ZUKO

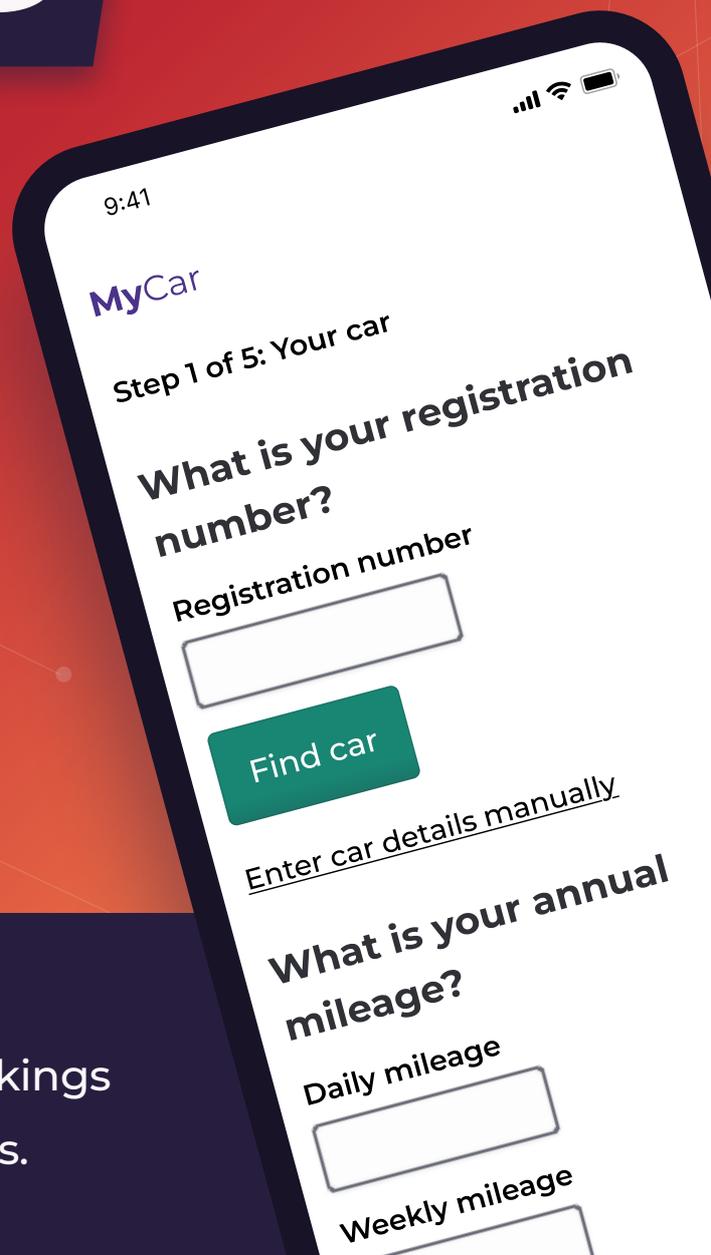# Car Insurance Forms

A Market Report

UX and conversion insights for car insurance forms. Includes form rankings and advice on most common issues.

MyCar

Step 1 of 5: Your car

What is your registration number?

Registration number

Find car

Enter car details manually

What is your annual mileage?

Daily mileage

Weekly mileage

Contents and Navigation

Foreword

Zuko's Mission: Make the web less frustrating, one form at a time.

Insurance forms have always been a significant part of Zuko's customer base. Buying insurance means sensitive questions of a personal, medical and financial nature that people may be reluctant to answer. The chances of a less than perfect form experience driving potential customers away is high, particularly with the level of competition in the market. Across Zuko's database, insurance forms have a completion rate of 29% which means that over 70% of visitors are choosing to not finish the form. That's a lot of potential customers being lost, often unnecessarily.

In our decade of tracking online form behaviour we've seen a lot of insurance forms so we've a good idea of the common pain points that businesses may be inadvertently inflicting on their potential customers. We thought we'd collate this knowledge and share it through a market review of a particular type of form; in this case, UK car insurance quote forms.

The report is based on a study of 27 leading UK car insurance providers. It analyses the forms within this cohort, grading them based on the particular elements within the forms and whether they have a positive or negative impact on the user experience. We were then able to score and rank each of the forms by quality of the form journey - congratulations to 'By Miles' who were the winners of this particular league table!

Following this, we break out some of the key features that impact the success of car insurance quote forms. We've dedicated a section to this, showing you why each element is important to the user journey and sharing examples of when it is done well or badly.

Whether you work in the insurance sector or not, we hope you find the report interesting and useful. For more detailed content on improving your form's completion rate, check out our [Big Guide to Form Analytics & Optimisation](#).

If you'd like to explore whether Zuko tracking can help you improve your form completion rate, or simply want an opinion on how your form might be improved, then please visit the [Zuko website](#) or [send us an email](#).

Alun Lucas

Managing Director

Zuko Analytics

Market Report & Analysis

Methodology

In compiling this report Zuko audited the quote forms of 27 UK car insurance providers (see appendix for the full list). We tracked the number of questions people had to complete to access a quote and logged whether the forms contained elements that were positive or detrimental to the form user journey (see appendix for the list of the 42 elements included in the audit).

Each form was given a base score derived from the number of questions they forced users to answer; the lower the number of questions, the higher the score. This was then adjusted based on the presence of the key elements which were assigned weighting factors (positive or negative).

Note that the following parameters were followed as part of the methodology:

- For the purpose of fair comparison, no aggregators were included as part of the study; only businesses selling car insurance directly to the customer via their website.
- Only the journey from the form start to the user receiving a quote was included, any questions coming after that were not.
- The quickest "natural" journey to reach a quote was used for each form. For example, if a form asked whether we wanted to add modifications or additional drivers we declined.

Topline Stats and Observations

Question Volume

Car insurance forms tend to be long. The 27 forms we examined required users to answer 40 questions on average before they were provided with a quote. Whilst this is a significant improvement compared to the last time we ran a similar exercise, it is still a big investment in time and effort for customers. Remember that these direct forms are competing against aggregators where people can access quotes from multiple providers for a similar amount of effort so an excessively long or involved form is a competitive disadvantage.

The spread of field number data points isn't too wide with 74% of the forms having at least 39 questions. This suggests a level of group think, possibly due to the requirements dictated by underwriting systems rather than shameless copying of competitor formats. The only real exception to the rule is the specialist provider 'By Miles' where customers could get to a quote within seven questions. Honourable mentions also go to Aviva and NFU mutual who have cut their process down to around 30 questions. Top of the pile are AXA and Rias who require a minimum of 48 answers prior to quoting.

Form fields required before reaching a quote (by insurer):
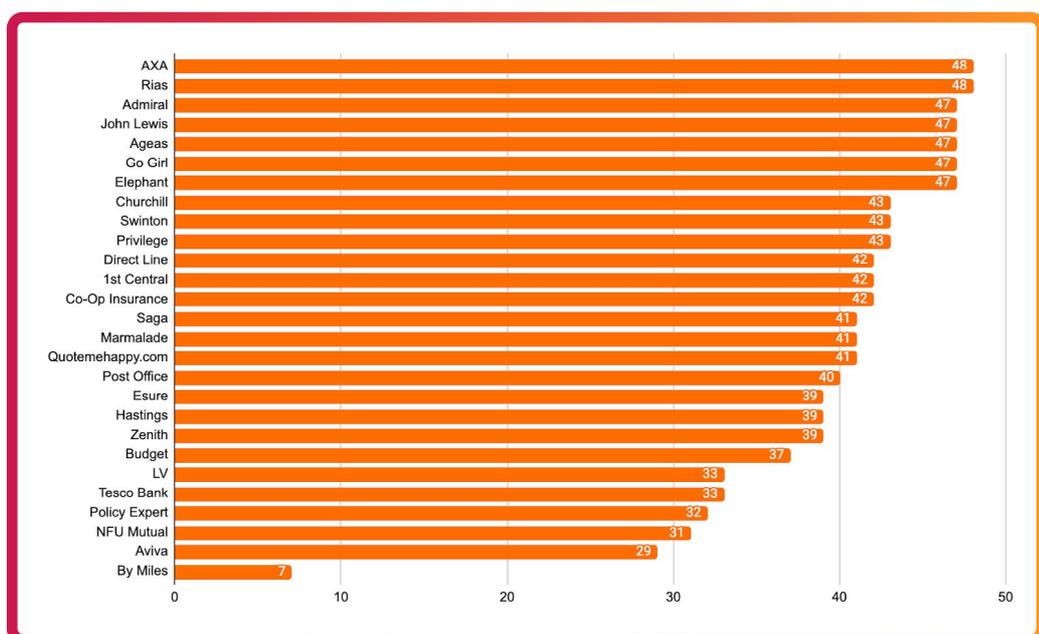
Key Criteria

Prevalence of key positive criteria:
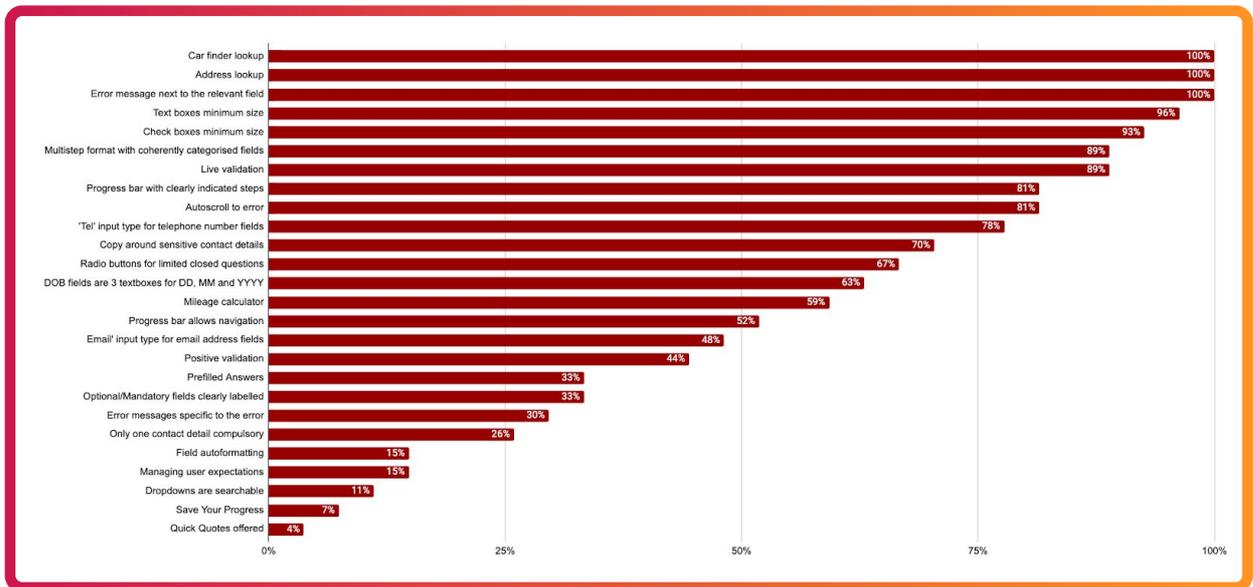
The good UX news is that all the forms reduced friction through the use of car + address lookup technology and made sure that all errors appeared in the most appropriate place (next to the relevant field). There were also positive figures for accessibility with most forms delivering the minimum pixel sizes for text boxes / fonts and checkboxes / radio buttons.

Having said this, there are a lot of missed opportunities for the insurers. Looking at the mid-table, around half the forms could quickly improve by addressing issues like DOB format, HTML types of email fields (to make the form more mobile friendly), positive validation or by adding a mileage calculator.

On the downside, the features that are scarcely used at all by the cohort include: not insisting on multiple contact details, managing user expectations at the start of the form, making sure that dropdowns are easily searchable (rather than being a native <SELECT>) and allowing form progress to be saved.

Prevalence of selected negative criteria:
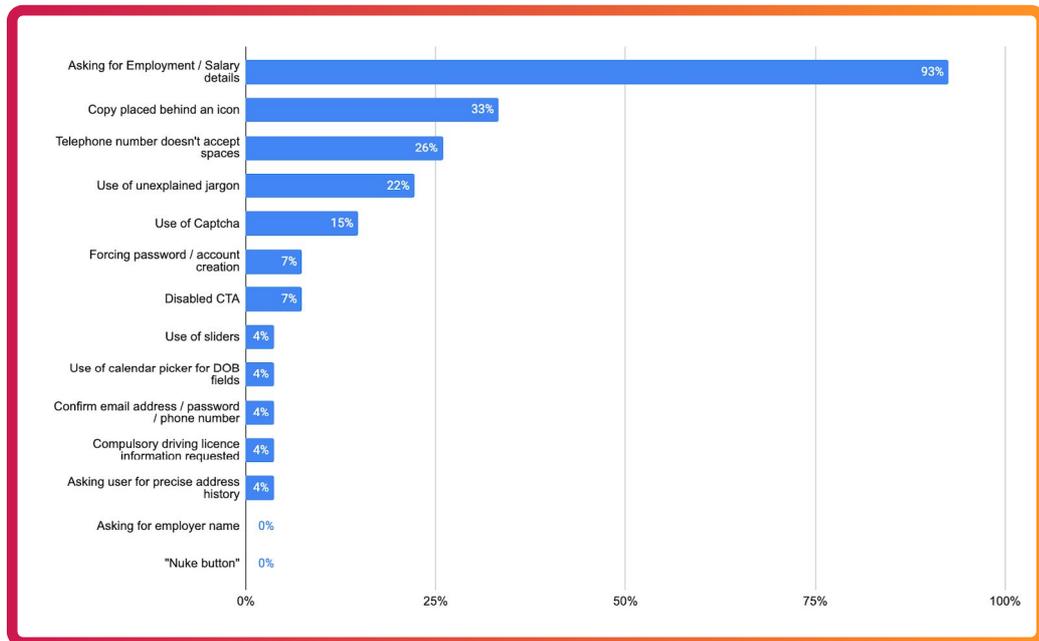
The best aspect of this chart is that two of the biggest conversion killers were not spotted at all. No forms had a 'Nuke' or 'Reset' button that deleted previously inputted information and none asked specifically for an employer's name.

That said, 93% of the forms included the hugely annoying job details question, often in two parts (see later for why this is a UX issue). The question here is, if two of the forms are able to deliver an experience without asking those details, why can't the rest of them? Again, we suspect it comes down to the way underwriting systems have been integrated and a 'Computer says No' approach.

Other irritations which are completely avoidable but still occur in a significant proportion of forms are:

- Hiding copy behind an icon - if it's important enough to tell people about, make it clearly accessible.
- Telephone number not accepting spaces - super-confusing, especially if the error message is too vague like "Telephone number is invalid".
- Unexplained jargon - most folk don't actually know what "proposer" and "registered keeper" mean in this context.

15% of the forms were still using a visible Captcha, despite there being more up to date methods available to prevent spam.

A final shaming for those forms that waited until the user had filled out 45+ questions and then hit them with a compulsory account creation section needing a password. Looking at you Admiral (and Admiral-owned Elephant insurance).

A sneaky Admiral account set-up barrier late in the form process.

Scores & Rankings

The ranking of each form is based on three factors:

- Number of questions needed to get a quote
- Weighted positive UX factors
- Weighted negative UX factors

Field numbers were covered in the previous section with By Miles being the clear winner and AXA / Rias bringing up the rear.

Added to this were the weighted scores based on the presence of certain UX elements. The below chart reveals the best and worst performers in each category.

Positive Points and Negative Points
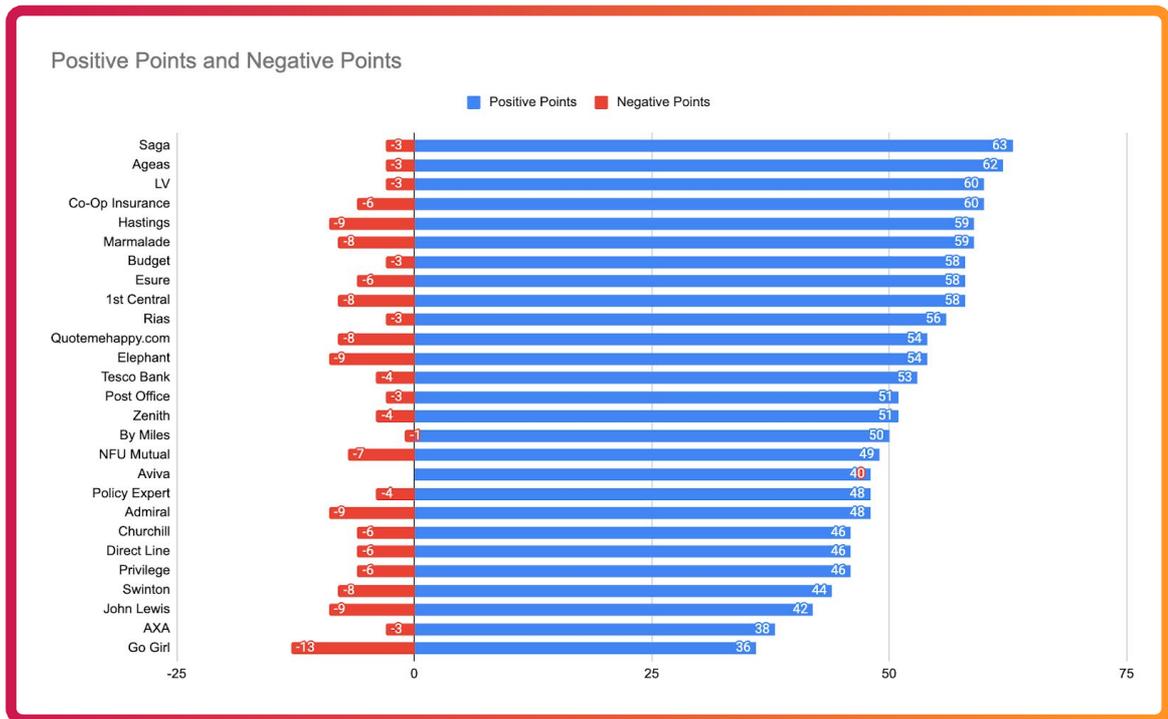
At the top of the positive points table we have Saga, Ageas, LV and the Co-op. They compound this performance by minimising their negative score, meaning that you can be confident of a decent experience on their forms.
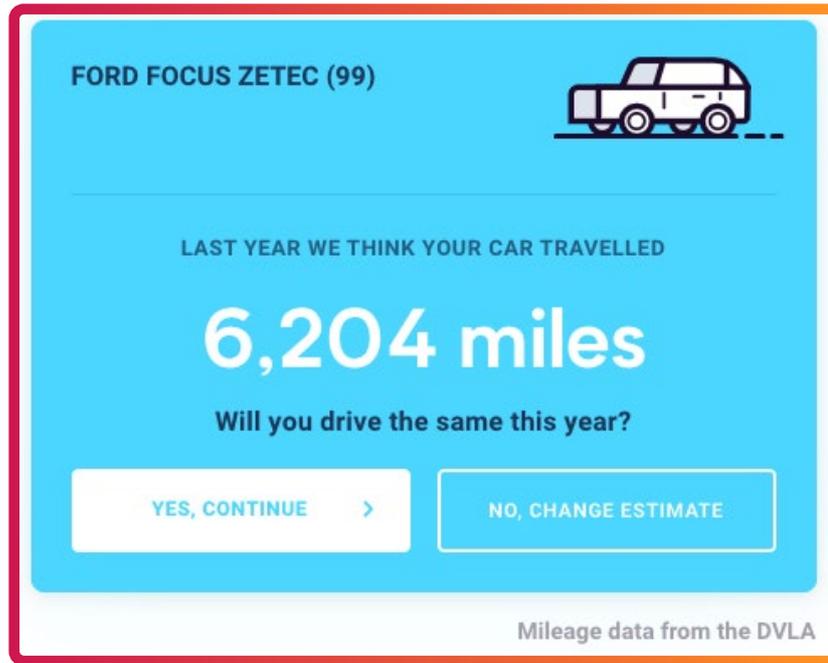
At the other end of the scale we have Go Girl who have achieved the reverse double; having the lowest positive score and the highest negative one.

The full scores can be found in the appendix but, drum roll please, here we give you the honour roll....

Winner!

We're super-happy to announce that the UK car insurance form champion of 2025 is By Miles who pipped the competition to the crown primarily due to the concise nature of their form. Seven questions to a quote is a great achievement compared to the bloated competition.

However, the award wasn't solely due to form length. By Miles also avoided any unforced errors that would kibosh the form experience and, despite its brief nature, managed to include many UX elements that aid the user journey. We were especially impressed by the pre-emptive mileage calculator based on live data.

By Miles' preemptive mileage calculator

Of course, some may say this is an unfair comparison. By Miles are offering a quick quote based on limited information. You still need to go through more stages (and form filling) to secure the quote.

This is certainly true but, given that many folks will just be browsing for a quote, there is no reason all the other providers couldn't do the same thing.

But, to be fair, let's look at the runners up; the forms that, despite their length, did a good job of providing a decent user experience.

The Champions League Places

Coming in places 2-4, just below the winner, are LV, Saga & Budget. What this trio have in common is a minimisation of negative points (only really getting deductions due to asking for job details), a below average volume of fields and hoovering up positive points by getting the basics right (HTML types, labelling optional fields, live validation, using microcopy for sensitive questions).

These forms show us that, even after making the decision to publish a relatively long form, you can still make the user journey comfortable and maximise the chances of a successful completion.

The Relegation Places

We've already mentioned Go Girl as a poor performer and it won't come as a surprise to reveal that they've finished dead last in our table. Particular lowlights on their form include a horrible date of birth picker and a finger-unfriendly slider to set excess levels.
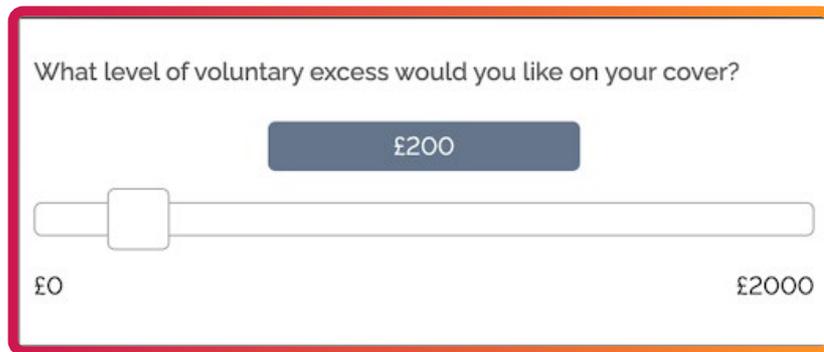
Go Girl's slider

Joining Go Girl in the relegation places are John Lewis and the insurance giant AXA.

John Lewis's form is a particularly interesting one. It appears that they have not followed the crowd and have developed their own design patterns. This could be to their credit if it weren't for the fact that many of their patterns are downright confusing. They've fallen for many classic traps such as using a dropdown for date of birth that forces the user to scroll through dozens of years to find their DOB. They've also managed to create new ones we've never seen before. Our favourite is the radio button that asks the user to click a positive 'Yes' tick when they actually mean 'No'.
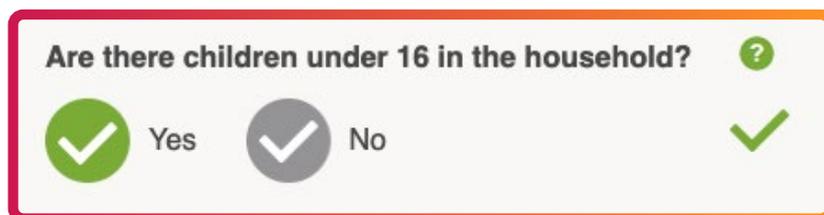
John Lewis's new form innovation! Yes... I mean No.

Technically this didn't cost them any points under our criteria but will no doubt be confusing users into giving the wrong answer on many occasions.

By contrast, AXA underperformed on the basics (HTML types, unnecessary use of dropdowns) which, combined with them having the joint longest form, left them languishing in the relegation zone.

Key Issues / Fields

A big part of a form's performance is determined by its component fields: well designed questions that have been constructed with the user in mind make for a smoother experience and increase the likelihood of a successful completion.

When we analyse fields, there are various considerations, broadly categorised into the following:

- The information being requested: is it necessary? What is its purpose?
- Communication: is the question clear? Where applicable, is copy used to provide clarity and reassurance to users?
- Formatting: what form does the field take (a dropdown, button, textbox)? Is this the optimal format for the question?
- Expectation management: Is the user likely to have to leave the form to collect the requested information, or does the form mitigate this by preparing them in advance?
- Coherence: is there a logical order to the fields? Are similar fields grouped together? Are these steps clearly displayed to the user in the form of a progress bar?
- Mobile optimisation: has due consideration been given to mobile users? This includes user-friendly field formatting and appropriately sized fonts / checkboxes.

Some questions are specific to car insurance, whereas others are found across all kinds of forms. This section looks at some of the most pertinent fields on the forms we looked at, explains why they are important and gives tips on executing them well.

Find Your Car

A registration finder function is extremely important for car insurance forms, and it is positive to note that all the forms we analysed contained one.

The principal advantages in using a car lookup are the ability to streamline the number of fields by autofilling required information, and automatically completing information for users that may be hard for them to find themselves.

Taking the example from Hastings Direct, the car finder streamlines the form significantly, requiring one single field input to get the required information versus eight separate fields for a manual input:

The information is autofilled using a lookup.

Where the car registration is not known or the user does not wish to provide it, the information must be provided manually.

Nevertheless, there were slight differences in execution of this field. The best examples were able to provide more information, for example the estimated value of the vehicle like the below example from Esure:

The car finder on Esure prefills the estimated value while allowing users to edit it if they wish.

The information required about the vehicle could potentially be a challenge for users, so being able to prefill as much information saves time and reduces workload, as well as bridging any unknowns.

Driving Licence

Many of the forms we analysed, though not all, asked users to provide their driving licence number. However, in almost all cases, this field was optional. Only Hastings Direct makes it mandatory (though users can circumvent the field by claiming to have a non-UK issued licence).

Asking for drivers licence information may seem like a good shortcut - saving the user time and securing more personal data for the business. It's not a one way street though:

- It's personal information that users might be hesitant to hand over, especially if all they want is a quick quote;
- It's unlikely that it is information that users know instinctively. They likely need to take their attention away from the form to go and get it;
- It's unnecessary: it is not obligatory information in order to provide a simple quote;
- Making it a mandatory field is not a user-friendly initiative.

With these factors in mind, the best solution is to not ask for this information at quote stage: By Miles is an example of a form that did not make any reference to a driving licence field in order to provide a quote.

If, though, you want to give the option for the user to provide their licence number, it's important to make it clear that this field is not mandatory and explain to them why it might be beneficial. For example, Aviva asks users if they would like to give their licence details and provides some comprehensive copy to explain the upside:

A simple Yes or No question, with some short copy to explain why it may be advantageous.

The user also has the option to select 'Show More' and see how the information will be used, as well as some guidance for who is eligible to use it.

Contrast this with the licence field on Hastings Direct:

Although much attention is given to explaining the rationale for providing a licence number, it is implied that the information is compulsory. In reality, a user can select that their licence wasn't issued in England, Scotland or Wales to progress, though this is more of a 'hack' rather than a clear choice for the user and may be seen as a 'dark UX pattern' to grab personal data.

With fields like this, always consider the balance between requiring non-essential information and the increased risk that users may abandon the form and go elsewhere because of it.

Employment Details

The employment question can be particularly vexing for users. The insurance industry has a perception that it will use technicalities to deny claims, which makes potential customers cautious. Many fear that not getting their job title 'correct' could lead to a denied claim in the future. Faced with this uncertainty some users may abandon the form altogether. Others may engage in "job hopping", repeatedly changing their job description to see if it impacts their quote.

Even for those who stick around, answering the question can be problematic. Many forms rely on a limited list of pre-defined job titles, leaving users whose roles don't fit the options feeling stuck.
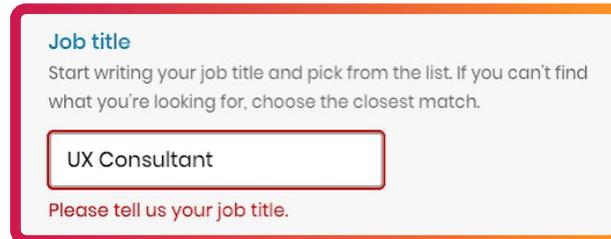
Churchill won't recognise this friendly UX Consultant's job title and no list appears, leaving them stumped on what title will be accepted (and not used against them in the future). Oh yes...

To exacerbate the situation, most insurance forms now insist on not just the job title but also the industry, making things doubly confusing as this example from Hastings shows:
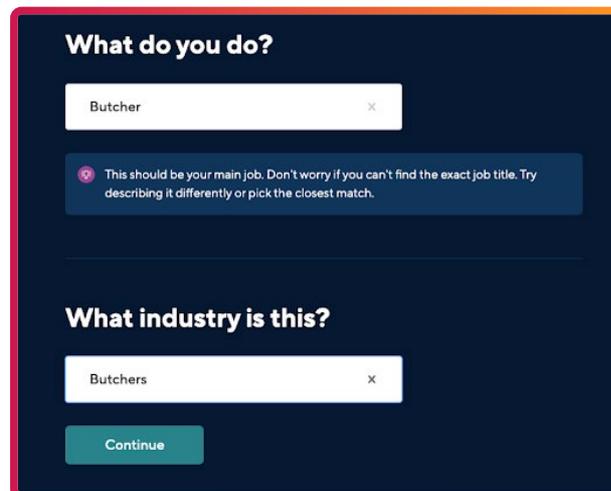
If I'm a butcher, what industry do you think I'm in? Why are you asking things twice?

In some examples there is no obvious example of an industry that matches your job. If you enter 'Butcher' on the Churchill form, there's not even a 'Butchers' industry match - you have to scroll through a 75 entry dropdown to try and find something credible.

The most obvious way to mitigate such frustration is to not include this question. Industry heavyweight Aviva doesn't ask it so why can't the 93% of forms that do just remove it? We suspect that it may be because the underwriting software used by these providers insists on knowing jobs to set a price ([Typographers are riskier bets than Astronomers apparently](#)!) meaning they have limited flexibility. Nevertheless, there are ways you can still reduce the pain for the unsuspecting user:

- Provide reassuring copy that the customer won't be 'punished' for entering the 'wrong' title if it is close to their job as they could reasonably find.
- Don't ask for the industry on top of the job title. If you must, then autoselect it when appropriate (see the butcher example).
- Use a free text box for the user to describe their job. If you need a specific title to fit your underwriting software then do the work at the backend rather than forcing the user to 'guess' which title will be accepted.
- Use a smart search function. As the user types in their job title, give them an auto suggested list of relevant options like Saga do here
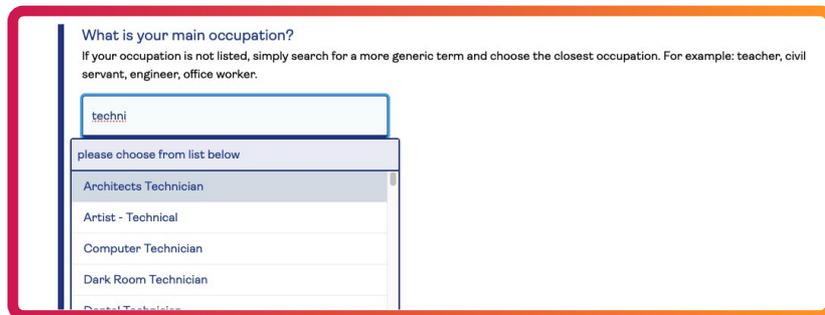
Providing an evolving list helps reassure users that they are picking something relevant

Annual Mileage

Although a common query on quote forms, the annual mileage question can take users off guard. The exact figure is likely to be unknown for a lot of users and difficult to calculate easily. If people are over-cautious about providing an 'incorrect' figure they may simply abandon and look elsewhere.

The best examples of this question are those which help the user to calculate the annual mileage by providing what their answer equates to in terms of daily or weekly usage which is likely much easier for users to estimate.

This example by 1st Central helps users through the field by allowing them to enter a daily, weekly or monthly mileage, then autofilling the annual mileage box.

However, our analysis also found many poor examples of implementation. For example, using long dropdowns, with no attempt to help users to calculate what this would represent in a more manageable timeframe.

This example from LV is far less user-friendly:

This example from LV provides no calculator or weekly equivalent to help users to determine what an estimate of their annual mileage would be.

*If you must use a dropdown then this grouped version
from Aviva is a bit easier for the user.*

59% of the sampled forms provided some calculator functionality, often in the form of an equivalent weekly mileage value based on the user's annual mileage input:

*The Post Office car insurance quote form shows what
the annual mileage input represents weekly.*

The best versions of this field are those who consciously make it easier for the user to mentally break down the answer. When asking someone to estimate a value, it's much better to do so for a shorter time interval that is easier to calculate rather than a longer, overwhelming, period of time.

Contact Details

Car insurance forms provide quotes in exchange for some personal information, including a means of contact. Users know this and generally will accept the quid-pro-quo in order to get a price.

Having said this, contact details fields are [among the biggest sources of friction on forms](#). Users are keen to avoid giving away too much information for fear of receiving endless sales calls and spam. This can push some to abandon their session and look elsewhere, so it requires careful consideration.

People are generally okay with providing an email address as they see the benefit - they'll be emailed their quote if they need it for future reference. Asking for more details (like a phone number) can lead to suspicion.

Do you really need a phone number on top of an email? Why? Is it for a genuine user-centric purpose or just to populate marketing databases?

Different forms took various approaches to requesting additional contact details:

By Miles asks for an email address and caveats the request with a reason for asking for it and the circumstances it will be used.

Saga has a phone number field as part of the form, though it is optional and clearly marked as such. It also includes some useful copy to explain why it might be advantageous to provide it.
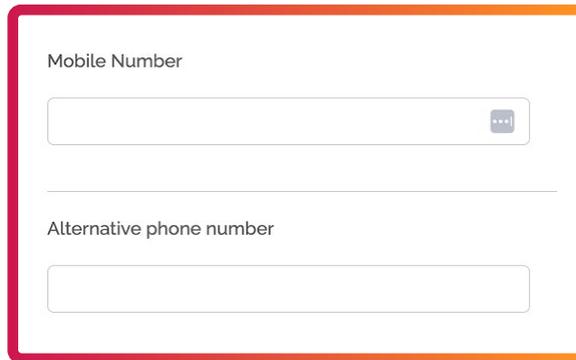
The worst example found was from GoGirl. The mobile number fields are placed in a different step of the form to the email address, which isn't coherent. There is no explanation of why the information is needed or how it would be used. Furthermore, an Alternative Phone Number is requested and is optional, though this is not clearly indicated.

Regardless of the contact details that are requested, all fields should explain why the information is needed. The copy should be placed next to the field label, or in the immediate vicinity and, most importantly, it should be clearly visible to all users at all times. Placing important copy behind an icon is not recommended: it limits the number of users who will see it, it requires user input to see the message, and the mobile UX is degraded by the fiddly nature of the icons on a touchscreen device.

In the review, although 70% of forms audited used copy around sensitive fields (email address, phone number), a third placed the copy behind icons.
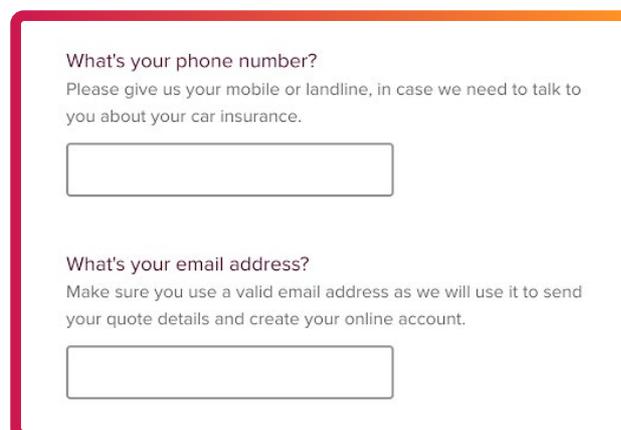
Privilege uses copy in the recommended way: it is permanent, clearly visible and placed directly by the field and field label. There is some rationale for requesting it.
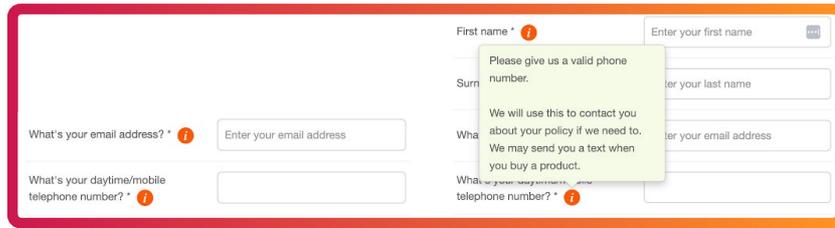
Quotemehappy.co.uk has implemented copy around sensitive fields, but in a way that makes it more difficult for the user to see it. Using this pop-up approach also has the unintended consequence of covering up part of the form.

Because of the level of friction and abandonment associated with contact details fields, accompanying microcopy is essential to reduce anxiety and provide a reason to share personal information.

Use of Suboptimal Field Formatting

Dropdowns Vs. Radio Buttons

Dropdown fields are bad for online forms: they hide the various options as a default; they require more work from users to interact with and choose an option. They can often be fiddly, especially on touchscreen devices. Where there is a limited number of possible answers (six or fewer), radio buttons should be used instead. They are clearer, easier to interact with, and therefore more user friendly.

In our analysis, two thirds of the forms we sampled used the "correct" choice of radio buttons over dropdown fields. A common question where the choice of format was clearly relevant was the the licence type:
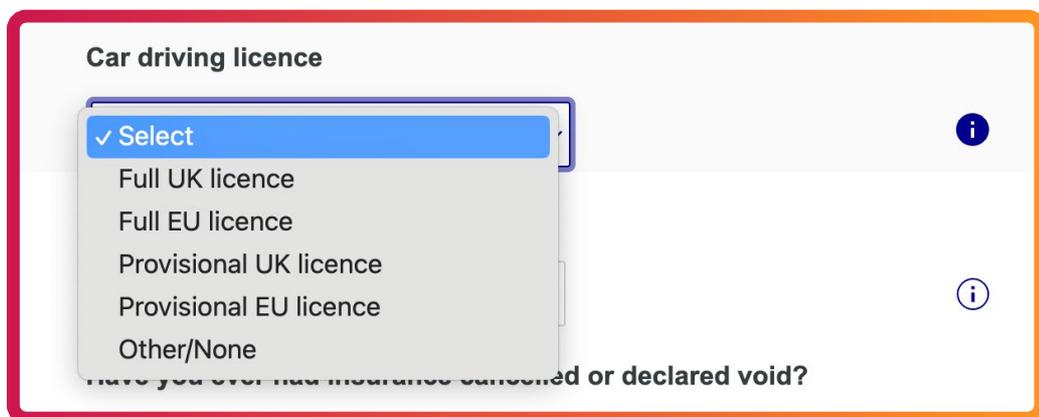
Example from AXA using a dropdown.
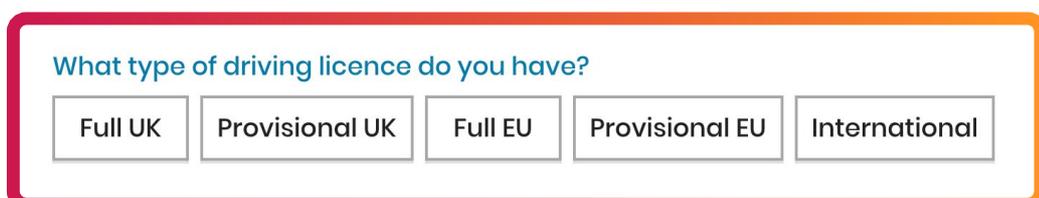
Example from Churchill.

The AXA example presents some clear disadvantages in usability versus the Churchill version. The number of interactions demanded of the user is higher, and they have to interact with the dropdown in order to see the options. The radio buttons provided by Churchill provide a larger area for the user to tap as well as more space between the various options, reducing the likelihood of input error. A further downside of the dropdown format is the 'Select' option (see AXA example). If a user casts a cursory glance over the form, they may assume that an answer has already been selected. This ambiguity is removed with the radio button format.

When Dropdowns are Necessary

For longer lists, dropdown formats are an unfortunate necessity. However, how they are implemented has a big impact on the user experience. When the user has finally found their answer they then have a relatively small area on the screen to select which can lead to input errors. These issues are generally worse on mobile devices where a smaller touchscreen adds a further layer of complexity.

Friction can be reduced by making the fields searchable. Allowing the user to type in the dropdown, either in full or in part, narrows down the number of options available to them which in turn reduces the need to scroll and, ultimately, the likelihood of input error.

Taking the example of the common question "How long have you had your licence?", contrast the solutions provided by Hastings Direct and the Co-operative Group.

The field on the Hastings Direct form is searchable, allowing the user to type an answer and narrow down the list to something far more manageable.
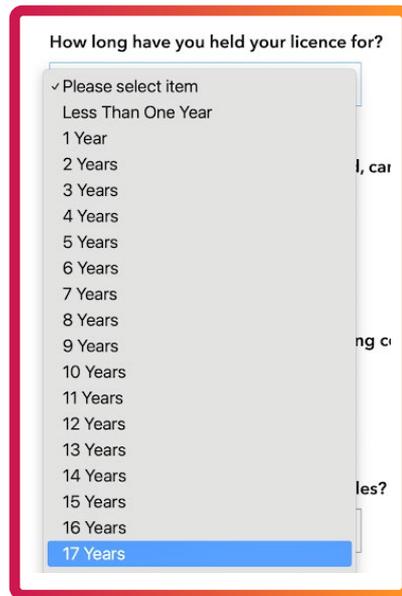
The Co-op form does not provide a search function, leaving the user to scroll and select their answer. The load on the user is much higher in this example and increases the chance of error.

By using a [Select2](#) style dropdown on the form, unnecessary friction can be removed, making for better UX. Only 11% of the forms we sampled had implemented this on their forms.

Date Fields

Date fields are found extensively throughout car insurance forms. There is a requirement to collect information like date of birth, policy start date, and possibly the date that the customer's licence was issued. The optimal UI varies for each of these fields.

Date pickers can be useful when asking the user for the policy start date, as the date is likely in the very near future and it may be useful for the user to see on which day of the week a particular date falls. The amount of scrolling through individual dates or months is likely to be limited.
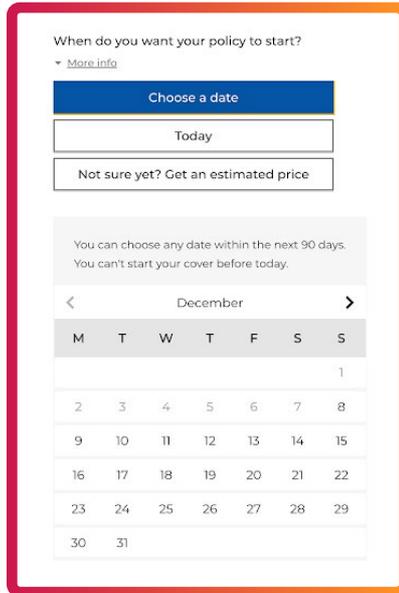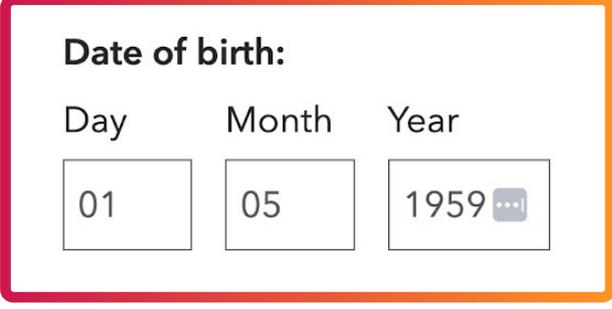
Direct Line provides a date picker for the policy start date and also allows users to select 'Today' as a separate radio button, removing the need for the user to select a date.

However, this format is less optimal when asking for a date of birth. In this case, the user may have to scroll through many years before being able to select their DOB. Indeed, a date picker for this field can be ageist: the older the user is, the more work is required of them to select the date.
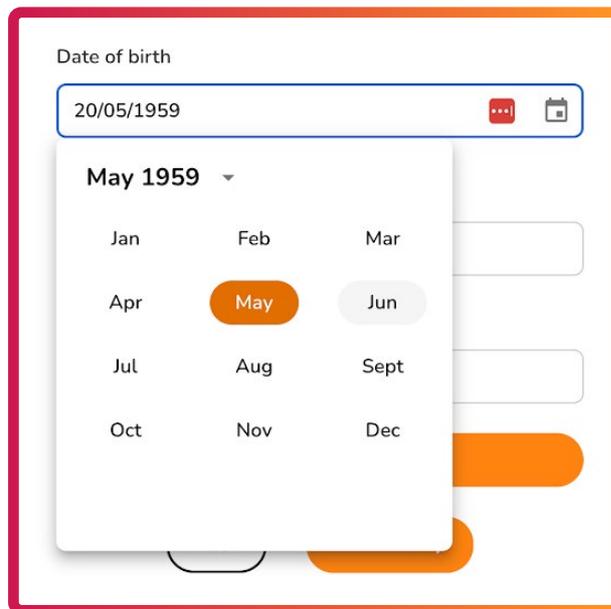
Esure uses a date picker for the driver's date of birth field (though it should be noted that the user can type in their date of birth manually if they wish).

For the date of birth field, or indeed any date in the past (for example, licence issue date), the optimal solution is to use three text boxes, clearly labelled for Day, Month and Year:

*The Co-Op form formats the Date of birth field in the recommended format.*

This is easier for the user to complete: the format is explicit and the user can complete the field in eight keypresses. This was backed up by some Zuko eyetracking research.

Appropriate <input type>

Fields that are optimised for mobile devices use specific input types to streamline the user experience on a touchscreen.

Car insurance forms often ask for a user's email address and their telephone number. All of these fields should be created with the appropriate HTML type in order to improve the UX for mobile users.

Contrast the two user experiences on the phone number field on AXA and Ageas:
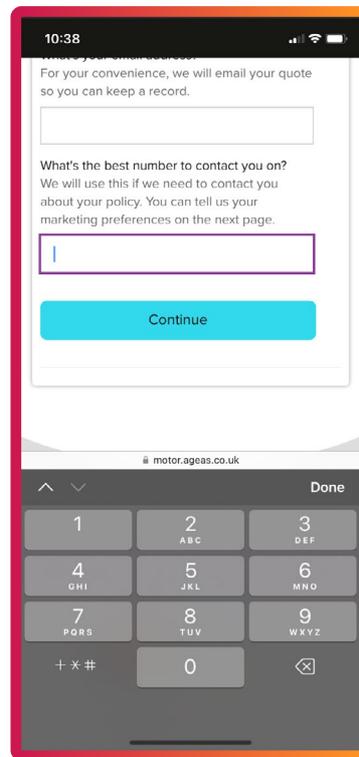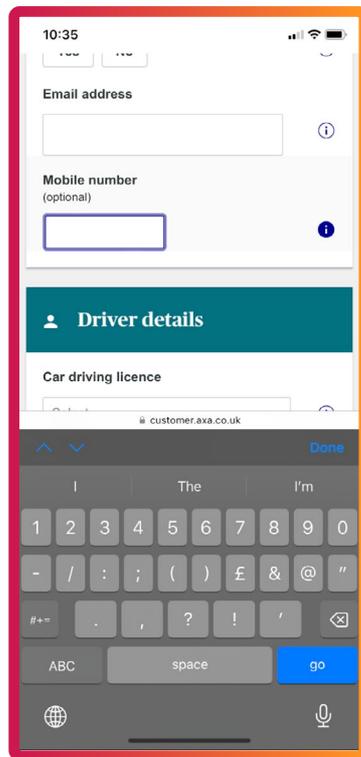
AXA uses <input type='text'>   *Ageas uses <input type='tel'>*

On the AXA example, a standard keyboard that appears when the user clicks in the field. The numerical keys are small and arranged in a line. Compare this to the Ageas example which uses a specific 'tel' type: an appropriate numerical keypad appears with large keys, arranged in a traditional telephone format. This is an easier interface for the user's fingers to enter their telephone number.
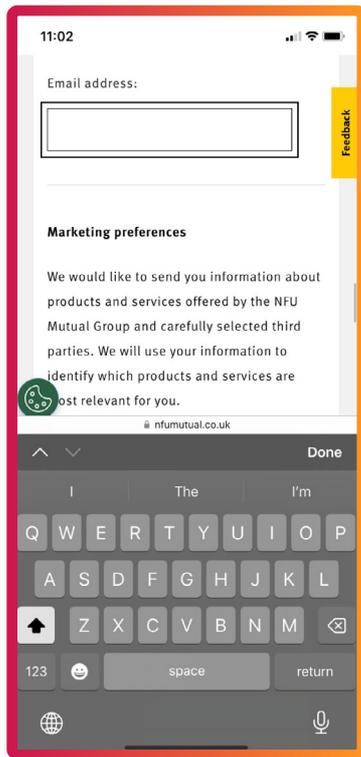
NFU Mutual uses a standard text type
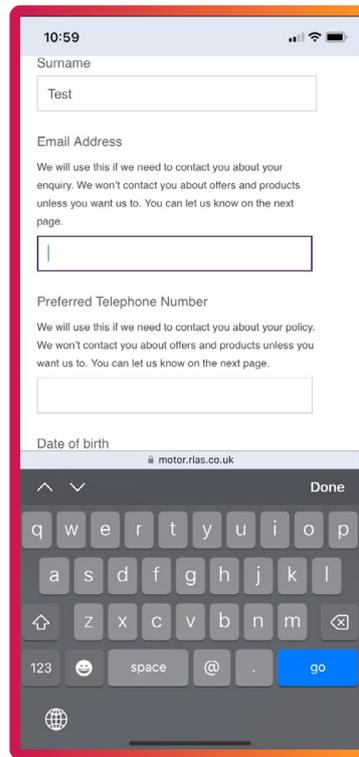
Rias uses a specific <input type='email'>

A similar example of mobile optimisation is possible with the email address field, a question that appears on every car insurance form we sampled. By using a standard text type, the user has to shift between the keyboards in order to insert '@' and '.' characters found in all email addresses. However, by using an email type, these characters are available to users on the same keyboard.

Whereas 78% of the reviewed forms used an <input type='tel'> for mobile number fields, only 48% of forms used an <input type='email'> for the more common email fields. This small change to the HTML can lead to big UX improvements for mobile users so is a quick and simple improvement.

Managing User Expectations

Car insurance forms are generally quite long (the average number of fields of the forms we sampled was 39.6) and consist of several steps before the user gets to the outcome they want (a quote).

In order to get them to that point, it is important to guide them through the form and to submission, giving clarity to the process and removing any potential elements of surprise.

There are several strategies that can help users through the quote journey:

Progress Bar

Progress bars are an important part of the design of car insurance quotes: when done correctly, they indicate where the user is in the journey, how many steps there are in total, and the title of the steps on the form. The best examples are also interactive and allow users to move between steps by clicking on the specific titles.

Although a big majority (81%) of the forms had some forms of progress bar, the effectiveness of the implementation varied - only half (52%) had a progress bar that was interactive.

The progress bar used by Policy Expert is a good example of how they can be helpful:

Policy Expert progress bar

- The user can see the number of steps to completion.
- Each step is clearly labelled with a step title
- Once a step is complete, it is marked with a tick. Not only is this a marker of progress, it is also motivating for users to see their progress validated.
- Once a step is completed, the user can click on the step title on the progress bar to go to that step.

Contrast this with the lack of progress bar on the Direct Line form:


Direct Line form

Although there is an indication of the number of steps there are no details on what is coming up, nor is there any possibility to navigate through the form.

'What You Will Need' Page

There's little more annoying for users than to get halfway through an insurance quote form and realise that they are ineligible, or that they are missing information. Due to the multistep nature of car insurance forms, only a proportion of questions are immediately visible to users. While it is good practice to break up the form into bitesize steps, it also has the effect of removing the possibility for users to scan a form in its entirety and assess whether they are in a position to complete it there and then.

Sharing information the user will need - a "Useful Information" or "What You Will Need" section at the beginning of the form - can prepare the user and avoid this issue.

Tesco Bank does this very thoroughly, providing a page with guidance around information that the user should expect to give.
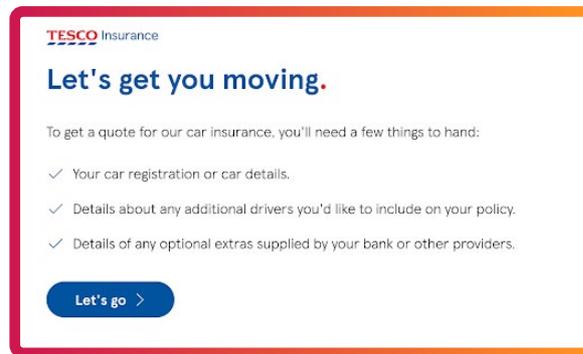
"You'll need a few things to hand". User expectation management used on the Tesco Bank car insurance form.

Following this page, there are a further two pages to allow the user to confirm their eligibility, under the title "Let's make sure we don't waste your time".
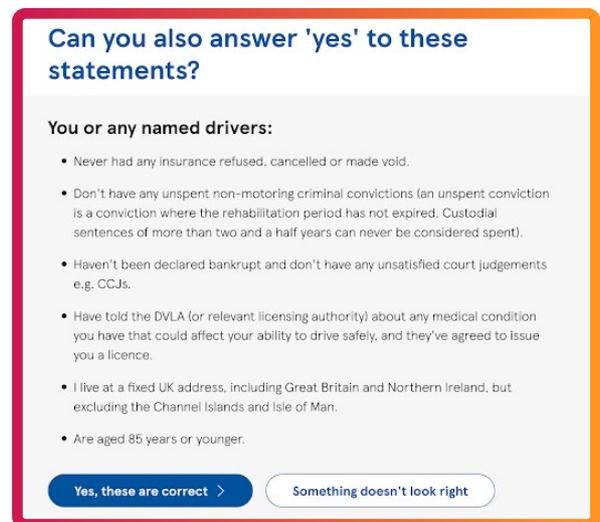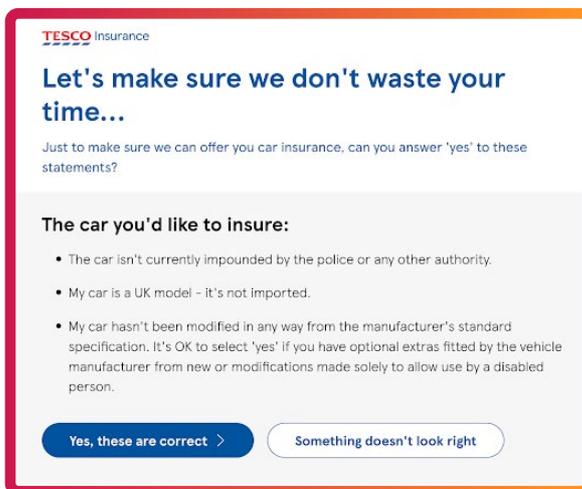

Eligibility criteria explained by Tesco Bank.

If a user is not able to answer 'yes' to each of the eligibility questions and click on "Something doesn't look right", they are advised that they are not eligible for an online quote, and further information is provided. This makes sure that users do not spend time needlessly filling out the form.

Save Your Progress

If users are only able to partially complete the form, having to leave and start it from the beginning again is not only frustrating, it increases the likelihood that they won't come back. Providing a solution for these users in the form of a Save Your Progress function may be the difference between a lost opportunity and an appreciative returning user.

Perhaps surprisingly, only 7% of the sampled forms offered this functionality. The example from LV is a useful example of how it can be implemented:
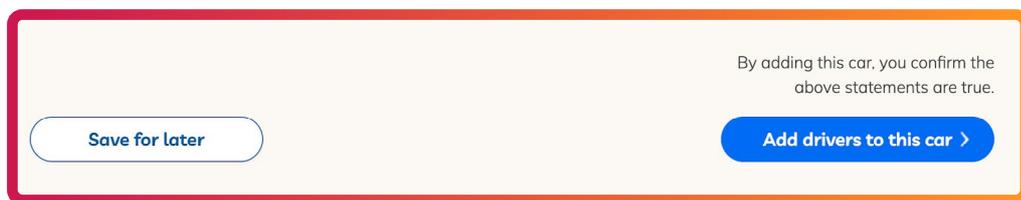
LV car insurance "Save for later" CTA.

At the bottom of each step is a "Save For Later" button, leading to a page allowing the user to create an account with their saved data and continue the form in a subsequent session:

Although the feature requires that the user create an account, this may be preferable to losing previously inputted data for many users.
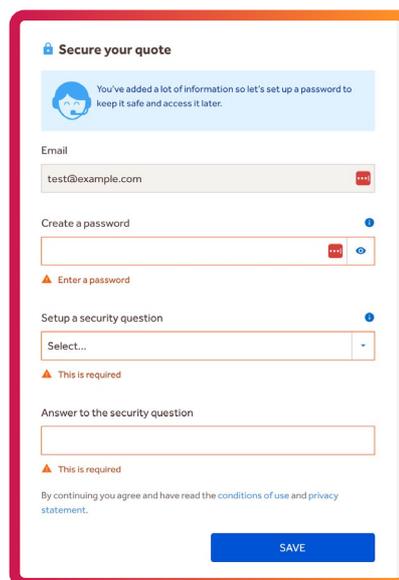
Streamlining the Form

People rarely enjoy filling out forms: it's a means to an end. Keeping this in mind when designing or optimising a form is critical.

First and foremost, the quote form is there to serve the user and provide them with pricing in exchange for various pieces of essential information. Beyond this basic structure, there is an increased risk of user fatigue and form attrition, potentially leading to drop-off and a lost customer.

In our study there were several examples of questionable elements negatively impacting the form experience.

Forcing Account Creation

This is bad practice on quote forms: users are browsing for products and prices at this stage and have not yet made the choice to become committed customers. Many may not wish to create an account until they have made an informed decision about the product they wish to purchase (if at all) so an account creation page is jumping the gun.

An example of an account creation page from
Elephant, required of users before they can see quotes.

Aside from losing users by bouncing them into something they may not wish to do yet, there are other negative effects from forcing account creation:

- It lengthens the form unnecessarily.
- It adds fields that attract the highest abandonment rates, such as the [password field](#).
- It adds to the mental load on the user, who is probably not expecting to have to do this at this stage.

The examples in the review made account creation compulsory just before they offered the quote (and after the user had filled out 40+ questions already); a prime example of a dark pattern that benefits the business much more than the customer.

Home Insurance Upselling

Many of the sampled forms contained questions regarding the user's home insurance policy renewal date.
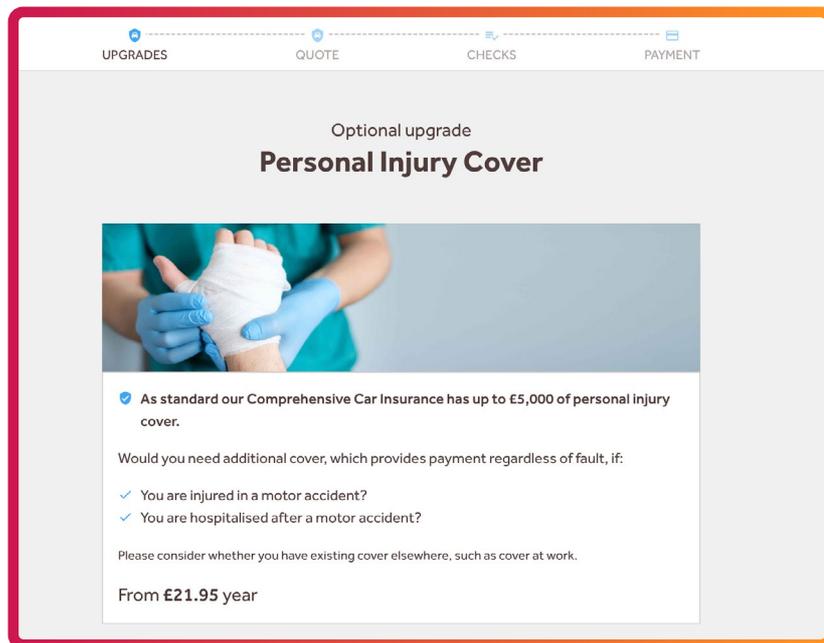

Admiral car insurance form

Personal information is necessary to quote for car insurance but requiring users to provide information about their home insurance is overreach.

Customers can be put off by practices like this, as it's a clear indication that their personal data will be used for marketing purposes that they may not be happy with.

"Ryanair-style" Upselling Steps

There are unfortunate examples of upselling going further still, using additional steps in the form that the user has to pass through before seeing a car insurance quote.

Elephant requires users to pass through "Upgrades"
steps before reaching a car insurance quote.

These steps are strategically placed towards the end of the funnel, once the user has spent time on the form, so may be less inclined to abandon. However, users have come for a specific aim and may not wish to be sold other products that they have not enquired about, especially when more time, friction and workload is put on them.

Marketing Questions

"Where did you hear about us?" fields are useful for marketing departments within the insurers, but they don't bring any advantage for users.
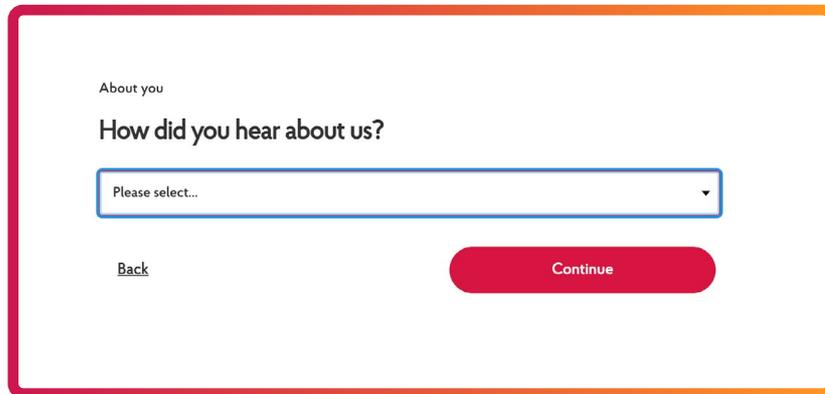
Post Office "About You" section- nestled among essential information is a marketing question.

This question does not serve the customer's aim of getting a quote and many users will select any option to get through to the next step, meaning the data it captures won't be accurate. Annoying customers in exchange for untrustworthy data is a poor strategy which risks impacting the conversion rate for little benefit.

Reducing the Obstacles to Completion

As a general rule, the more fields a form contains, the more opportunities users have to become fed up, experience friction, be unable to complete the necessary information, and ultimately give up.

Removing the "nice-to-have" fields that provide benefit to the insurer but not to the user are prime candidates for removal to reduce friction.

Going further, if the key KPI is to get quotes in front of as many people as possible, stripping back the quote form to only the absolutely essential fields is a potential strategy; this is clearly the aim of the By Miles form, which provides quotes after only seven questions:

The "Quick Quote" strategy is one way to ensure the potential customer gets exactly what they are looking for (a price) with the minimum of fuss. It's something that should be considered by all players in the industry.

Appendix

Form List

The 27 forms audited in the report were:

- https://quote.admiral.com/Admiral/direct/search
- https://www.aviva.co.uk/insurance/motor/car-insurance/
- https://www.axa.co.uk/car-insurance/
- https://www.churchill.com/car-insurance
- https://www.directline.com/car/quote/your-car
- https://www.esure.com/motor-direct/quote/about-you
- https://www.hastingsdirect.com/car-insurance/
- https://www.lv.com/car-insurance
- https://www.saga.co.uk/insurance/car-insurance/
- https://www.tescoinsurance.com/car-insurance/
- https://www.johnlewisfinance.com/insurance/car-insurance.html
- https://www.zenith-insure.com/car-insurance
- https://quote.1stcentralinsurance.com/privatecar/newquote/car
- https://www.swinton.co.uk/car-insurance
- https://www.ageas.co.uk/car-insurance/
- https://www.wearemarmalade.co.uk/
- https://www.bymiles.co.uk/
- https://motor-insurance.policyexpert.co.uk/policyexpert/newbus/default/pc/startquote.page
- https://www.quotemehappy.com/car-insurance
- https://www.budgetinsurance.com/car-insurance/
- https://www.rias.co.uk/
- https://gogirl.co.uk/
- https://www.coop.co.uk/insurance/car-insurance
- https://www.nfumutual.co.uk/motor-insurance/car-insurance/
- https://www.elephant.co.uk/
- https://www.privilege.com/car-insurance
- https://www.postoffice.co.uk/car-insurance

List of Criteria

The key positive form elements tracked were:

- Car finder lookup
- Address finder lookup
- Answers prefilled where the vast majority of respondents will select this answer. Eg. Right Hand Drive; UK licence; country: United Kingdom.
- Mileage calculator
- Save Your Progress function
- Field autoformatting (eg. YY -> YYYY)
- Copy used around sensitive contact details fields
- Progress bar with clearly indicated steps
- Progress bar allows navigation between steps
- Optional/Mandatory fields clearly labelled
- Managing user expectations at the beginning of the user journey with a "What You Will Need" list
- Quick Quotes offered
- Contact details beyond one mandatory means of contact are optional
- Form is a multistep format with coherently categorised fields per step
- Radio buttons, instead of dropdowns, are used for limited option closed questions (6 options or fewer)
- 'Tel' input type for telephone number fields
- 'Email' input type for email address fields
- DOB fields are separate textboxes for DD, MM and YYYY
- Textboxes at least the minimum recommended size/pixels (16px - desktop)
- Checkboxes at least the minimum recommended size/pixels (24px - desktop)
- Where dropdowns have to be used, dropdowns are searchable (has to be created to be easily searchable - native <select> elements don't count)
- Error messages next to the relevant field
- Error messages sufficiently specific to the error, and not generic
- Live validation used
- In the case of an interaction with a CTA, the form autoscrolls to the first error
- Positive validation if a field is completed successfully

The detrimental elements tracked were:

- Asking for Employment or Salary details
- Forcing password / account creation before quote
- User is asked to confirm their email address / password / phone number
- Compulsory driving licence information requested
- Asking for name of employer
- Asking user for precise month and year of address history (ie. not asking "Have you lived here for 3 years or more? Y/N")
- Telephone number field doesn't accept spaces
- Use of calendar picker for Date of Birth fields
- Multicolumn format
- Use of sliders
- Copy around sensitive fields is placed behind an icon (eg. '?' or 'i')
- Use of unexplained jargon
- Disabled CTA while fields are incomplete
- Provided information does not persist
- Use of Captcha
- "Nuke button" that destroys previously inputted data

Final Ranking Table

	Length points	Positive Points	Negative Points	Total points
By Miles	20	50	-1	69
LV	8	60	-3	65
Saga	3	63	-3	63
Budget	5	58	-3	60
Ageas	0	62	-3	59
Aviva	10	48	0	58
Co-op Insurance	3	60	-6	57
Esure	5	58	-6	57
Tesco Bank	8	53	-4	57
Hastings	5	59	-9	55
Marmalade	3	59	-8	54
1st Central	3	58	-8	53
Rias	0	56	-3	53
Post Office	5	51	-3	53
Zenith	5	51	-3	53
Policy Expert	8	48	-4	52
NFU Mutual	8	49	-7	50
Quotemehappy.com	3	54	-8	49
Elephant	0	54	-9	45
Churchill	3	46	-6	43
Direct Line	3	46	-6	43
Priviledge	3	46	-6	43
Admiral	0	48	-9	39
Swinton	3	44	-8	39
AXA	0	38	-3	35
John Lewis	0	42	-9	33
Go Girl	0	36	-13	23

Car Insurance Forms

Interested in using data to understand how users are behaving in your form?

Looking for a form expert to analyse your form to see where it can be improved?

Contact us:

Email: sales@zuko.io

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