



# SUNCORP

INSURANCE QUOTE - CASE STUDY

THE BRIEF

# 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!

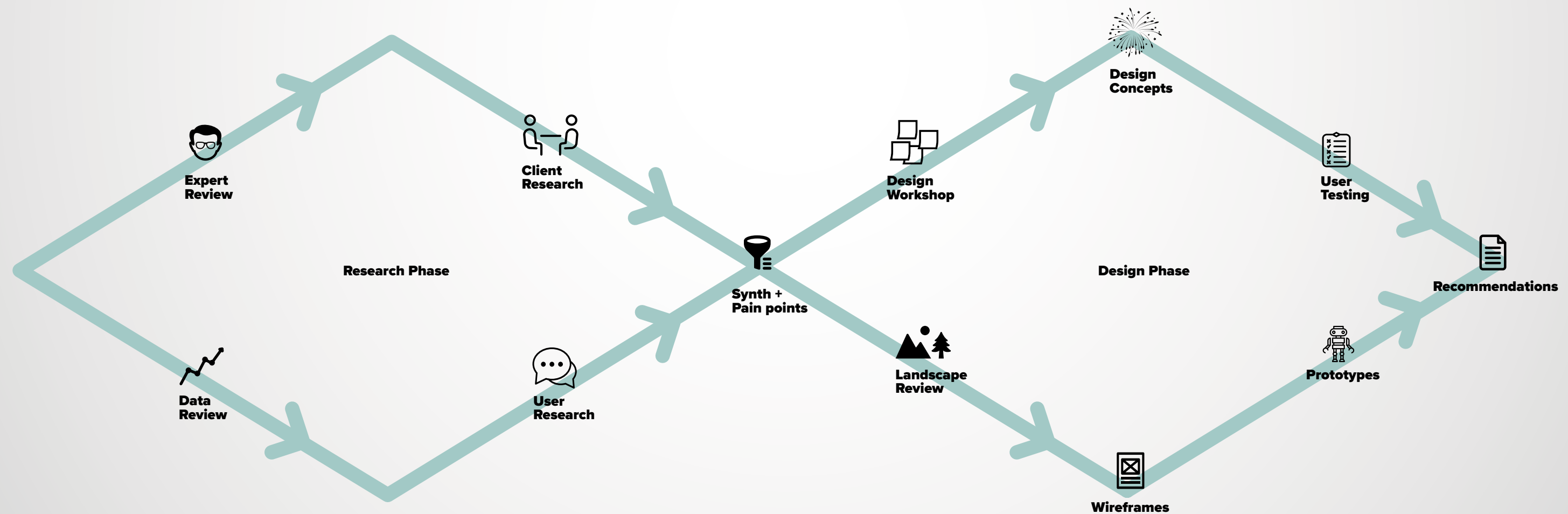


## THE APPROACH

# We needed to pull everything apart.

I use a Design Thinking approach on my projects. Research helps understand the process and identify the key pain points. This allows the team to zero in on the deeper issues causing the problems. Similarly for solutions, it's important to come up with many ideas, before narrowing down to those having the biggest impact.

To understand the process of completing an insurance quote we reviewed the form and data, spoke to customers, shadowed staff, and looked at what others are doing. All with the aim to uncover the customer problem behind their business problem.





RESEARCH - INTERESTING INSIGHTS

**What curious things did we learn?**

CUSTOMER FEEDBACK

**“ 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.**

## LEARNING ONE

# 26 reasons to abandon

Currently it takes all these questions to calculate the cost to rebuild your home. However at no time in the process are you made aware of why all these questions are being asked. Some people wont mind answering all these questions, but for some each question is an opportunity to lose a customer. Each question could be one question too far. So rather than accepting the status quo it would be good to challenge and see if we really need all of them?

**8**  
admin  
questions

SUNCORP Home Insurance  
Call us on 13 11 99

Policy Type About Your Home Building Cover Level Of Cover Contents Cover

By getting a quote you agree that the right T&C is being made available to you by this website and agree with our (SUNCORP, SunCorp & SunCorp Services)

**How long will it take to get a quote?**  
Less than 5 minutes!  
Every Suncorp policy comes with these features as standard:  
- Read cover automatically included  
- Up to 12 months business accommodation cover if your home is uninhabitable following an insured incident  
- 24/7 claims service you can count on  
- Continuous cover. Refer to the T&C for details.

**Need Help?**  
Call us on 13 11 99  
Mon-Fri 9am-5pm, Weekends Public Holiday 9am-5pm

**Policy start date**  
To give you the most accurate price tell us the date you want your cover to start.  
Your policy start date must be within 45 days of today.  
30 / 10 / 2017

It's important that you read and understand your duty of disclosure and that you answer all our questions accurately.

**Your duty of disclosure**  
Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that you answer to our decision to insure you and/or what terms, you must tell us anything that you know, and that a reasonable person in the circumstances would think is relevant to answering the questions. You have this duty until we agree to insure you.

**If you do not tell us something**  
If you do not tell us anything you are required to tell us, we cannot pay our contract or reduce the amount we will pay and if you make a claim, or both, if your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

**Have you read and do you understand your duty of disclosure?**  
Yes No

**Classic Extras cover**  
Which best describes the use of the home?  
- Live and live in the home  
- I am renting the home  
- I am a landlord and rent out the home

**Is the home your permanent residence or your weekend/holiday home?**  
Permanent residence Weekend/holiday home

**Select your type of cover**  
Home only Contents only Home & Contents

**Address where your building/contents are located**  
Enter your postcode or suburb and then select from the list.  
BALACLAVA, 3185 VIC

Street address  
19 Glen Eira Ave

**Policy holder details**  
What is the date of birth of the oldest person to be included as a policy holder?  
11 / 10 / 1976

Do you have one or more of the following Suncorp Insurance Policies?  
Car  
Q.D.C.P.  
Home (Building)  
Contents  
Landlord  
Other single policies (motorcycle, car trailer, caravan, boat and motorhome)

Yes No

Continue

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**5**  
build  
complexity  
questions

**3**  
risk  
assessment  
questions

**1**  
admin  
question

SUNCORP Home Insurance  
Call us on 13 11 99

Policy Type About Your Home Building Cover Level Of Cover Contents Cover

**Building type**  
What type of building is the home?  
Free-standing home Apartment or Flat  
Townhouse Terrace  
Semi-detached (attached to one or two houses)  
If the home type is different to the options available above please call us on 13 11 99

Built as:  
A concrete slab Stumps/Foundation  
Piles

**Construction material**  
What are the external walls of the home mostly made from?  
Aluminium Brick Veneer  
Concrete Double Brick  
Fibre/Rebstock Hardpank/ Hardfibre  
Hobbit Vinyl Cladding  
Weatherboard/ Wood  
If the home is mostly made from a material other than the above please call us on 13 11 99

What is the roof of the home mostly made from?  
Aluminium Concrete  
Fibre/Rebstock Cement Iron (Corrugated)  
Slate Steel/Culterford  
Tile Timber  
If the roof is mostly made from a material other than the above please call us on 13 11 99

**Year of construction**  
When was the home constructed?  
2000-2007

**Home security**  
Please select any of the security features that apply to the home.  
**Doors and building access**  
- My apartment/bedrooms fitted to all external frosted doors and my apartment public built fitted to all sliding/panic doors  
- Building access restricted by electronic access cards or a supervised reception/entrance  
**Windows**  
- Key operated locks or security systems fitted to all accessible windows  
- The home has no accessible windows  
**Alarms and smoke detectors**  
- Single alarm, not monitored by a security provider  
- Burglar alarm, monitored by a security provider  
- Smoke detectors, monitored by a security provider

**Email address (optional)**  
me@me.com  
We will email you about your quote and may send you reminders.

Back Continue

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**3**  
build  
complexity  
questions

**6**  
property  
size  
questions

SUNCORP Home Insurance  
Call us on 13 11 99

Policy Type About Your Home Building Cover Level Of Cover Contents Cover

**Building replacement calculator**  
Construction standard/quality of fittings  
Choose the description that best suits the standard of construction and quality of fittings for the building.  
Standard quality Above average  
Top of the range

**Slope of the land**  
Flat Gentle Moderate Steep

**Levels of the home**  
1 2 3+  
Single story Double story Three or more stories

**Number of bedrooms (including studies)**  
1 2 3 4 5 6 7+

**Size of main bedroom**  
How would you describe the size of the main bedroom?  
Small to average Large  
Up to 4.0 x 3.0 metres 4.0 x 3.0 metres or larger  
e.g. Designed to fit a double/queen bed e.g. Designed to fit a king bed

**Number of bathrooms (including ensuite and powder room)**  
1 2 3 4 5 6+

**Number of covered car spaces**  
0 1 2 3 4+

**Outbuildings and other features**  
- Detached air-con/heating  
- Backyard/lock/overland  
- Quarry for detached  
- Swimming pool  
- Garden shed/smooth  
- Shed/Target  
- Tennis court  
- Water tanks

**Area of building**  
Based on the information you have provided so far, we have estimated an approximate size of the home. You can adjust the estimate if you know the actual size.  
103 Square metres  
Re-estimate replacement cost

**Sum insured for the home**  
This is an estimate of the replacement value of the home based on publicly accessible data for your home or property only, not including land value or contents. You can adjust this amount. You may like to consult a builder or architect for an expert opinion on the cost to rebuild.  
\$11,200  
Your replacement cost has been estimated at \$311,200  
You can adjust the above amount to set your sum insured. It must be at least \$120,000

Back Continue

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## LEARNING TWO

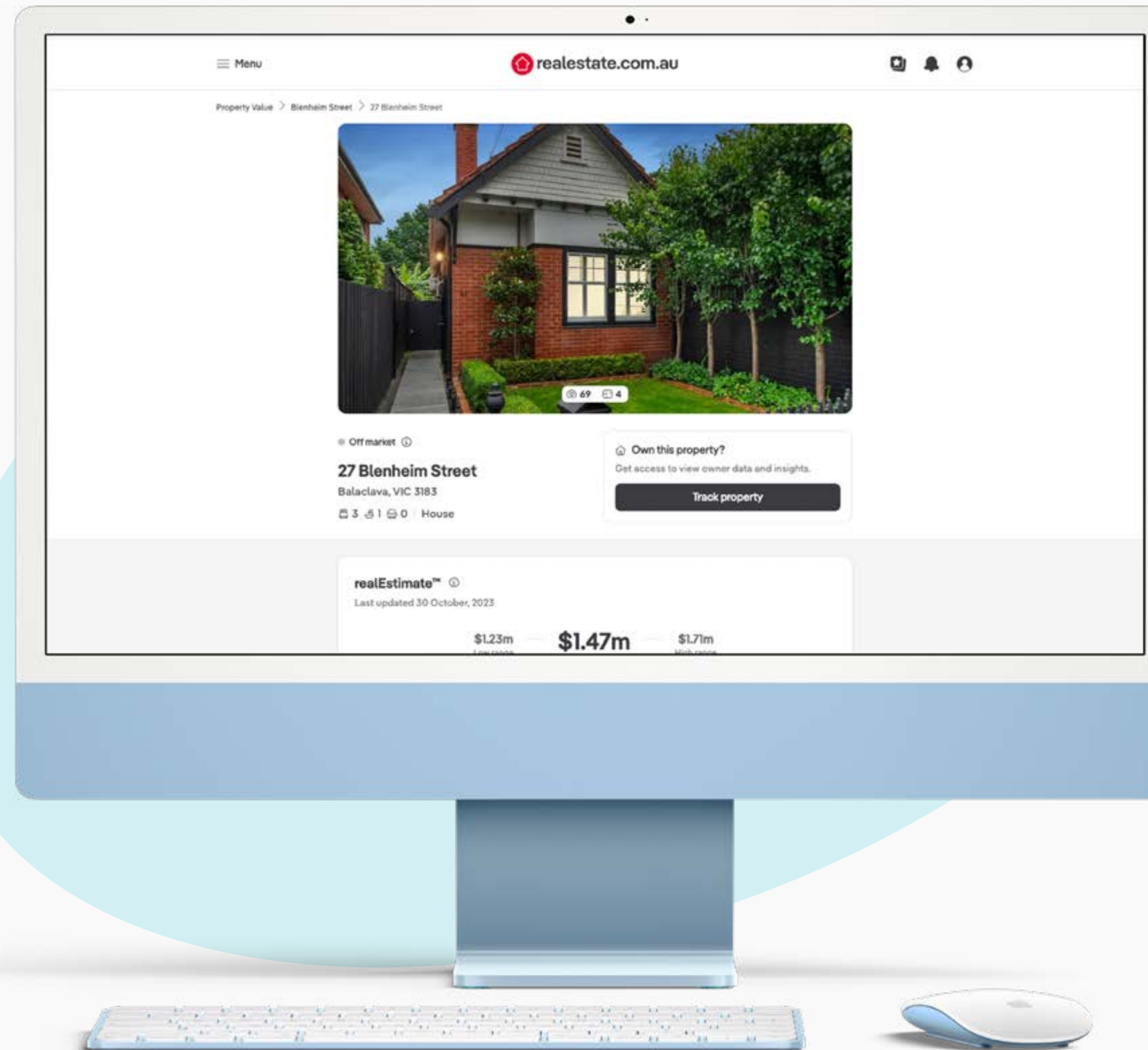
# Call centre staff simplify complicated questions

Questions on the form may have multiple choice answers such as

**“ What material is your home made out of? ”**

There would then follow 6 or 7 items. As you may have experienced, a read out list can be hard to take in. So agents would Google the customers' home and then ask a simpler question, such as, **is your home made out of brick?**

They turned long questions into simple binary ones. Although they did this for an audio medium, there is something in this.



## LEARNING THREE

# Home insurance is for the worst case scenario

We know we need insurance but most often we think it's in case we get a leaky roof. However all the questions on the home insurance form are there for one reason, to calculate the cost of rebuilding your home if it were destroyed.

It seems obvious but not everyone, including myself, had ever thought of it as simply as that. And knowing this gives a reason as to why there are so many questions. A reason, not everyone we interviewed, had ever really considered.







RESEARCH - CONCERNING LEARNING

# What worried us?

## LEARNING FOUR

# Insurance pricing may be doubled by mistake

There are several questions that are ambiguous, like the question opposite. The answer is highly subjective. Those being interviewed weren't sure how to rate their home and were unaware of the impact of the question.

We found the cost to rebuild could be 95% higher depending on the answer given. We discovered the construction quality of our customers home's was usually standard, although to them it was Top of the Range.

Understandably for “**Top of the Range**” the insurance premium would also be substantially higher. Therefore people may be surprised by a much higher quote than expected, and reject Suncorp as a potential insurer. All due to an ambiguous question.

**Construction standard/quality of fittings** ⓘ  
Choose the description that best suits the standard of construction and quality of fittings for the building.

Standard quality    Above average

**Top of the range**



**Wowie!**  
**One question doubles the amount to rebuild my house, and I just took a guess.**

STANDARD RANGE

**\$477K**

TOP OF THE RANGE

**\$934K**

**95%**

## LEARNING FIVE

# Up to 24% of customers abandon as quote page is overwhelming

As we saw in the data for Learning Four, when a customer gets to the end of the quote process they are not presented with one final quote but three. This is confusing as they are overwhelmed with information.

In advertising, clients are advised to state one clear message. One message has a greater chance of hitting home than three. The same goes here. It's also unclear what the difference is difference between each quote.

The screenshot shows the Suncorp Home Insurance quote page. At the top, the Suncorp logo is on the left and 'Home Insurance' with the phone number '13 11 55' is on the right. A progress bar below the logo shows five steps: 'Policy Type', 'About Your Home', 'Building Cover', 'Level Of Cover', and 'Contents Cover'. The 'Level Of Cover' step is currently active. Below the progress bar, the heading 'Contents replacement cost' is followed by 'Your contents sum insured' and 'General contents sum insured \$50,000' with a 'Modify' link. The main section is titled 'Confirm your level of cover' and features three columns for different policy levels: 'CLASSIC', 'EXTRAS', and 'ADVANTAGES'. Each column displays an 'Estimated Yearly Premium' and a list of features. The 'CLASSIC' option has a premium of \$898.65 and features like 'Lower flexible limits for high value items' and 'Cover for items with fixed limits'. The 'EXTRAS' option has a premium of \$1,032.47 and features like 'Higher flexible limits for your high value items' and 'Safety net up to 25% of the home sum insured'. The 'ADVANTAGES' option has a premium of \$1,167.30 and features like 'Our highest flexible limits for your high value items' and 'Safety net up to 30% of the home sum insured'. At the bottom of the page, there is a 'Back' button on the left and a 'Confirm level of cover' button on the right, which is highlighted by a blue hand cursor.

CLASSIC	EXTRAS	ADVANTAGES
<b>Estimated Yearly Premium</b> <b>\$898.65</b> <small>*Inc GST and govt charges</small>	<b>Estimated Yearly Premium</b> <b>\$1,032.47</b> <small>*Inc GST and govt charges</small>	<b>Estimated Yearly Premium</b> <b>\$1,167.30</b> <small>*Inc GST and govt charges</small>
<b>Select Classic</b>	<b>Selected Extras</b>	<b>Select Advantages</b>
<i>With Classic, you'll get cover for loss or damage caused by a range of events (such as flood, storm, fire, theft and more) and the flexibility to add optional covers.</i>	<i>With Extras, you'll get all of the features of Classic Home &amp; Contents Insurance.</i>	<i>With Advantages, you'll get all of the features of Classic Home &amp; Contents Insurance.</i>
<b>Lower flexible limits</b> for high value items. e.g. Jewellery up to \$1,000 per item Artwork up to \$10,000 per item You can specify high value items above these limits.	<b>Higher flexible limits</b> for your high value items. e.g. Jewellery up to \$2,500 per item Artwork up to \$20,000 per item You can specify high value items above these limits.	<b>Our highest flexible limits</b> for your high value items. e.g. Jewellery up to \$10,000 per item Artwork up to \$200,000 in total You can specify high value items above these limits.
<b>Cover for items with fixed limits</b> (such as home office equipment and tools of trade)	<b>Higher fixed limits</b> on items (such as home office equipment and tools of trade)	<b>Our highest fixed limits</b> on items (such as home office equipment and tools of trade)
	<b>Safety net up to 25%</b> of the home sum insured	<b>Safety net up to 30%</b> of the home sum insured
	<b>Accidental damage</b> at the home	<b>Accidental damage</b> at the home
	<b>Motor burnout</b> cover	<b>Motor burnout</b> cover
<i>And much more (View full EDS for details)</i>	<i>And much more (View full EDS for details)</i>	<i>And much more (View full EDS for details)</i>

## Only 2% finish

In any sales funnel we expect to lose people along the way. We use the volume of drop outs to highlight where to focus on. For this flow we can see after the “Level of Cover” page we lose 24% of customers. This warrants a deeper look. We focused on this page in the customer interviews.



## This is a \$100 million project

When we broke the data down we projected that this project could be worth upto \$100 million in additional revenue, or an additional \$1 Million per 1% increase in form completions.

Therefore the business reasons for solving these issues were clear.

### Calculations

QuarterlyForms completed 845  
Average conversion rate 65%  
Policies sold 563  
Average policy amount \$1000

Quarterly revenue \$563,000  
Annual revenue \$2,253,000

Current completion rate 2.23%  
Therefore 1% = \$1,000,000 Revenue



A lit matchstick is positioned on the left side of the frame, angled upwards. The flame is bright yellow and orange, contrasting sharply with the dark background. The matchstick is light brown and appears to be resting on a dark surface.

SYNTH + PAINPOINTS

**The main problems we aim to solve**

HOW MIGHT WE SOLVE THIS?

# Turning problems into “how might we” questions opens the door to new ideas.



PROBLEM 1

## Too many questions

There are 26 questions asked to get to the end of the quote. Each question is potentially a trigger for a user to abandon the process.

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

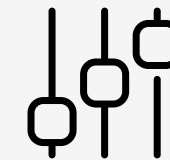


PROBLEM 2

## Ambiguous questions

Subjective questions can be answered many ways. These questions have huge impacts on pricing which means we mistakenly lose customers.

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

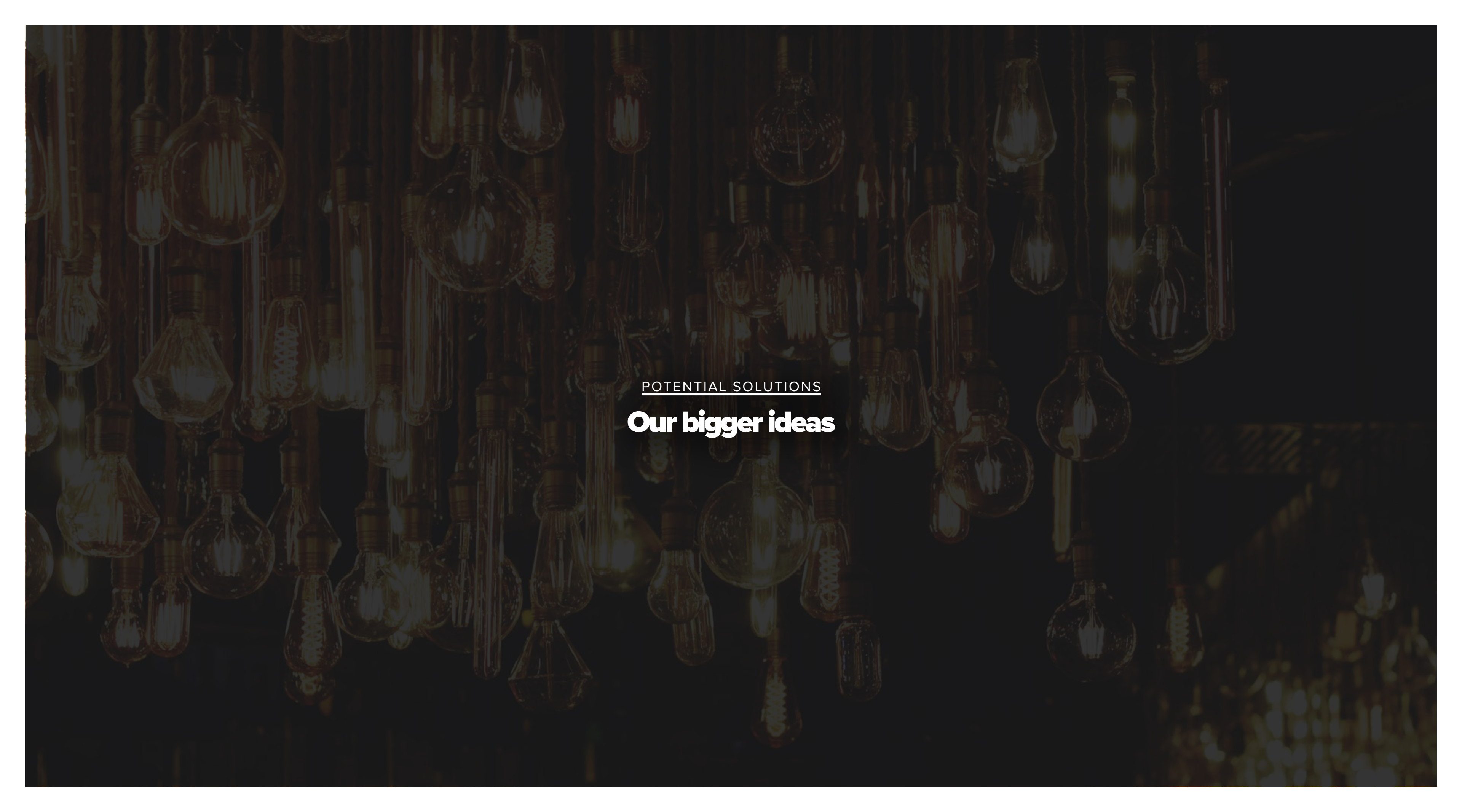


PROBLEM 3

## Overwhelming options

The types of cover available are complicated. It's unclear what each mean, what they offer and which you should select.

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



POTENTIAL SOLUTIONS

**Our bigger ideas**



## IDEA ONE

# Use Google maps to estimate house foot print

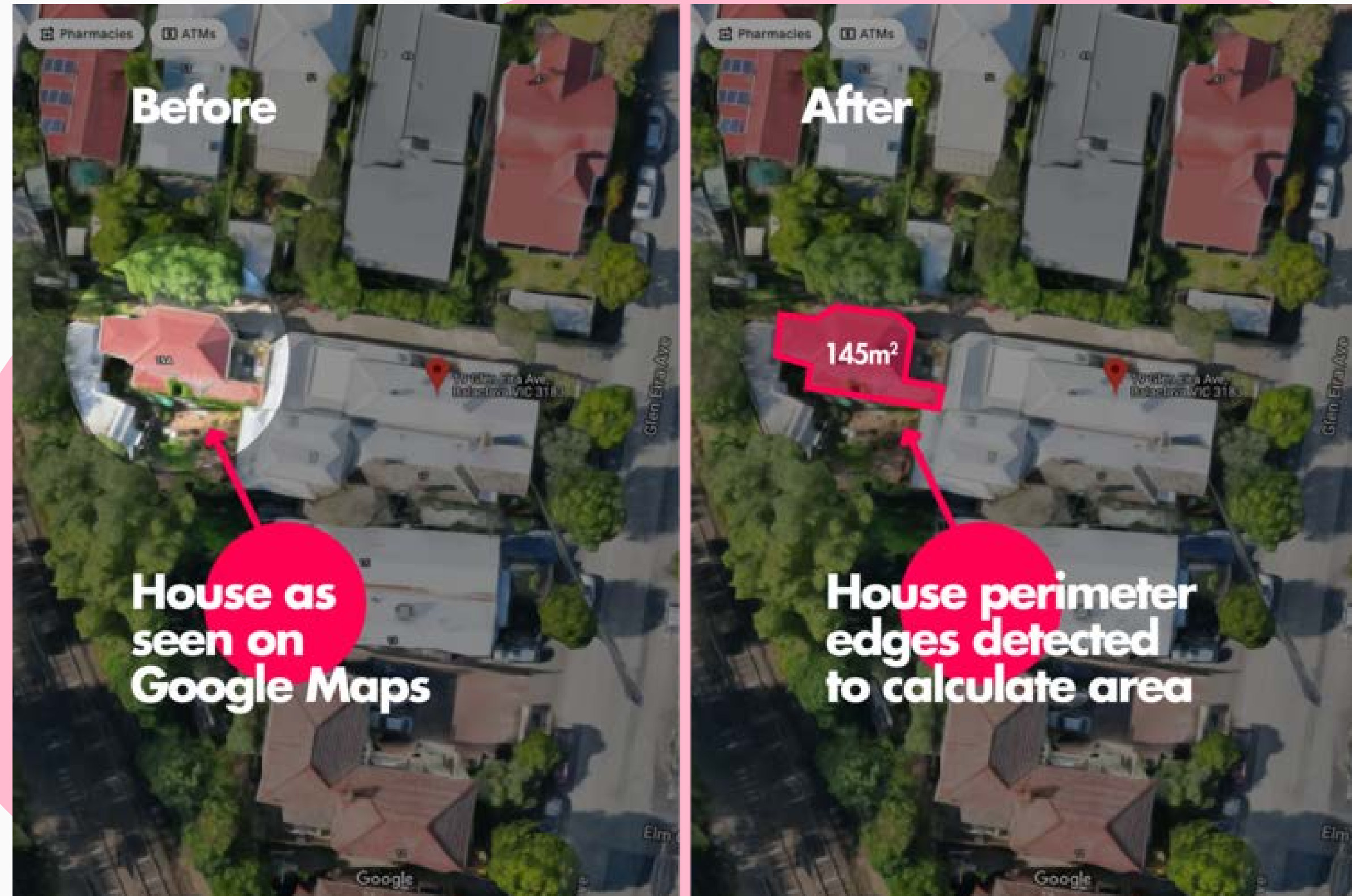
Google maps can be used to calculate distances, therefore with AI it can estimate the size of your home.

Currently area of home is based on a few assumptions. Stating you have a large bedroom increases the overall house size by 50%, although no measurements are taken.

With Google Maps we make image based measurements rather than assume sizes based on probability.

### HOW MIGHT WE #1

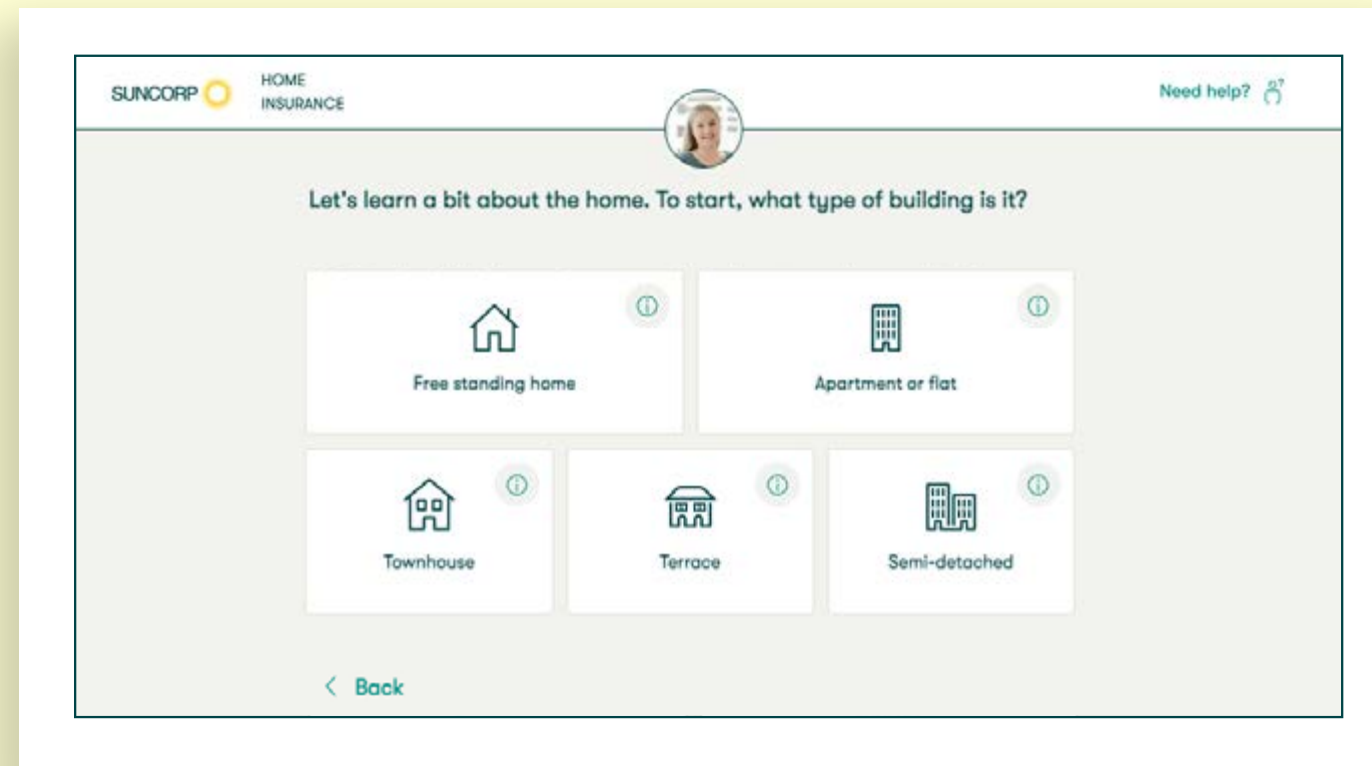
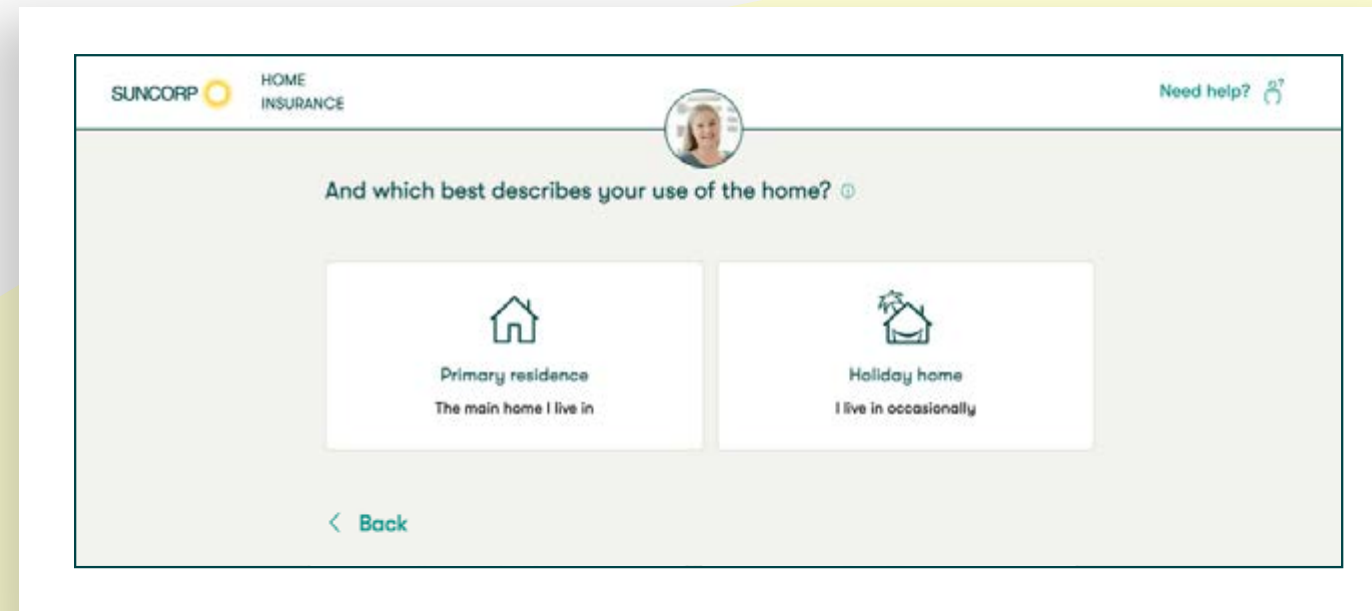
“ **How might we gather information in a way that doesn't feel too demanding.** ”



## IDEA TWO

# One question at a time

One question at a time means users aren't overwhelmed and they feel like they're progressing quicker.



### HOW MIGHT WE #1

**“ How might we gather information in a way that doesn't feel too demanding. ”**

## IDEA THREE

# Use images to help answer subjective questions

Showing an image of an “Above Average” kitchen or “Top of the Range” bathroom gives the customer something to compare against. There is also a list of items that you might also see for that level of finish.

SUNCORP HOME INSURANCE

Need help?

How would you best describe the construction standard and quality of fittings for the home?


If you're not sure, just choose the option that represents most features within your home.

Standard Above average Top of the range

< Back Next >

### Above average quality

EXAMPLE ONLY



- Granite or laminated timber kitchen bench tops.
- European appliances & topware.
- Timber or improved aluminium windows. Feature doors.
- Decorative ceilings & cornices. Porcelain tiling (floor to ceiling).
- Vinyl or polyurethane kitchen cupboard doors.
- Semi framed or frameless shower screens.
- European door handles. Larger architraves & skirtings.
- Average electrical facilities.

< Standard quality Top of the range >

Suncorp makes no representation about the quality of fittings in these images.

If you're not sure, give us a call on 13 11 55 to discuss.

## HOW MIGHT WE #2

**“How might we gather information in a way that requires little explanation.”**

## IDEA FOUR

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

The original quote page displayed three different prices as they related to three different levels of cover. Each level included various features and options. However comparing prices and what each policy offered was very overwhelming for most customers.

Instead we have a basic insurance policy with basic features. If customers want to add features they can simply switch them on and off. For ease, we are removing the complicated levels of cover and presenting just one quote amount with optional extras.

### HOW MIGHT WE #3

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

**\$883.68**  
inc. GST and gov't charges

Next

For more of what this covers and excludes, [read the PDS](#)

**Select from these covers** ⓘ

Burnout of electrical motors ⓘ	<input type="checkbox"/>	Excess free glass cover ⓘ	<input type="checkbox"/>
+25% cover for rebuilding your home ⓘ	<input type="checkbox"/>	Home Assist for emergencies at home ⓘ	<input type="checkbox"/>
Accidental Damage at home ⓘ	<input type="checkbox"/>	Injury to pet dogs and cats ⓘ	<input type="checkbox"/>
		Items taken away from home ⓘ	<input type="checkbox"/>

We call this unspecified personal valuables and it can provide you with cover for up to 30 days at and away from home anywhere in Australia and New Zealand.

RECOMMENDATIONS

# 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?**



POST SCRIPT

# 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](#)



ABOUT THE AUTHOR

# 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.

