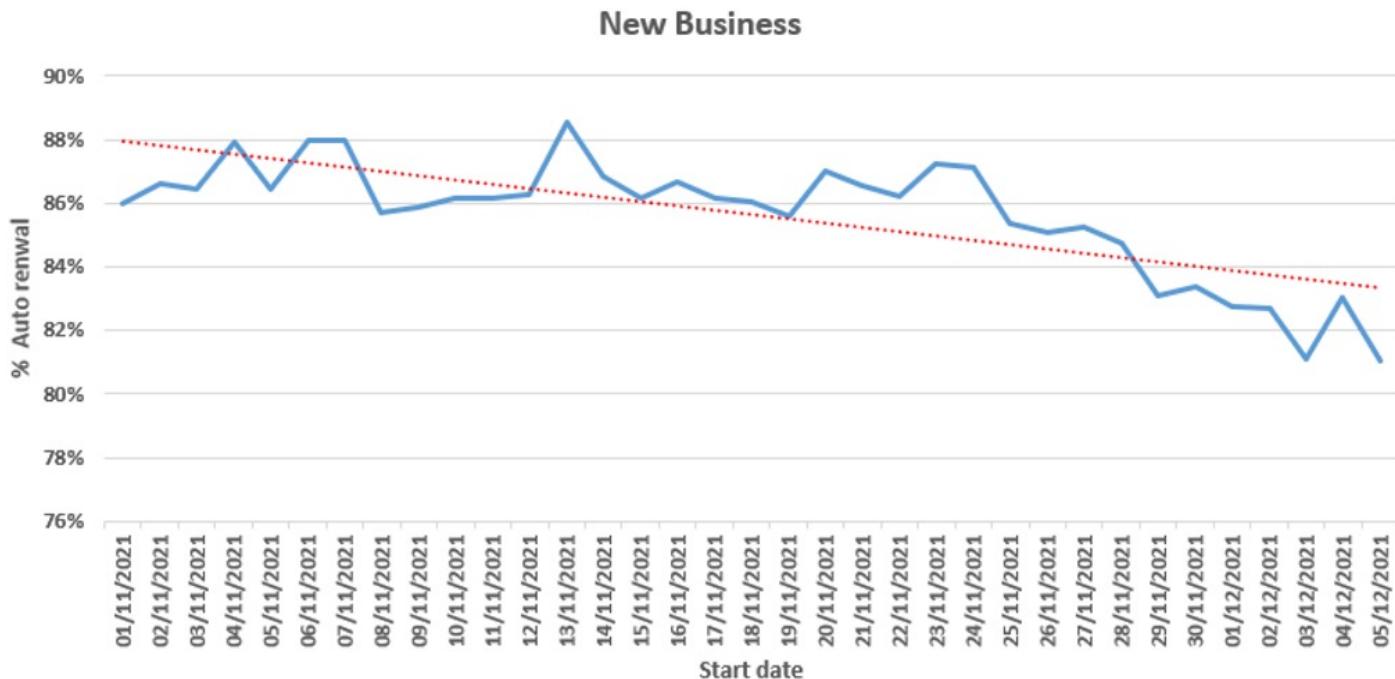
# Agenda

- Background data & insights
- 8 test ideas
- Proposed priority of tests
- Agree next steps



## Background

- Auto Renewal launched at the start of November last year, overall opt in rate was ~87% for motor policies.
- 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.



## Background contd.

- Customers that choose to opt-out have an **8%pt** higher conversion rate from final check to purchase (**83%**) versus opted in visitors (**74.5%**) shown below, likely due to lower commitment when taking out the policy. However, it's likely that the lifetime value of this segment is lower and therefore a less valuable customer.
- There is still an opportunity to optimise the payment step for Opted In users.

### ● Step to Step by AR status

	All Visits	Auto Renew Opted in users	Auto Renew Opted Out users
Metrics			
Page: 1 / 1 Rows: 50 1-3 of 3	Nov 24	2	Nov 24
1. New Q&B Final Check to Payment Selection	88%	100%	99%
2. New Q&B Payment Selection to confirmation	77.5%	76.5%	85.7%
3. New Q&B Final Check to Purchase confirmation	66.95%	74.49%	83.01%

## Performance by Device - Motor

- Desktop is a clear area for improvement, with opt-in rate trending ~5%pts lower than mobile.
- Desktop opt in rate is 82% vs. mobile at 87%. The design for both is currently identical.

The screenshot shows the final quote page for a car insurance policy. At the top, it displays "Your quote £393.21 Annual payment (change)". Below this, a navigation bar shows steps 1 through 4: Cover, Optional extras, Final check, and Payment. The "Final check" step is highlighted. The main content area contains the following sections:

- Your chosen cover and options:** Shows a single option: "Comprehensive Car insurance" at £393.21.
- Total cost:** £393.21, including insurance premium tax.
- Information Pack Documents:** A note stating they are also available to download from the link provided.
- Auto-renewal:** A section explaining that having car insurance is a legal requirement and that the policy automatically renews. It includes a "Read more" link and a note about opting out.
- Declaration:** A bolded instruction to "Please read the declarations below and tick the box to confirm the statements are true".
- Checklist:** A list starting with "My car is a UK vehicle and is registered in the UK with the DVLA".

The screenshot shows the final quote page for a car insurance policy. At the top, it displays "Your quote £393.21 Annual payment (change)". Below this, a navigation bar shows steps 1 through 4: Cover, Optional extras, Final check, and Payment. The "Final check" step is highlighted. The main content area contains the following sections:

- Step 3 of 4 - Final check:** A note stating Information Pack Documents are also available to download from the link provided.
- Auto-renewal:** A section explaining that having car insurance is a legal requirement and that the policy automatically renews. It includes a "Read more" link and a note about opting out.
- Feedback:** A vertical sidebar on the right side with the word "Feedback" written vertically.
- Declaration:** A bolded instruction to "Please read the declarations below and tick the box to confirm the statements are true".
- Checklist:** A list starting with "My car is a UK vehicle and is registered in the UK with the DVLA".

Please read the declarations below and tick the box to confirm the statements are true

✓ My car is a UK vehicle and is registered in the UK with the DVLA

## Home vs. Motor Performance

- Home auto-renewal opt-in rate is currently trending **17%pts** lower than Motor at just **66%**. This represents a significant opportunity for optimisation. We believe the difference in opt in behaviour could be in part due to the language within the Motor journey (left) being significantly more persuasive:



**esure**

Your quote  
**£393.21**  
Annual payment (change)

**Step 3 of 4 - Final check**

Information Pack Documents are also available to [Download from here](#).

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**

As having car insurance is a legal requirement it's important you have a policy in place to make sure you're covered. For that extra reassurance 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](#)

**Feedback**



**esure**

Your quote  
**£205.98**  
Annual payment (change)

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](#)

**Feedback**

**“..having car insurance is a legal requirement”**

**“For that extra reassurance..”**

**“It’s important you have a policy..”**

## Home vs. Motor Performance

- There is also a **subtle difference in the page layout** between the two policies, which could be impacting opt-in rate.
- Auto-renewal has its own section within Home, whereas on Motor it's included in the less noticeable grey "Getting your documents" section. Could this be encouraging less interaction from users and therefore higher opt in?

### Motor (Opt-in 83%)

The screenshot shows the Motor insurance renewal process. At the top, it says "Total quote £393.21 Annual payment (change)". Below this, there are four steps: 1 Cover, 2 Optional extras, 3 Final check, and 4 Payment. Step 3 is highlighted. A "Getting your documents" section explains access to documents via My Account. An "Auto-renewal" section states that the policy automatically renews if cover is in place. A declaration box at the bottom asks to confirm statements about vehicle registration and modifications. The overall opt-in rate is 83%.

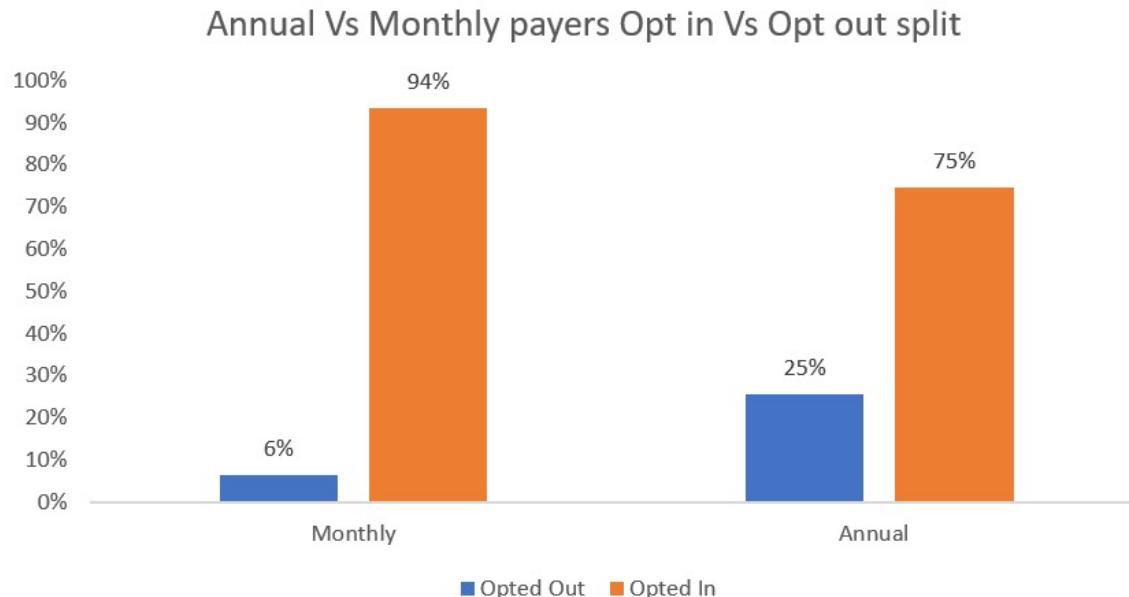
### Home (Opt-in 66%)

The screenshot shows the Home insurance renewal process. At the top, it says "Total quote £205.98 Annual payment (change)". Below this, there are three sections: "esure", "Your chosen cover and options", and "Options". The "Your chosen cover and options" section shows a "Comprehensive Car insurance" plan at £393.21. The "Options" section lists "Buildings Standard Cover" and "Contents Standard Cover" both at £205.98. The "esure" section lists "In my account you will be able to:" (View all your documents, Find out how to claim) and "Getting your documents" (access to Schedule and documents via My Account). An "Auto-renewal" section states that the policy automatically renews if cover is in place. A declaration box at the bottom asks to confirm statements about vehicle registration and modifications. The overall opt-in rate is 66%.

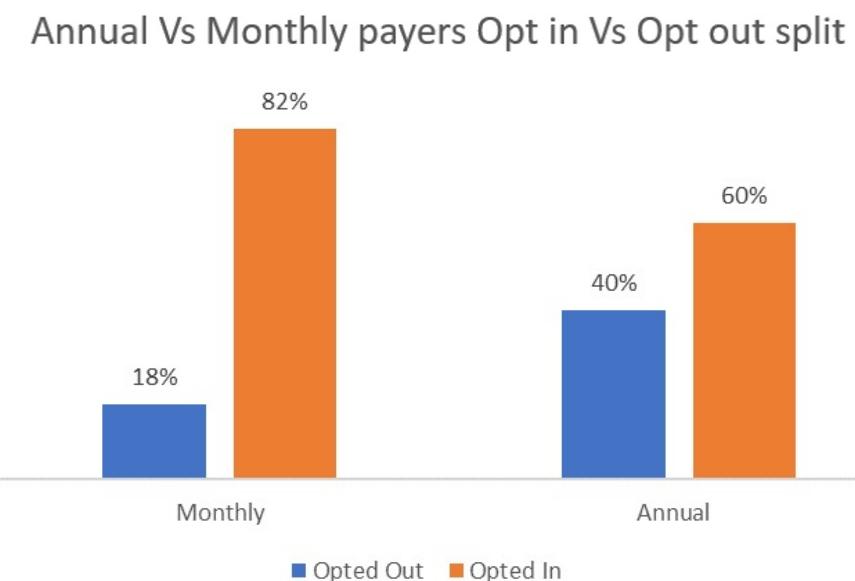
## Annual vs. Monthly Payers

- For both Motor and Home policies, annual payers are much less likely to opt-in to auto renewal. We believe customers with the annual payment mindset are likely to want to shop around each year for the best price, and therefore less likely to auto-renew.
- Monthly payers have an opt-in rate of **88%**, versus Annual payers at just **68%** (-20%pts).

### Motor

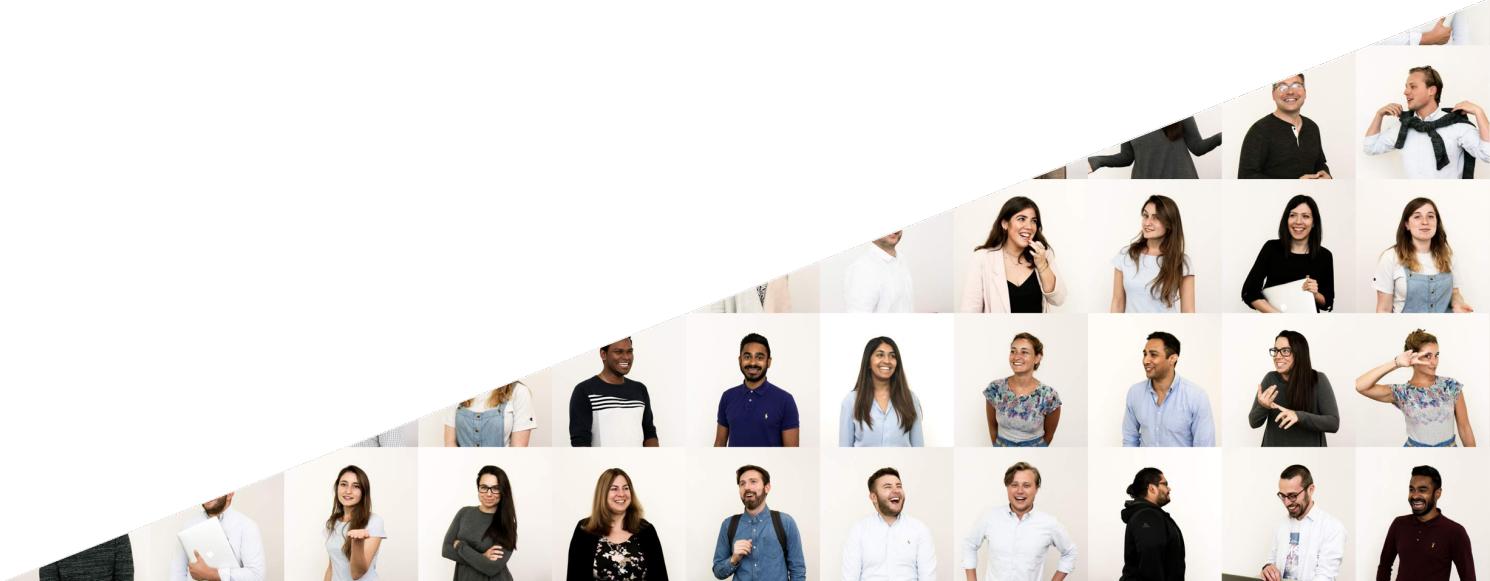


### Home



REO

# Competitor Review



## Competitor Review

We have reviewed the implementation of Auto-renewal for 6 competitors.

There are broadly 3 approaches:

1. Mandatory selection for opt in or out
2. Auto-renewal selected by default, with supporting benefits to discourage opt out
3. No option within the quote journey to disable Auto-renewal

### Approach 1

Would you like your policy to automatically renew when this cover expires?

This will save you time and keep your car insured.

This means we'll save the payment details you've just provided and use them to take your renewal payment. We'll keep your payment details secure and write to you at renewal so that you can check you're happy with the cover and price.

You can stop auto-renewal now, or at any time online or by phone. This would mean that we wouldn't take any further payments on your card. Remember that doing this means you'll need to contact us at renewal to stay insured. See your documents for details.

[Yes, save my details](#)

[No, thanks](#)

### Approach 2

Automatic renewal of your policy

Your policy is set to automatically renew. To do this we will securely store your payment details so that we can automatically take the payment and renew your policy every year. If you do not want us to automatically renew your policy, please deselect the box below. Please read your [Important Information](#) for further details on the automatic renewal process, remember you can change this at any time.

Okay, I'm happy with this.

We'll send you a confirmation email to:  
[conversion@esure.com](mailto:conversion@esure.com)

Total payable:  
**£332.54**

 Continue to payment

### Approach 3

Hastings DIRECT

? Help

£1,410.71  
Pay in full

### Other things to know

#### Automatic renewal

Most policies will automatically renew on their renewal date (we'll confirm this with you once you've bought your policy).

Your renewal quote will be available at least three weeks before your renewal is due, to give you time to decide if you want to stay with us. If your price and details are ok, you won't have to do anything. After renewing, you have a two week cooling-off period where you won't be charged a cancellation fee if you change your mind. All you'll be asked to pay for is the amount of time you were insured for, plus a renewal arrangement fee.

You can opt out of automatic renewal at any time online or over the phone. However, if you're in the last month of your policy, you'll need to call us to opt out. You may find your renewal price is higher than the price of your policy today.

## LV – Liverpool Victoria

- Auto-renewal opted in by default.
- Multiple benefits displayed on page load.
- Opt-out tick box displayed within an “Opt out here” accordion similar to the current esure layout.

The screenshot shows the Liverpool Victoria homepage. At the top, there is a green navigation bar with the LVE logo and links for 'FAQs', 'Chat', and 'Call us'. Below this, a large blue header features the text 'Auto-renewal means you're always insured...'. Underneath, there is a list of three benefits with checkmarks: 'Your policy will renew automatically next year, so you don't need to do anything', 'We'll check you're still happy with your price and cover 4 weeks before renewal, and if you decide not to renew you can let us know for free at any time', and 'When you renew with us, you'll never pay more than you would as a new customer for a like-for-like policy'. A link '+ Opt out here' is located below the list. At the bottom, a section titled 'Cooling off period' states: 'You have a 14 day cooling off period starting from the date you receive your documents.'

The screenshot shows the same Liverpool Victoria page as above, but with a specific section highlighted. An 'accordion' box is shown with the heading 'Auto-renewal means you're always insured...'. Inside, there is a list of three benefits with checkmarks: 'Your policy will renew automatically next year, so you don't need to do anything', 'We'll check you're still happy with your price and cover 4 weeks before renewal, and if you decide not to renew you can let us know for free at any time', and 'When you renew with us, you'll never pay more than you would as a new customer for a like-for-like policy'. Below this list is a button labeled '- Close'. A dashed green box highlights a section that says: 'By automatically renewing your insurance, you can save time next year and ensure that there's no interruption to your cover.' and 'Untick this button to opt out of automatic renewal.' At the bottom of this section is a green button with a checked checkbox and the text 'Automatic renewal'. At the very bottom of the page, a 'Cooling off period' section states: 'You have a 14 day cooling off period starting from the date you receive your documents.'

**AA**

- Auto-renewal presented at Payment step.
- User can opt-out via the tick box, visible on page load.
- Warning displayed if users chooses to opt out, including reference to mortgage lending criteria (shown below)

**Your insurance payment**

Includes your online discount  
 Prices include Insurance Premium Tax

How would you like to pay?

Monthly  Annual

**Don't leave yourself without home insurance**

Your policy will renew automatically in 12 months' time. Here's how it works:

- ✓ Your cover will continue without you having to do anything.
- ✓ We'll send a renewal invite before your policy renews, so you can make any changes.
- ✓ You can opt out of automatic renewal at any time if you change your mind.

Don't forget - some mortgage providers require continuous home insurance as part of their lending criteria, so you should make sure you're always covered.

I want my insurance to renew automatically

**Your insurance payment**

Includes your online discount  
 Prices include Insurance Premium Tax

How would you like to pay?

Monthly  Annual

**Don't leave yourself without home insurance**

Your policy will renew automatically in 12 months' time. Here's how it works:

- ✓ Your cover will continue without you having to do anything.
- ✓ We'll send a renewal invite before your policy renews, so you can make any changes.
- ✓ You can opt out of automatic renewal at any time if you change your mind.

Don't forget - some mortgage providers require continuous home insurance as part of their lending criteria, so you should make sure you're always covered.

I want my insurance to renew automatically

ⓘ We'll still send you a reminder when it's time to renew, but you'll need to contact us before your insurance expires in order to stay covered.

If you do want your insurance to renew automatically and to have continuous cover, please tick the box above.

## Aviva

- Auto-renewal info presented at Payment step.
- User is able to opt out via the tick box, which is displayed on page load.
- No warning displayed upon opt-out (right)

**Automatic renewal of your policy**

Your policy is set to automatically renew. To do this we will securely store your payment details so that we can automatically take the payment and renew your policy every year. If you do not want us to automatically renew your policy, please deselect the box below. Please read your [Important Information](#) for further details on the automatic renewal process, remember you can change this at any time.

Okay, I'm happy with this.

We'll send you a confirmation email to:  
[conversion@esure.com](mailto:conversion@esure.com)

Total payable:  
**£332.54**

 Continue to payment

**Automatic renewal of your policy**

Your policy is set to automatically renew. To do this we will securely store your payment details so that we can automatically take the payment and renew your policy every year. If you do not want us to automatically renew your policy, please deselect the box below. Please read your [Important Information](#) for further details on the automatic renewal process, remember you can change this at any time.

Okay, I'm happy with this.

We'll send you a confirmation email to:  
[conversion@esure.com](mailto:conversion@esure.com)

Total payable:  
**£332.54**

 Continue to payment

## More Than

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- Autorenewal presented just before Payment step.
- Mandatory selection of opt-in or out is required before the user can continue.
- If user opts-out of Auto-renewal (right) a warning is shown regarding the end of the policy.

**Would you like your policy to automatically renew when this cover expires?**

This will save you time and keep your car insured.

This means we'll save the payment details you've just provided and use them to take your renewal payment. We'll keep your payment details secure and write to you at renewal so that you can check you're happy with the cover and price.

You can stop auto-renewal now, or at any time online or by phone. This would mean that we wouldn't take any further payments on your card. Remember that doing this means you'll need to contact us at renewal to stay insured. See your documents for details.

[Yes, save my details](#)    [No, thanks](#)

< Back

Complete payment >

**Would you like your policy to automatically renew when this cover expires?**

This will save you time and keep your car insured.

This means we'll save the payment details you've just provided and use them to take your renewal payment. We'll keep your payment details secure and write to you at renewal so that you can check you're happy with the cover and price.

You can stop auto-renewal now, or at any time online or by phone. This would mean that we wouldn't take any further payments on your card. Remember that doing this means you'll need to contact us at renewal to stay insured. See your documents for details.

[Yes, save my details](#)    [No, thanks](#)

**Thanks, we won't automatically renew your policy when this cover expires.**

You'll have to tell us if you want to continue your cover, otherwise your policy will end and you'll no longer be insured with us.

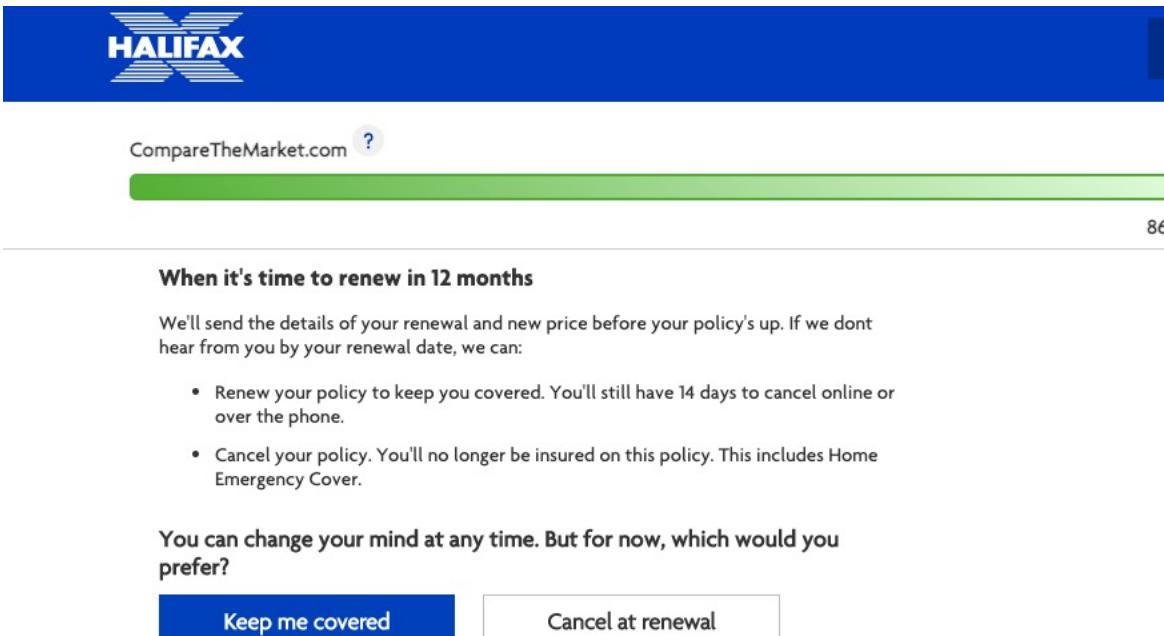
< Back

Complete payment >

## Halifax

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- Auto-renewal presented at Payment step.
- User can opt out via the “Cancel at renewal” CTA. Both options are displayed on page load, with opt-in preselected.
- Warning displayed if users chooses to opt-out.



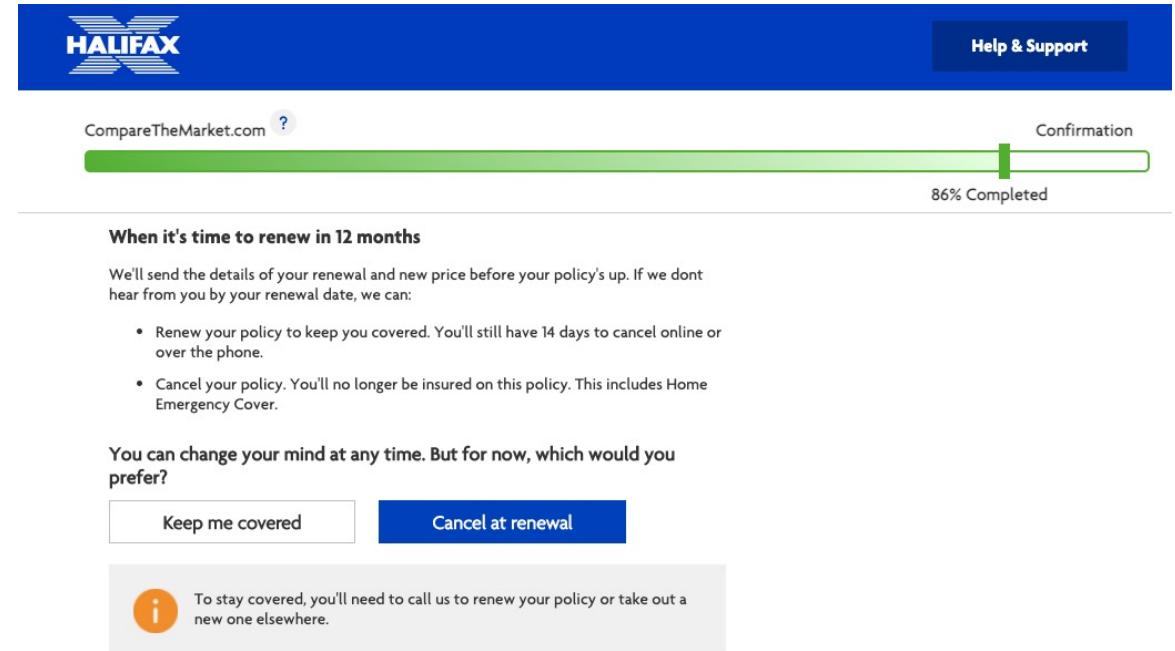
**When it's time to renew in 12 months**

We'll send the details of your renewal and new price before your policy's up. If we don't hear from you by your renewal date, we can:

- Renew your policy to keep you covered. You'll still have 14 days to cancel online or over the phone.
- Cancel your policy. You'll no longer be insured on this policy. This includes Home Emergency Cover.

You can change your mind at any time. But for now, which would you prefer?

**Keep me covered**    **Cancel at renewal**



**When it's time to renew in 12 months**

We'll send the details of your renewal and new price before your policy's up. If we don't hear from you by your renewal date, we can:

- Renew your policy to keep you covered. You'll still have 14 days to cancel online or over the phone.
- Cancel your policy. You'll no longer be insured on this policy. This includes Home Emergency Cover.

You can change your mind at any time. But for now, which would you prefer?

**Keep me covered**    **Cancel at renewal**

**i** To stay covered, you'll need to call us to renew your policy or take out a new one elsewhere.

## Hastings Direct

- Autorenewal info presented at Cover Summary step.
- No option for users to opt out. This can only be done within the account section or via phone once the payment has been completed.

### Other things to know

#### Automatic renewal

Most policies will automatically renew on their renewal date (we'll confirm this with you once you've bought your policy).

Your renewal quote will be available at least three weeks before your renewal is due, to give you time to decide if you want to stay with us. If your price and details are ok, you won't have to do anything. After renewing, you have a two week cooling-off period where you won't be charged a cancellation fee if you change your mind. All you'll be asked to pay for is the amount of time you were insured for, plus a renewal arrangement fee.

You can opt out of automatic renewal at any time online or over the phone. However, if you're in the last month of your policy, you'll need to call us to opt out. You may find your renewal price is higher than the price of your policy today.

# Insights Summary

- 1.** Opt-in rate for Home is trending **-17%pts lower** than the Motor journey and should be a priority for optimisation.
  
- 2.** Annual payers have a **-20%pts** lower opt-in rate vs. monthly payers. Specific messaging should be considered to discourage annual "shop around" behaviour .
  
- 3.** Competitor analysis has revealed a **focus on auto-renewal benefits** is common, along with a specific warning for Home users around **mortgage provider lending criteria**.

## 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

# Test Idea 1

## Home + Motor Persuasive Title



# Test Idea 1 – Home + Motor Persuasive Title

## Control

esure

### 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.

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### 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

esure

### 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.

### Relax knowing your policy will renew automatically

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 2

esure

### 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.

### Don't leave yourself without cover

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

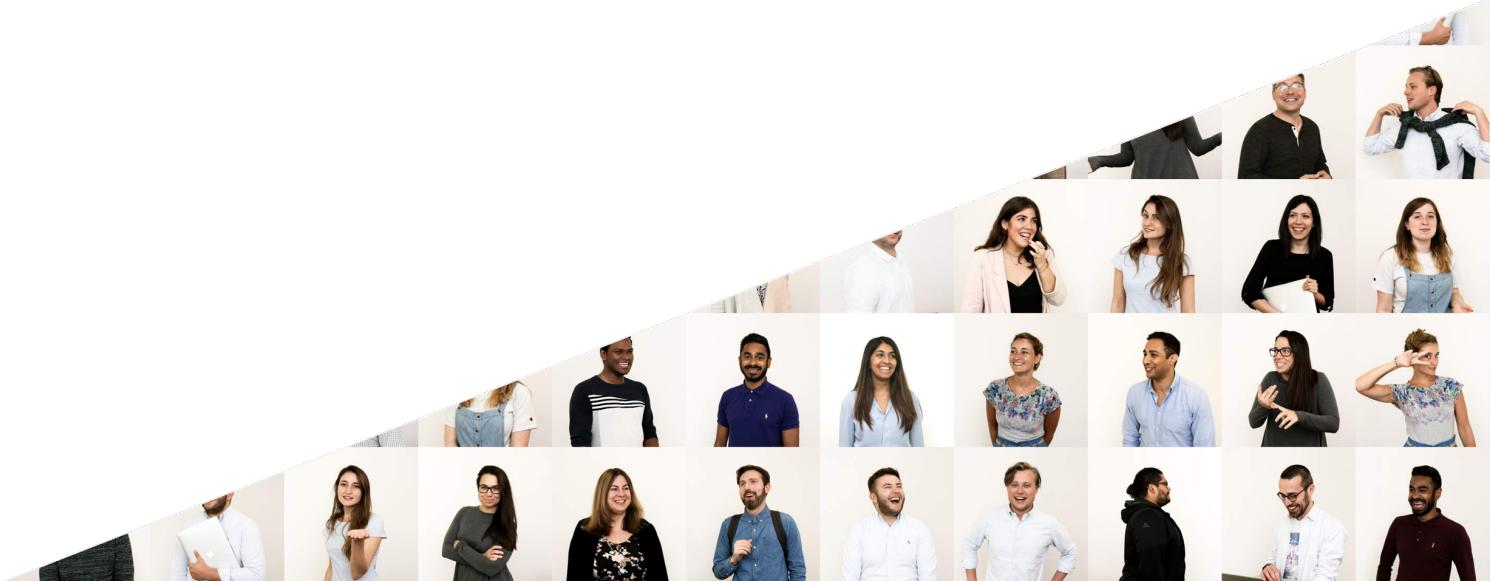
[Read more](#)

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

# Test Idea 2

## Home Up Front Opt-Out



# Test Idea 2 – Up Front Opt-Out

## 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

### 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.

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

## Variation 2

V1 + Prompt on opt-out

### 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.

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.

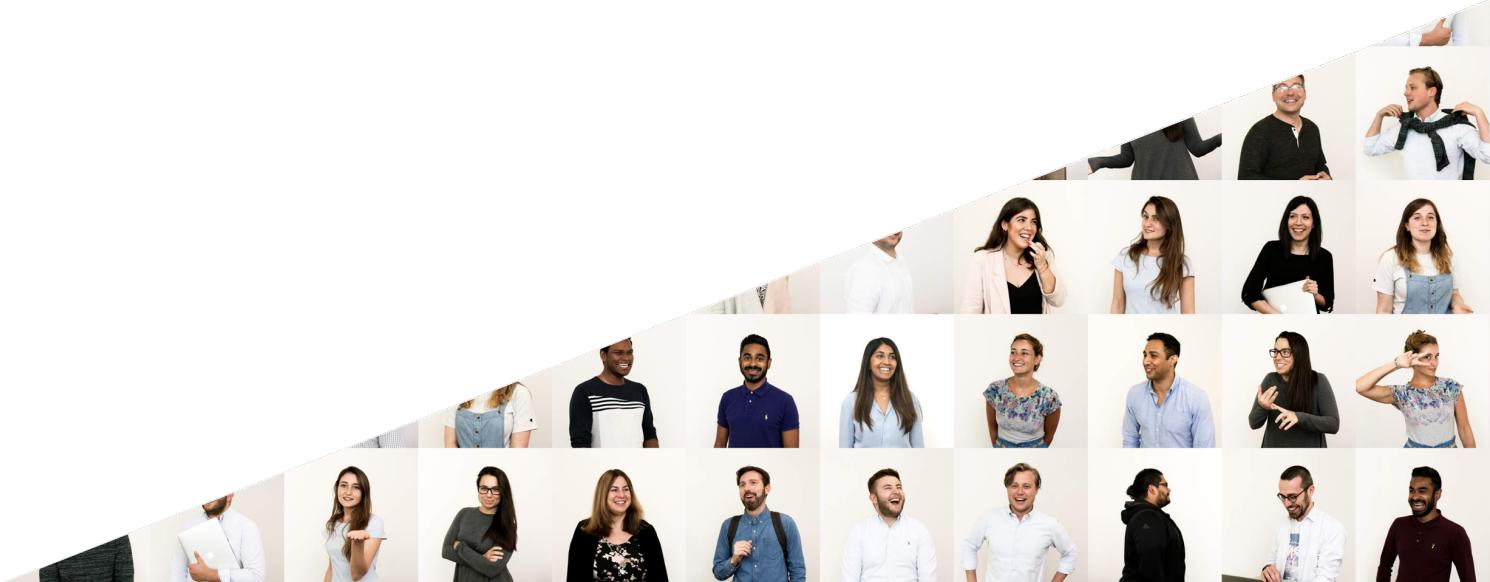
- Stay covered with auto-renewal  
 No thanks, cancel at renewal

**!** 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**

# Test Idea 3

## Full Disclosure



# Full disclosure



Have all information displayed upfront rather than using accordion

## Control (Home)

### 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](#)

## Variation (Home)

### Auto-renewal

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

By keeping auto-renewal, your cover will continue uninterrupted and we'll take payments as agreed. This gives you peace of mind knowing you'll never miss your renewal date (e.g. if you're unwell, on holiday or life just gets in the way).

When you get your renewal quote (we'll send it 3 to 4 weeks before your renewal date), check you're happy with the quote, that the policy cover still meets your needs, and all your details are correct.

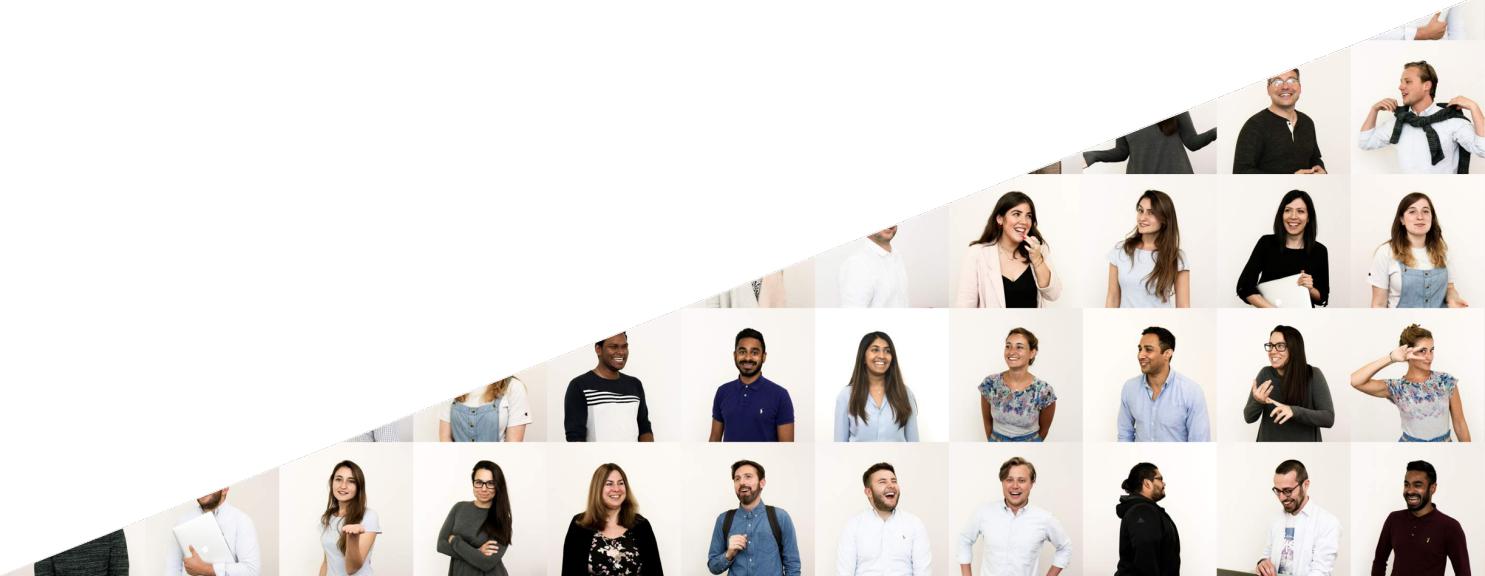
If everything's OK, you can relax knowing your policy will automatically renew for another year (you have 14 days from the renewal date to change your mind about renewing).

If you decide to stop your policy from renewing automatically with us, your policy will end on the renewal date and your cover will stop. If you miss your renewal date e.g. if you're unwell, you could be left without insurance.

When it's time to renew you can either pay online in [My Account](#) or call 0800 032 4754. The important thing is to have insurance in place so you're covered. 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](#)

# Test Idea 4

## Home Benefits Prominence



# Test Idea 4 – Home Benefits Prominence

## Control

esure

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 Benefits Added

esure

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.

By auto renewing your policy you will benefit from...

- ✓ Peace of mind that your home will always be covered and you will not be left without your most valuable possession being uninsured
- ✓ You will be made aware when your policy is due to automatically renew, 3 to 4 weeks before renewal, so if you do not want to renew you can do this quickly and easily.

[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

# Test Idea 5

## Home Auto-Renewal Section Styling



# Test Idea 5 – Home Auto-renewal Section Styling

## 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 declarations below and tick the box to confirm the statements are true

I confirm that the property:

- is my main residence
- is build of brick, stone or concrete

## Variation 1

### 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.

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](#)

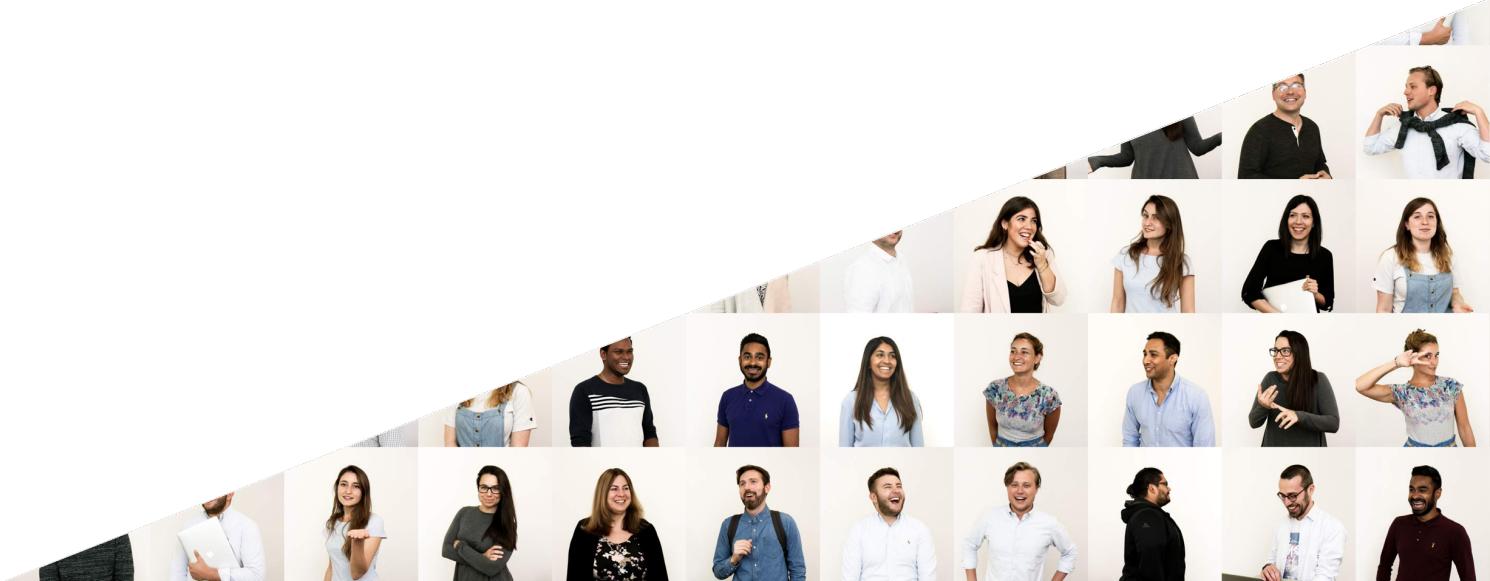
#### Please read the declarations below and tick the box to confirm the statements are true

I confirm that the property:

- is my main residence
- is build of brick, stone or concrete
- is roofed with slate, tile, asphalt or concrete
- is in a good state of repair and will be maintained in this state
- is self contained with its own separate lockable front door
- is used solely as a private residence with no business use
- is occupied permanently and solely by me, members of my family and any joint policy holder

# Test Idea 6

## Motor Prompt on Opt-Out



# Test Idea 6 – Motor Prompt on Opt-out

## Control

### Opt-out State

esure

- 1 Cover
- 2 Optional extras
- 3

#### Auto-renewal

As having car insurance is a legal requirement it's important you have a policy in place to make sure you're covered. For that extra reassurance 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](#)

Would you like this policy to auto renew?

Stay covered with auto-renewal

#### Please read the declarations below and tick the box to confirm the statements are true

- ✓ My car is a UK vehicle and is registered in the UK with the DVLA.
- ✓ I've told you about all modifications to my car (if any) from the manufacturer's standard specification, including optional extras

## Variation 1

### Opt-out State

esure

- 1 Cover
- 2 Optional extras
- 3

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

As having car insurance is a legal requirement it's important you have a policy in place to make sure you're covered. For that extra reassurance 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](#)

Would you like this policy to auto renew?

Stay covered with auto-renewal



- Defaqto 5 star rating - Our car insurance provides one of the highest quality offerings in the market.
- In 2020 esure paid out 98% of completed motor claims

#### Please read the declarations below and tick the box to confirm the statements are true

## Variation 1

### Prompt removed on opt-in

esure

- 1 Cover
- 2 Optional extras
- 3

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

As having car insurance is a legal requirement it's important you have a policy in place to make sure you're covered. For that extra reassurance 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](#)

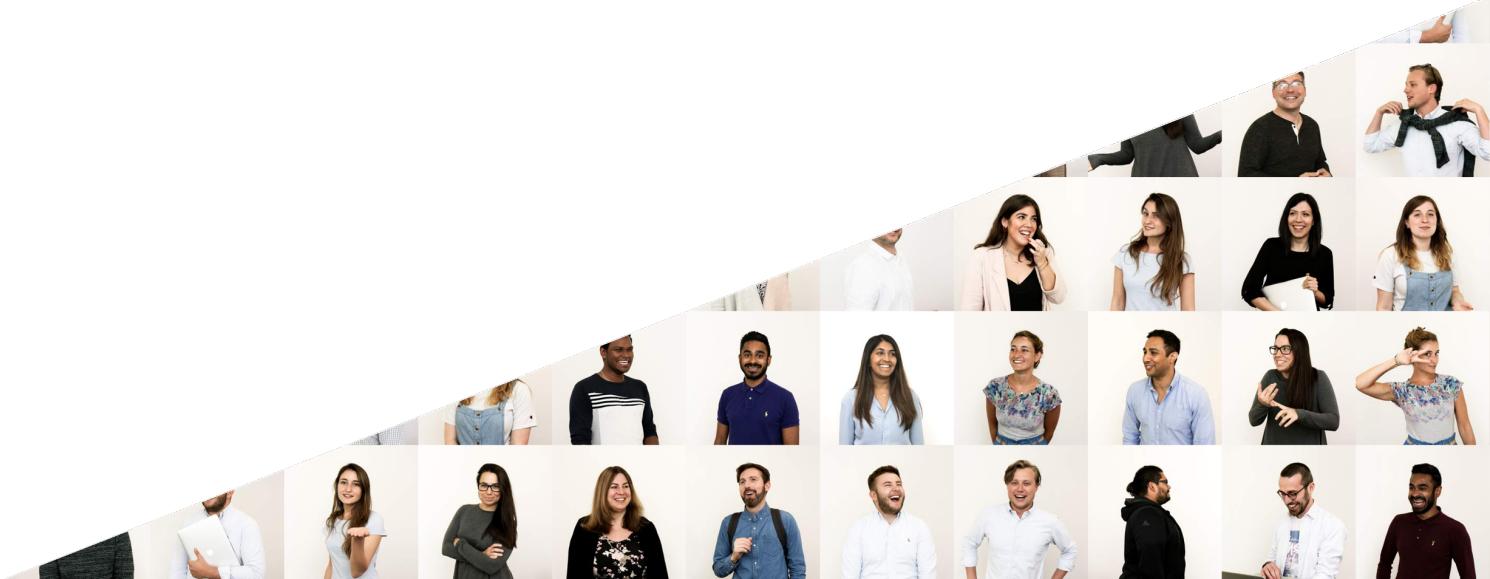
Would you like this policy to auto renew?

Stay covered with auto-renewal

#### Please read the declarations below and tick the box to confirm the statements are true

# Test Idea 7

## Final Check Combined Wins



# Test Idea 7 – Final Check Combined Wins

## Control Page Load

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 declarations below and tick the box to confirm the

## Variation 1 Page Load

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.

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

### Relax knowing your policy will renew automatically

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

By auto-renewing your policy, you will benefit from:

- ✓ Peace of mind that your home will always be covered and you will not be left without your most valuable possessions being uninsured
- ✓ You will be made aware when your policy is due to automatically renew, 3 to 4 weeks before renewal, so if you do not want to renew you can do this quickly and easily.

[Read more](#)

It goes without saying, you can decide if you want to auto-renew or not.

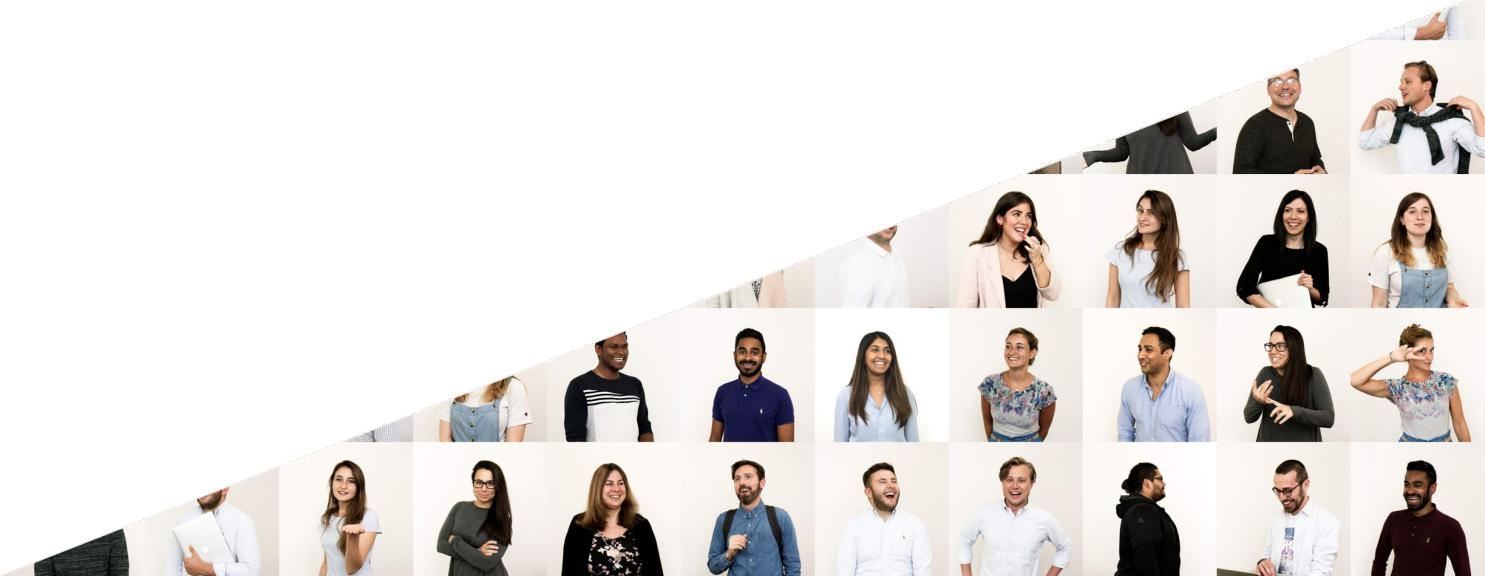
Stay covered with auto-renewal

No thanks, cancel at renewal

- Grey styling, merged with documents section
- Persuasive title
- Benefits callout
- Tick boxes shown on page load
- Prompt upon opt-out

# Test Idea 8

## Opted-in Payment Step Reassurance



# Test Idea 8 – Opted-in Payment Step Reassurance

## Control

esure

### Make your secure payment

#### Payment options

- Annually - single payment £205.98
- Monthly - deposit + 10 instalments £19.04

#### Card details

Billing address

RH5 4AD: 4 Deepdene Drive, Dorking, Surrey 

Does this debit / credit card belong to the policyholder MIS Day

No

it's someone else's card

Yes

card is the policyholder's

## Variation 1 Reassurance Added

esure

### Make your secure payment

#### Payment options

- Annually - single payment £205.98
- Monthly - deposit + 10 instalments £19.04

#### Auto-Renewal

You can relax knowing your policy will renew automatically, so you'll never miss your renewal date (e.g. if you're unwell, on holiday or life just gets in the way).

#### Card details

Billing address

RH5 4AD: 4 Deepdene Drive, Dorking, Surrey 

Does this debit / credit card belong to the policyholder MIS Day

No

Yes

## Variation 1

If payment not from policyholder

esure

### Make your secure payment

#### Payment options

- |  |         |
|--|---------|
| <input checked="" type="radio"/> Annually - single payment | £205.98 |
| <input type="radio"/> Monthly - deposit + 10 instalments   | £19.04  |

#### Card details

Billing address

RH5 4AD: 4 Deepdene Drive, Dorking, Surrey 

Does this debit / credit card belong to the policyholder MIS Day

No

✓  
it's someone else's card

Yes

card is the policyholder's

Sorry, auto-renewal isn't available

We usually offer auto-renewal as an option.

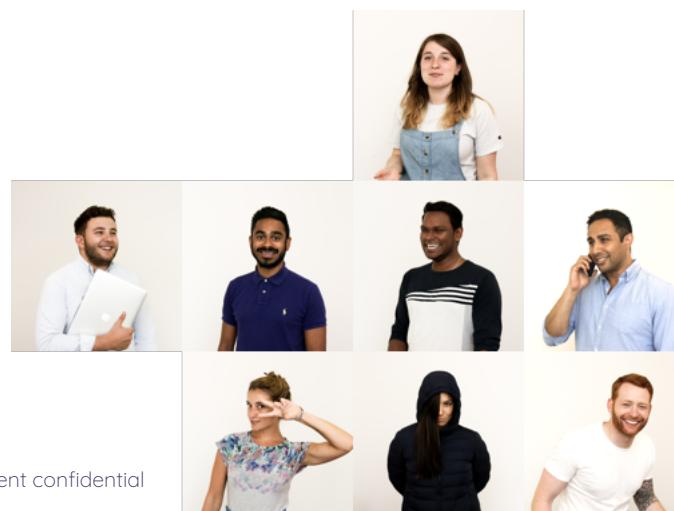
However, as you'd like to pay with a card that isn't the policyholder's, we can't offer auto-renewal (because we can't keep card details of non-policyholders).

## Proposed Priority of Tests

Test Name	Site Area
Auto-renewal Section Styling	Home
Persuasive Title	Home + Motor
Full Disclosure	Home + Motor
Benefits Prominence	Home
Home Up Front Opt-Out	Home
Motor Prompt on Opt-Out	Motor
Opted-in Payment Step Reminder	Home
Final Check Combined Wins	Home + Motor

# Next Steps

- Ensure to confirm priority of tests on Tuesday's weekly call.
- REO to then begin test plans + development.



Thank you for your time.

# Questions?

