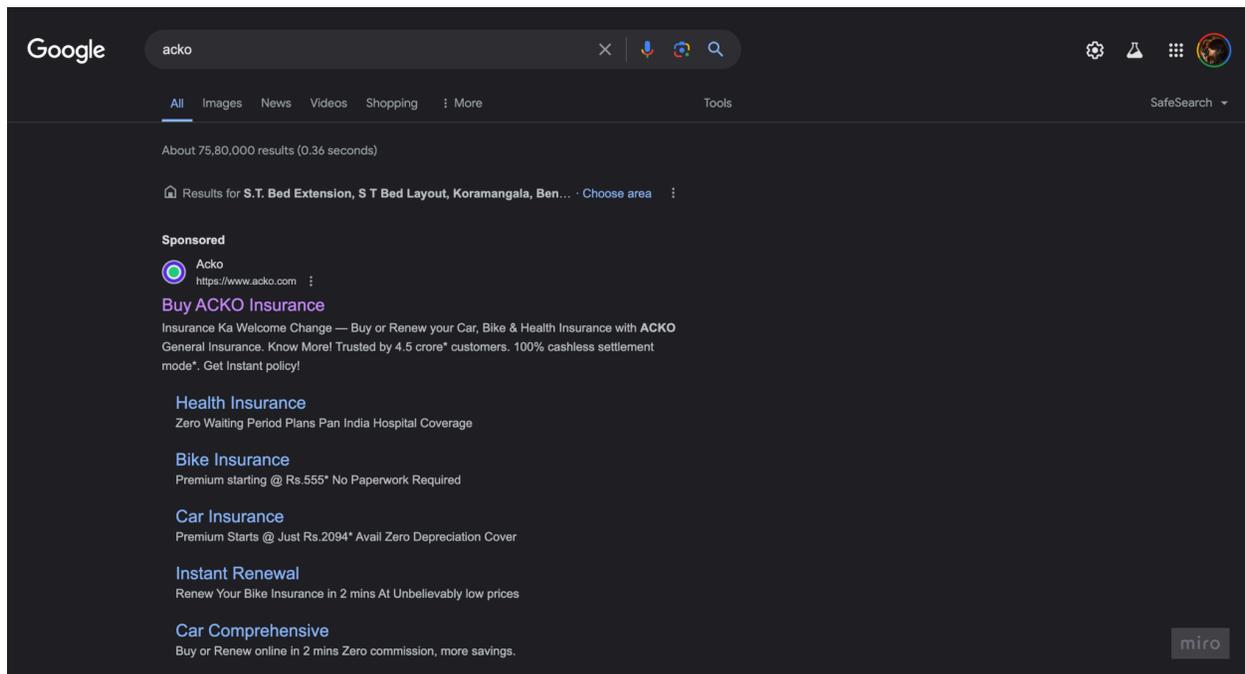


Slide 1



- ✓ Shows up as the first result for a brand search
- ✓ Addresses all primarily searched for insurances (auto/health) through sitelink extensions
- ✓ Primary meta description reinforces digital-first advantage over competitors, and outlines the most popular products on their platform.
- ✓ It introduces a trust signal of 4.5 crore+ users, and again emphasises on the digital-first USP through focus on 100% cashless settlement
- ✓ Get instant policy again goes onto casually prime the user about the value prop of simplicity and no-hassle
- ✓ The legally required insurances are supported by copy that focuses on affordability, because it fulfils a more functional goal. However, the health insurance that is tied with a more personal goal focuses on more core values than just price.

Slide 2

ACKO Technology & Services Private Limited
#36/2, Heatershub One East, Somasandrapalya, 27th Main Rd, Sector 2,
HSR Layout, Bengaluru, Karnataka 560092.

Download our ACKO app now!

✓ Hmm, it seems like ACKO was priming the customer for the health insurance product - it was the first sitelink on search and now highlighted by default on the homepage.

✗ Why have two CTAs for login & signup? The phone number input can be used to validate whether the user needs to go into the sign up or login flow

✓ Ooh, 100% coverage + tax savings! It's tax season after all, let's check prices at least, but before that...

✔ What is this collection of videos? Munna Bhai? Hahaha, it reminds me of the good old days.

💡 ACKO doubles down on their brand campaigns, and acquires mainly via IPL where these ads are run.

✘ While these ads put across the core value proposition in a fun way, the format in this prime a real estate might not be the most ideal since insurance is a primarily serious, functional product.

✔ However, it does undeniably increase brand recall and remind the user why they landed up there in the first place.

💡 Let's see what they have, but before that, what are these large numbers below?

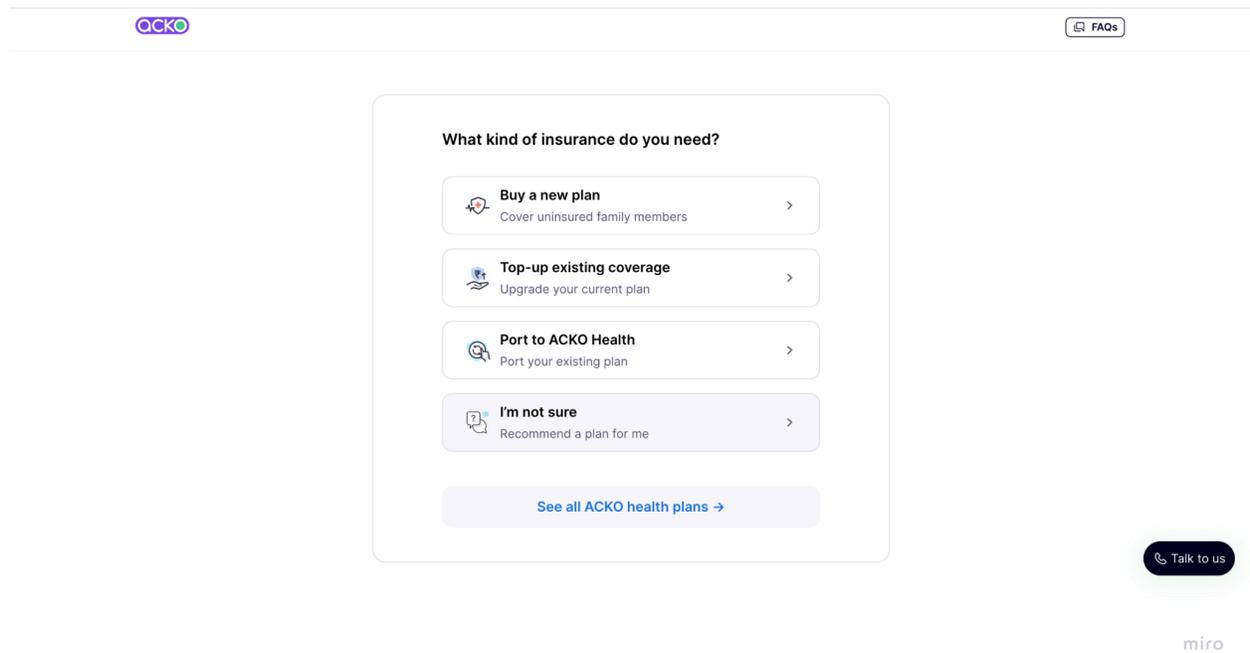
✔ Social proof & trust signals - Wow, that's not a bad chance to get a settlement, but I don't know how to benchmark this information, but sounds like great odds with a brand trusted by crores... I'll take my chances!

💡 The carousel after the trust signals nudge the user to download the app, signalling how simple, and handsy insurance can be - another slight reminder of the digital-first, seamless insurance product claim.

✔ Also, exclusive features? FOMO alert! The user is more likely to download the app. The IPL sponsorships build further brand recall for users from one of their primary sources of acquisition

✘ In an industry where WoM is common, the testimonials could've come way above in the hierarchy of information on this page.

Slide 3



✓ The page asks the user their JTBD right at the start! This helps them personalise the flow even better for the user's needs

✓ Again, the page has very bare minimum information and looks scarce - keeps the cognitive load off the user, and enables them to move forward without distractions

💡 Progressive disclosure seems like a go-to for most brands that nail their onboarding

✓ It also provides an option for you to seek recommendation if you're confused what to do on the product

✗ But giving access to all health plans can create huge cognitive load for the user if they click on the see all plans option

✓ Great to see FAQs & Support stickies on the page - gives me a sense of relief that I can reply on someone to show me the way ahead.

✓ The page is concise with bare minimum digressions possible, keeping the user on track for the shortest path to activation and seamless onboarding.

💡 Assuming the user is shopping around, let's see what recommendations ACKO has for them

Slide 4

Let's find the right plan for your family

Do you already have a health insurance policy?

No Yes

What health insurance policies do you already have?

Employer-sponsored policy

Personal health policy (non-employer)

Continue

✅ Progressive disclosure helps the user systematically think about insurance while not getting overwhelmed by excessive information giving.

❤️ Also, plus points for not asking for my number or any other personal information yet!

✅ The phrase “find the right plan for your family” shows ACKO’s intent from the start to onboard not just you, but also your family.

💡 Not only does this build trust, but also helps business - onboarding individual members of a whole family increases friction when a certain user wants to quit the platform, making churn harder.

Slide 5

The screenshot displays the ACKO insurance website interface. At the top left is the ACKO logo, and at the top right is a 'FAQs' button. The main content area is titled 'Recommended to increase your family coverage with our top-up plan'. Below this title is a large card for the 'ACKO Platinum Super Top-up' plan, which is highlighted with a green border. This card features three benefit icons: 'Boost your coverage', 'Stay insured across jobs', and 'Get 80D tax benefits'. A 'See all benefits' button is located below these icons. At the bottom of the card, it states 'Starting ₹150/month' and 'Sum insured ₹10L - Unlimited'. Below the recommended plan card is a section titled 'OTHER PLANS' containing three options: 'ACKO Platinum Health Plan' (Peace of mind plan), 'ACKO Standard Health Plan' (Plan for everyone), and 'Arogya Sanjeevani' (Basic coverage). The 'ACKO Platinum Health Plan' is highlighted with a red border. To the right of the 'OTHER PLANS' section is a detailed view of the 'ACKO Platinum Health Plan', also highlighted with a red border. This view lists benefits: 'ZERO waiting period', '14300+ cashless hospitals', and '100% hospital bills paid'. It also shows 'Starting ₹9,698/yearly' and 'Sum insured ₹1Cr - Unlimited'. A disclaimer at the bottom of this view states 'Not recommended since a new plan doesn't increase your existing coverage'. At the bottom of the page, there is a 'Talk to us' button and a 'Select and customize' button. The Miro logo is visible in the bottom right corner.

💡 ACKO has suggested a recommended plan for the user with a corporate insurance

✅ Not only does the primary card highlight key benefits of the plan, but also gives you a touchpoint to build more trust through relevant information.

✅ It answers all the primary concerns that a user may have.

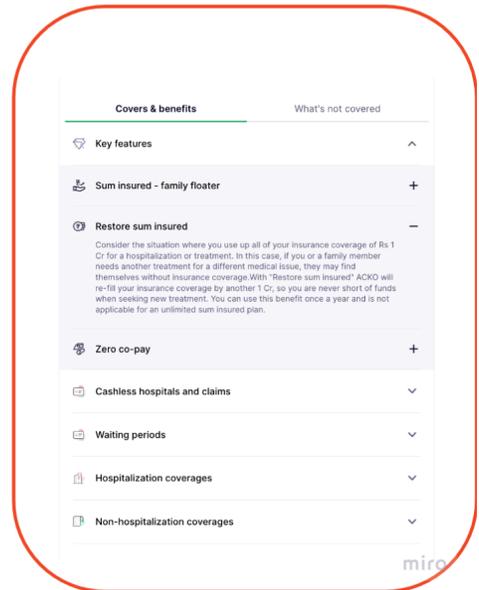
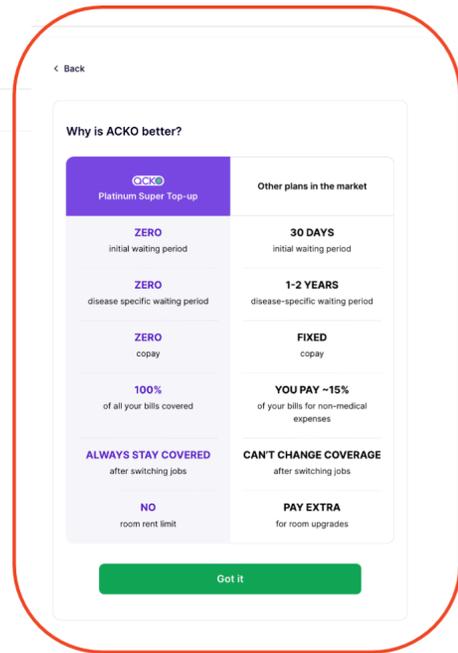
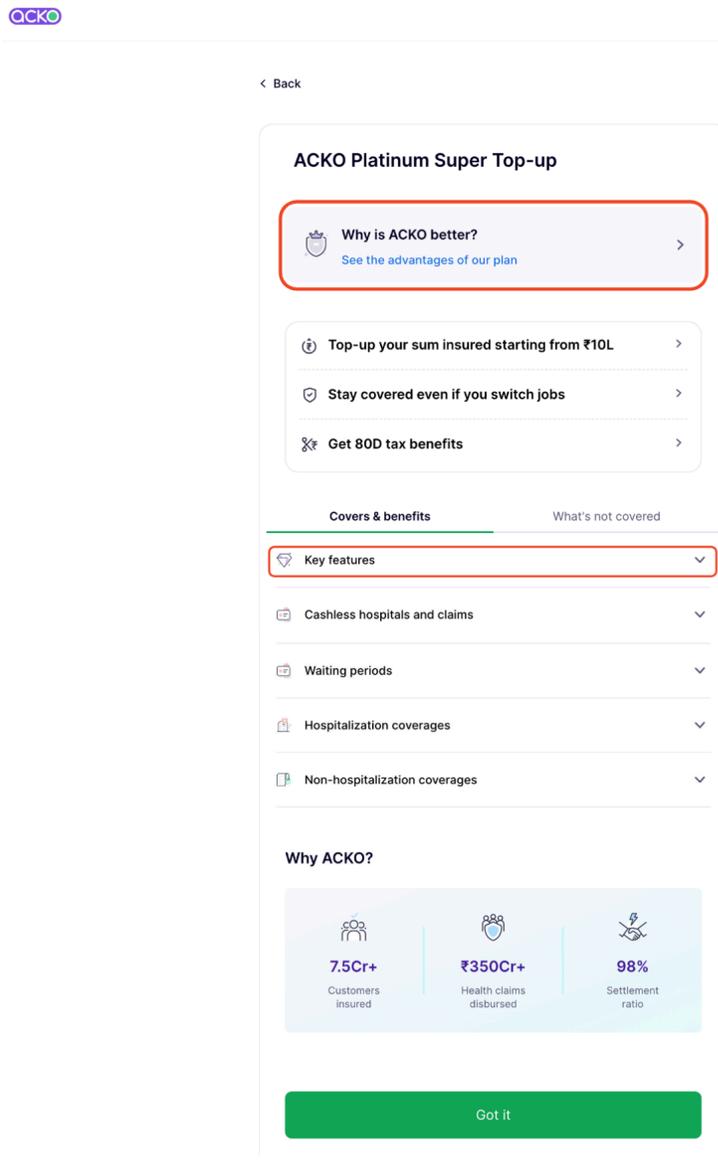
💡 Looks like its been iterated over time and optimised for through FAQs; however, let's move on... what are these plans below here?

❌ If the other plans are irrelevant to the user, then why show it and increase cognitive load?

✅ However, appreciate the fact that there's transparency and information around why the other plans are not relevant

💡 What will clicking on see all benefits show me?

Slide 6



✓ ACKO details out why they're the better insurance company to choose, and does so in a comparison table with other players in the market

💡 Insurance buyers love comparing before buying, thus this table adds to the users' comparative impulses

✓ All key features are listed out well - with all top FAQs answered

💡 The users' questions are mostly answered so they're highly likely to move forward from this step and hit Select & Customise from the previous screen

💡 Includes enough social proofing to convince the user to take the next step

✗ They could've introduced the Select & Customise CTA on this page as well - increases user effort when they have to go back

Slide 7

The screenshot shows the 'Get started with ACKO health' form. The form is titled 'Get started with ACKO health' and has the subtitle 'Let's personalize your coverage'. It includes a progress indicator on the left with steps: 1. Quote (active), 2. Checkout, 3. Health info, and 4. Approval. The form content includes: 'Already an ACKO customer?' with a link to 'Get a special price when you login →'; 'Select existing cover (deductible)' dropdown; 'Who in your family needs coverage?' dropdown (highlighted with a red box); 'Follow your policy's progress' section with 'Your pincode' and '+91 Your phone number' input fields. A modal window titled 'Select members covered' is overlaid on the right, showing a list of members: 'Self' (checked), 'Spouse' (Remove), 'Child' (Add), 'Parent' (Add), and 'Parent-In-Law' (Add). The modal has a 'Continue' button. A 'Talk to us' button is visible at the bottom right of the modal. At the bottom of the main form, there is a 'View plan' button and a note: 'By clicking on the button above I agree to all T&Cs'.

The screenshot shows the 'Get started with ACKO health' form with filled-in data. The form is titled 'Get started with ACKO health' and has the subtitle 'Let's personalize your coverage'. It includes a progress indicator on the left with steps: 1. Quote (active), 2. Checkout, 3. Health info, and 4. Approval. The form content includes: 'Already an ACKO customer?' with a link to 'Get a special price when you login →'; 'Select existing cover (deductible)' dropdown with '3L' selected; 'Who in your family needs coverage?' dropdown with 'Self' and 'Spouse' selected; 'Follow your policy's progress' section with 'Your pincode' (560095) and '+91 9831361234' in the phone number field. A 'Talk to us' button is visible at the bottom right. At the bottom of the main form, there is a 'View plan' button and a note: 'By clicking on the button above I agree to all T&Cs'.

✗ What happened to progressive disclosing information to the user for easier onboarding and reduced cognitive load?

✓ At least it shows me the number of steps left for me to get my insurance

✓ The screen tells the user that the experience is personalised, which doubles down on one of ACKO's value props

💡 Finally they're asking me to log in - the same is incentivised using a discount offering

✓ The prompt to login comes in at a much later stage

💡 However, let me fill in this information, I can login later as well

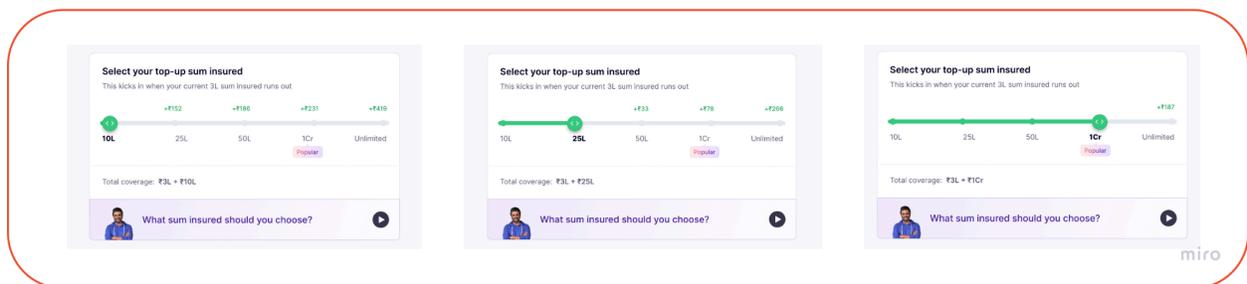
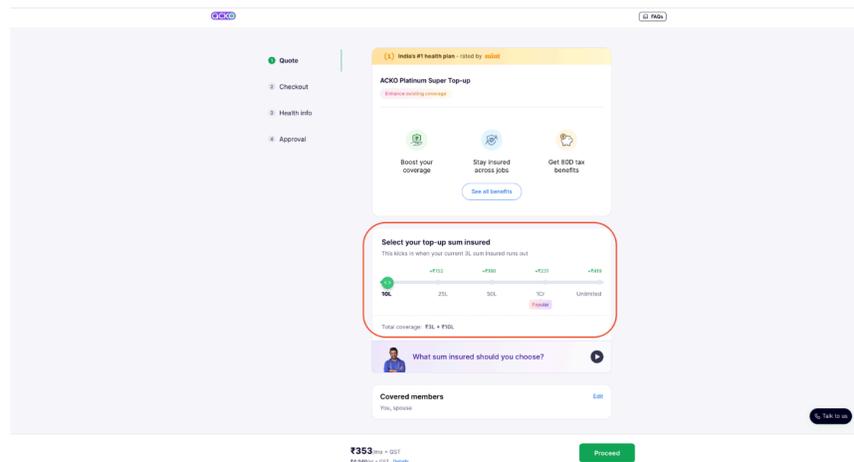
✓ Clicking on the add family members option makes it easy for the user to add information

✗ ACKO is already asking for the phone number below, which makes the login prompt above unnecessary

✓ However, the discount pitch prompts price-sensitive users to login - this works in India since it is a primarily price-sensitive consumer base

✓ The questions are simple enough, and do not require me to shuffle through any additional documents

Slide 8



✓ Moving forward, ACKO reminds me one last time about the benefits of the insurance

💡 The above could be to convince the user to sign up soon

✓ The price anchoring is executed beautifully on ACKO. It is an interactive slider that shows the user the difference in premium compared to the next best plan in terms of sum insured.

Definitely an AHA moment for the user!

✓ The monthly premium amount is more in focus to emphasise the affordability of ACKO's insurance plans

💡 Let's click on proceed and get that insurance

✗ It has been a while and I haven't been able to interact with the product and explore

Slide 9



Verify your phone number

Your phone number
+91 9831361234

Get OTP

Can't access? [Recover my account](#)

miro

- ✓ Login and personal information is being asked for at a much later stage in the onboarding - this signals to the user that the company means to provide value first, and sell later
- ✓ The OTP page is simple and efficient - gets the job done

Slide 10

Almost there!
Just a few more details

Member Details

Myself

Full name

DOB Gender

Your PAN number

Your pincode
560095

Your email address

Spouse

Full name

DOB Gender

₹585/mo + GST
₹6,885/yr + GST [Details](#)

Continue

Talk to us

Almost there!
Just a few more details

Member Details

Myself

Full name
Prabhu Tewari

DOB 21/09/1994 Gender Male

Your PAN number
BDIPCS944E

Your pincode
560095

Your email address
prabhutewari09@gmail.com

Spouse

Full name
Deblina Chakraborty

DOB 29/09/1996 Gender Female

₹585/mo + GST
₹6,885/yr + GST [Details](#)

Continue

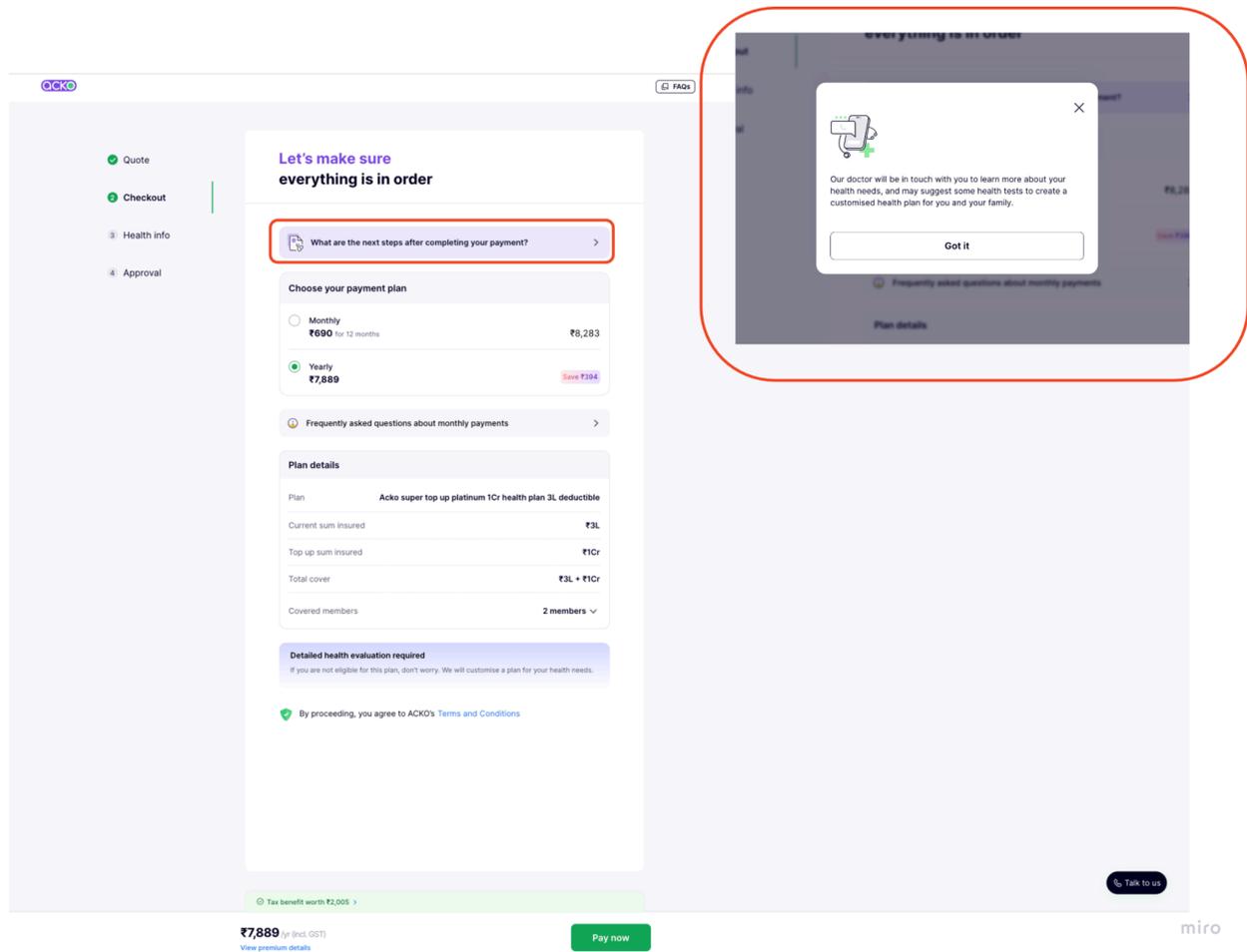
Talk to us

miro

✓ The copy primes me for the end of this long onboarding process

✔ Looks like a final set of data points before I can get my insurance, and it was all DIY with no third-party drowning me in calls

Slide 11



✔ The constant presence of FAQs and live chat has been comforting given most of us are used to a third-party handling insurance nuances

💡 It's \$\$\$ time, and ACKO wants to show value. It makes sense why they'd prioritise the next steps after payment as most important information on the page

✔ The copy reflects that this is one of the final steps in the process

✔ Premium payment options are flexible and making a larger commitment of making the annual payment is being rewarded with a discount

✔ However, the monthly breakdown also re-emphasises how affordable the premium is

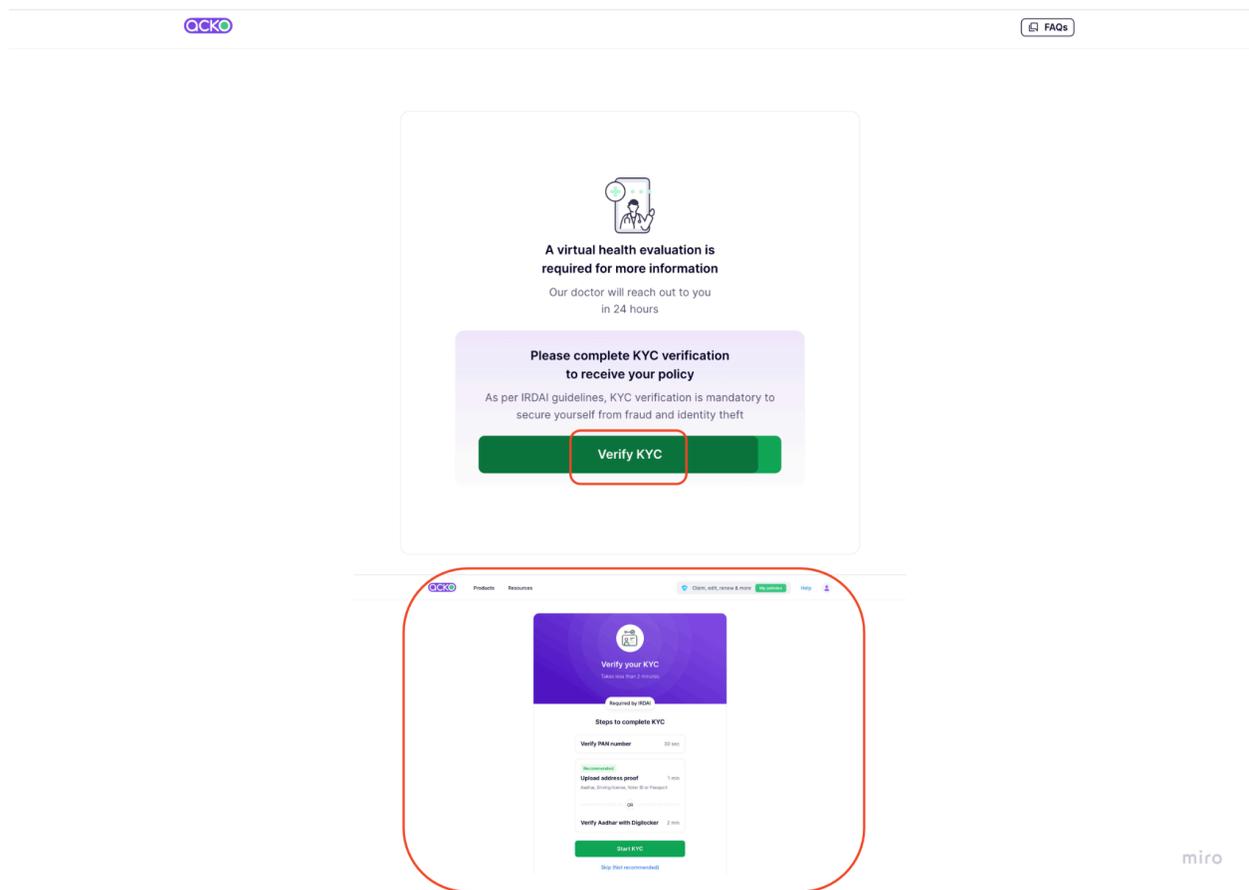
✅ FAQs for the win again; this time even within the page - this is to increase user trust on the page that probably experiences most drop-off - premium payment

✅ The details of the plan are laid out neatly for the user to take one last look at

❌ The T&C section is not prominent enough

❌ Dark pattern: There's no checkbox for me to actively comply with terms and conditions; just tells me that going ahead in the journey will mean compliance with them.

Slide 12

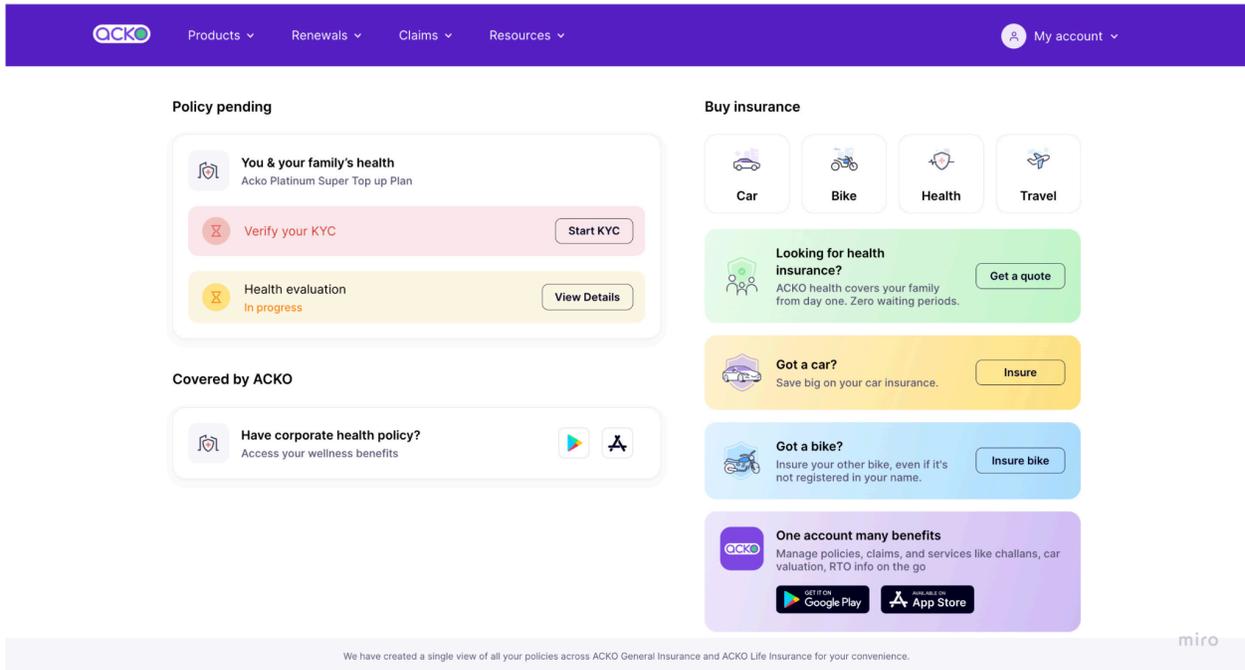


✅ The next steps mentioned a health evaluation and this page after the payment page confirms the same - the timeline also helps me set expectations right and keeps me informed

💡 Got a call within minutes of reaching this page

❌ If this is a necessary step for getting the insurance, why is skipping it an option - or it could be introduced at a later point when the user's health evaluation is complete - this would bring dramatic relief to the whole process as well

Slide 13



✗ Seeing the phrase policy pending leaves a bad taste in the mouth, especially since you just paid for it

✓ Outlines the next steps clearly

✗ Hick's Law - There was no need to ask for the group health insurance at this point given the user is yet to receive their policy - it causes distraction from the main transactional flow

✗ The ads on the side are a distraction again - the user has already paid for a health insurance - why pitch them the same product, or any other product at this stage? Just increases friction for the user

✓ However, I've now paid for my health insurance policy and have received a call from the doctor conducting the next steps and guiding me on the next steps

♥ Looks like the user is now active!