

How users search for home insurance quotes

A study of user behaviour





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Insuring a home is one of those necessary, but tedious tasks faced by almost every householder. No one wakes up looking forward to it. And, given that about 20 million UK households spend an average of nearly £400 annually on buildings and contents insurance, the stakes are high in this competitive market.



Fifty customers, one task

With “Home Insurance” one of the most expensive keywords on Google you’d think the online experience for home insurance shoppers would be smooth. Surely providers are laser-focused on the needs of visitors from the moment they search to the moment they choose a quote, to maximise their share of this lucrative market.

In this report we examine just how “smooth” that experience really is and reveal how providers can convert more of their visitors to customers.

To put this to the test we conducted a study with 50 UK users from our panel of real, everyday customers who were tasked with obtaining two home insurance quotes online. As they did this the WhatUsersDo platform recorded their computer screens and spoken thoughts into online videos of their experience as it happened.

The convenience of comparison sites

In a world where convenience is key, it wasn’t surprising comparison sites performed so well, offering quick and easy access to the information our users were seeking, a better user experience and fewer critical usability issues.

The high cost of wasted time

Speed matters to online customers. A lot. Those insurers who had a lengthy form completion process were quickly relegated to the bottom of the pile, failing to make the final cut. Conversely, sites which made the process less arduous were praised and preferred. What this shows is that while no one likes wasting their precious time at the best of times, this is even more so for people completing a task that they’d rather not be doing at all.

Making the cut

In this report, we’ll outline the results of the study along with recommendations on how insurance providers and comparison sites can use customer experience data to improve conversion rates and ensure they stand out.

Users were asked to get two quotes and give a preference.

- **Nearly three quarters of stated preferences were based on financial or value-related factors**
- **One quarter of stated preferences were based on the website user experience or brand trust/familiarity**

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Beginning the search

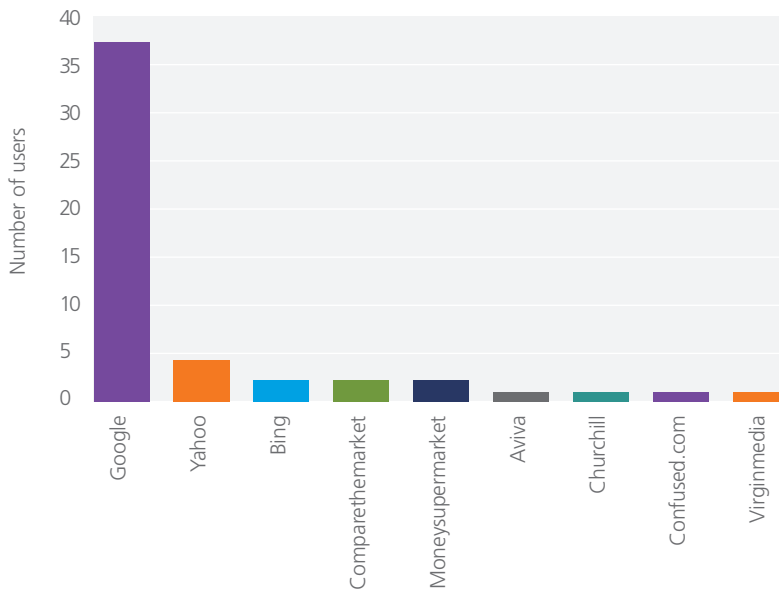
Fifty people were asked to get two home insurance quotes. We kept it simple. All they were instructed to do was open a browser and use any method they liked to get their quotes. The only proviso was that they be 'as fussy' as they would be in real life.

The starting point

When it came to where participants went first, Google won hands down with 7 out of 10 immediately starting there. They then conducted either a general search or used it to direct them to a specific provider/ comparison site to get their first quote:

- 25% performed a general search query using a search engine (86% of these used the words 'home insurance' in the query string)
- 46% went straight to a comparison site – either typing the site name into a search engine or by direct URL entry
- 29% went straight to a provider site – either typing the site name into a search engine or by directly entering the URL

STARTING POINTS FOR INITIAL SEARCH



Combined data from search engine searches and direct URL entry showed 75% of users had a specific provider or a comparison site in mind when looking for a home insurance quote.

Search engines used, as a percentage of total searches:

Google – 86%

Yahoo – 8%

Other – 6%

Search terms: from general to specific

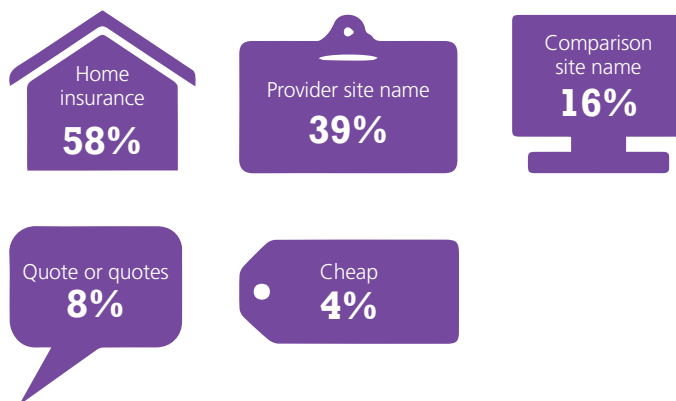
In more than half the searches made using a search engine, the users already had a specific comparison site or provider in mind:

- 45% used a general search query
(of which 86% contained the words 'home insurance')
- 16% searched for a specific comparison site
- 39% searched for a specific provider

Some users combined provider and comparison site names with general terms like 'home insurance', local terms like 'UK' and descriptors such as 'cheap'. 'Household insurance', 'comparison' and 'reviews' were also used.

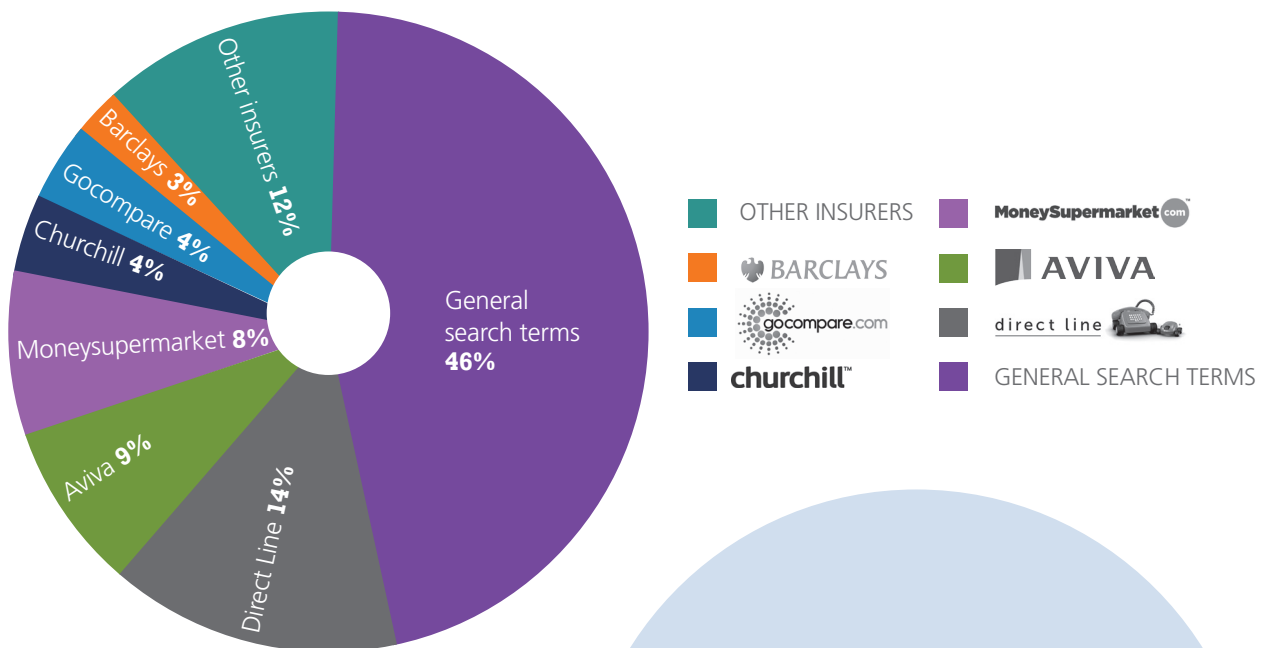
Half the participants using search engines tried two or more different search queries, narrowing their search if the first query proved too general.

OCCURANCE OF WORDS/PHRASES USED IN SEARCH



By looking at the content of the search string, users' searches were broken down by intention.

SPLIT OF SEARCH TERMS, SHOWING USERS' INTENTIONS



Direct Line, Aviva and MoneySuperMarket were the most popular brand-specific searches.

Going organic

Of all the searches performed, 56% of the users chose organic results and 44% chose pay per click (PPC). Some 10% stated or demonstrated an explicit preference for organic search results and chose the organic link even if the company also had a PPC ad listed.

When it came to where participants went first, Google won hands down with 7 out of 10 immediately starting there.



First impressions

Simple, well-laid out sites with bold, clean designs (eg Direct Line) made a strong impact and received positive comments.

Negative comments and landing page feedback revolved around the following issues:

Problem	Number of provider sites	Number of comparison sites
Page focus is misleading	2	1
User loses interest	5	-
Problem loading page	5	-
Problems navigating	4	3
Went to wrong site by mistake	-	1
Total problems	16	5
Positive comments	3	3

1 in 10 users at some point failed to reach a site they selected* either because the site was slow to load or the link didn't work or was incorrect

* Either from a SERP or by direct URL

It's all about user experience

Two thirds of UX problems on landing pages were on provider sites. Nearly half of these were serious problems which would normally result in the user leaving the site:

- Users were put off by sites which appeared to focus more on other types of insurance (eg car insurance)
- Some quickly lost interest if they couldn't immediately see what the site or provider had to offer, this happened in the case of three different users on the Co-operative site
- Some were frustrated if they couldn't immediately identify how to start the quote process or if they encountered even minor navigation difficulties such as trouble with drop-downs (eg MoneySuperMarket)

Recommendations for site providers:

Even minor UX problems can result in users abandoning a site before they start the quote process:

- Make it clear to users exactly what sort of insurance is offered and ensure that 'get a quote' is clearly signposted
- Test different landing page variants to find the right balance of information and clear calls to action

Trust and brand

Brand perceptions and consumer trust significantly affected the outcome with a third of users basing their choices on trust, brand and familiarity.

How brand influenced choice:

How trust or brand influenced choice	Number of comments	Companies named
Positive brand image influenced choice	9	Alliance, Aviva, Direct Line, Nationwide, Sainsbury's, Santander
Only uses known/trusted brands	6	
Already a customer – influenced choice	1	Halifax
Negative brand image influenced choice	2	Budget, Its4me
Website experience created negative brand image	2	Direct Line, MORE TH>N
Suspicious about insurance providers in general	1	

Although the majority of users had a brand in mind when they started the task, this was either reinforced or damaged depending on the experience they received during the process of getting a quote. Brand image was also influenced by negative or positive comments on search engine results pages (SERP) and on landing pages.



Steps to ensure a positive brand image:

- Ensure your website reinforces your brand image, for example, re-enforce a 'friendly, approachable brand' image with friendly approachable language and clearly signposted information points
- Ensure your search listing re-enforces your brand image and appeals to both humans and search engines alike

How brand influences choice: positive comments

Some of the positive feedback we got from the users included:

Very important it has to be with a reputable organisation

They are very famous – they're all over the place [Direct Line]

Heard of them from television, they're famous, official and big [Aviva]

Direct Line, they're supposed to be quite a good company

How brand influences choice: negative comments

The users' negative comments included:

Don't like the sound of Budget insurance, it just does not sound very good

Its4me? Never heard of them

Personally I would not go for a company I have never heard of before

One in ten comments stated that a poor user experience while getting a quote created a negative brand image



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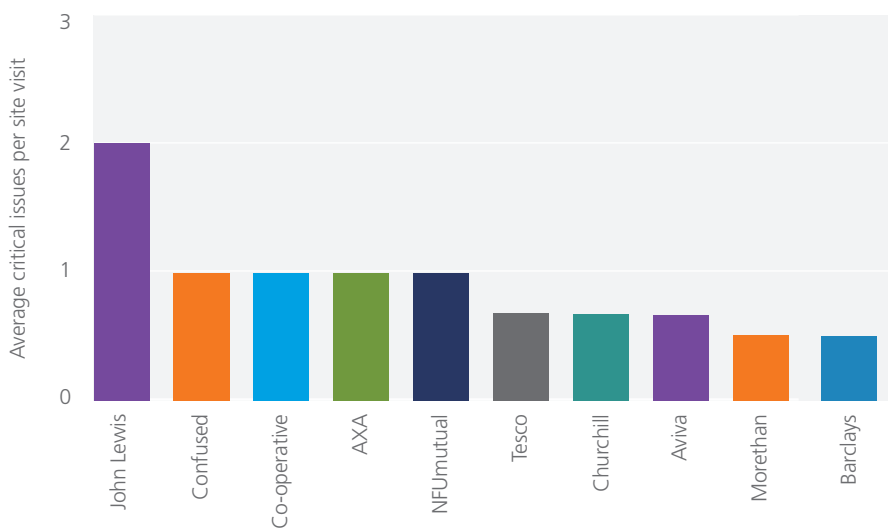
The deal-breakers

To get a clear idea of our users' experiences, we used our remote testing methodology to gain their direct feedback on the sites they visited – from arrival through to getting their quote. The problems they encountered were then prioritised by our research team.

We graded the problems they encountered according to severity:

- A low severity problem is a minor issue which users can easily overcome
- A medium severity problem is one which most users will overcome but is important to address in a competitive marketplace
- A high severity problem, or 'critical issue', is an issue which could (or did) cause the user to abandon the task or site

TOP 10 SITES WITH CRITICAL ISSUES



The landing problem

As can be seen from the table below, a high percentage of critical issues related to providers' landing pages, followed by those relating to the quote request form. The main landing/home page issues causing users to abandon their search were problems loading the page (eg long load times, redirects or loading failures). Other critical landing page issues included people losing interest or not liking the site.

Issues, by problem type and severity

	Problem severity			
	Positive	Neutral/low	Medium	High (critical)
Landing/home page feedback	19%	11%	33%	37%
Feedback on product features	33%	33%	33%	-
Feedback on quote request form	18%	29%	41%	11%
Other issues or feedback	67%	33%	-	-
Total, by severity	20%	28%	39%	13%

NOTE: percentages shown in this table are by comment severity, eg 37% of landing page problems were high severity

Landing page critical issues:

Problem type	Number of problems encountered
Problems loading page	4
Doesn't like site or loses interest	3
Problems navigating	2
User went to the wrong site	1
Total	10

Form frustration

Users often became frustrated filling in quote forms, but many of the critical issues listed could have been avoided. For example:

- One user couldn't get a quote online and was told to phone the provider, but no phone number was given (Direct Line)
- One user had to fill in details already provided (MORE THAN)
- Users also became disillusioned when asked pushy or irrelevant questions – for instance, questions about car insurance while looking for a home insurance quote

Quote request form critical issues

The most common quote request form issues likely to cause users to abandon their search included:

- Problems with data entry
- Long-winded form-completion process
- Not being able to get a quote online

Quote request form critical issues, ranked by type:

Problem type	Number of problems encountered
Data entry issues	6
Can't get a quote online	5
Process too long/complicated	4
Error message/site problem	2
Intrusive/irrelevant questions	2
Redirected to another website	2
Login required	1
Overselling	1
Un-trusted site message	1
Total	24

Although not all negative comments were 'deal breakers', the less serious issues tell us a lot about the users' perceptions of insurance websites. Much of the negative feedback was about the tedium of filling in the quote forms:

Hate insurance websites. They are just really tedious
[Confused.com]

This is the worst bit of any insurance quotation, having to fill in all these forms
[Direct Line]

So far, so ordinary
[GoCompare]

They want a lot of information don't they
[MoneySuperMarket]

Recommendations for site owners:

- Strip out avoidable extra steps and form filling
- If it's not possible to give users a quote online, say why and ensure it's easy for them to contact you to get a quote by phone
- Don't ask questions which don't directly relate to the type of insurance quote being given



Users also became disillusioned when asked pushy or irrelevant questions – for instance questions about car insurance while looking for a home insurance quote. Upsell can result in “no sell” as it erodes trust and adds friction.

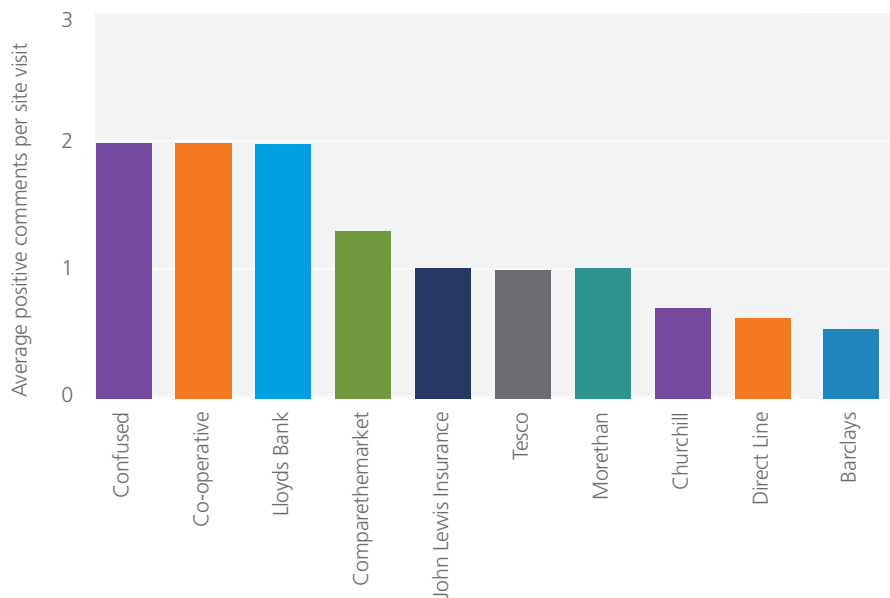
The front-runners

Eight out of ten of the positive comments related to filling out the quote request form, reflecting the amount of time the users spend on this part of the task.

Sites which made it easy to complete the form, received the majority of the positive feedback. For example, four users commented that they liked the pre-ticked selections on Compare The Market.

Users also commented favourably on well signposted information points (MoneySuperMarket, Aviva, Lloyds) and clearly laid out quote summaries (Aviva, MORE TH>N).

TOP 10 SITES ELICITING POSITIVE FEEDBACK



Recommendations for site owners:

- Make form filling as painless as possible, for instance, use auto-fill for addresses and provide 'pre-ticked' boxes for common responses
- Provide clearly signposted 'help' or 'information' points to help users understand the questions they are asked

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Winners and losers

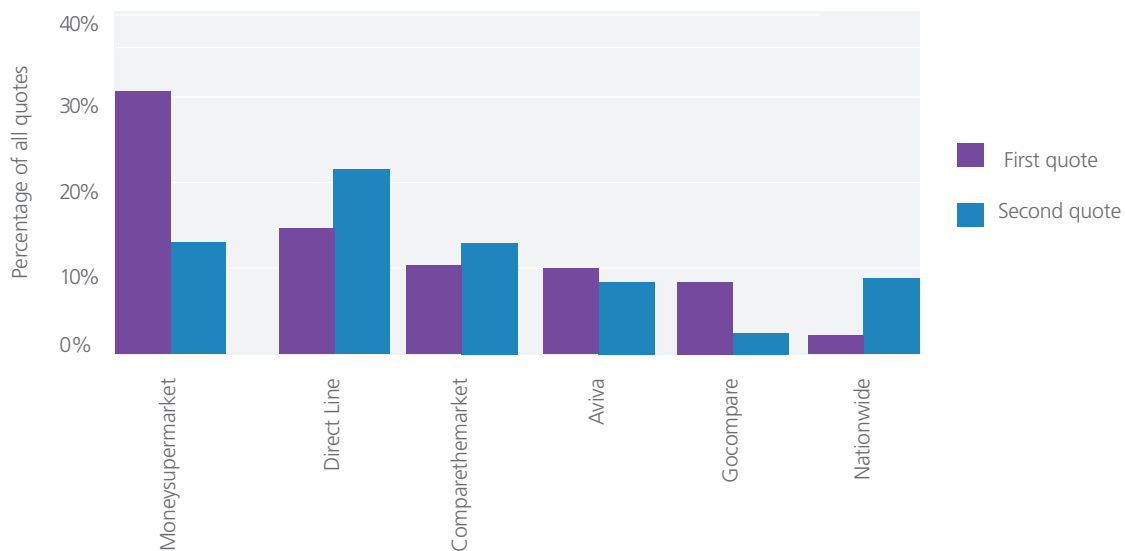
Comparison sites gained far more positive feedback than provider sites. They also had fewer critical usability issues.

Overall, MoneySuperMarket and Compare The Market were used for a third of all quotes. Another third were obtained directly from Direct Line, Aviva and Nationwide.

As seen in section one, nearly half of our participants (46%) started with a specific comparison site in mind. Very few of these encountered a critical issue which caused abandonment, so the majority went on to get a quote from the same sites. As a result, quotes obtained via comparison sites dominate the results.

One in five quotes was obtained from the Direct Line website.

MOST POPULAR SITES USED TO GET QUOTES



One in three users got their first quote using MoneySuperMarket

Making the final choice

Users were asked to choose one of the two quotes they obtained – and explain their choice. In this section, preferred choices are referred to as ‘winners’ and runners up as ‘losers’.

Top ranked winners	Number of votes
Direct Line	8
HomeProtect	4
Aviva	3
Legal & General	3
Allianz, Churchill, Halifax, MORE TH>N, Tesco	2

Top ranked losers	Number of votes
Direct Line	10
Aviva	7
Nationwide	4
Fresh, LV, Sainsbury's	2

Reasons for choosing a preferred quote:


- The majority of users made their choice based on either price, value for money or the quality of the product/cover – 73% of reasons given
- The website user experience and brand trust/familiarity were also significant factors influencing the choice of quote – 25% of reasons given
- Price alone was a particularly important factor for quotes obtained through comparison sites (43% of reasons given) whereas website and brand were just as important as price for provider sites (15% of reasons given)

Reasons for choosing a given provider:

- Figures shown are the number of reasons given.
Some users gave more than one reason

Reason	Quotes via comparison site	Quotes direct from provider	Total (as % of reasons given)
Lower price	6	14	31%
Better product/cover	1	13	22%
Better website/quote process	-	9	14%
Preferred/familiar brand	1	6	11%
Better value	2	4	9%
Inducements (eg cash back, 0% APR)	-	4	6%
Lower excess	2	1	5%
More quote options (comparison site)	1	-	2%



A man in a light-colored suit and striped tie is seated at a dark, reflective table. He is looking down at a laptop, with his hands on the keyboard. On the table next to the laptop is a glass of water and a small plate with a bun. The background is a blurred indoor setting with large windows and modern furniture. The scene is reflected on the table's surface.

Overall, MoneySuperMarket and Compare The Market were used for a third of all quotes. Another third were obtained directly from Direct Line, Aviva and Nationwide.

After completing the test, participants were asked one exit question:
'What, if anything, annoys you most when buying home insurance online?'

Nine users answered 'nothing'. Three users remarked unprompted that the online process was better than calling – for instance making it easier to compare quotes/prices. The remainder (80% of participants) listed one or more points of frustration:

1. Nearly 60% of comments were complaints about completing the quote form

More than half of these complaints were about the form completion process taking too long. Nearly all the rest were about having to provide information the users perceived as unnecessary. This was because the information had already been provided (on the same site, on a previous occasion, or on the comparison site for the same quote) or because it was irrelevant to the quote.

Issues relating to form completion	Number of comments
Quantity of info required/time taken	21
Unnecessary questions eg personal details	5
Irrelevant questions eg about car insurance	3
Re-entry of data already given (on same site)	3
Re-entry of data already given (on comparison site, before moving to provider site)	3
Questions which are difficult/impossible to answer	2
Re-entry of data already given (on previous occasion)	2
Total	39

2. One third of all comments were about the quote or the cover

Finding it difficult or impossible to get a quote online was a major frustration (12% of all comments) and this was particularly galling when users had undergone a time-consuming form-filling process.

Issues relating to quote or cover	Number of comments
Can't get quote online	6
Inflexible cover options/can't customise cover	5
Different companies have different criteria for offering a quote online	3
Too many extras not included in basic price	3
Difficult to compare quotes/unsure if getting best deal	2
Hard to get quote if don't fit standard customer model	2
Have to check for best deal every time you renew	1
Poorly explained cover	1
Total	23

3. About 6% of all comments were about undesired further contact.

Users resented having to provide their email address, knowing that it was likely they would receive unsolicited emails about offers. One user commented that even answering 'no' to the question about further contact, insurers couldn't be trusted not to 'spam' customers.

Other issues	Number of comments
Site requests email address, resulting in spam	3
Relevant information hard to find	2
Annoying terminology	1
Unasked for further contact	1
Total	7

Conclusions

This study highlights some valuable points for home insurance brands and comparison sites to take into consideration if they want to ensure they appeal to today's online consumer.

Make it a pleasant experience

Shopping for insurance does not rate high on a consumer's list of pleasant activities and even minor UX problems can make them abandon the process. Make it clear what insurance is offered and ensure all actions are clearly signposted – especially 'get a quote'.

Simplify

Ensure the design of the landing page is well laid out, free from clutter and without superfluous information by testing variants with users.

Reduce friction

Don't make the process any more difficult than it needs to be. Look at all possible scenarios a customer may encounter and remove extra steps and unnecessary form filling. Consider speeding up the process and making some data optional to 'get a quick quote'.

Be transparent

Don't ask questions which don't directly relate to the quote being given. Where questions are tricky to answer, (eg rebuild cost of house) provide clear information/help points, giving the user the option of skipping this to get a basic quote if possible.

And finally, if it's not possible to give customers a quote online, make the reasons transparent and ensure it's easy for them to contact you to get a quote by phone.



Don't make the process any more difficult than it needs to be. Look at all possible scenarios a customer may encounter and remove extra steps and unnecessary form filling.



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Today, you don't have time to waste making guesses about what's working and what's not for your website customers. By the time you've tried some options, those same customers will have already spent their hard-earned money somewhere else. You need tangible insights and you need them now.

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