



User Objectives: Prospects BREAKDOWN			
	TRADITIONAL	NEW	WILL JOIN
<i>Who they are?</i>	35-55yo Male. Suburban, family based	25-35yo Single women or young family	Everybody (lapse, bought wrong plan, broke down at home/ work)
<i>What they want from RAC.co.uk?</i>	<ul style="list-style-type: none"> Buy Breakdown cover now Reassurance that they are buying the right product (process must be simple and easy) Functional and emotional reassurance (someone has talked you through) Price comparison Sense of belonging (sense of membership rather than buying a product) 	<ul style="list-style-type: none"> Buy Breakdown cover now Streamline process as they are used to purchase online Price comparison Info button and Buy Now button Authority status They want to know what the brand stands for Inspiration to purchase 	<ul style="list-style-type: none"> Buy Breakdown cover now See clear what they are getting (how much does it cost / how long do I have to wait / what do I get) Members benefits Need for mobile phone content
<i>RAC.co.uk objectives</i>	<ul style="list-style-type: none"> Self cover Traditional retainer Encourage repeated visits Retain loyalty Profitability: up selling as appropriate Collect data 	<ul style="list-style-type: none"> Self cover Collect data Encourage interaction Emotional engagement 	<ul style="list-style-type: none"> Self cover Collect data Follow up efficiently Feedback on incident



Breakdown cover

TRADITIONAL

Breakdown cover



Name: Robert
Age: 49
Occupation: Architect
Live: Hampshire
Status: Married, 2 children

RAC



RAC objective

- Sell Breakdown cover
- Retain loyalty
- Create return visits
- Up selling as appropriate
- Collect data

Customers objective

- To buy Breakdown cover now
- Price comparison
- Reassurance of correct cover
- Easy, fast online process
- Sense of membership


TRADITIONAL

Roberts's father recommended RAC membership after being a member for many years. Both Robert and his wife drive and they have two cars in the household. Robert is visiting the RAC website with the intention of becoming a member and purchasing breakdown cover. Robert uses the internet at both home and work and on this occasion has limited time so he wishes for a simple, speedy and reassuring process to his visit and purchase with the confidence that pricing is competitive.

Breakdown cover

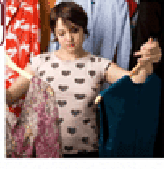
NEW

Breakdown cover



Name: Jane
Age: 30
Occupation: Shop Ass.
Live: Manchester
Status: Single, 2 children

RAC



RAC objective

- Sell Breakdown cover
- Encourage interaction
- Brand awareness
- Collect data

Customers objective


- To Breakdown cover now
- Price comparison
- Reassurance of correct cover
- Easy, fast online process
- To know what the RAC are and what they can offer

NEW

Jane is planning a journey to Cornwall with her two young children. Jane does not currently have breakdown cover and wants to avoid a situation with two young children in the car. Jane came across the RAC whilst making a search on the internet, she has not heard of the RAC before and would like to know what they can offer her. Jane intends to compare prices from other breakdown rescue services that have been listed in her search. Jane wishes to complete the process online today. She prefers a streamlined process as she extensively uses the internet and is confident with making purchases online.

Breakdown cover

WILL JOIN




Henry

Breakdown cover

Name: Henry
Age: 56
Occupation: Marketing Executive
Live: London
Status: Single

RAC



RAC objective

- Sell Breakdown cover
- Follow up efficiently
- Feedback on incident
- Collect data

Customers objective

- To buy Breakdown cover now
- Clear information; cost, benefits and how long to wait for patrol.
- Membership benefits
- Need for mobile content

WILL JOIN


Henry's car refuses to start when leaving work, he is not a member of any breakdown rescue service. Henry visits the RAC website with the intention of purchasing breakdown cover, he is driven by price, membership benefits and how long a patrol will take to get to his destination.

User Objectives: Prospects INSURANCE			
	BREAKDOWN MEMBERS	WEB PROSPECTS Aggregators	PASSERS-BY (insurance and Rescue)
<i>Who they are?</i>	35-55yo Male. Suburban, family based	Aggregators, Price sensitive, SEM, In market	RP, Forums, general advice seekers
<i>What they want from RAC.co.uk?</i>	<ul style="list-style-type: none"> • Buy insurance at a reasonable price (best value) • Expect to see an special offer • Recognition • Minimal effort, no need to fill out details 	<ul style="list-style-type: none"> • Best price • Streamlined experience • Confidence in product: consistent info across aggregator (the price calculated is the price they charge you) 	
<i>RAC.co.uk objectives</i>	<ul style="list-style-type: none"> • Sell insurance • Increase RAC member best value • Defend against free Breakdown cover • Increase insurance penetration within the Breakdown members 	<ul style="list-style-type: none"> • Increase loyalty 	<ul style="list-style-type: none"> • create awareness of insurance availability • collect renewal dates • collect data • they want to come back and they will comeback when it is relevant to them

Car Insurance


BREAKDOWN MEMBER

Breakdown cover



Name: Simon
Age: 40
Occupation: Consultant
Live: Bristol
Status: Married

RAC



RAC objective

- Sell Insurance cover
- Increase member best value
- Defend against free breakdown cover
- Increase penetration within the breakdown members

Customers objective

- To purchase insurance at a competitive price
- To obtain a members discount
- Recognition of membership with minimal data entry

BREAKDOWN MEMBER

Simon has had breakdown cover from the RAC for the last year, his car insurance is up for renewal and he wishes to get a quote from the RAC website. He expects the RAC to offer him a competitive quote, quality cover, a member's discount and the minimal data entry as an existing customer.

Insurance cover

Car Insurance


WEB PROSPECTS

Insurance cover



Name: James
Age: 25
Occupation: Accountant
Live: Bath
Status: Single

RAC



RAC objective

- Sell Insurance cover
- Increase loyalty
- Collect data

Customers objective

- Best price
- To get the same price as quoted by moneysupermarket.com
- Simple, fast process to purchase cover.

WEB PROSPECT


James is looking for car insurance and has received a quote from moneysupermarket.com. He is looking for the cheapest cover and eager to finish the process as quickly as possible. He has been agitated with some sites giving him a quote then finding once he is near the end of the process the price increases forcing him to search again.

Insurance cover

Car Insurance

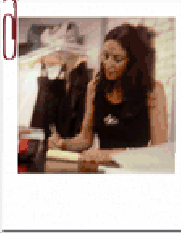
PASSER - BY

Insurance cover



Name: Kate
Age: 28
Occupation: Graphic Designer
Live: Glasgow
Status: Partner

RAC



RAC objective

- Create awareness of insurance
- Prompt user return
- Collect data

Customers objective

- A pleasant user experience of the website
- Informative information, easy to find and of high standard

PASSER-BY


Kate is planning a journey for the weekend and has come across the RAC route planner. While she is on the RAC website she is made aware of services the RAC offer and she explores breakdown cover for her planned journey and decides to test if the RAC can offer a better quote on her car insurance than the policy she currently has.

User Objectives: EXISTING CUSTOMERS			
	MEMBERS BREAKDOWN	INSURANCE CUSTOMERS	ADVICE SEEKERS
<i>Who they are?</i>	35-55yo Male. Suburban, family based	Slightly older	Visitors of the <i>Know how</i> section, Forum, RP, Travelling abroad
<i>What they want from RAC.co.uk?</i>	<ul style="list-style-type: none"> • Manage their own account online • Benefits and special offers • Justify purchase (post-rationalisation to confirm offer) • Advice (RP) • Purchase insurance, sat nav or vehicle check • What else do the RAC offers? (They want to investigate) • Fulfil offline offer 	<ul style="list-style-type: none"> • Manage their own account online • Advice (RP) • Purchase Breakdown • Understand what is covered in the policy • Standard offer • Fulfil offline offer • Cancel service 	<ul style="list-style-type: none"> • Accurate advice • Expect direct response • Find contact details • Efficiently locate relevant info to them • Confirm expertise
<i>RAC.co.uk objectives</i>	<ul style="list-style-type: none"> • Encourage them to buy • Retention (Increase loyalty) • Increase value: Come back again (create dialogue) • Reduce calls to call centre (Reduce offline costs) • Referrals (create WOM) • NPS: KPI for measuring loyalty • Explain proposition 		<ul style="list-style-type: none"> • Brand and proposition awareness • Create value • Encourage repeated visits

Existing customers

BREAKDOWN MEMBER

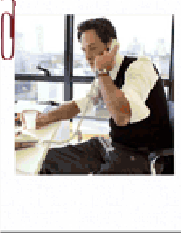
Existing customers



Name: Andy
Age: 35
Occupation: Estate Agent
Live: Kent
Status: Married

Andy

RAC



RAC objective

- Sell Insurance cover
- Increase loyalty
- Repeat visits
- Increase value
- Collect data

Customers objective

- Manage account online
- Benefits and discounts
- Find out what else RAC can offer, services and products
- Gain quality advice and reports

BREAKDOWN MEMBER


Andy currently has rescue cover and after moving house at the weekend he wishes to manage his account on line and start with changing his address. He is interested in the discount offered to members for European cover as he has a planned journey abroad coming up. He checks his intended route with the route planner and takes a look at the 'Traffic TV' he has heard about.

Existing Customers

Existing customers

INSURANCE CUSTOMER

Existing customers



Name: Jeff
Age: 68
Occupation: Retired
Live: Yorkshire
Status: Married

Jeff

RAC



RAC objective

- Sell Breakdown cover
- Increase loyalty
- Repeat visits
- Increase value
- Collect data

Customers objective

- Manage account online
- Benefits and discounts
- Purchase Breakdown cover
- Advise and understanding of policy content and options

INSURANCE CUSTOMER


Jeff is an existing insurance member and uses the RAC website forum from time to time. Jeff is aware of the tools and services on the site but rarely visits other pages of the site as the forums page is in his favourites. If he is planning a journey Jeff uses the site for traffic updates as well as route planners. Jeff wishes to purchase breakdown cover but wants the various covers explained.

Existing Customers

Existing customers

ADVISE SEEKERS

Existing customers



RAC objective

- Sell Breakdown and Insurance cover
- Brand awareness
- Repeat visits
- Collect data


Customers objective

- Apply for international license
- Plan journey with Route Planner
- Advise and quality information from trusted source

ADVISE SEEKERS

Harry is visiting the RAC website he is planning a journey abroad by car and one of the things he needs to do is apply of an international driving license. A friend pointing this out to him and advised that the RAC could help with this. His friend has also made him aware that the site offers a journey planner and other information he may find helpful. Harry is looking for up to date relevant information which is easy to find and confirms his believe of the expertise of the RAC.

Existing customers



Name: Harry
Age: 42
Occupation: Factory Foreman
Live: Hull
Status: Married, 3 children


RAC

User Objectives: SMALL BUSINESS (Rescue)			
	Owner Driver (1-5 VEHICLES)	Small Business (6-99 VEHICLES)	Commercial (100+)
Who they are?	Local trade Sole trader (special van insurance) Tradesman Local firm Taxi driver	Regional /National firm	
What they want from RAC.co.uk?	<ul style="list-style-type: none"> • They want to transact online • Confirm cover details • Manage account online • Confirm why do they need a specific cover vs regular cover • Advice (help in product selection) • Fleet operations and the law 	<ul style="list-style-type: none"> • Product info and find contact details (they want to talk someone in person) • Motor/ legal info • Costs calculators if you are looking at buying a small fleet • Sat/nav deal • RP • User service (driver pack for each driver in fleet) or pdf download 	
RAC.co.uk objectives	<ul style="list-style-type: none"> • Sell Rescue cover • Increase loyalty • Sell van insurance • Sell Personal car insurance and personal Rescue • Reduce operating costs • Create WOM 	<ul style="list-style-type: none"> • Support sales initiative • Increase Loyalty 	

Small business


1- 5 VEHICLES

Small Business



Name: Margret
Age: 43
Business: Minefield Cabs
Location: Hertfordshire
Status: Married

RAC



RAC objective

- Sell personal insurance cover
- Sell van insurance
- Sell personal Breakdown cover
- Loyalty
- Brand awareness
- Increase value
- Repeat visits
- Collect data

1-5 VEHICLES

Margret owns a taxi company in a small village with 5 cars. She is looking to purchase breakdown cover for the five cars. Working in a busy environment she is hoping to purchase this cover online and find all the relevant information to do this informatively and fast. Her expectations from the website are to be able to manage her membership online and use the site as a resource for advice on business legal requirements. Margret would like explanations on business cover showing benefits and needs over regular cover.

Customers objective


- Manage account online
- Confirm cover details
- Confirm why they need specific cover vs regular
- Advise and help with product selection and details on legal information.

Small Business

Small business


6- 99 VEHICLES

Small Business



Business: Sussex Stationers
Location: Sussex

RAC



RAC objective

- Support sales initiative
- Increase loyalty

Customers objective

- Contact information
- Product details and information
- Fleet and legal information
- Cost calculators, fleet and products such as satnavs
- Drivers pack

6-99 VEHICLES

Sussex Stationers has 26 sales representatives who use company cars to visit clients all over England. They expect contact numbers for the option of discussing cover with the call centre. They expect a driver pack for vehicles and or pdf download, deals on bulk purchase from the shop and cost calculators within the site to research fleet costs.

Small Business