

FIGO PET INSURANCE

# Simplifying Insurance for Pet Parents

**My Role:** Lead UX Designer

**Methods:**

Data Analysis

Rapid Prototyping

A/B Testing

**Timeline:** 4 weeks

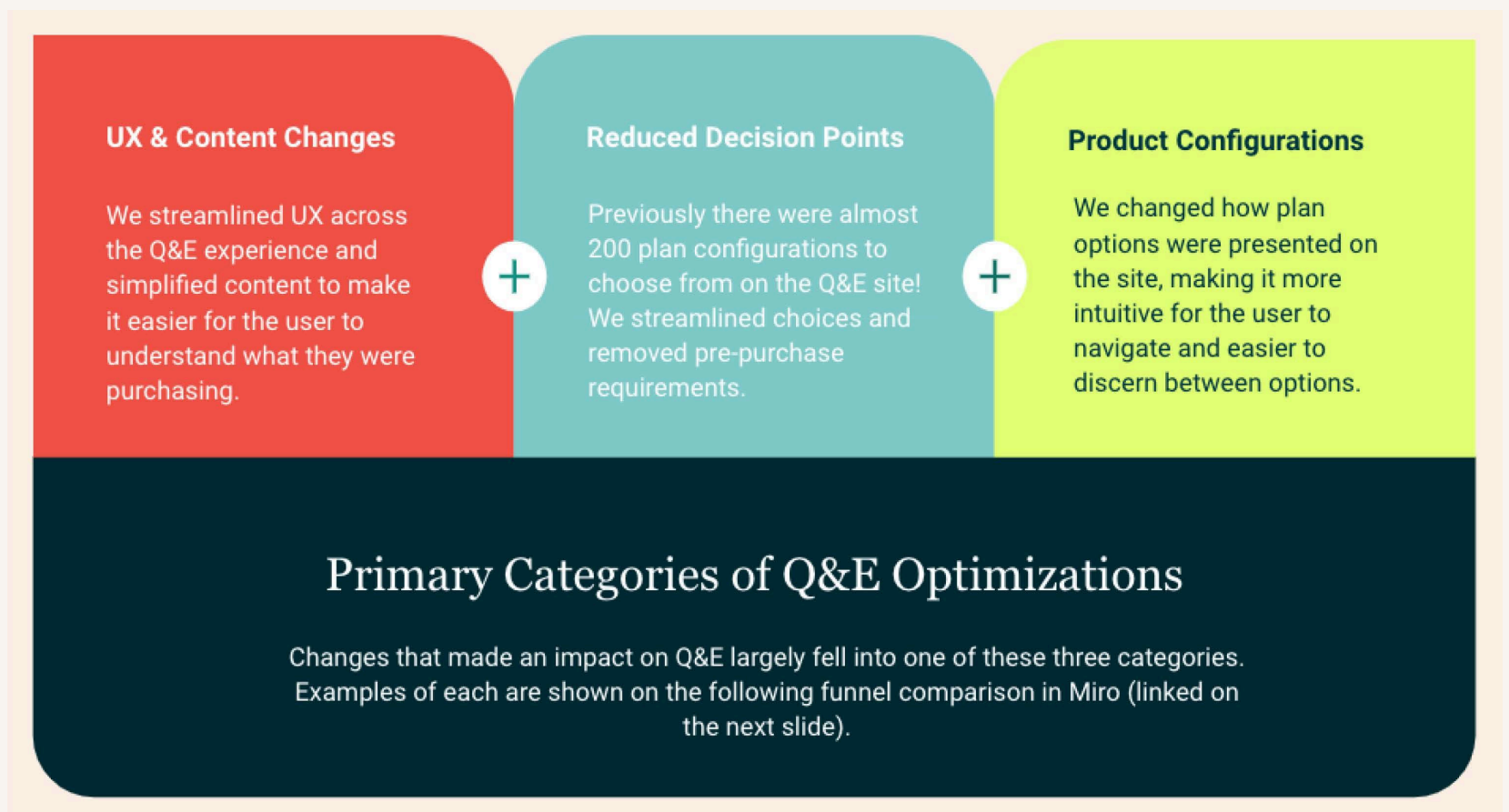
# Introduction

## Summary

Figo's Quote and Enrollment tool is designed to simplify pet insurance enrollment by offering quick, comprehensive quotes. The redesign of this platform was initiated to reduce decision fatigue, align the experience with user needs and expectations, and ultimately remove barriers to entry for prospective pet owners. This enhanced experience increased the conversion rate by 37%, from 5.89% to 8.11%.

## Overview

As the lead UX designer, I analyzed data gathered from Figo's existing quote and enrollment process to identify friction points and steps that led to user drop-off. This information was used to design a prototype for unmoderated usability testing to confirm our hypothesis before handing off the final designs to the development team. This was then released as an equal split A/B test before transitioning all users to this new experience.



# Research

## The Problem

The Figo marketing team identified a significant drop in conversions and a rise in user drop-off rates in the later stages of the quote and enrollment process, suggesting potential barriers that interfere with users completing their pet insurance purchase.

## Discovery & Insights

Using quantitative and qualitative research methods, including heat maps, user recordings, and unmoderated prototype testing, we identified critical areas for improvement in Figo's quote and enrollment journey. The key insights gathered during this process were:

### Overwhelming Options

Users were presented with up to 192 plan configurations, resulting in decision fatigue and hesitation in the selection process.

### Unnecessary Steps

Including additional steps, such as a required Pet Cloud signup, created unexpected hurdles that disrupted the enrollment flow and contributed to user drop-off.

### Insurance Terminology

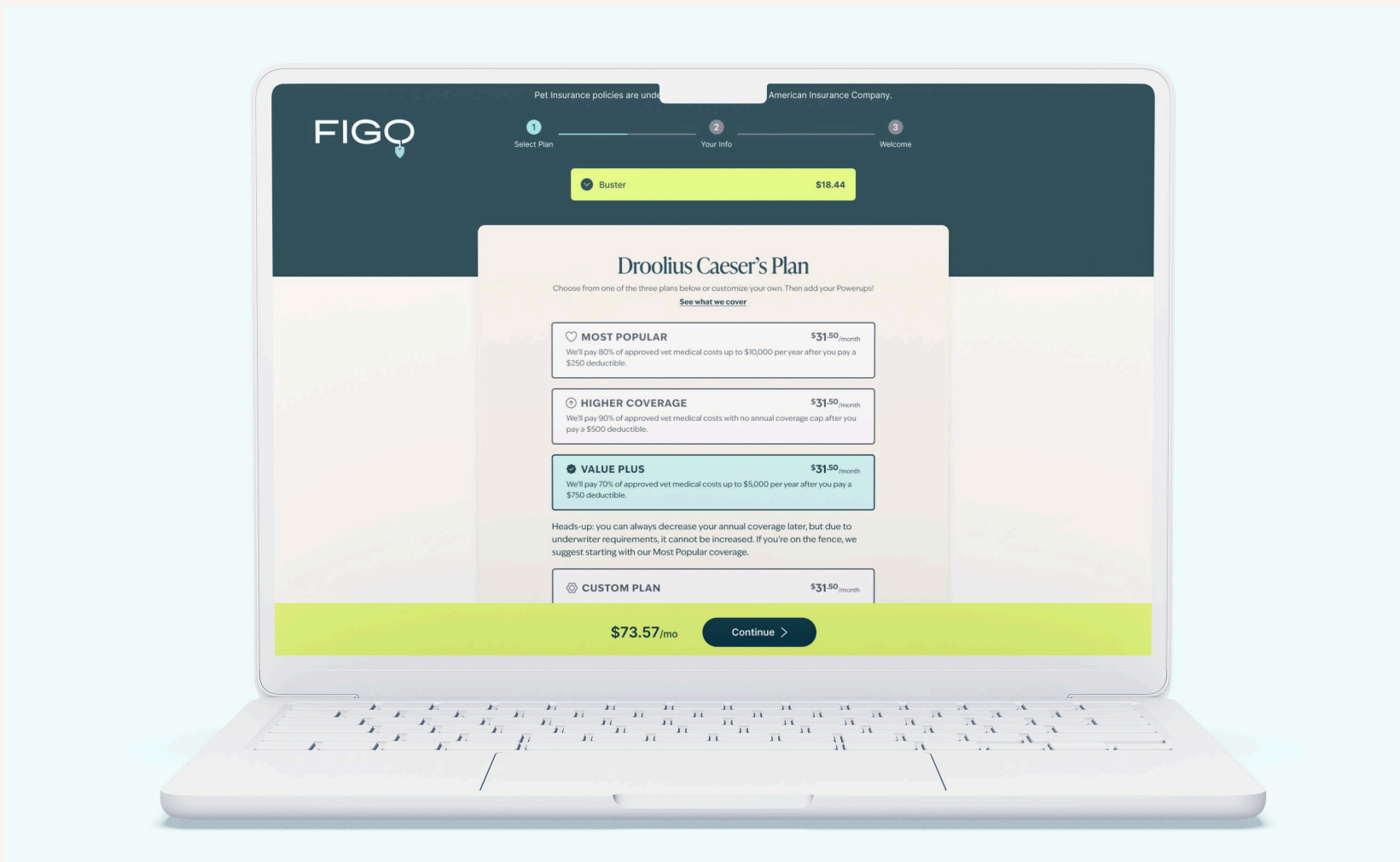
Complex insurance-specific language, unfamiliar to many users, added confusion, and often led to misinterpretation of plan details.



# Design Decisions

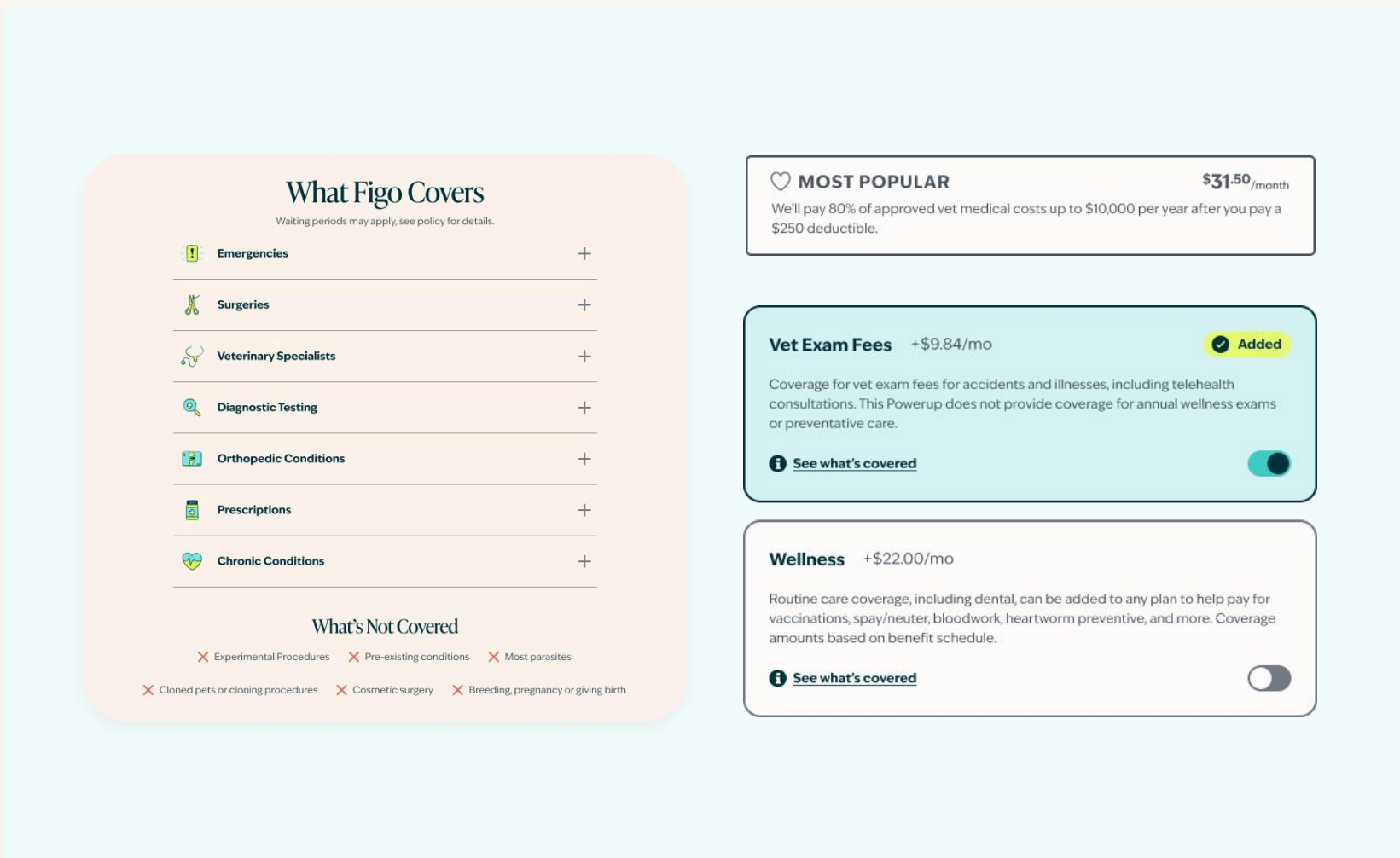
## Prepackaged Plan Options

Collaborating with the marketing team, we identified groupings of plan options based on data that we labeled 'most popular,' 'best value,' and 'highest coverage.' Including these preset plan options allows users who do not need customization to quickly select a curated plan and then continue with the enrollment process.



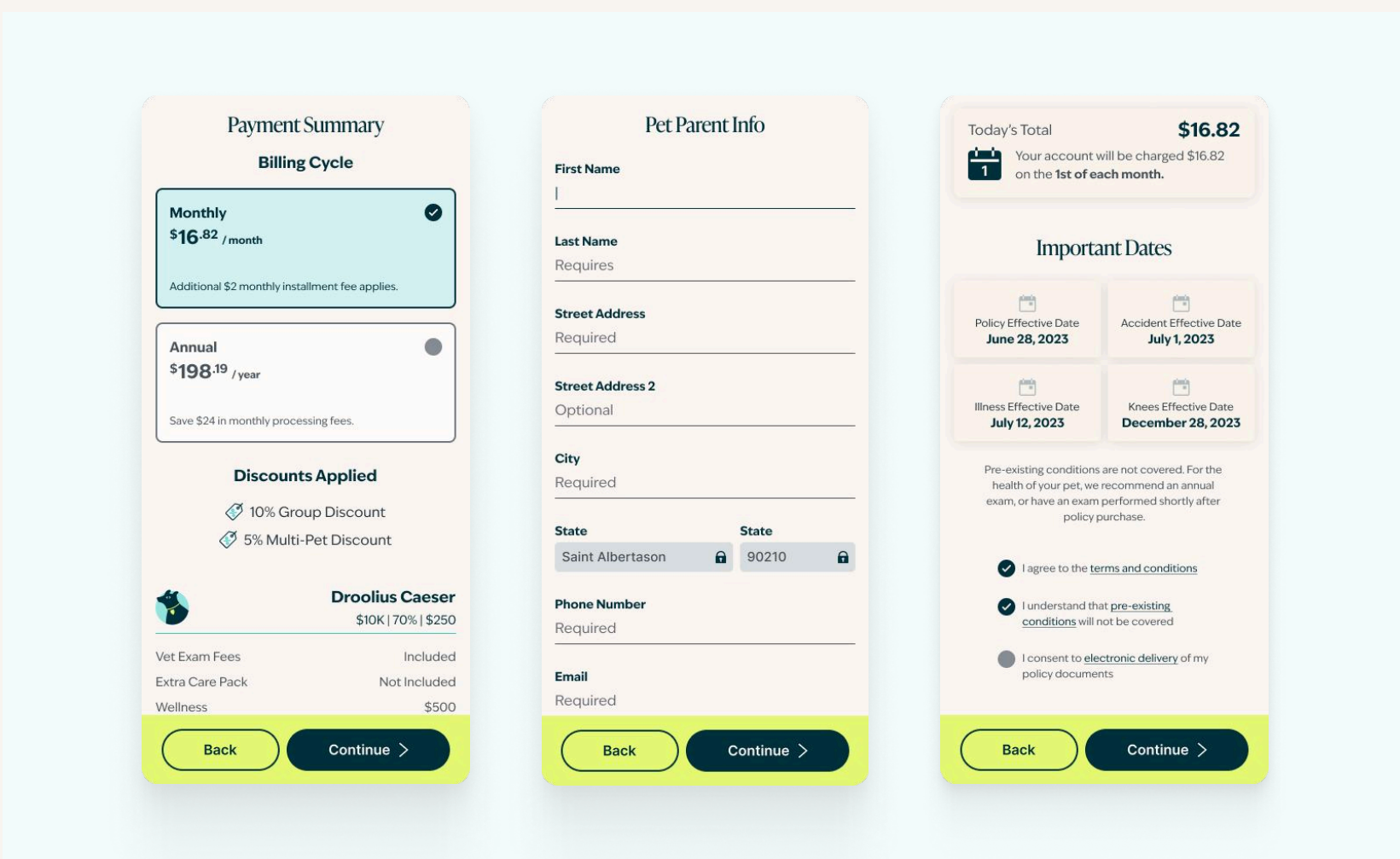
## Informative Insurance Language

To address the complexity of insurance language, we redesigned content using clear, straightforward terms when able. When terminology could not be simplified, informative tooltips and/or helper text were added.



## Streamlined Enrollment Process

To streamline the enrollment process, we eliminated non-essential steps, such as the mandatory Pet Cloud signup, allowing users to focus solely on completing their insurance enrollment. This reduction in steps minimized distractions and helped users move through the process more efficiently, leading to higher completion rates.



# Outcomes

**8.27%**

Conversion rate

**37%**

Increase in CVR

**25%**

Decrease in drop-off between the final step of enrollment and payment

## Takeaways

### **Balance Flexibility with Simplicity**

Our design initially offered users extensive plan customization, resulting in an overwhelming 192 options. This complexity led to decision fatigue, prompting us to re-evaluate our approach. By analyzing user data and behavior, we refined this flexibility into three curated plan options, striking a balance that empowered users with choice while reducing complexity.

### **Use a Large Sample Size for Reliable Quantitative Insights**

Determining the optimal number of users for meaningful analysis can vary depending on the project, but in this case, analyzing behavioral data in Clarity and Google Analytics required a sample of at least 20 users to yield actionable insights.