

Explore Spaces Brainstorm

- Spouse connection
 - Utilize megaphone for couples
 - **Framing** the you get \$25, to get \$25 off the first year
 - Can we do a discount?
 - **Placement** for referral after user takes an offer
 - Confetti page?
 - Where does the refer spouse button go? Is it the same megaphone experience?
 - **Identify upfront** bring beneficiary to the front, and if spouse identified, ask if they want to sign up for spouse at same time or have question for spouse at the end of the application/post take
 - **Price** see what referral fee could be.
 - **Spam** Make sure the guards are down for spousal people
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 - Can we do discounts?
 - Would it be the same as referrals?
 - Can we give more or less depending on some attribute of the spouse?
 - If it's a woman, could we **give more, cause they are higher intent?**
 - Would we use the same means of communication? Social link, URL.
 - Could we be more **directional**, placing the idea of a referral to their spouse, somewhere where they won't be able to resist?
 - **Could we add an extra incentive if they both apply and get an offer?**
Like if they both get an offer, we will donate \$50 to the social action org of their choice.
 - Unified couple experiences
 - They should get the **same experiments**.
 - Could they get the **same qualifications**? Like if one got accelerated and the other got TIC. Would we trade towards better or worse?
 - **Remove blockers** for stay at homes or significantly less income.
 - How do we account for people who will only go with the experience once they know they both have a good price?
 - **Joint** labs, account
 - **Spouse identification** How/where do we do it?
 - **Holistic risk** Bring the price to the medium amount for both people so the upper amount is smaller and the smaller amount is greater.
 - **Fake Delay** to give us time to enter the spouse application for them to catch up
 - **Question for primary** to then do the spouses application before getting results.
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- Why would a couple want a unified experience?
- How do we trigger a unified experience? Is it a thing we ask up front or something that gets triggered once a person finishes their application?
- Are they given the same exact experiments? Or do we purposefully change the things we already know? For example, like annual household income.
- Can we assume that the couple is filling it out together or do we have to create some type of post app completion signing email?
- Do we wait to say price until both applications are complete?
- If we wait, can we even out the price?
- What happens if one person needs TIC and the other is accelerated? Should we give the couple a choice, or just have them both do TIC?
- Could we accelerate the couple if one is accelerated?
- Could we bump the couple down a class to raise their rates, if we skip TIC for someone who would usually get TIC?
- Would we automatically assign the other spouse as the beneficiary?
- Would they have a joint account? What new information would we need to show on the account?
- What would a joint policy look like?
- Could we do paired accounts, that connect are connected, but dont need a redesign of the whole account page.

■ Share this with my spouse

- **Send** quote, price, or offer
- Fill out spouses app
 - then send to spouse for signature
- **Save offer** for later, so I can speak to my spouse
 - Expiration?
 - Conversation starter pack
- **Direct link** from email, that spouse could open
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- Why would someone share?
- What do we want to send or share?
- Would we use phone or email?
- Would it have a document attached, within the message, or a link back to our site?
- What would come with the document? Could we do a discussion guide?
- What would we want the outcome to be?

Current user journey

- Users getting quote, then doing it for spouse (last), then start an app, and we prefill their spouse's info into application.
- Users taking an offer, then signing out to start a new app for spouse.

- Users adding spouse as beneficiary, but spouse doesn't sign up.
- Spouse's managing completely separate accounts for the same product, with same last name and address.
- User completes application and doesn't even consider getting spouse a policy.