



Consumer Duty Comms Test Aviva

January 2025



Introduction

Why you've received this pack

The FCA's Consumer Duty came into full effect from July 2024, obliging financial services firms to adopt a customer-first approach

Consumer Understanding, a key Duty outcome, requires firms to ensure customer communications are clear and provably understood

As behavioural scientists, we at Dectech have developed a Consumer Duty-specific comms test with one of the UK's leading high street banks

We are sharing our test with interested financial services firms and have run it on one of your comms to showcase its capabilities

What is in this pack

This pack details the results of the test we have run on one of your comms and includes the following:

- Page 3 provides some background to our comms test, including its practical application and key advantages
- Page 4 to 9 show the test results, including our key metrics of Understanding Words and Understanding Why, plus additional diagnostics
- Page 10 summarises the other outputs you would typically get from this test, and includes our contact details if you would like to hear more
- The appendix from page 11 provides additional information about Dectech, including our approach, expertise, and industry recognition



We have developed a Consumer Duty comms testing tool in collaboration with a large UK high street bank that can be tailored to a client's requirements and resources

Standalone Comms Testing

Test realistic facsimile of comms in an online test that assesses consumer understanding of the words used, and why they have been sent it

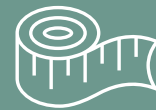
- ✓ **Standardised and scalable** – track scores and build processes around them
- ✓ **Fast and cost-effective** – costs from £2.5K and turned around in 48 hours if needed
- ✓ **Flexible and comprehensive** – can test any kind of written content, video, and audio
- ✓ **Objective and diagnostic** – identify specific issues with understanding and how to fix
- ✓ **Audience appropriate** – talk to your target audience including those with vulnerabilities

Key Advantages



Robust

Grounded in the latest science of how people understand and make decisions



Bespoke

Tailored to your brands and industry to give you a competitive edge



Proven

Developed over the last 2 years with more than 50,000 consumers



Comms Test Summary

Aviva: Aviva Motor Important Information

Aviva Motor Important Information



This document contains some important information you need to know about your insurance. The policy wording can be viewed at <https://aviva.co.uk> and, once you've purchased your policy, all your documents will be available to view at My Aviva.

It is important that you read all the policy documentation carefully.

Accurate information

The principal policyholder must always take reasonable care to give full and correct answers to the questions we ask.

If you don't give us full and correct information, we may:

- change your premium, excess or cover
- refuse to pay all or part of a claim or cancel your cover

Please also see 'Important Notice - Information and changes we need to know about' in your policy booklet.

Cancellation fees and charges

We apply cancellation fees and charges under certain circumstances as shown in the following table:

Scenarios	Fee
We, or you cancel within the 14 day cooling off period (before cover has started)	No fee
We, or you cancel within the 14 day cooling off period (after cover has started)	£38*
We, or you cancel after the 14 day cooling off period has ended	£38*

* Plus Insurance Premium Tax at the appropriate rate

There is no fee for opting in or out of automatic renewal regardless of how you contact us. There is no fee for making changes online or for calling in to make a change.

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Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller). Aviva UK Digital Limited act as an additional data controller for the sale and distribution of the product.

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/privacypolicy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

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Consumer Understanding

Improve < 65

Review 65-75

Accept >75

Understanding Words

How well do customers understand the language used?

69%

Understanding Why

How well do customers understand the purpose of the communication?

80%

Communicated purpose

Top three most representative responses

"The document is about aviva motor insurance policy"

"It was the detailed terms and conditions to do with an insurance policy taken out from Aviva"

"POLICY CONTAINING IMPORTANT INFO ABOUT YOUR INSURANCE AND WOT EVERYTHING MEANS"



Test Inputs

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Understanding Words

Paragraph used for meaning test

This document contains some important information you need to know about your *insurance*. *The policy wording can be viewed at <https://aviva.co.uk> and, once you've purchased your policy, all your documents will be available to view at My Aviva.* It is important that you read all the policy documentation carefully. Accurate information: The principal policyholder must always take reasonable care to give *full and correct answers to the questions we ask. If you don't give us full and correct information, we may: change your premium, excess or cover, refuse to pay all or part of a claim or cancel your cover. Please also see 'Important Notice - Information and changes we need to know about' in your policy booklet.*

Understanding Why

Intended purpose of the communication

- The key features of a product or service ✓
- The benefits of a product or service ✓
- The costs or fees of a product or service ✓
- The risks of a product or service ✓
- A change to a product or service X
- The customer's current financial position X
- That a decision or action needs to be made X
- That there are consequences of inaction X
- That there is a deadline to take action X
- That there are methods to gain extra info ✓
- That the comm is available in other formats ✓



Understanding the Words that were Communicated

Understanding Words

How well do customers understand the language used?

69%

Vulnerable customers **62%**

Improve < 65

Review 65-75

Accept >75

Paragraph used for meaning test

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What was hardest to understand?

Heatmap shows most selected regions of the communication

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Please review all result files, including all pages of heatmap



Detailed feedback is given of where and how to improve comms

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Group 2
"If you are still cancelling within the 14 day cooling off period why are they charging £38"

Group 5
"I feel it's not clear enough, it should be more detailed"

Group 1
"FAR TOO MUCH INFO"
"Why is there need for profiling?"

Group 3
"Third parties' is very vague. Aviva should provide a list of those third parties."
"Why is information shared with other companies."

Group 4
"I'm yet to fully understand the use of personal information. It's lengthy and would definitely require real time and thought to grasp."



Understanding Why It Was Communicated

Understanding Why:

How well do customers understand the purpose of the communication?

80%

Vulnerable customers 82%

Improve < 65

Review 65-75

Accept >75

The key features of a product or service	90%
The benefits of a product or service	71%
The costs or fees of a product or service	72%
The risks of a product or service	73%
A change to a product or service	-
The customer's current financial position	-
That a decision or action needs to be made	-
That there are consequences of inaction	-
That there is a deadline to take action	-
That there are methods to gain extra info	96%
That the comm is available in other formats	76%

Please review customer verbatim responses for full details

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Communicated purpose

Top five most representative responses

"The document is about aviva motor insurance policy"

"It was the detailed terms and conditiuons to do with an insurance policy ttaken out from Aviva"

"POLICY CONTAINING IMPORTANT INFO ABOUT YOUR INSURANCE AND WOT EVERYTHING MEANS"

"Jargon and information about my Aviva motor insurance"

"It's all about everything a person needs to know about the motor insurance policy of Aviva, the do's and don't. The use of personal information within and globally, case of renewal, the terms for dissolution of contract."



Additional Diagnostics

What do customers think of the communication?

Visually Appealing

Is the communication well laid-out and attractive?

72%

Useful

Is the communication informative and helpful?

80%

Supportive

Is the communication reassuring and supportive?

71%

Is it the right amount of information?

Far / Slightly too little	Just about right	Far / Slightly too much
8%	54%	38%

8%

54%

38%

How much of the communication would be read?

Read it fully	Read most of it	Skim read it	Not read it
46%	27%	26%	1%

46%

27%

26%

1%



We hope you found these results helpful! See below for how to find out more

This pack has provided a summary of the key outputs from our comms test, but there are a number of others included in practice (see right)

We are happy to have a call to run through this pack to provide more context to the results and to address any questions you may have

To have a call, or for any enquiries about our Consumer Duty services, please contact us at **consumerduty@dectech.co.uk**

More information about us can be seen in the appendix, by visiting [Dectech.co.uk](https://dectech.co.uk), or by following us on LinkedIn [@dectech-behavioural-experiments](https://www.linkedin.com/company/dectech-behavioural-experiments)

Additional Test Outputs

A standard test includes the following outputs to aid comms writers in instances where changes need to be made to the comms:

- Full communication heatmap, highlighting aspects across the whole comm that are hard to understand
- All verbatims associated with the heatmap clusters, explaining why they are hard to understand in consumers' own words
- All verbatims associated with the Understanding Why scores, providing the consumer's perspective of the comm's purpose



Appendix



Dectech uses behavioural research to understand consumer decisions and make commercial forecasts

Our Approach



Example Financial Services Clients





One of the world's longest-established behavioural science consultancies, we specialise in helping businesses understand and manage consumer decision-making



Experienced

Founded in 2002, we are entirely owned by our 25 staff and are based in Central London

Commercial

Founders Dr. Henry Stott and Prof. Nick Chater have strategy consulting and business school backgrounds

Expert

Our highly qualified team combines technical expertise with extensive project management experience

Impactful

Core products are Behaviourlab (our testing tool), building financial forecasts and modelling client data

Investments

Investors in various start-ups across related businesses including Fintech Lender, Adtech, Sports Marketing, etc.

Our Services



Proposition & Pricing

- ✓ New Product Development
- ✓ Pricing & Promotion Strategy
- ✓ Proposition Optimisation



Trade & Commercial

- ✓ Customer Journey Design
- ✓ Churn Management
- ✓ Competitor Wargaming



Brand & Marketing

- ✓ Brand Management
- ✓ Ad Testing
- ✓ Campaign Tracking



Data & Analytics

- ✓ Sales Forecasting
- ✓ Performance Analysis
- ✓ Business Case Modelling



The quality of our work has been recognised by industry bodies that reward excellence and innovation

- ✔ Won the 2020 MCA Award for Strategy for our work with BT Group
- ✔ Won the 2019 MCA Award for Customer Engagement and Marketing with Schroders
- ✔ Finalists for client-led AURA Awards in the Commercial Acumen category 2019 and 2020
- ✔ Won the 2016 and 2020 MRS Awards for Financial Services Research
- ✔ Won the 2020 MRS Award for Insight Management
- ✔ Recognised by FT as one of UK's leading Management Consultants for past 4 years

Recent Recognition



Customer
Engagement
and Marketing



AWARDS 2019
Finalist *Commercial Acumen*





Our Address

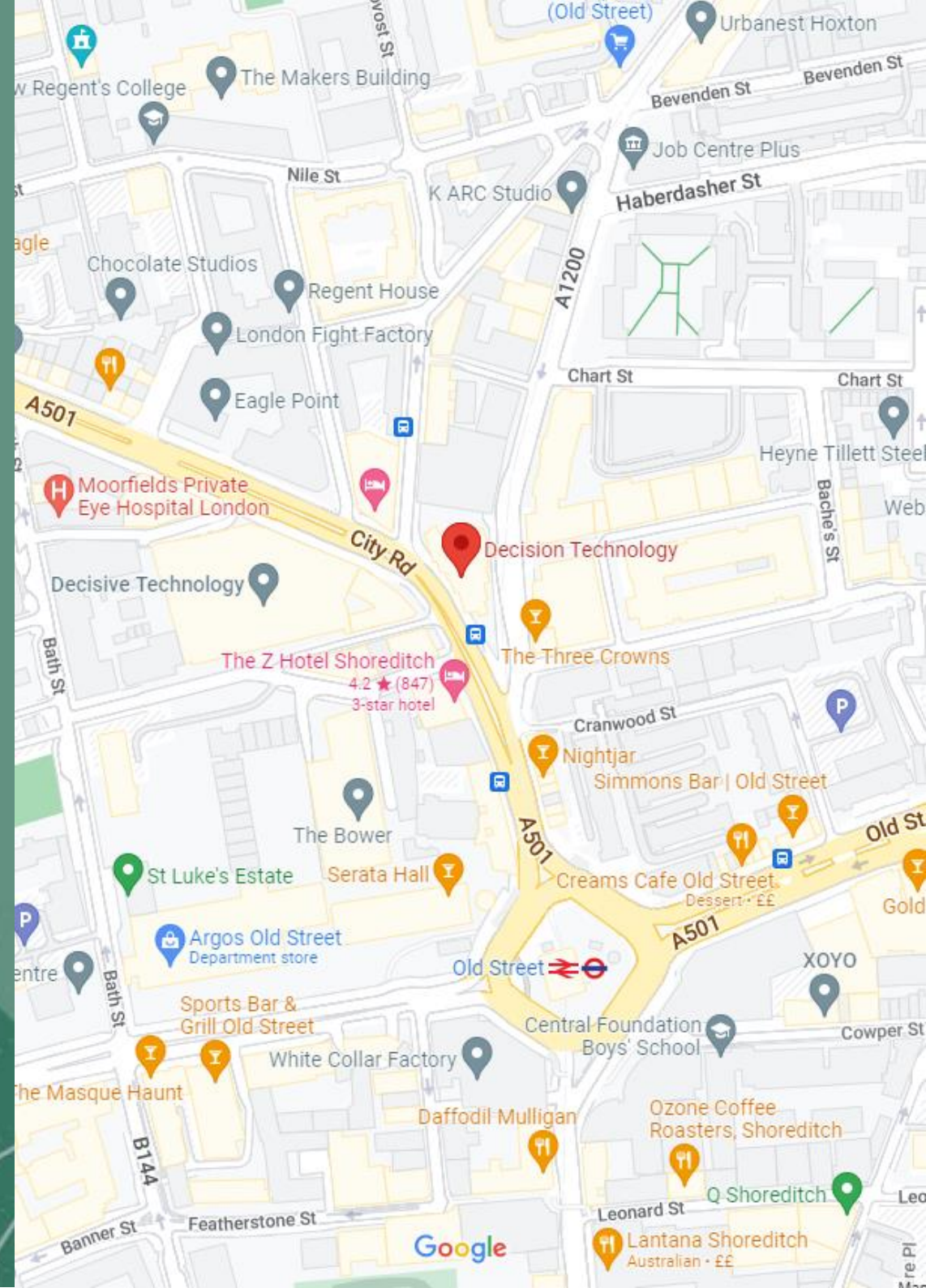
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