SUNCORP

INSURANCE CASE STUDY
EXEC SUMMARY

Present a vision of the future.

Suncorp were aware their insurance quote process wasn't great, and this showed in their sales. They wanted a complete review with a vision of what the future could look like. Potentially looking at the future of transport too!

What curious things did we learn?

26 REASONS TO ABANDON

26 questions asked to create an estimate. Each question is a trigger to leave the process.

CALL CENTRE SIMPLIFY QUESTIONS

They know customers find it hard to listen to a list of options so they turn lists into yes no questions.

WORST CASE SCENARIO

The form gathers info to calculate a cost to rebuild your home. Although that's never explained the worst case scenario, rather than most likely

What worried us?

95%

Your home's rebuild cost could be over estimated by 95%, due to one ambiguous question.
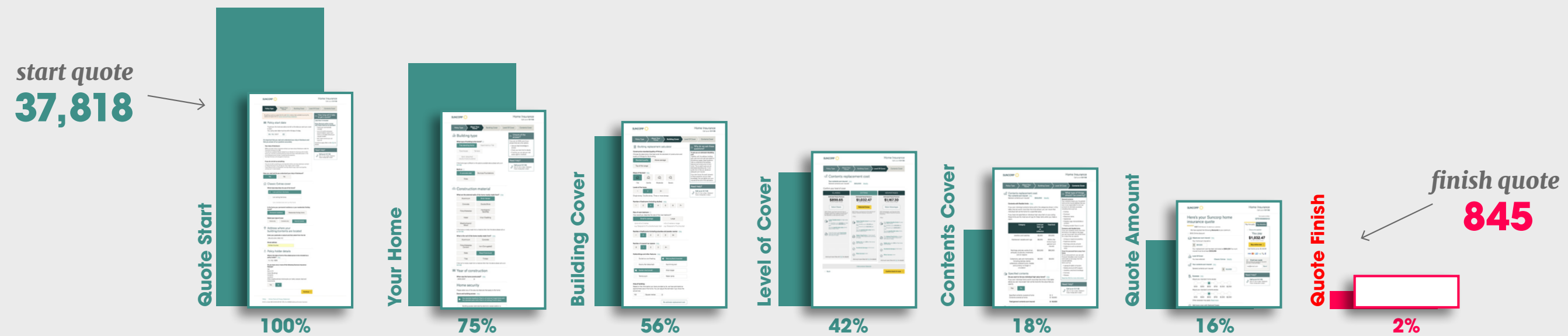
24%

24% abandon when they are shown three prices among a lot of overwhelming information.

2%

Only 2% of customers actually get to the end of the quote flow. Let alone buy the product.

$1M

Potentially Suncorp could earn $1million revenue for each 1% increase in form completion rate

start quote
37,818

finish quote
845

Quote Start	Your Home	Building Cover	Level of Cover	Contents Cover	Quote Amount	Quote Finish
100%	75%	56%	42%	18%	16%	2%

" Standard of construction question is confusing. Could there be help about what each means?

" The cost is too much. Makes me feel I've entered something incorrect."

" To be honest I don't know what i'm insured for.

" I'm sorry I missed all of those, could you repeat them.

Turning problems into "how might we" questions opens the door to new ideas.

PROBLEM 1

Too many questions

How might we gather information in a way that doesn't feel too demanding?

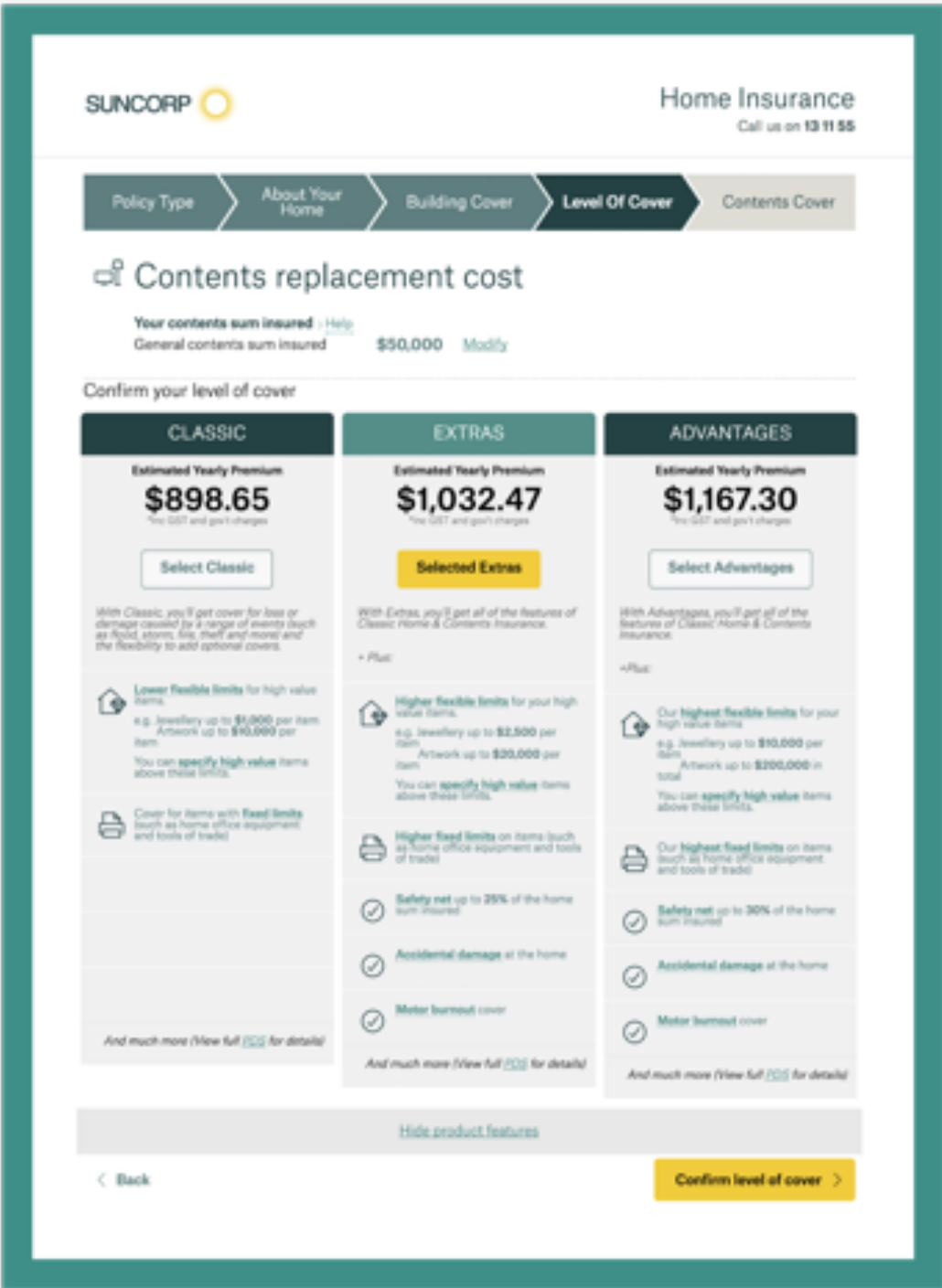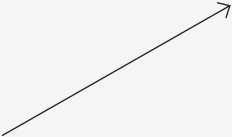**PROBLEM 2**

Ambiguous questions

How might we gather information in a way that requires little explanation?

PROBLEM 3

Overwhelming options

How might we make it easier to understand the different quote amounts and cover options?

Our bigger ideas

1 **Use Google maps to estimate house foot print**

How might we gather information in a way that doesn't feel too demanding?

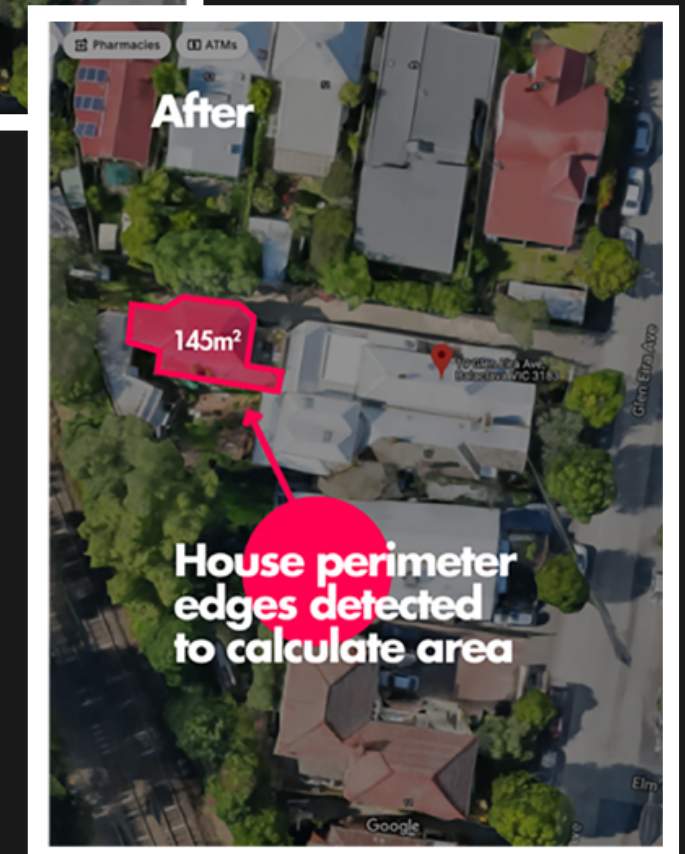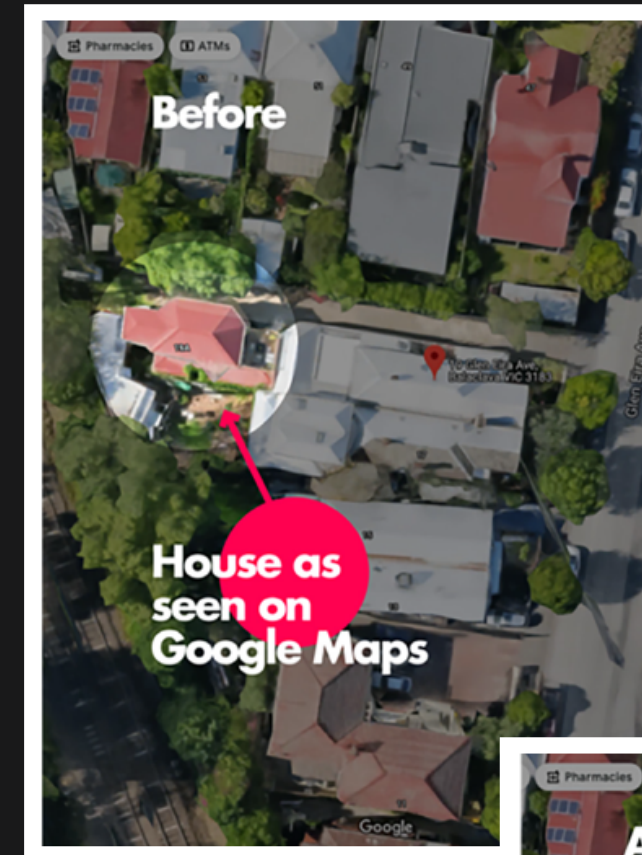**2** **Use images to help answer subjective questions**

How might we gather information in a way that requires little explanation?

3 **One question at a time**

How might we gather information in a way that doesn't feel too demanding?

4 **Have only one policy price with the additional types of cover as add on extras**

How might we make it easier to understand the difference between each level of cover?

Before

House as seen on Google Maps

After

145m²

House perimeter edges detected to calculate area

Groups of ideas

As well as the bigger ideas we came up with many other suggestions.
These were grouped in to three categories and presented to the client,
along with a prototype with many all the ideas together.

Just Do It
13 ideas

Simple design changes the team should just do.

Such as asking one question at a time.

Design Analysis
8 ideas

Concentrated design sessions and number crunching to determine how to tweak questions.

Such as, is there one item that predicts the quality of construction in someone's home?

Business Decisions
5 ideas

For some ideas the product being sold needs changes and therefore needs senior leader input.

Such as, not all fields of data need to be captured for the model to work. Can we remove some?

Change takes time, but it happens

This project shows that significant change does happen. But you have to be patient when working with large organisations with complex structures. Although well received, some recommendations only made their way into the final product in 2022. 4 years later.

As someone who cares greatly about my clients and the work I do, it was very heart warming to see these ideas eventually come to life.

VIEW LIVE SITE

Three brains in one

This case study was written by me, Damien Hashemi. I'm a CX consultant specialising in Strategic Behaviour Change. Prior to the world of experience design I was an advertising creative, and before that, I was a statistician.

My three careers have taught me a few things; don't be afraid of data but don't trust it, ask dumb questions (everyone is thinking it), talk to customers but be wary of the reasons they give for their behaviour.

However the most important thing I've learnt in advertising and CX is that both of them are trying to get people to change their behaviour. Advertising does this by creating desire. Design does this by making things easier.

I approach client problems with an agnostic attitude. The research i do highlights where the focus should be. Sometimes clients have an excellent product but no one knows about it. Sometimes it's the other way around, the product is great, but the wrong people are being targeted.

My skill is figuring out where to focus and what actions we need to take.

Wanna chat?
Google Damien Hashemi
there's only one of me.