

DIGITAL TOUCHPOINT STUDY // 2015



TRAVEL INSURANCE



We interviewed 1.000 purchasers of travel insurance

And conducted
10 in-depth interviews (IDIs) with travel
insurance purchasers

In the UK – September 2015

With the goal to learn how
consumers research and purchase
these services and how marketers can (better)
support them

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KEY FINDINGS

THE JOURNEY

1

Research & purchase cycle of travel insurance is perceived as UNEXCITING, but NECESSARY; usually well experienced purchasers with short decision cycles

2

RESEARCH STARTS online - on comparison websites or search

3

QUICK, TRANSPARENT & EASY access to all information is a key need, consumers look for it online

4

PURCHASE happens online via big screens – transparency & trust in this “I want to buy-moment” seal the deal

THE KEY LEARNINGS

5

DIGITAL MOMENTS matter! Consumers research & purchase preferably online

6

SMARTPHONE RESEARCH is challenging due to ‘small screen’ + ‘small print’

7

IMPACT is created especially by comparison websites & search engines

MAIN ACTION ITEMS

1

A client driven mobile strategy should support consumers to grasp and compare detailed and complex information easily.

2

Search plays a key role. Ads on search should include all relevant extensions and should not make the customer feel pushed too much.

3

It's essential to INVEST in TRANSPARENCY, EASE of USE and TRUST.

THE JOURNEY

PROFILING THE CUSTOMER JOURNEY

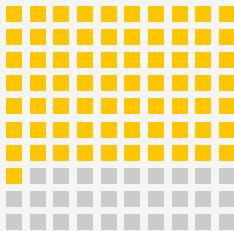


TRAVEL INSURANCE

Key metrics



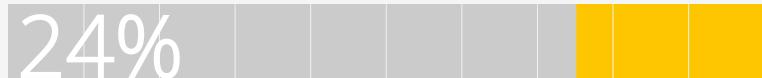
15% were first time purchasers



48%
decide within
less than a week

#2.9 brands
were considered on average

determined purchasers



vs.

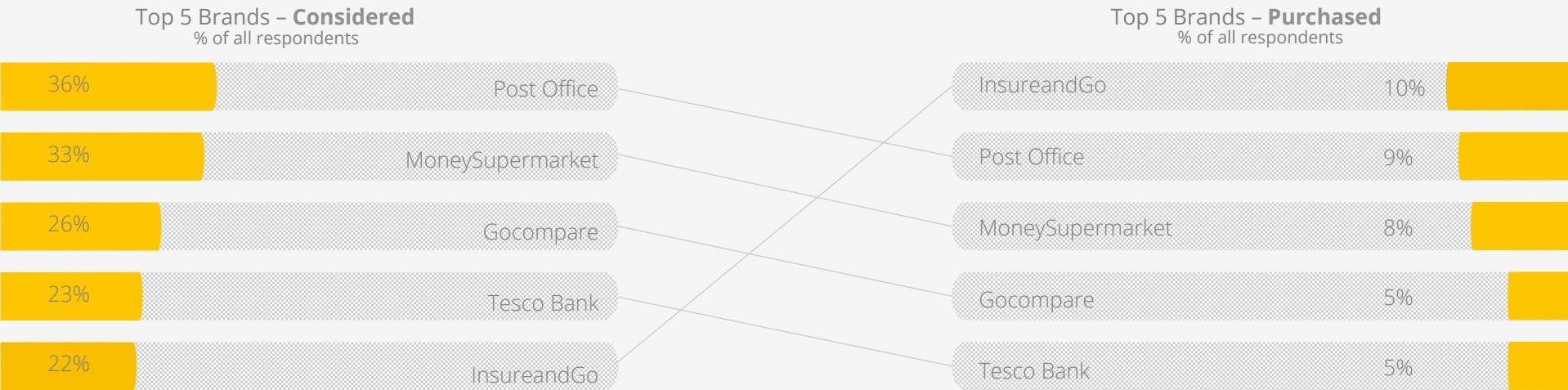
undecided / rather undecided purchasers



Question asked: Q9: Who did you consider for your insurance? Q19: Between starting to collect information and actually taking out the travel insurance, how much time went by? Q38: How determined were you, when you started to get informed for the first time?
Base: All product purchasers (all respondents) | n= 1000
Source: Digital Touchpoint Study 2015

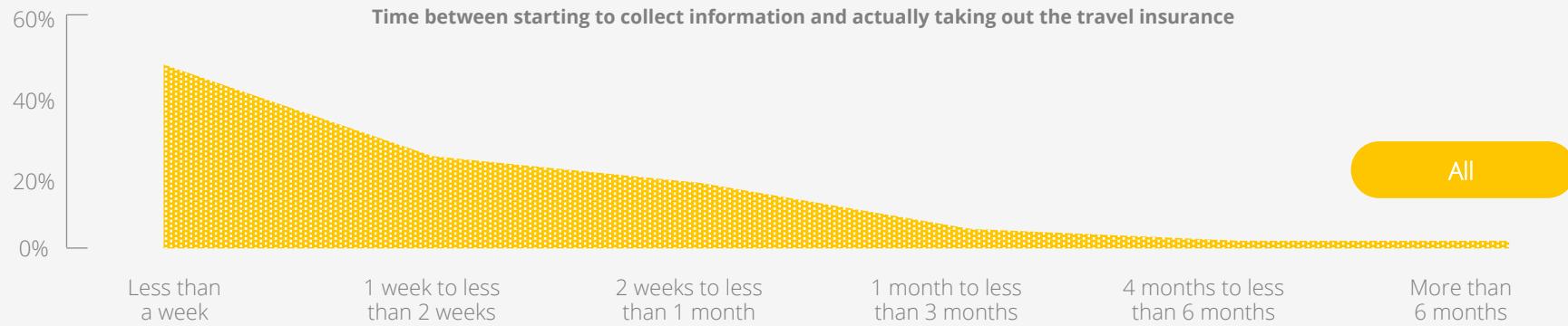
Purchasers consider various brands before taking out travel insurance

Top 5 Brands – Considered vs. Purchased

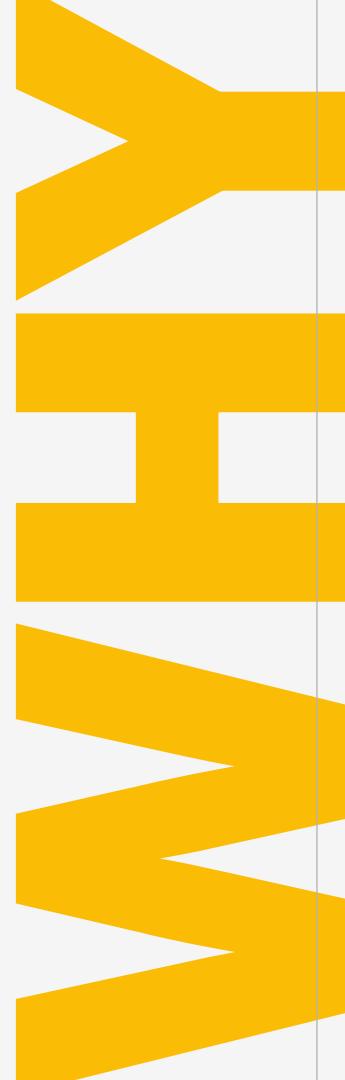


Q8: With what company did you take out your travel insurance?
Q9: Who did you consider for your travel insurance?
Base: All product purchasers (all respondents) | n= 1000
Source: Digital Touchpoint Study 2015

Research time is short – half of all purchasers take out the insurance within a week or less



Q19: Between starting to collect information and actually taking out the travel insurance, how much time went by?
Base: All product purchasers (all respondents) | n=1000
Source: Digital Touchpoint Study 2015



Taking out travel insurance is an unexciting, but necessary part of booking a holiday trip. Although it is quite inexpensive, it should be credible and guarantee reassurance and security about the trip.

- Whilst the emotions of going on holiday are centred around excitement, **travel insurance is a necessary safety blanket** in case anything goes wrong on a trip.
- Although travel insurance is an **expense unlikely to see a return** on, those who purchase it **hope they won't ever have to claim**.
- Most purchasers are **familiar with travel insurance** and already took them out for trips in the past.
- The **research process is quite short** – purchase decisions are made **within two weeks**.
- Consumers are rather **undecided about the insurance provider** at the beginning and need some guidance through the **huge and confusing range of choices**.
- Relevant is the **coverage for each possible scenario, esp. healthcare**, as well as **reasonable costs**.
- However, consumers **don't trust deals perceived as too cheap** and rate established brands as more credible – it's necessary for insurance providers to **build reputation**.

"It was simple when I did it online."
Birmingham, single-trip



"I wanted to make sure that if there was a problem in Greece, knowing the financial difficulties, that as a foreigner or traveller that I'm not going to be relegated to the back of the line."
London, Single-trip

"It is necessary ... and it's one of those things that you quite often, side-line. I book the holiday, get really excited about that and then go, '... I've got to book insurance and be sensible and do that.'"
London, Single-trip

"I think I took the middle one . . . I didn't take the cheapest one because it had a whole load of sports you weren't allowed to do, and I didn't want to inhibit my holiday."
London, Single-trip



Google

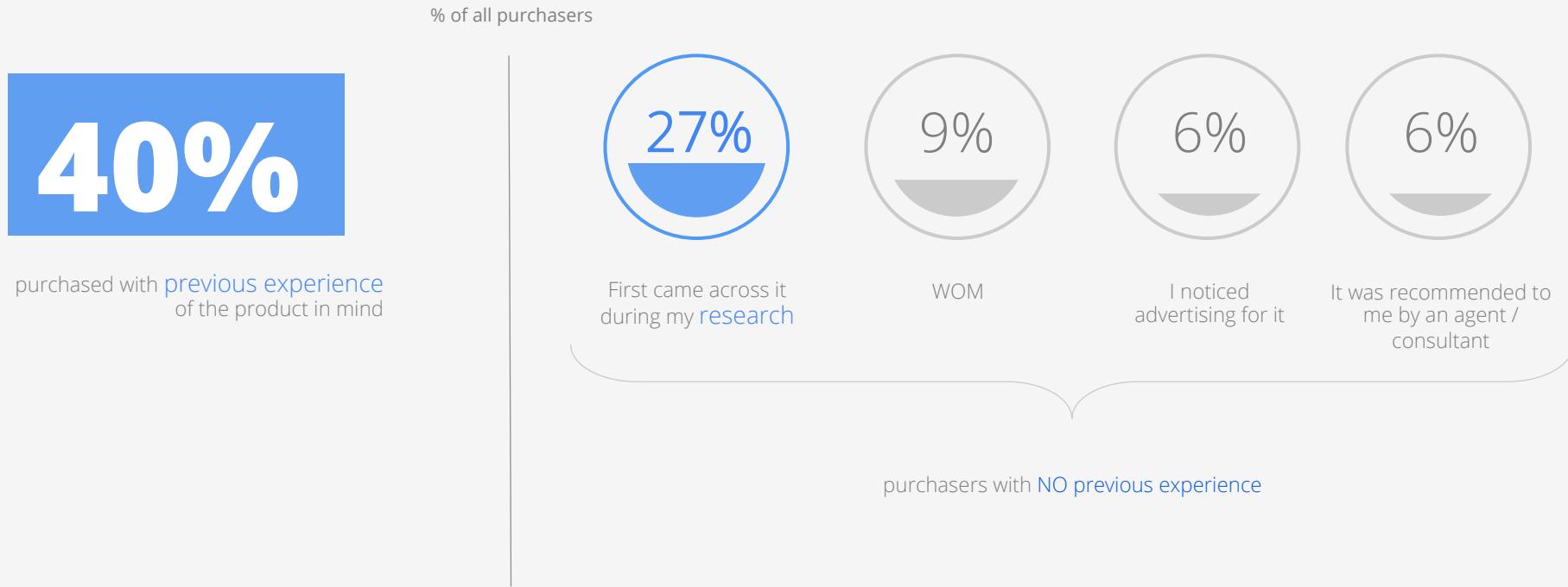
"There are so many on choice, they all offer different things. It seems like it's the same but when you read the small print it's not."
London, Single-trip

STARTING THE CUSTOMER JOURNEY



FIRST AWARENESS
AND START OF
RESEARCH

Research is important to become aware of options - esp. if purchasers have no previous experience



If purchasers first come across the product during research, nearly all discover it online

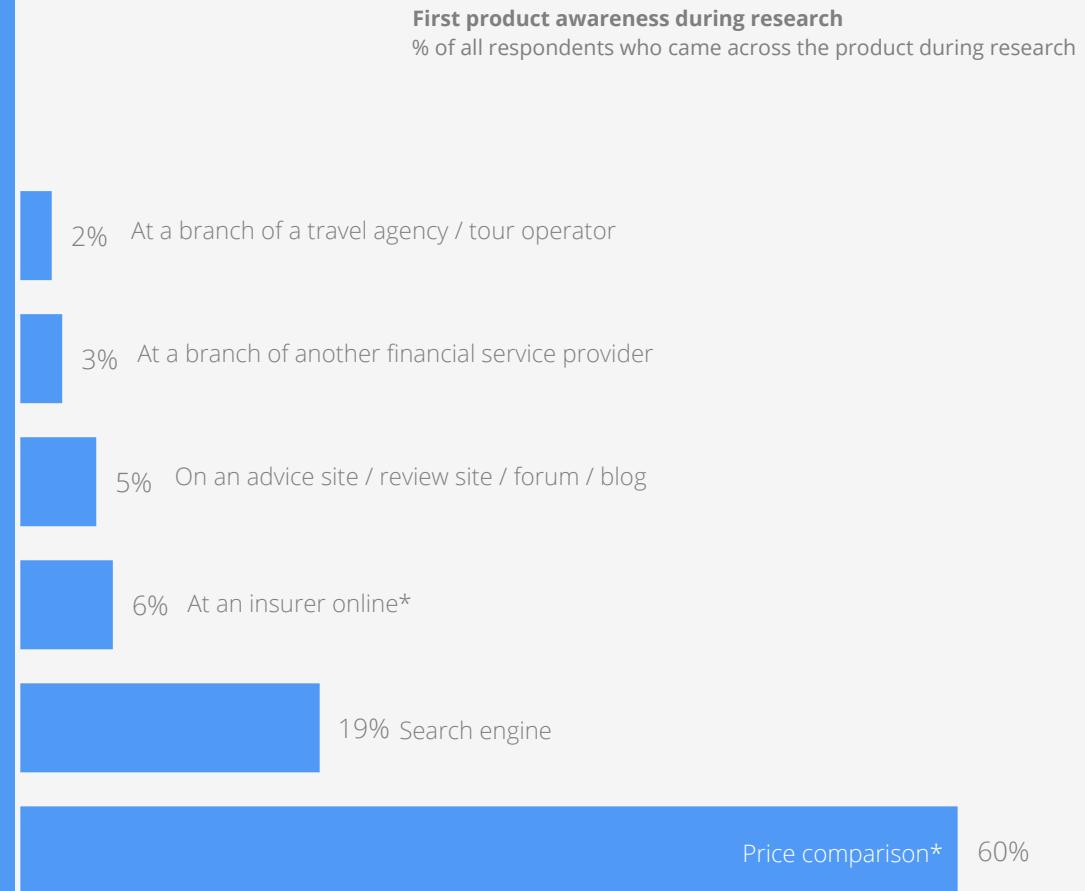
Ratio of online & offline sources to create first awareness during research
% of all respondents who came across the product during research

First awareness online |
91%

First awareness not online
| 9%

Price comparison sites are the main source for becoming aware of options during research

*(via website or app)

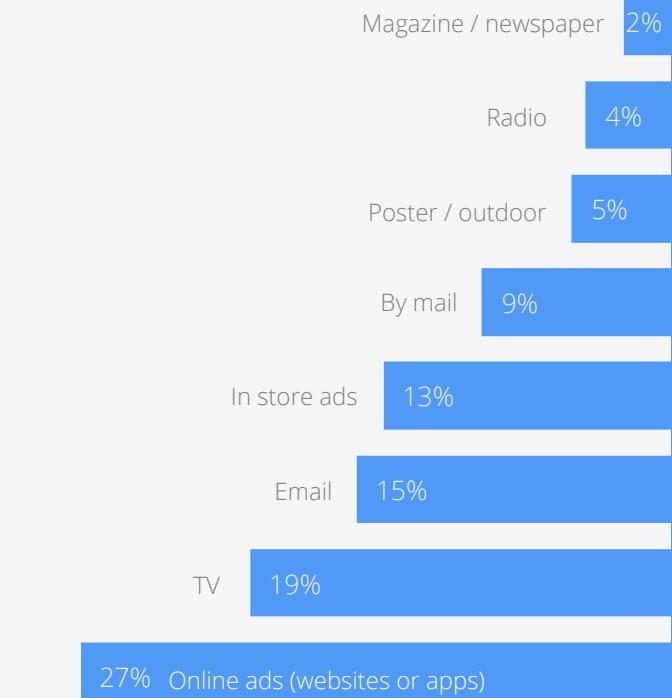


First product awareness through advertising

6%

of all respondents
first noticed the
product via advertising

% of all respondents who came across the product
through advertising



Question asked Q20: Point of first awareness - How did you first hear about the insurance you took out? Base: All product purchasers (all respondents) | n= 1000

Question asked Q22: Where did you first see/hear advertising for the travel insurance?

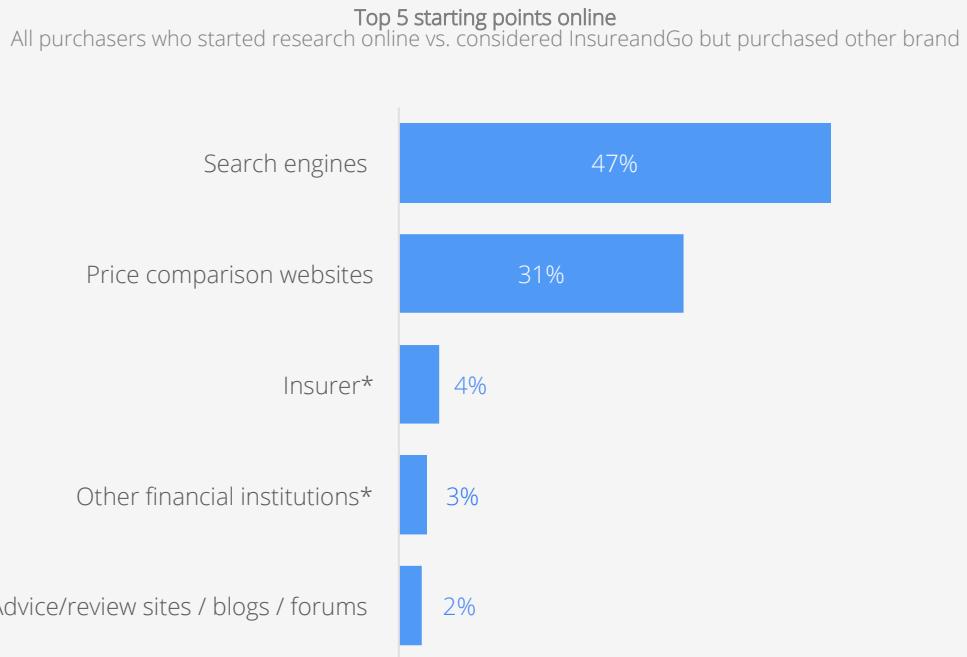
Base: All purchasers where awareness is created through advertising | n= 63

Source: Digital Touchpoint Study 2015

If they become aware via advertising it's online where they first noticed it

A majority start online, and while search is key – nearly a third claim to start with PCWs

72% Started Their research ONLINE

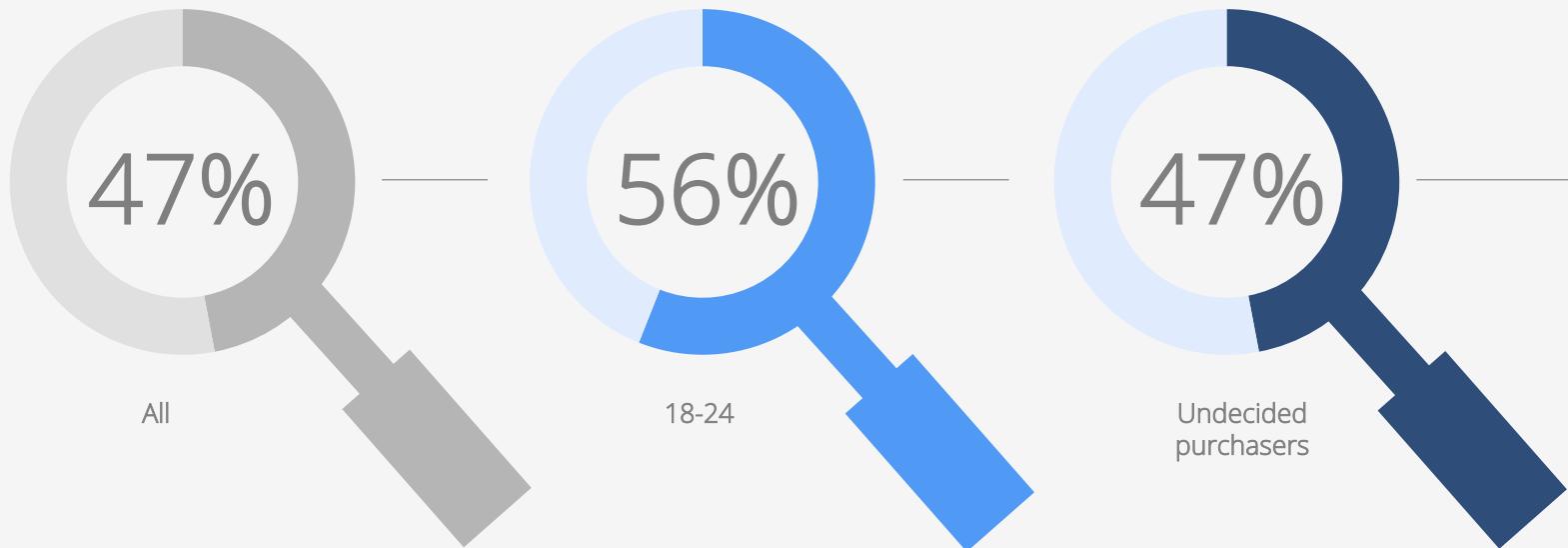


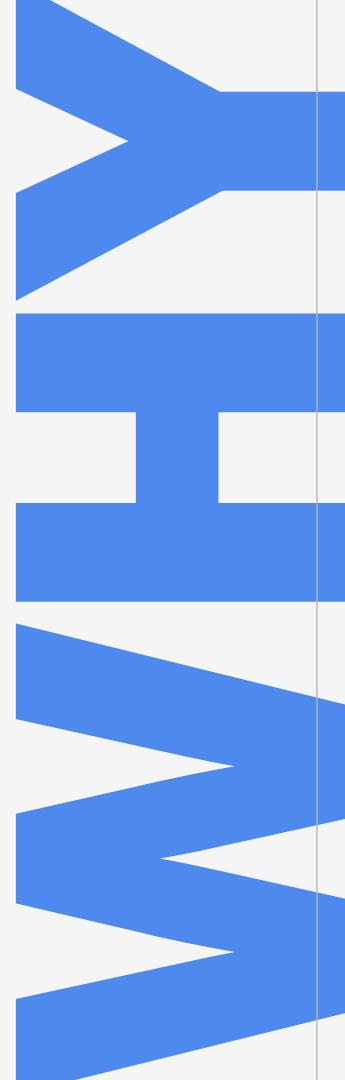
*(via website or app)

Question asked Q29: Where did you start your research?
Base: All product purchasers who did online research or offline research
Base: All product purchasers / all client purchasers who started research online
n= 618 / 70
Source: Digital Touchpoint Study 2015

Younger buyers are slightly more likely to start on a search engine

Start research online on search engines
% of online researchers





For the majority of researchers the customer journey starts online. In these first I-want-to-know moments consumers turn to search engines and price comparison websites. Offline plays a rather marginal role.

- The **research phase** is an important way for consumers to **become aware** of the product they finally bought...
- ... and they often become aware of it on **comparison websites** as well as on **search engines**
- Only few consumers become aware of the offer via advertising, if so, **online advertising dominates**
- Consumers **start to research online**
- Both – search and comparison websites – clearly act as **main portals**
- Many researchers **start** on a **search engine**, which then brings them to **price comparison sites**.
- Another portion starts directly on comparison websites



"I went onto my laptop, I put into Google 'best travel insurance websites'."
London, Single-trip

"I start with a search engine and then I normally type in a name of a company. ... I don't want to go into reams of pages to find information. I expect it to be on two pages maximum, nothing more."
London, Single-trip



"I usually go on comparison sites like Money Supermarket. Quality's important as well for me. ... I liked it because I knew the brand. I trust it more if I know it and it has got a reputation."
London, Single-trip



"I just looked up various things online. I think I did a Confused.com, or one of those. It might have been Compare The Market, but it was one of those comparison sites, and they were one of the ones that came up."
London, Annual

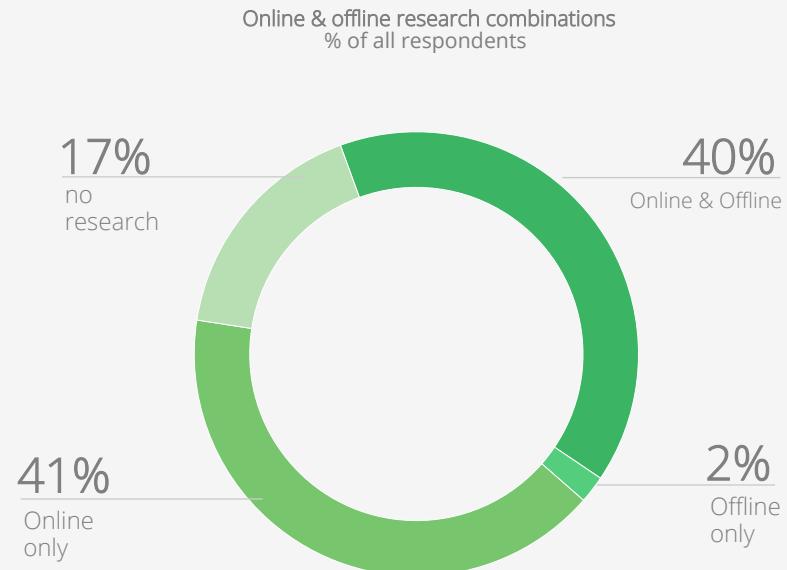
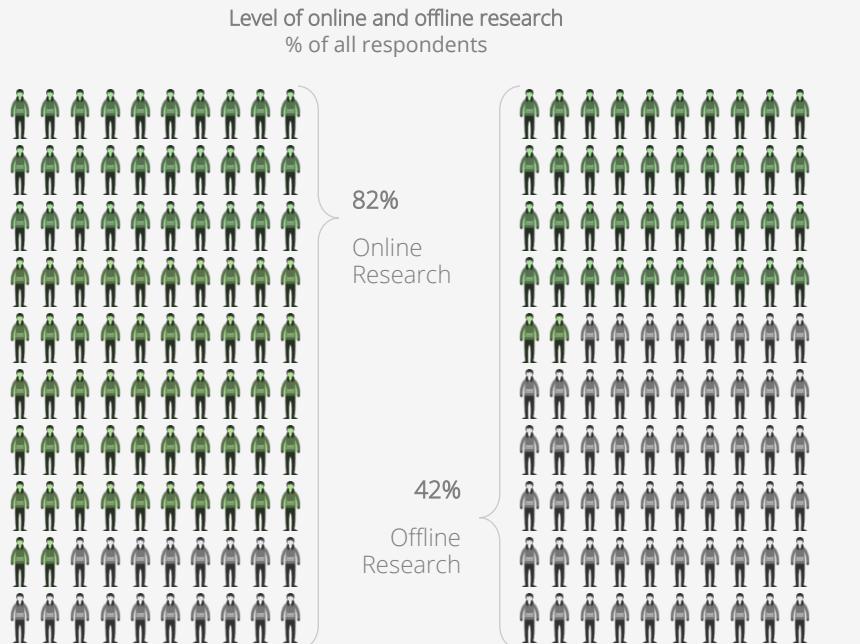
Google

CONTINUING THE JOURNEY

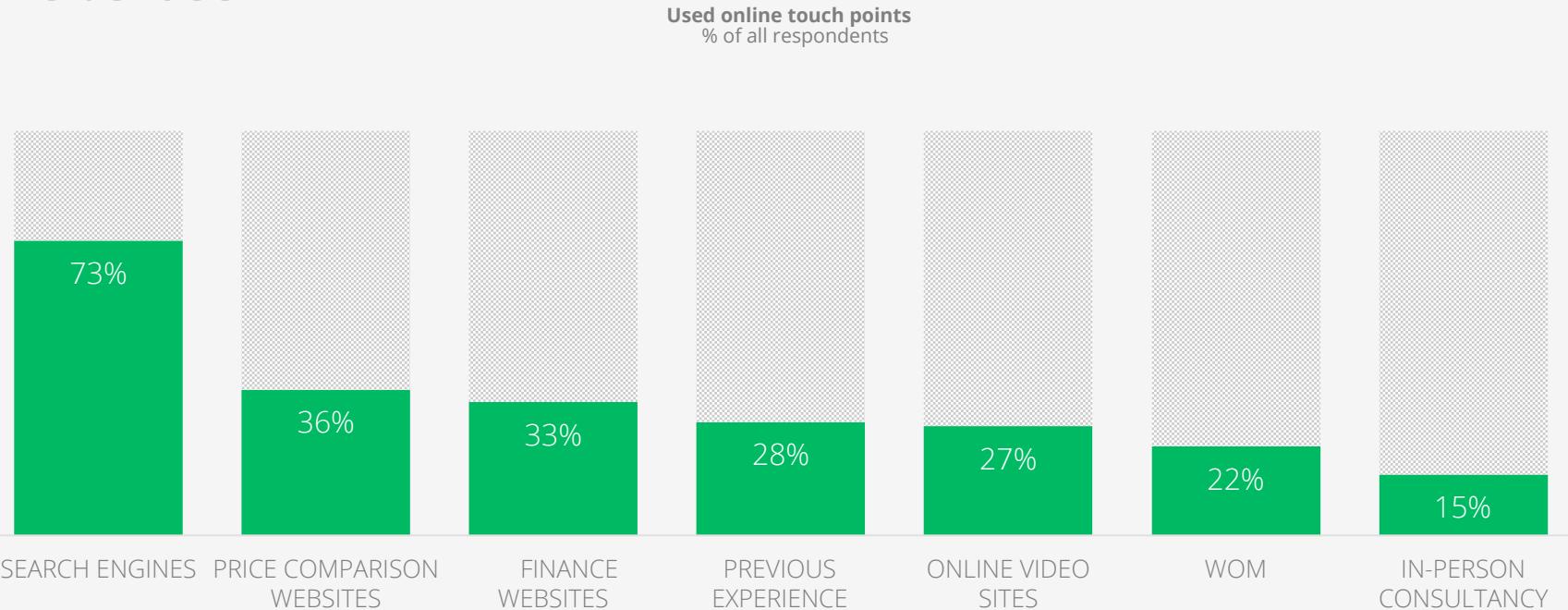


RESEARCH FUNNEL

Online research clearly dominates – offline research happens mainly combined with online research

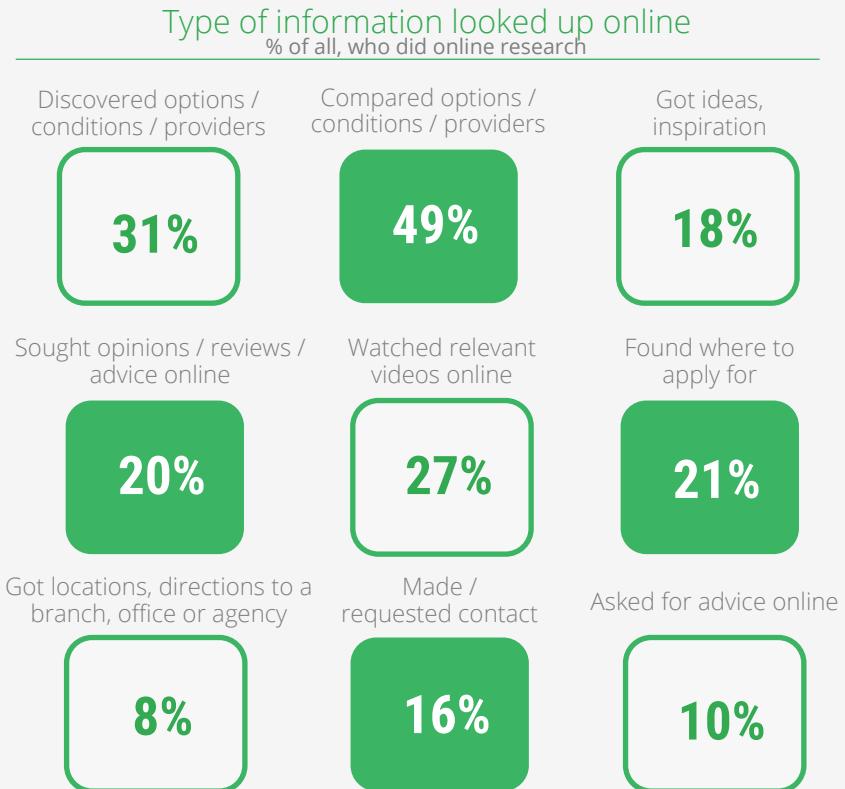


Search clearly leads the field, followed by comparison websites



Q23/24: Which of these offline/online sources supported your research for travel insurance - at any stage from getting initial ideas to reaching a final decision?
Base: All product purchasers (all respondents) | n= 1.000
Source: Digital Touchpoint Study 2015

Using digital sources, consumers aim to discover options, compare, get advice and find out where to apply



UK

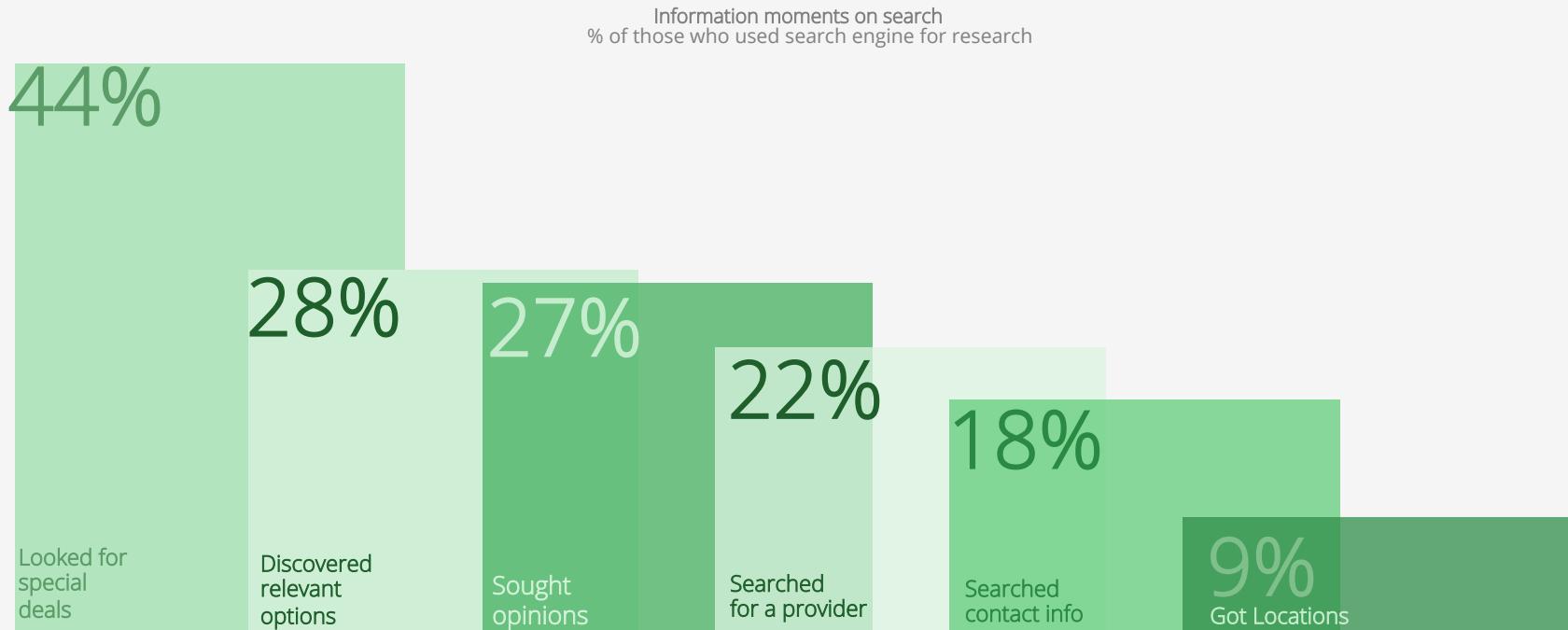
Digital Touchpoint Study 2015

Question asked: What did you do using the Internet or apps in relation to your recent purchase of travel insurance?
Base: All product purchasers who did online research | n= 833
Source: Digital Touchpoint Study 2015

SLIDE 25



Search engines help consumers find deals, provider options and opinions



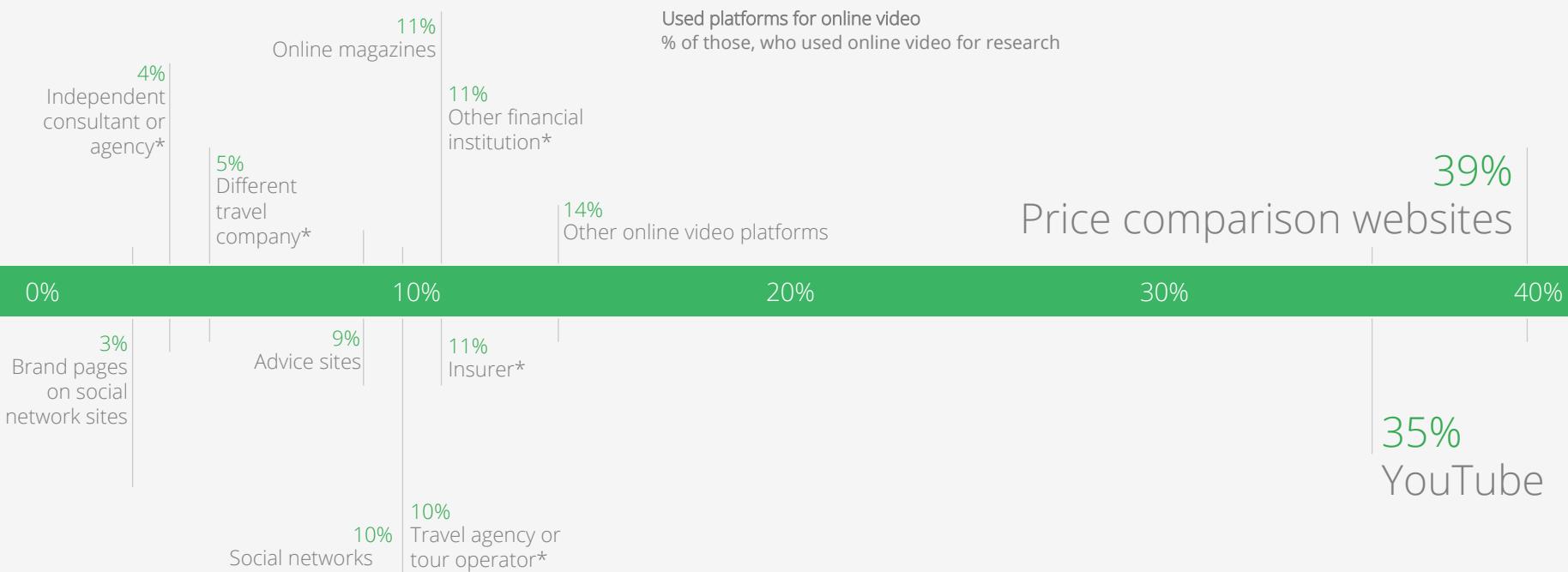
Young purchasers are more reliant on search engines during the journey

Search engine usage

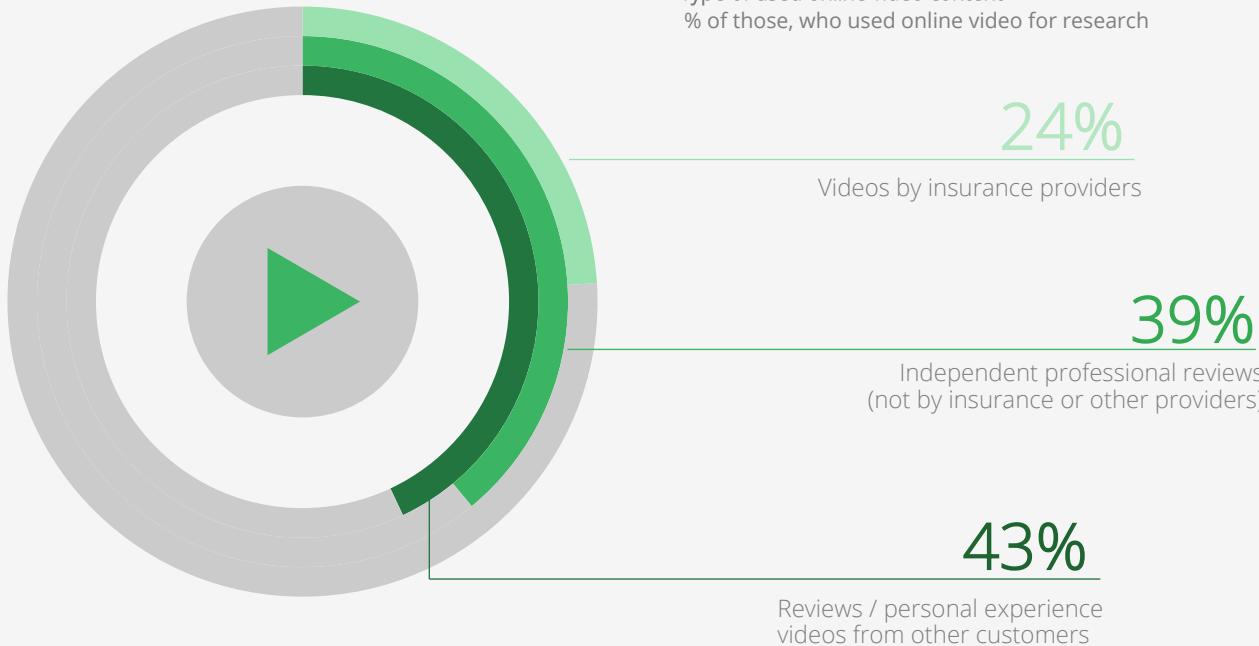


Question asked Q24: Which of these online sources supported your research for travel insurance - at any stage from getting initial ideas to reaching a final decision?
Base: All product purchasers | n=1000
Source: Digital Touchpoint Study 2015

Online videos for research purposes are mainly watched on YouTube and price comparison websites



When watching online video, nearly half of the purchasers watch customers reviews and personal experience clips





FINISHING
THE JOURNEY



Conversion happens mainly online



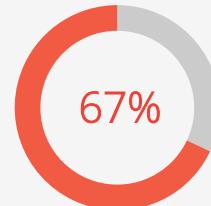
At the premises*



Over the phone



By mail



Online

Method to purchase travel insurance
% of all respondents

*of the insurer/ agency/ operator/ broker

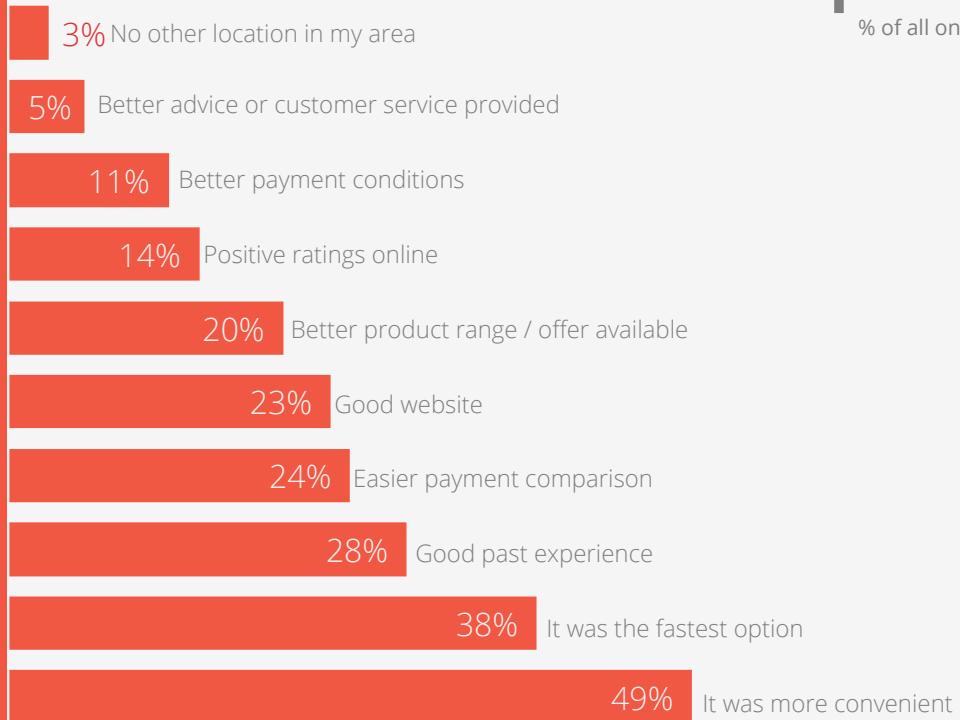
Convenience, speed & good experience drive online purchase

% of all online purchasers

"It's so easy doing it online and they send the forms to you so quickly. When I do it online, as long as it's got the lock and it's a safe website I'm OK."

Source: Qualitative IDI's |
Birmingham, Single-trip.

*of the insurer/ agency/ operator/ broker



Question asked Q11: Why did you choose this method rather than others?
Base: All product purchasers who purchased online | n= 693
Source: Digital Touchpoint Study 2015

Those who purchased offline do this for the very same reasons: convenience, speed and experience

% of all offline purchasers



Question asked Q11: Why did you choose this method rather than others?
Base: All product purchasers who purchased offline | n= 305
Source: Digital Touchpoint Study 2015

"I went to the Post Office, It was easier. I was changing money there and my bank was also close by, so I could deal with my money at the same time. Also, it felt good to have a person there to talk to."

Source: Qualitative IDs | London, Single-trip.

There are key aspects that help to seal the deal



Direct conversion via comparison websites is the main method, followed by direct purchase at the insurer

Where did consumers take out the travel insurance?

% of all respondents



Directly with the Insurer



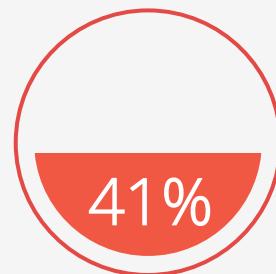
With another financial
service provider



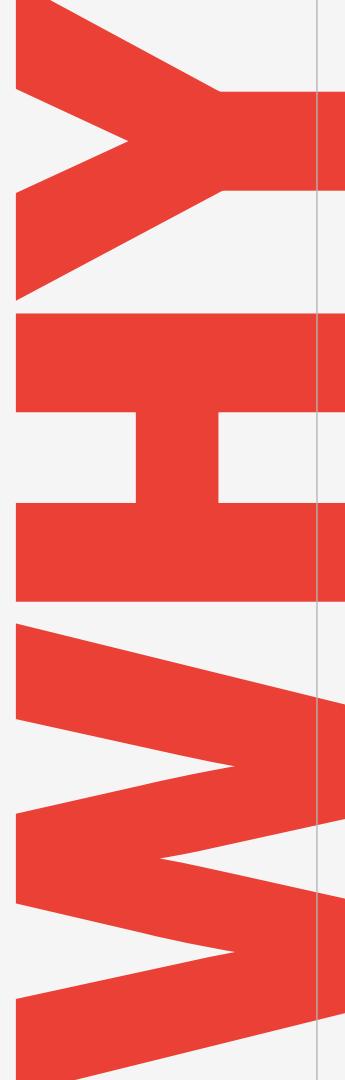
With a tour operator /
travel agency



With a travel company
(e.g. airline)



Via a price comparison website



Improve the consumer experience in I-want-to-buy moments; make it simpler and more transparent.

- Purchase process happens online – in line with the highly digital research process
- Purchase locations are comparison or company websites
- Purchase happens via large screens – small print and high complexity make the bigger screen more favourable
- The online purchase process is perceived as convenient and fast, however...
- ...consumers would prefer to have it easier and more transparent
 - Too many options with too many conditions – feels overwhelming
 - To reduce complexity, consumers adapt strategies to manage it: sort out extreme offers, focus on companies that get good ratings or recommendations and on those they have heard of
 - Consumer need a simplified and easier to understand overview of the coverage, conditions etc.
- Companies that offer clear and easily digestible information on what is included in the policy received the most favourable feedback



"I think that I would make it a bit more transparent. Maybe with advertising or something, I would make it a bit more that you know what you're getting."

London, Single-trip



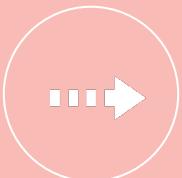
"There could be a link on there for like, TripAdvisor or company reviews on there. ... on TripAdvisor, it seems to be a third party and it's impartial."

Birmingham, Single



"[The compare sites] should have, like, ... the top ten policies which were what would cover you for most things that could happen."

Birmingham, Annual



"I'd like it to be as simple as possible, maybe bullet point some of the things. I'd like to see the options, ... go into the next one to give each person's details Then put in your credit card details and maybe the option to send it through to your device."

Birmingham, Single-trip

Google

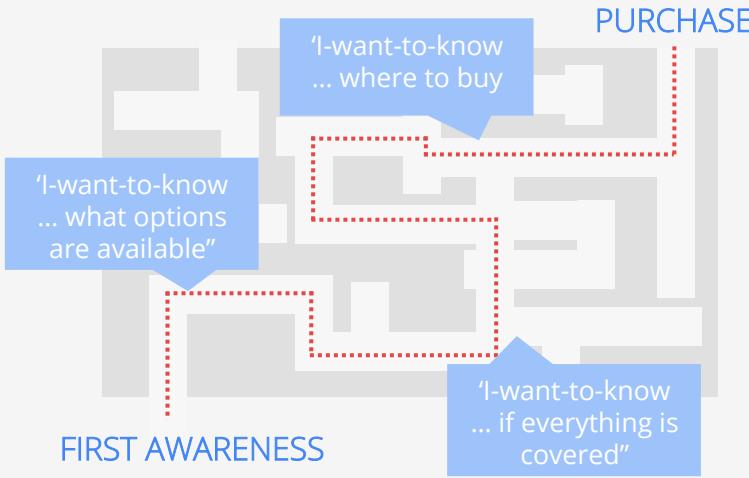
THE KEY LEARNINGS

DIGITAL MOMENTS



TRAVEL INSURANCE

What are digital 'I-want-to-know' moments?



A customer journey consists of **different stages** – not necessarily sequential – potential buyers go through before making a purchase and each stage represents particular '**I-want-to-know- moments**'.

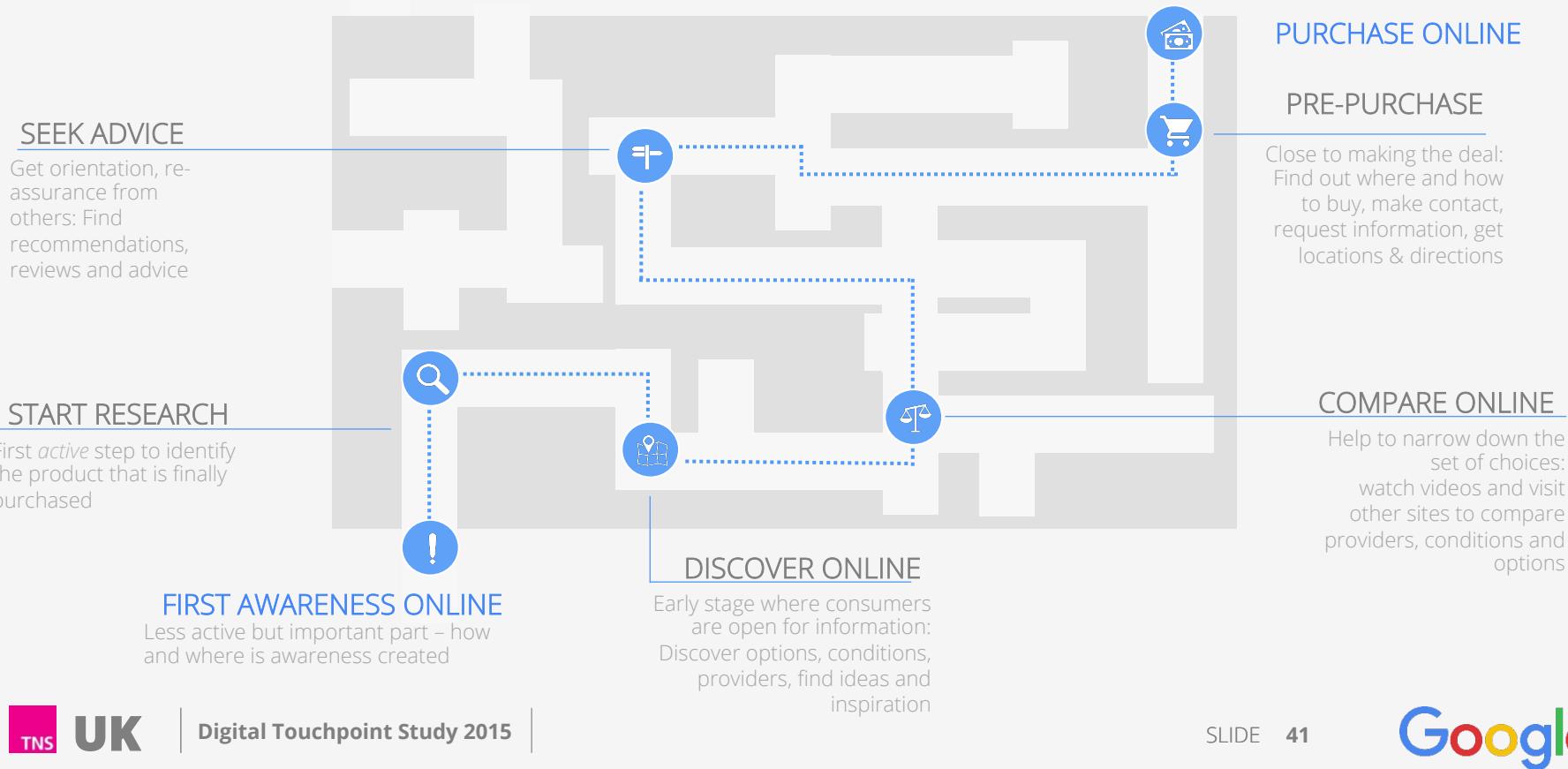
To **find the required pieces of information** in these moments consumers may turn to their **smartphone**, to their computer or to **offline sources**. It is **crucial for brands and marketers to understand these 'I-want-to-know' - moments** – what piece of information is needed and where do people look for it – to better translate research into an opportunity to convert.

This report identifies **where consumers research**, if a touch point is able to provide **value and guidance in different moments** to the consumer and **has impact on** the purchase decision.

We show the use of digital sources in these 'critical' moments in our **digital skyline** – an easy and intuitive way to grasp the **digital profile of a category or brand**.

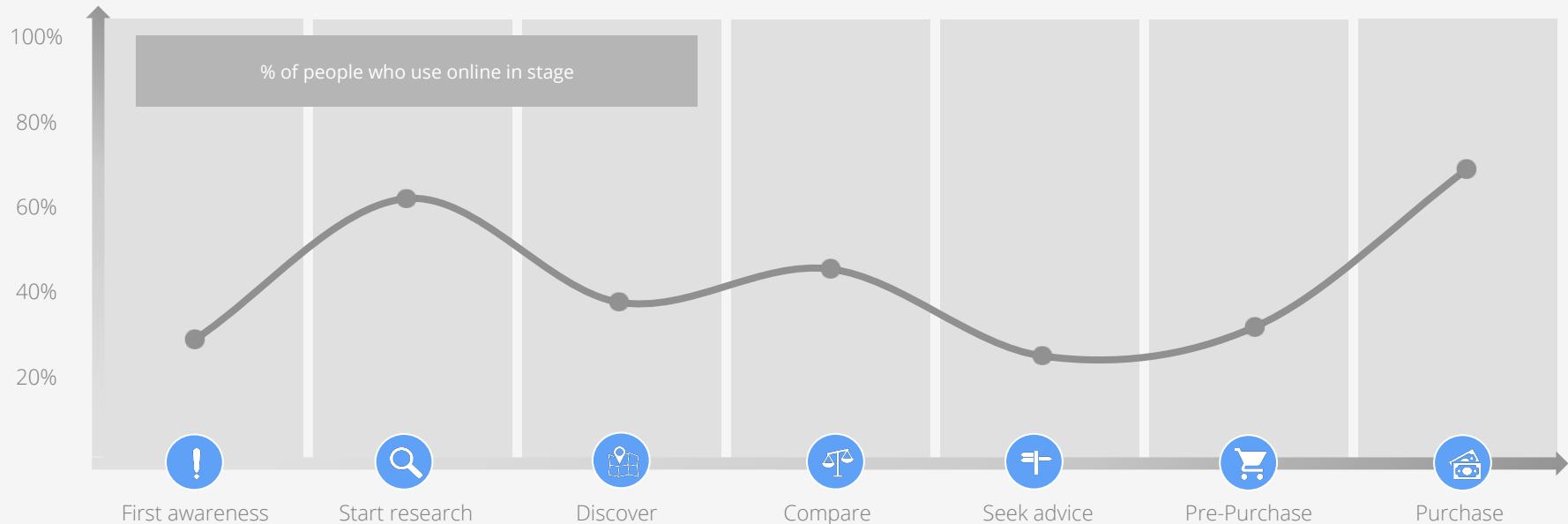
It helps to **identify digital opportunities** by showing how consumers currently navigate their customer journey. Please refer to the next slides to understand how it looks like.

How are 'I-want-to-know moments' defined



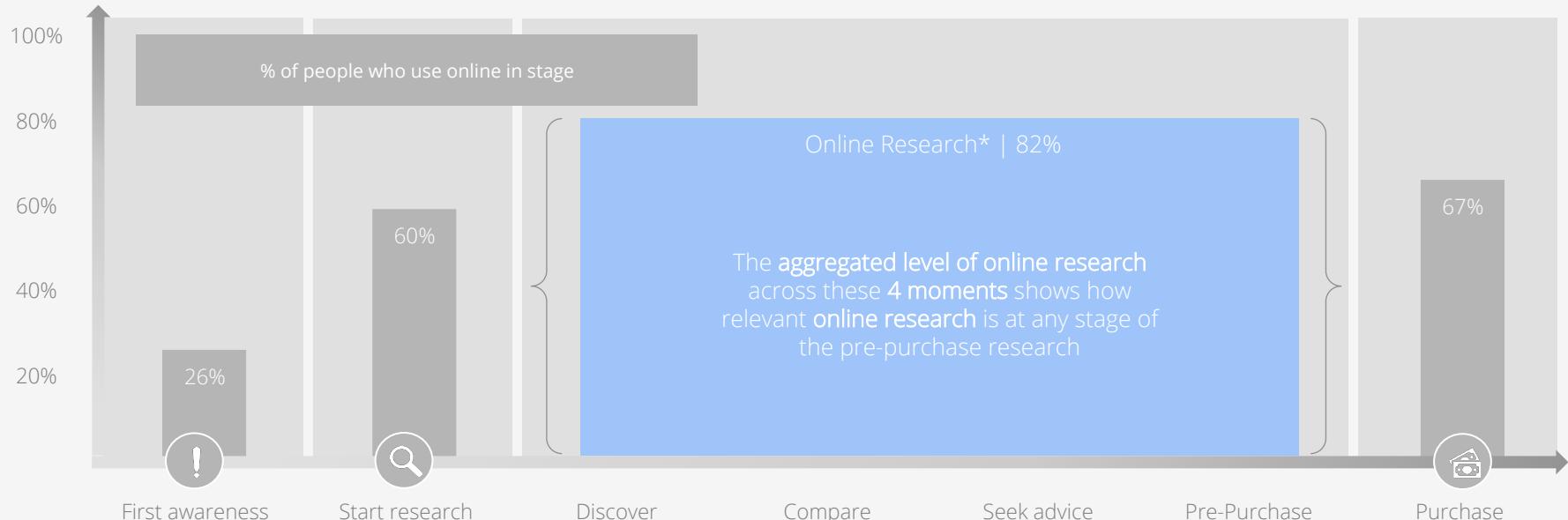
Online is crucial at the start and end of the journey

Digital skyline allows a deeper understanding of the role of online in the customer journey and identify key 'I-want-to-know' moments



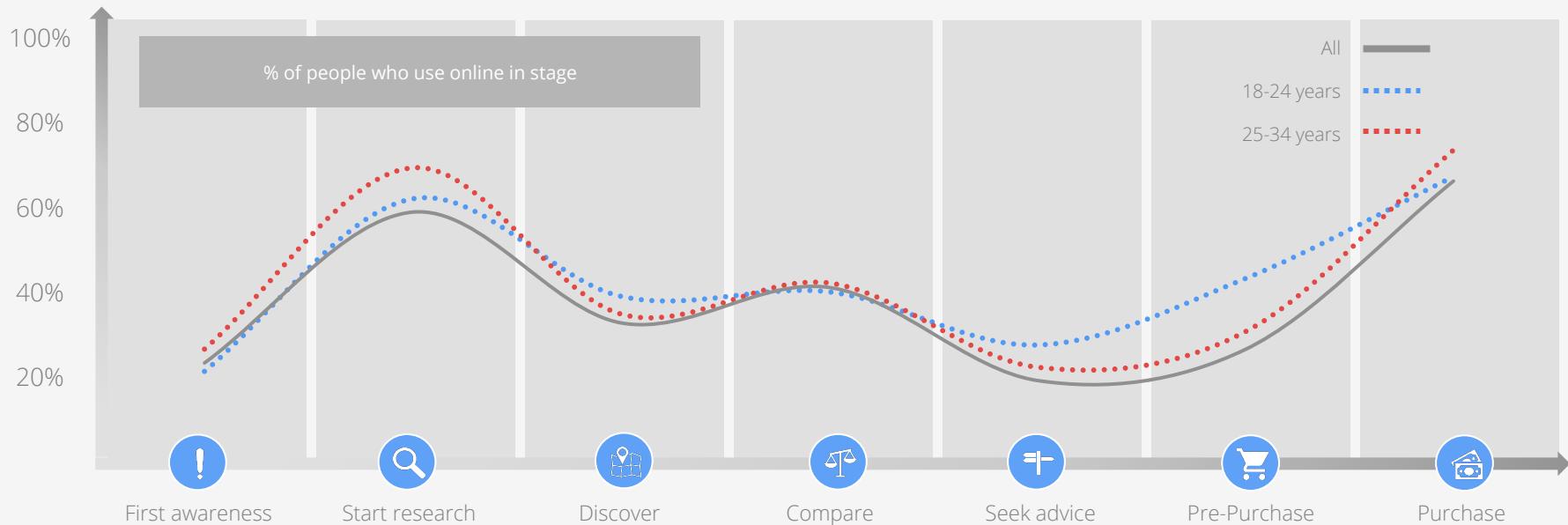
Online is crucial at the start and end of the journey

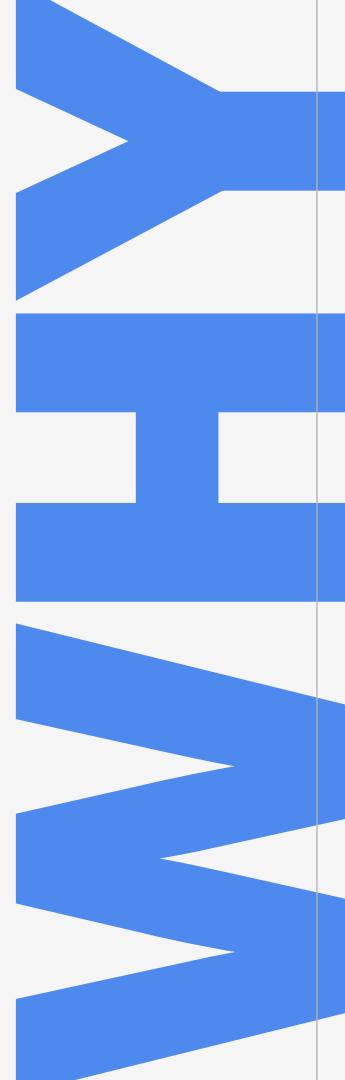
Overview KPIs: relevance of digital to become aware, to start research, online research in general and purchase



Young purchasers are slightly more likely to go online for advice and further research just before purchase

Digital skyline allows a deeper understanding of the role of online in the customer journey and identify key 'I-want-to-know' moments





Travel insurance is closely connected with holidays – an odd ‘must have’ that does not go well with the pre-vacation excitement. Digital moments are fairly straight forward: start online – discover options – compare (!) and sign-up

- Travel insurance is necessary but unpopular – people get excited about holidays but are aware of things that can happen
- All main research moments are highly digital:
 - Start and find options
 - Compare options
 - Purchase
- The main pain point is to compare and find the right deal
 - Suspicion about too cheap or too expensive offers – not reliable; first step is to sort out extremes
 - Comparing means that consumers need to read the small print – nuisance, boring
 - The main mission is to find an offer that really helps in critical situations, not necessarily to find the cheapest possible deal
 - Trust and well-known brands offer guidance
- Brands should therefore focus on the main touchpoints people use, ensure that content and ads offer appropriate wordings, landing pages and ad extensions to help consumers quickly to make the right decision

"I start with a search engine and then I normally type in a name of a company. ... I expect it to be on two pages maximum, nothing more."
London, Single-trip



"It's so easy doing it online and they send the forms to you so quickly. When I do it online, as long as it's got the lock and it's a safe website I'm OK."
Birmingham, Single-trip

"I just looked up various things online. I think I did a Confused.com, or one of those. It might have been Compare The Market, but it was one of those comparison sites..."
London, Annual trip



"It's quite easy to do. You just logon to the Internet and put your details in. I had the same policy for quite a few years, they'd send me a reminder saying 'your policy's due to expire' and then phone us."
Birmingham, Annual trip



"I often look at the telephone numbers I want to speak to someone because I want to make sure that what I want is generally covered."
London, Single-trip

Google

DIGITAL IS GOING MOBILE



ROLE OF SMARTPHONES FOR TRAVEL INSURANCE PURCHASES

Smartphones are mainly used for research purposes – both general- and on-site research



Relevance of mobile
% of all respondents

**EVERY THIRD
RESPONDENT DID
SMARTPHONE
RESEARCH**

Smartphone Research |
34%



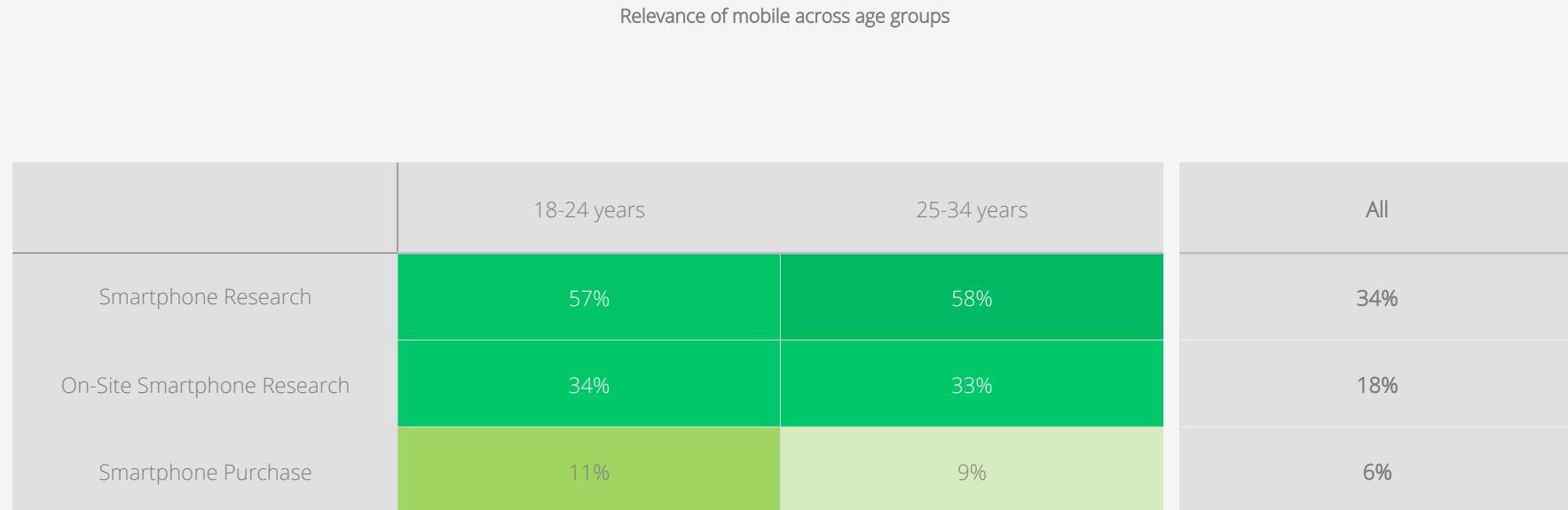
On-Site Smartphone
Research | 18%



Smartphone purchase for
category | 6%



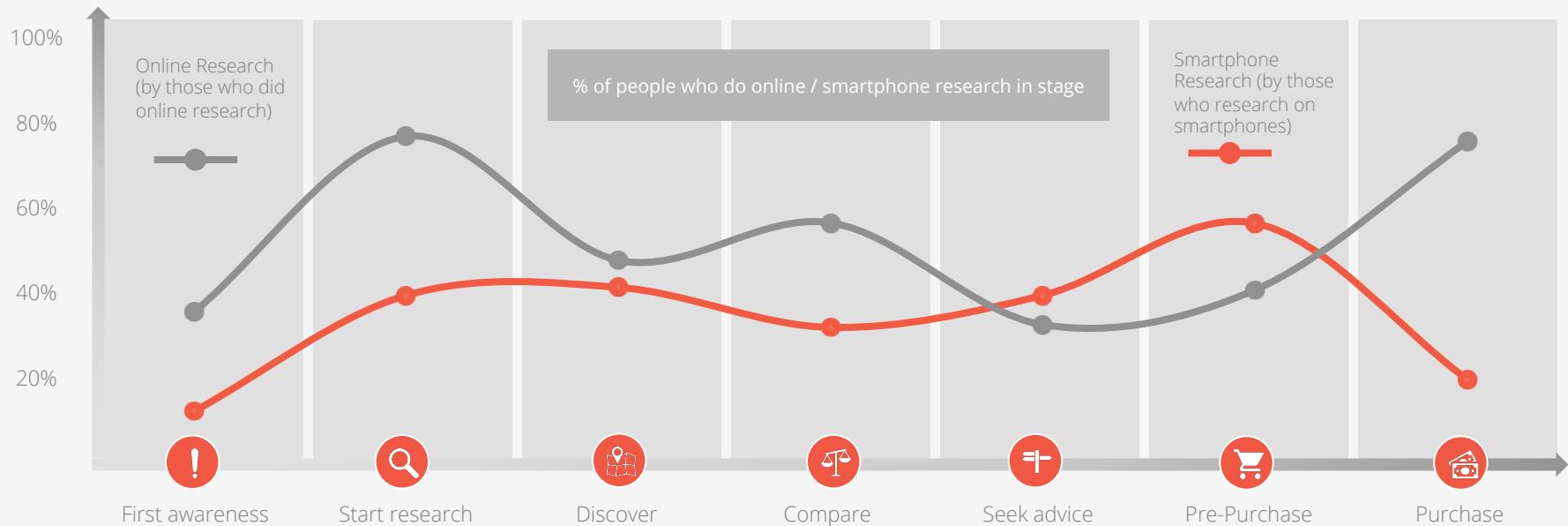
Over-indexing of smartphone research & purchase among younger audience indicates its future relevance



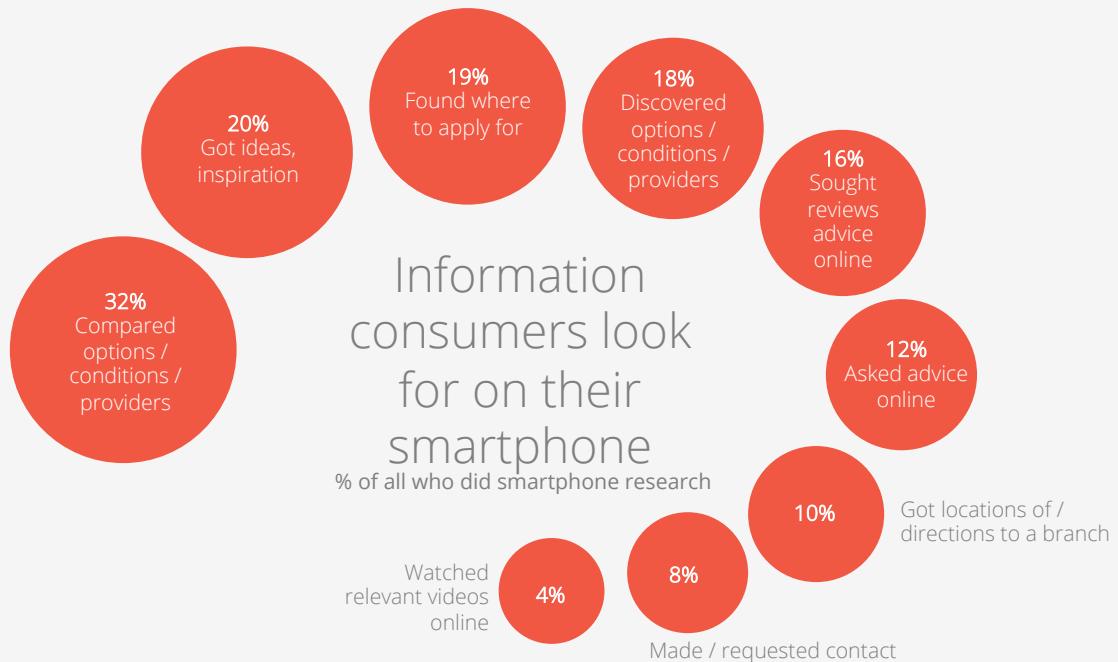
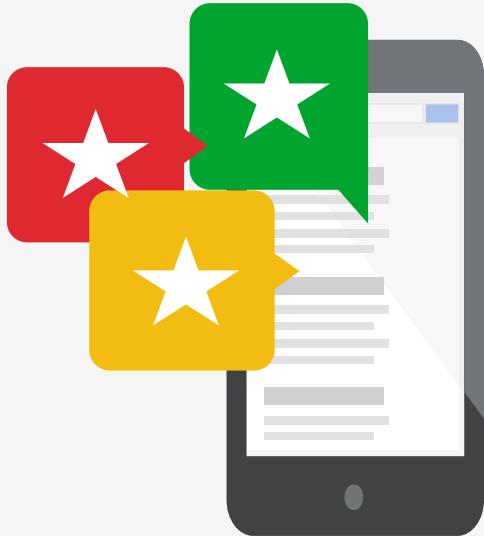
Question asked Q31: Which of your devices did you use at any stage of your only research?
Q34: Did you do any of the following on your smartphone while you were at the branch, agency or office? Q13: Which device did you use to take out the travel insurance? Base: All product purchasers | n= 1.000 | Product purchasers 18-24 y / 25-34 y. n= 71 / 226 | Source: Digital Touchpoint Study

Smartphone research seems to be important at later stages of the journey

Direct comparison of how online research is done vs. how smartphone research is done. Different research patterns indicate the different use cases from the consumer's perspective



Smartphone research helps to compare, to discover, to get ideas and to get purchase location information



Question asked Q30_1: Which of the following did you do on your smartphone (via apps or browser) in connection with your recent purchase of travel insurance?
Base: Travel Insurance purchasers who did smartphone research | n = 348
Source: Digital Touchpoint Study 2015

When customers research **On-Site**, the main motive is to compare options

What consumers look for on their smartphone while on-site at an agency or office
% of all who did smartphone research

Discovered options / conditions / providers

7%

Compared options / conditions / providers

14%

Got ideas, inspiration

9%

Sought opinions / reviews / advice online

7%

Watched relevant videos online

2%

Found where to apply for

11%

Got locations, directions to a branch, office or agency

6%

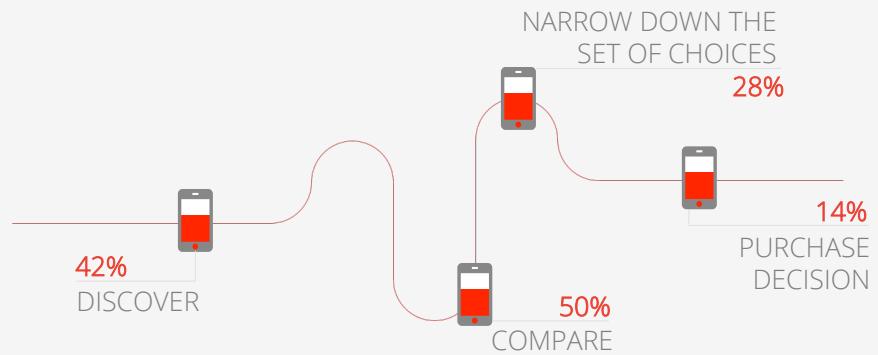
Made / requested contact

5%

Asked for advice online

7%

If smartphone research is done, its value is clearly assigned to the early stages of discover and compare



Value is very important!

Value indicates current and future relevance – a high value will stimulate consumers to do or use things more whilst low value may indicate that consumers haven't found what they were looking for and thus may prevent them from future use.

Hence, looking at the value puts ourselves in the shoes of our customers and helps to make sure their needs are met.

Consumers spend more research time on computers than on smartphones

Share of online research time on smartphones
% of all who did research on a smartphone & at least 1 other device

25%

of consumers **spend more than half** of their total online research time on their smartphone

38%

29%

22%

3%

Up to 25%

25% to 50%

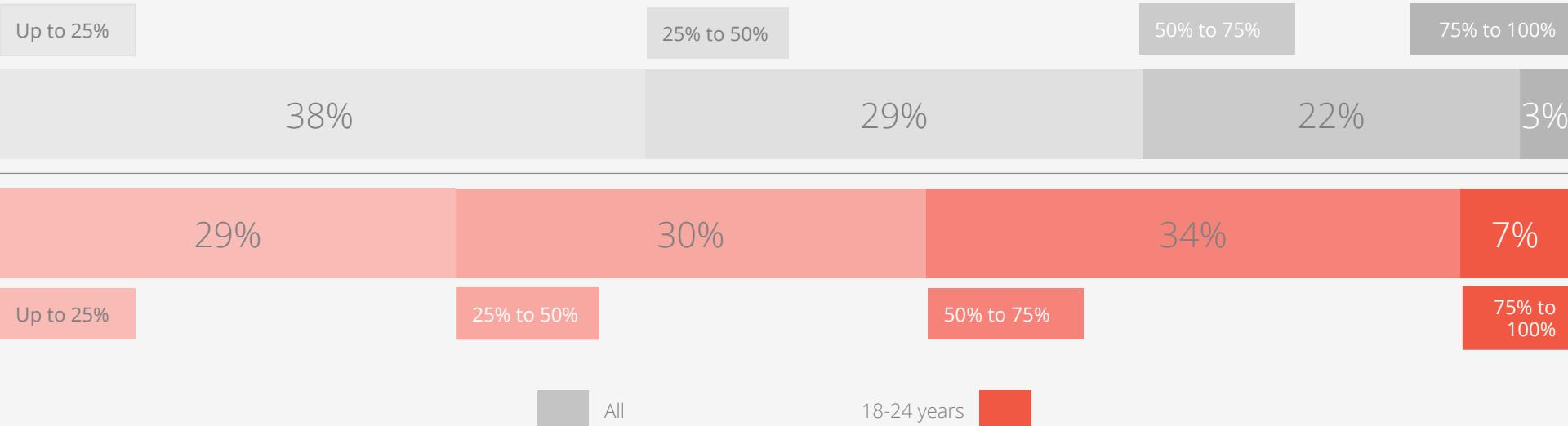
50% to 75%

75% to 100%

Question asked Q32: What % of the time you spent researching did you use a smartphone (as opposed to a tablet, PC or laptop) for the research?
Base: *All purchasers who research online on their smartphone & at least 1 other device | n= 290
Source: Digital Touchpoint Study 2015

Also younger purchasers spend more research time on their computer or tablet than on their smartphone

Share of online research time on smartphones
% of all who did research on a smartphone & at least 1 other device

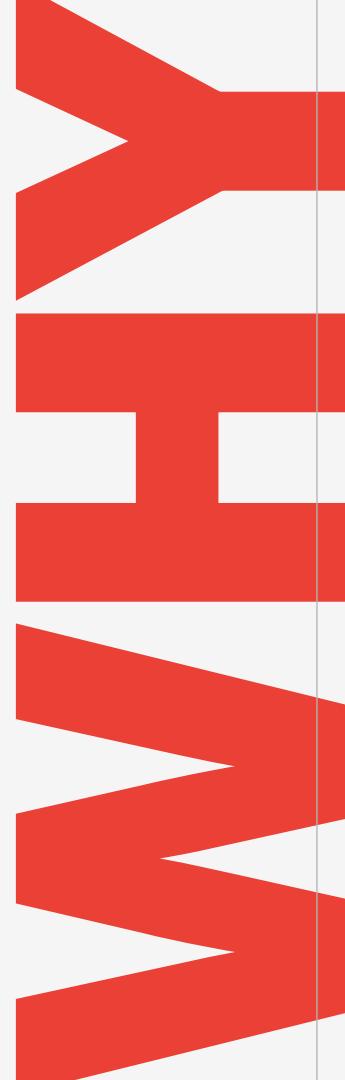


Question asked Q32: What % of the time you spent researching did you use a smartphone (as opposed to a tablet, PC or laptop) for the research?

Base: All purchasers who research online on their smartphone & at least 1 other device | n= 290 |

aged btw. 18-24 years | n=33 -> *low base!*

Source: Digital Touchpoint Study 2015



Although British consumers do use their smartphone for various activities throughout the day, its role in mobile moments in the customer journey for travel insurance is limited (yet).

- Small print is difficult to grasp on small screens – consumers would like to read everything properly
- If smartphone research for travel insurance is done, consumers want to get some **inspiration** (in early stages of the customer journey) or **find contact details** (shortly before making a decision)
- The **information researched on smartphones is rather superficial**, detailed information is gathered on bigger screens such as tablets or computers
- Some consumers claim that the sites just didn't work on smartphones
- Smartphone research = 'browse on the go', sometimes just to kill time
 - Suited to **set stimuli**; not for in-depth research
 - Search ads on smartphones should include at least '**click-to-call**' (**easy contact**) and **recommendation extension (transparency & trust)**
- Smartphone research is more often done by **younger travel purchasers** as younger consumers are generally more inclined to turn to their smartphone in 'I-want-to-know' moments – **ignoring mobile moments is no option for companies**
- Also, younger travel purchasers look more often for advice and find out directly on **their smartphone where to buy**
- **Apps**, although used widely in general, **don't play a major role for travel insurance** (as it's typically a one-off purchase each year, downloading an app does not offer a clear benefit compared to a mobile website)

CREATING IMPACT



TRAVEL INSURANCE

What is impact?



IMPACT
VALUE x REACH

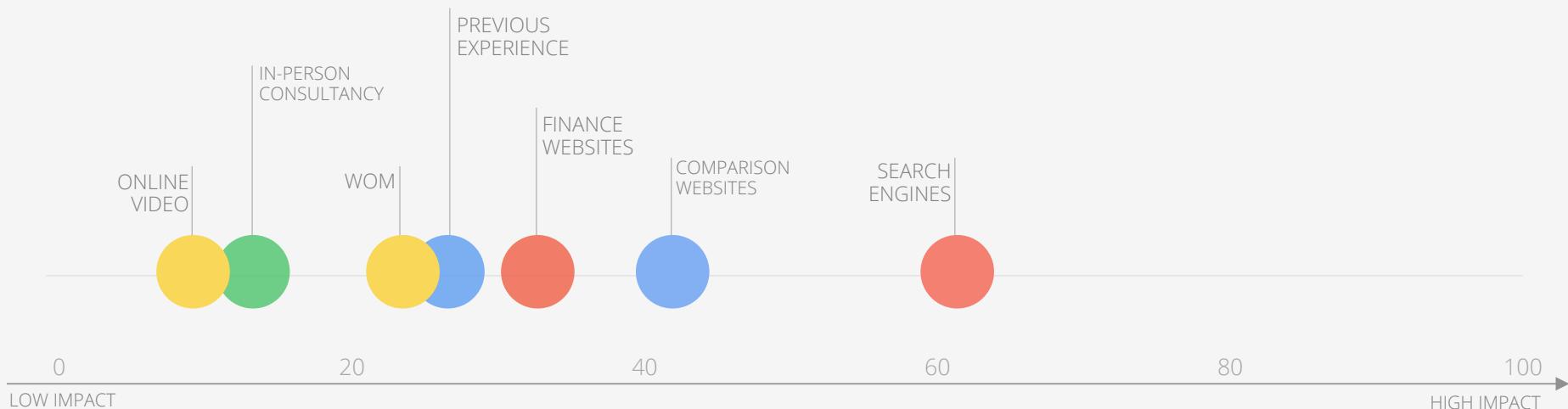
Why does **IMPACT** matter?

High value combined with high reach = **IMPACT**

The analysis of the touch points' **IMPACT** helps to prioritise business, identify hidden opportunities and improve content.

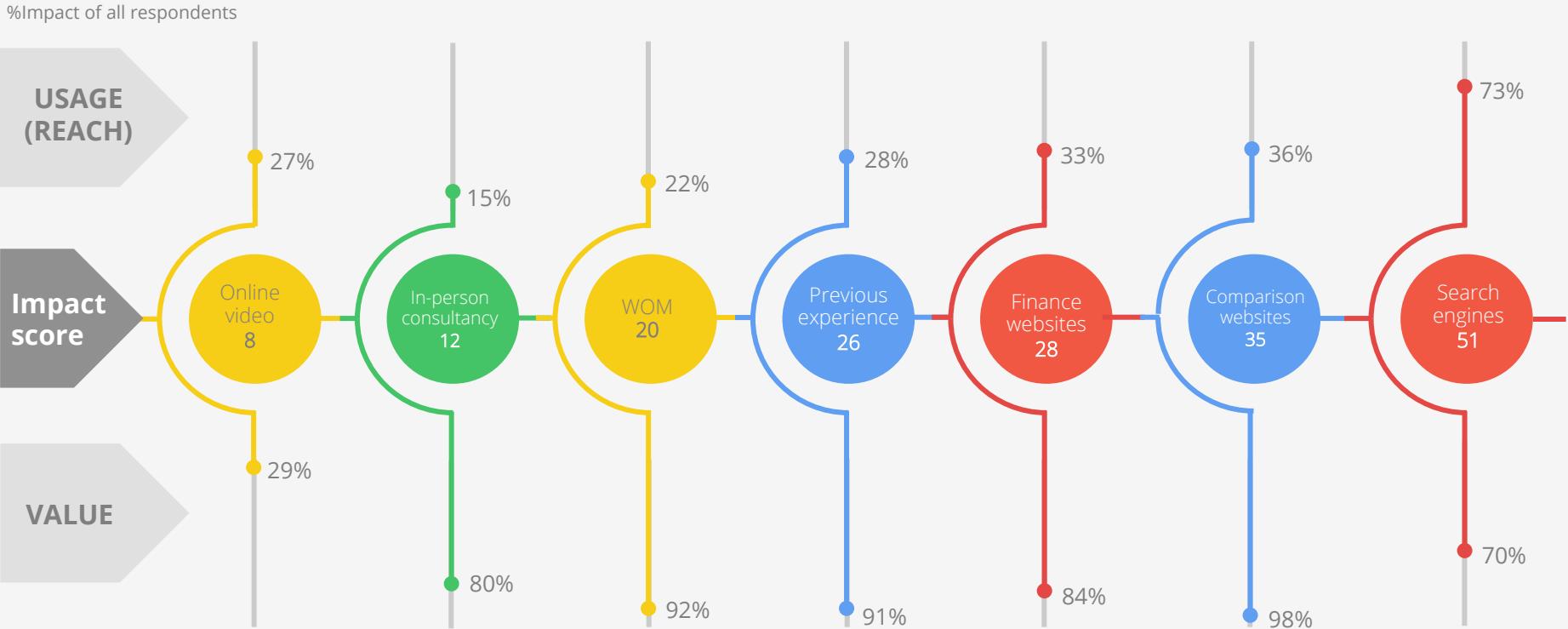
Search engines and comparison websites have the highest impact in the customer journey

Touchpoints ranked by impact in customer journey
Impact for all respondents

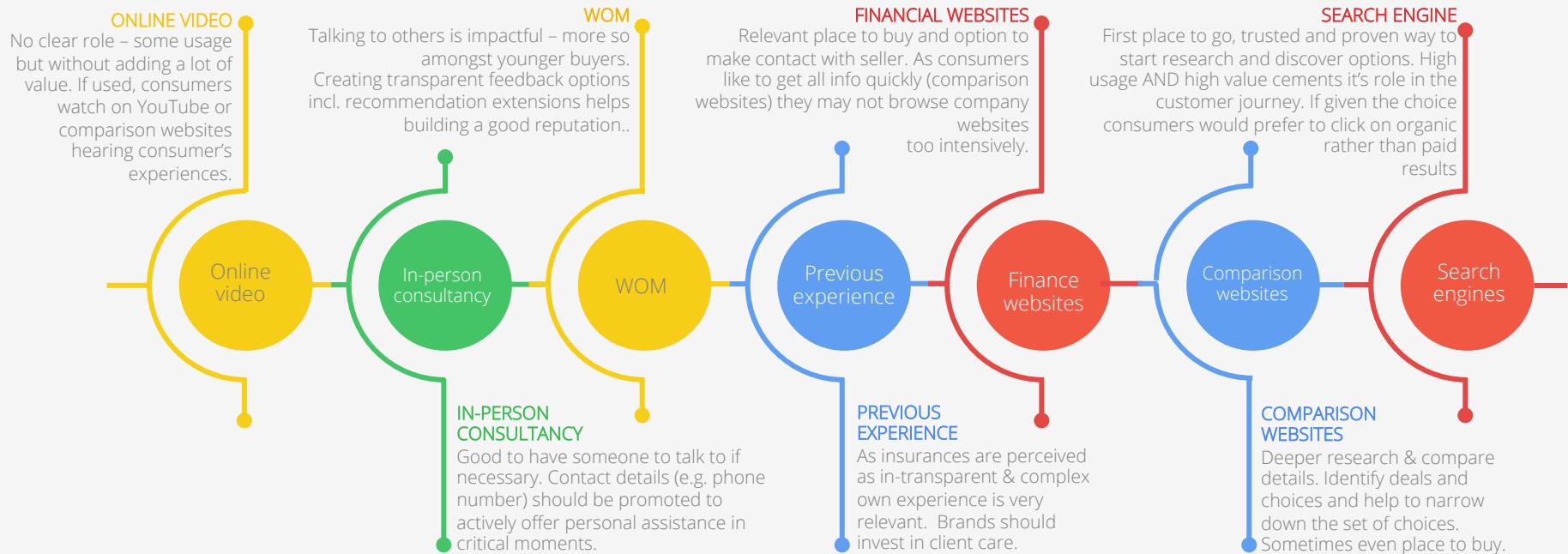


Question asked Q27/28: Impact during all phases of purchase journey based on all product purchasers who did online or offline research - Which were helpful? Net count across all stages.
Base: All product purchasers n= 1.000
Source: Digital Touchpoint Study 2015

How usage and value create impact



Role of selected touch points in the customer journey



"I usually go on comparison sites like Money Supermarket. Quality's important as well for me. ... I trust it more if I know it and it has got a reputation."
London, Single-trip

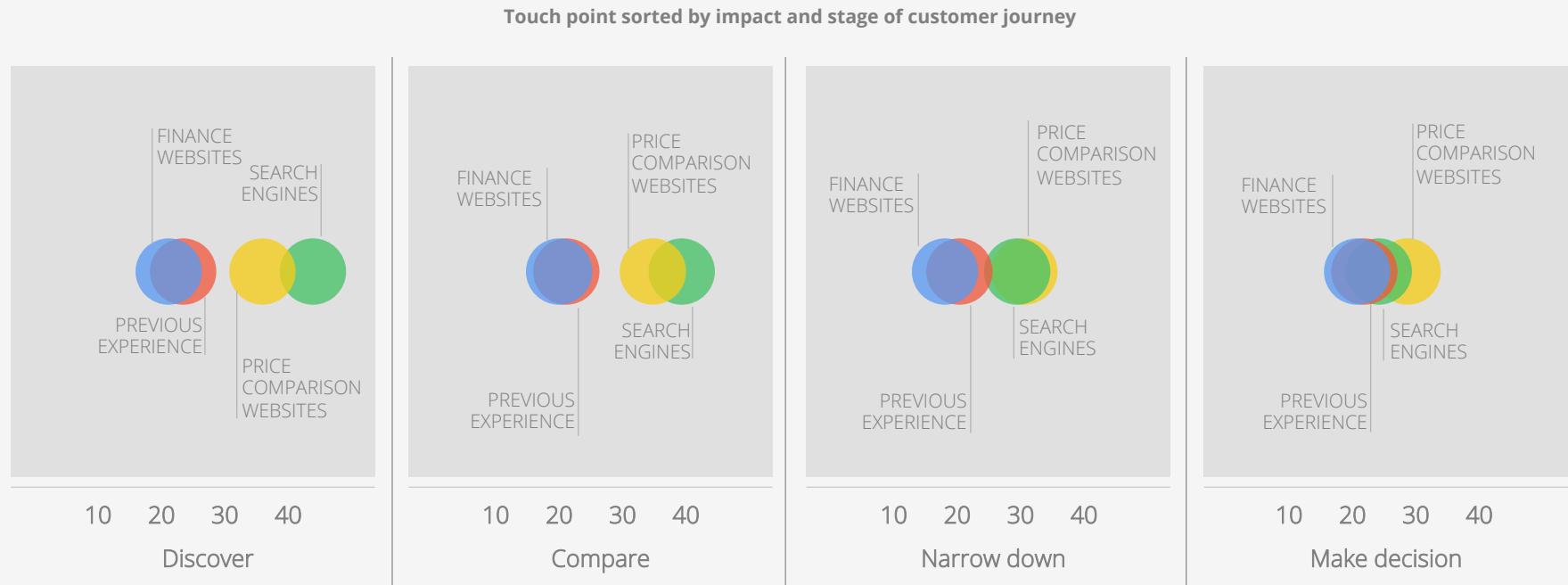
"I start with a search engine and then I normally type in a name of a company. ... I don't want to go into reams of pages to find information. I expect it to be on two pages maximum, nothing more."
London, Single-trip



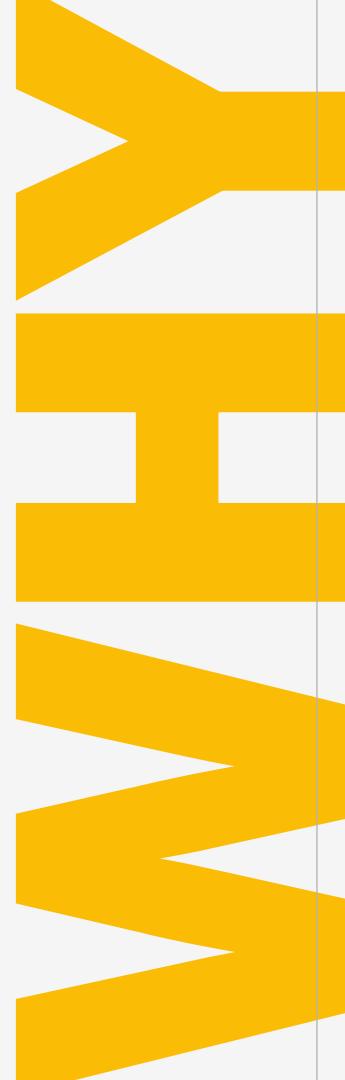
"I went to the Post Office. It was easier. I was changing money there and my bank was also close by, so I could deal with my money at the same time. . .
Also, it felt good to have a person there to talk to."
London, Single-trip

"Someone said they'd used InsureandGo before. ... If you're talking to someone you don't really want to talk about insurance, but if you do and someone says, 'I went with these people,' that's big for me."
London, Single-trip

Search engines & comparison websites swap impact position: search dominates more in earlier stages



*(via website or app)



The need for fast, quick and transparent information makes the customer journey in travel insurance quite straight forward. There is a clear focus on few, but mindful sources for information

- Online research – mainly covered through search engines & comparison websites – offers quick and easy access to all the information required
- Search engines are widely used – very often at the start – and allow consumers to find options. From the consumer's perspective search engines are 'discovery tools' – a 'marketing must have'
- Comparison websites are crucial for the consumers as they help them to quickly and directly compare and to navigate the broad variety of options
- High usage and high value of search engines and comparison websites make these touch points the 2 most impactful touch points in the customer journey
- Other very relevant sources of information are either past experience or talking to others (personal WOM) – which makes very good customer care and transparency & trust important actions items on the brand's agenda
 - Include online-recommendations and recommendation extensions in planning
 - Offer contact details
 - Take customer care seriously – people tend to talk more about negative rather than positive experiences

METHODOLOGY



Digital Touchpoint Study 2015

Methodology

Target Population

Purchasers of travel insurance (within the past 12 months) who use the internet

Country: United Kingdom

Sampling

Sample size n = 1000

Quotas were applied on age, gender, region and smartphone usage to ensure local representativeness for the target audience

Survey administration

Survey was conducted via CAWI (Computer Assisted Web Interviewing) using the TNS online panel.

Questionnaire length was 15 minutes, questionnaire followed mobile-friendly design guidelines

Weighting

The reported data was weighted using targets from the Connected Consumer Survey. Bases displayed are unweighted

Timing

Surveys were administered in September / October 2015

Small base

Small bases are clearly highlighted and should be used carefully to showcase the data

Icons

All Icons were made by Freepik on www.flaticon.com

THANK YOU!

DIGITAL TOUCHPOINT STUDY 2015 | TRAVEL INSURANCE

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Glossary

Online Purchase	Consumers purchase online via websites or apps according to Q10
Offline Purchase	Consumers purchase at the premises, over phone or via Email according to Q10
Online Research	Consumers are doing Online Research if they used online information sources according to Q24 or they used search engines (Q25) or online video (Q26) in their research process. The process of online research is separated in four moments.
Smartphone Research	Consumers are doing research on their smartphone according to Q31 or they ticked at least one type of information gathered on their smartphone in Q30_1. The process of smartphone research is separated in four moments.
(1) Discover Online/ Smartphone	First moment of Online/Smartphone Research: Consumers start picturing options and got ideas according to Q30
(2) Compare Online/ Smartphone	Second moment of Online/Smartphone Research: Consumers research interesting options more deeply and watch videos according to Q30
(3) Seek Advice Online/Smartphone	Third moment of Online/Smartphone Research: Consumers discuss the favorite options and integrate advice into your considerations to figure out the best possible option according to Q30
(4) Pre-Purchase Online/Smartphone	Fourth and last moment of Online/Smartphone Research: Consumers get additional information about financing options, availability and where to buy according to Q30

Glossary

First Awareness Online	According to Q21 and Q22 consumers come across an online information source. Phase of first awareness is not part of the main research process
Start Research Online	First active step to research is through an online information source according to Q29. Stage of first awareness and starting point lead the way to the main research process
Offline Research	Consumers are doing Offline Research if they used offline information sources according to Q23 – except previous experience. Experience stands alone besides online and offline information sources
On-site Smartphone Research	Consumers are doing at least one research action on their smartphone while they are in financial premises according to Q34
Smartphone Purchase	Consumers make purchase via smartphone according to Q13
Finance Websites	Combined all websites/apps kept by financial providers according to Q24 / Q27_1 to _Q27_4
Search Engine Usage	Usage of search engine within research process is combined out of detailed question in Q24 and enquiring question Q25

Glossary

Online Video Usage	Usage of online video sites within research process is combined out of detailed question in Q24 and enquiring question Q26
In-person Consultancy	Combined all personal contacts to financial consultants according to Q23 / Q28_1 to _Q28_4
WOM	Consumers named 'Family / friends / co-workers etc.' in Q24 and Q27_1 to _Q27_4
Online and Offline	Consumers used both -online AND offline information sources- in their research process according to Q23, Q24, Q25 and Q26
Online only	Consumers ONLY used online information sources according to Q24 to Q26 and NO offline information sources according to Q23
Offline only	Consumers ONLY used offline information sources according to Q23 and NO online information sources according to Q24 to Q26