

Idea to Execution

And beyond

- Solo founder
- Bootstrapped (funded with money from freelancing)
- Company of one

I mean business

*Some of this can apply to personal projects,
but I'm talking about business*

Let's talk about
ideas

What problem are you solving?

What problem are you trying to solve?

- Lack of trust. 73% of consumers don't trust their insurance provider



What problem are you trying to solve?

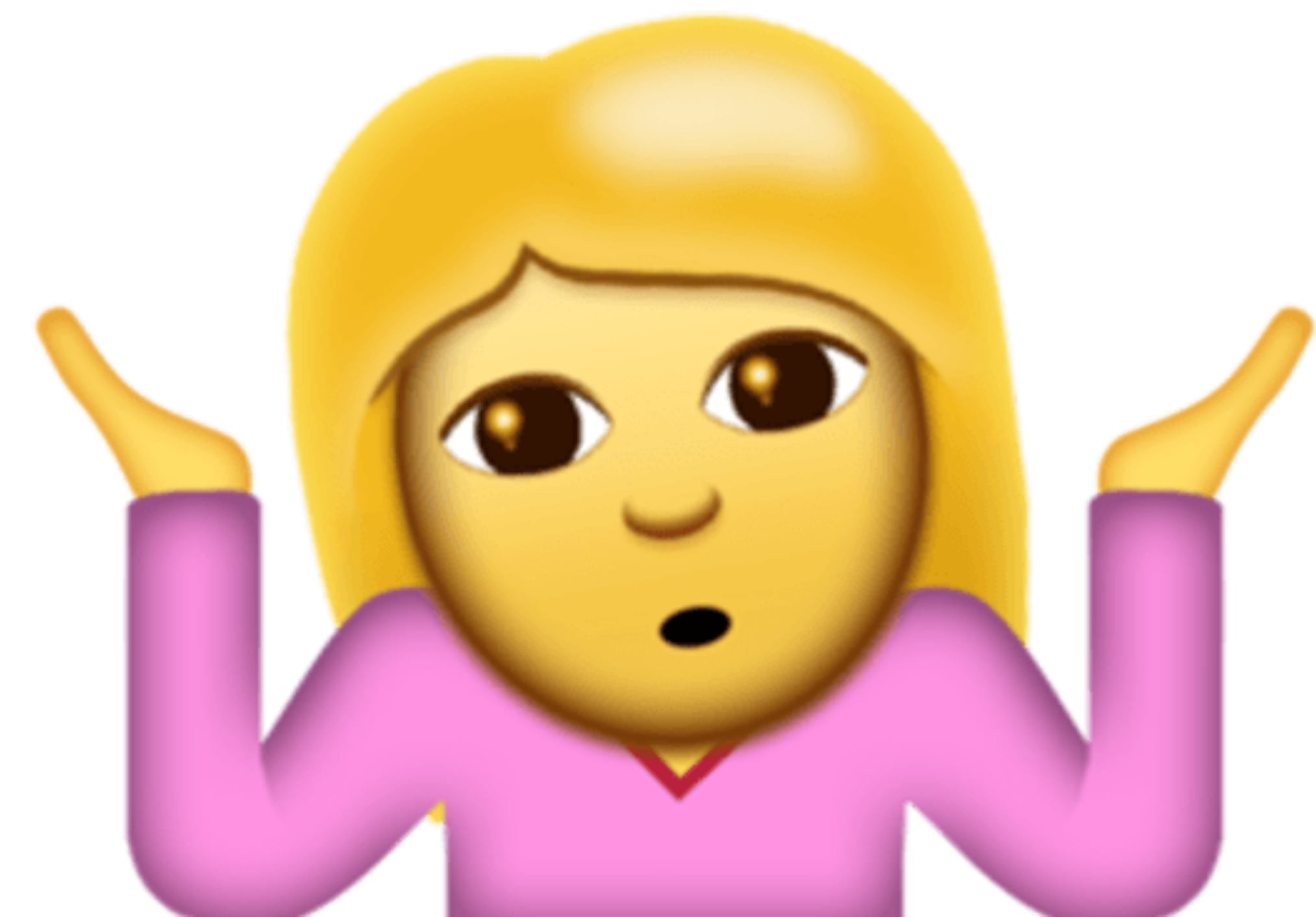
.....

- Lack of trust. 73% of consumers don't trust their insurance provider

What problem are you trying to solve?

- Lack of trust. 73% of consumers don't trust their insurance provider
- Insurers don't invest money into their technology. 74% of insurers see technological innovation as a challenge

Meh



What problem are you trying to solve?

- Lack of trust. 73% of consumers don't trust their insurance provider
- Insurers don't invest money into their technology. 74% of insurers see technological innovation as a challenge
- 2 out of 3 customers are dissatisfied with their customer journey

A customer-focused
insurance company with
design and technology at
its core

[ABOUT](#)[PRODUCTS](#)[BLOG](#)[FAQ](#)[CONTACT](#)[GET INSURED](#)

JACK

Business insurance on a first name basis.

Welcome

Jack is all about bespoke insurance for freelance creatives. Simple. That doesn't mean more forms or faff - it means less. It's not about endless features and stale service - it's about one solid policy and the personal touch. Bye bye unnecessary fuss, hello freelancer-friendly insurance.

The original post-it note when dreaming up With Jack

December 2013

Ashley's new insurance
company

- 1) It needs to be human
- 2) It rewards loyal customers
- 3) The technology doesn't such

August 30th, 2016

Launch day!

JACK

ABOUTPRODUCTSBLOGFAQCONTACT

JACK

Business insurance on a first name basis.

Welcome

Jack is all about bespoke insurance for freelance creatives. Simple. That doesn't mean more forms or faff - it means less. It's not about endless features and stale service - it's about one solid policy and the personal touch. Bye bye unnecessary fuss, hello freelancer-friendly insurance.

GET A QUOTE



Rockers Delight

blog videos about archive contact

Hey! I'm Ashley and this is where I blog about video games. I'm a 360 fangirl with a penchant for RPGs, tactical squad based shooters, and all things GamerBoore, but here you'll find a broader range of gaming related topics. About Ash.

LEFT 4 DEAD: EXPERT TACTICS

FEBRUARY 26TH, 2009 - 2 COMMENTS

Okay, okay, last post on the subject of Left 4 Dead. Maybe.

While I'm certainly no expert with video games, I've played enough Left 4 Dead to have picked up on a few tactics that have definitely helped me out - many of which have come from playing with COX writer, Ryan King. Some may seem obvious, but looking back to how I played Left 4 Dead when I first purchased it, and how I play it now, my foray into Expert would have been somewhat easier from the get-go if I had known these simple tips. So, let's do a little sharing, shall we?

Heave, melee, and melee some more

When the horde is alerted on an easier difficulty, you'd be forgiven for standing amid a wide open space, simply because it's not too hard to fight off the horde when being attacked from all sides. On Expert, there's no doubt you are facing your mortality if you do so. Back into a corner, sit yourself there, hold the left trigger to melee the bastards, and wait out the horde. It'll take a few extra hits before you kill each zombie, but it's much safer than the other options and works like a charm.

Continue Reading...

SUBSCRIBE

FOLLOW MY POSTS GET THE RSS FEED!

ASIDES

VIDEO GAME FACES (WARNING - CONTAINS SWEARING)

I wasn't sure what to call this. Video game faces? Skate 2 frustration? I obviously opted for the former, but it's a perfect example of how frustrating Skate 2 can be! Anyway, things I've discovered about myself, I'm an annoying gamer, I feel sorry for the people I've been playing Left 4 Dead with due to the irritating shrieking, and I can't figure out if that's a Nicop or a burp.

DOES LARA REALLY NEED BIGGER TITS?

Underworld performed badly sales-wise (and some of you may argue gameplay-wise, too). That, coupled with the economic downturn, has seen Crystal Dynamics cut 30 jobs. Shame, as I genuinely loved the latest Tomb Raider adventure. But being a long time Lara fan, I think I'm willing to overlook most niggles as my sentimental journey has such a hold over me. Regardless, poor sales and a waning interest in the franchise has prompted developers to, you guessed it, give Lara Craft another make-over.

LATEST VIDEO ENTRY

VIDEOS GAME FACES

PLAY

05:14

CURRENTLY PLAYING

FALLOUT 3

Deviating in a major way from Fallout and Fallout 2, Fallout 3 takes place from a first person perspective, however there is an optional third person over-the-shoulder perspective included for those who prefer to play it that way. Bethesda themselves have said that it was designed to be played from first person, evidenced by the often poor appraisals of the third person viewpoint.

XBOX GAMERCARD

CANDYSTOREROCK / 20565

SEARCH

SEARCH

TAG CLOUD

Alan Wake Army of Two Autark Bioshock Brothers In Arms Halo Highway CandyStoreRock Dead Space Fable 2 Fable II Fallout 3 GameCube Grand Theft Auto IV Guitar Hero II Guitar Hero III HD DVD Infinite Undiscovery Left 4 Dead Lost Odyssey Mass Effect Microsoft

FLICKR

TWITTER

Working OUT

Join Ashley Baxter & Paddy Donnelly on a journey to figure out how to create a business doing what you love.

Episode 2: Doing what you love

24 May 2014

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure

31:23

Episode 1: Introducing the show

24 May 2014

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure

31:23

GIRL WITH A CAMERA COURSES

FOR BEGINNER PHOTOGRAPHER WHO WANTS TO PICK UP THEIR CAMERA

8 EMAILS, 1 MONTH, £39 +VAT.

COURSE CLOSED

LODGER

SIMPLER PROPERTY MANAGEMENT, DONE RIGHT

LOGIN SIGN UP

TRY IT OUT FOR FREE

MANAGE YOUR PROPERTIES

MANAGE YOUR TENANTS

SCHEDULE EVENTS

BROUGHT TO YOU BY BrokersDirect

GLASGOW

PHOTO WALK



Shiny object syndrome



Ashley Baxter

@iamashley

Follow



There is no better high than buying new domains. You can keep your drugs.

2:19 AM - 8 Aug 2014

104 Retweets **119** Likes



13



104



119



Ashley Baxter

@iamashley

Follow



Cat sitting.



6:53 AM - 30 Jun 2017

14 Likes



3



14

“

“After a while you realise how much your habit’s costing. You let a few go with pangs of regret and doubt but clutch on to others.”

- Someone on Twitter

“

“Only dulled when you realise 6 months later you’ve yet to do a thing with them.”

- Someone on Twitter

“

“That buyer's remorse takes a while to kick in. Speaking from bitter, bitter experience.”

- Someone on Twitter

Ideas need commitment to become great
projects

We all have a limit of time, attention and focus—where are you going to spend it?

[ABOUT](#)[PRODUCTS](#)[BLOG](#)[FAQ](#)[CONTACT](#)

JACK

Business insurance on a first name basis.

Welcome

Jack is all about bespoke insurance for freelance creatives. Simple. That doesn't mean more forms or faff - it means less. It's not about endless features and stale service - it's about one solid policy and the personal touch. Bye bye unnecessary fuss, hello freelancer-friendly insurance.

GET A QUOTE



Rockers Delight

blog videos about archive contact

LEFT 4 DEAD: EXPERT TACTICS

FEBRUARY 26TH, 2008 - 5 COMMENTS

Okay, okay, last post on the subject of Left 4 Dead. Maybe.



While I'm certainly no expert with video games, I've played enough Left 4 Dead to have picked up on a few tactics that have definitely helped me out - many of which have come from playing with DCH writer, Ryan King. Some may seem obvious, but looking back to how I played Left 4 Dead when I first purchased it, and how I play it now, my foray into Expert would have been somewhat easier from the get-go if I had known these simple tips. So, let's do a little sharing, shall we?

Helee, mules, and mules some more

When the horde is alerted on an easier difficulty, you'd be forgiven for standing amid a wide open space, simply because it's not too hard to fight off the horde when being attacked from all sides. On Expert, there's no doubt you are facing your mortality if you do so. Back into a corner, sit yourself there, hold the left trigger to mow the bastards, and wait out the horde. It'll take a few extra hits before you kill each zombie, but it's much safer than the other options and works like a charm.

Continue Reading...

DOES LARA REALLY NEED BIGGER TITS?

Underworld performed badly sales-wise (and some of you may argue gameplay-wise, too). That, coupled with the economic downturn, has seen Crystal Dynamics cut 30 jobs. Shame, as I genuinely loved the latest Tomb Raider adventure. But being a long time Lara fan, I think I'm willing to overlook most niggles as my sentimental journey has such a hold over me. Regardless, poor sales and a waning interest in the franchise has prompted developers to, you guessed it, give Lara Craft another make-over.

PREVIOUSLY

LEFT 4 DEAD - THE BACKSTORY YOU WERE NEVER TOLD
15TH FEBRUARY 2008 - 8 COMMENTS

OPERATION: ANCHORAGE IS JUST LIKE TOM CRUISE
2ND FEBRUARY 2008 - 5 COMMENTS

GAMING QUESTION AND ANSWER
26TH JANUARY 2008 - 6 COMMENTS

FLICKR



TWITTER

SUBSCRIBE

FOLLOW MY POSTS
GET THE RSS FEED

ASIDES

VIDEO GAME FACES [WARNING - CONTAINS SWEARINGS]

I wasn't sure what to call this. Video game faces? Skate 2 frustration? I obviously opted for the former, but it's a perfect example of how frustrating Skate 2 can be! Anyway, things I've discovered about myself, I'm an annoying gamer, I feel sorry for the people I've been playing Left 4 Dead with due to the irritating shrieking, and I can't figure out if that's a hiccup or a burp.

LATEST VIDEO ENTRY

VIDEOS GAME FACES



05:14

CURRENTLY PLAYING



FALLOUT 3

Deviating in a major way from Fallout and Fallout 2, Fallout 3 takes place from a first person perspective, however there is an optional third person over-the-shoulder perspective included for those who prefer to play it that way. Bethesda themselves have said that it was designed to be played from first person, evidenced by the often poor appraisals of the third person viewpoint.

XBOX GAMERCARD



SEARCH

TAG CLOUD

Alan Wake
Army of Two
Fallout
Halo
Left 4 Dead
Mass Effect
Rocky
The Elder Scrolls
The Sims
The Walking Dead
Tomb Raider
Uncharted
Xbox 360
Xbox One
Xbox Series X
Xbox Series S
Xbox Series X|S
Xbox Series S|S



Join Ashley Baxter & Paddy Donnelly on a journey to figure out how to create a business doing what you love.

Episode 2: Doing what you love

24 May 2014

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure

31:23

Episode 1: Introducing the show

24 May 2014

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure

31:23

GIRL WITH A CAMERA COURSES

FOR BEGINNER PHOTOGRAPHER WHO WANTS TO PICK UP THEIR CAMERA

8 EMAILS, 1 MONTH, £39 +VAT.

COURSE CLOSED

LODGER

SIMPLER PROPERTY MANAGEMENT, DONE RIGHT

TRY IT OUT FOR FREE



MANAGE YOUR PROPERTIES

MANAGE YOUR TENANTS

SCHEDULE EVENTS

BROUGHT TO YOU BY  BrokersDirect

GLASGOW

PHOTO WALK



Pick one idea. Commit to it, give it the resources it needs to become a great project. Cull the rest

Idea validation

What did With Jack's validation look like ?

NOT SURE IF BEING OPTIMISTIC



OR COMPLETELY DELUSIONAL

Will people pay you money for it?

INSURANCE BY JACK

What did my MVP look like?

- Signed up as an affiliate
- Didn't need to convince insurers to give me their products to sell
- Didn't need to become authorised by the Financial Conduct Authority

I had zero control over the design
and technology

I had no relationship with my
customers

INSURANCE BY JACK

What did validation look like?

- People gave Insurance by Jack their money
- 55 paying customers
- £14,000 premium written

INSURANCE BY

JACK



What did validation look like?



- People gave Insurance by Jack their money
- 55 paying customers
- £14,000 premium written

What's the tiniest version of your
idea?

What's the tiniest version of your idea?

- Twitter poll / survey
- Spreadsheet (Nomad List started as a spreadsheet, now has \$30K MRR)
- Email list (Product Hunt started as an email list)
- Landing page

Idea validation

- Are people paying you money for it?
- Can you profitably acquire new customers every month?

“

Money is the only validator. The key is to pinpoint the problem you're solving and build the solution as quickly as possible. Then you start selling it and see what happens.

- Josh Pigford

Build

Forecast your misery

The various stages of building something

- This is a good idea. I'm so going to do this

The various stages of building something

- This is a good idea. I'm so going to do this
- Huh, this is kind of hard. I'm not so sure about this

The various stages of building something

- This is a good idea. I'm so going to do this
- Huh, this is kind of hard. I'm not so sure about this
- This totally sucks. I suck.



The final 20% of any project is the
hardest to complete

“

...It gets harder and less fun,
until it hits a low point - really
hard, really not fun.

the dip

A LITTLE BOOK THAT
TEACHES YOU WHEN TO QUIT
(AND WHEN TO STICK)



Bestselling author of *Purple Cow* and *Small Is the New Big*

SETH GODIN

What did The Dip look like for
With Jack?

What did The Dip look like for With Jack

- Regulation was a barrier to entry

What did The Dip look like for With Jack

- Regulation was a barrier to entry
- Insurers didn't want to work with me

It felt like I was putting in a ton of
work in exchange for nothing

The Dip is when successful people
don't quit!

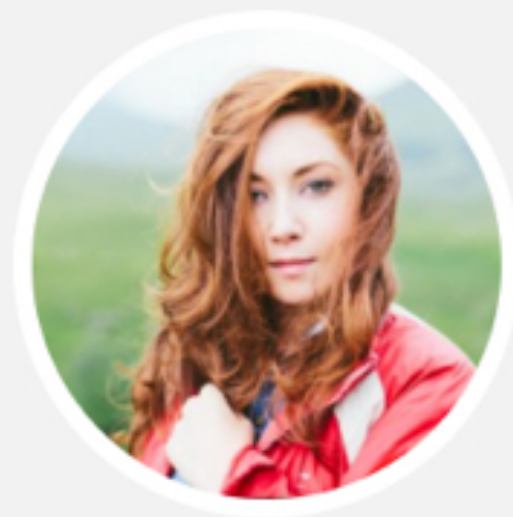
“

Quitting, starting over, and other avoidance strategies won't keep you from hitting a difficult point again, it'll just delay the inevitable. Instead, just figure out how to work through it.

- Andrew Chen

Use The Dip to measure how
serious you are

Embracing
transparency with
the build process



Ashley Baxter, Insurance by Jack

For a long time I've talked about making insurance better. Whether that be in terms of the technology we adopt or the language we use when speaking about it, the customer journey could be a lot better.

While progress has been slow (and even felt non-existent at times!), the new Insurance by Jack *is* coming. I'm excited to build the insurance company I believe should exist, with the purpose of exclusively serving freelancers and their businesses.

I've been working towards this for a long time. Spoiler: it's been a bumpy ride. Enter your email below to be kept up to date with these exciting changes. I won't keep you waiting long.

Please enter your email

GET NOTIFIED

Email. Is. Powerful.

120+ sign-ups


Many beta tested With Jack

Visually collaborate with anyone, anywhere. [Sign up for free](#) or [learn more about Trello](#)

Chew Subs roadmap

Public

Key



The features listed here are planned/potential additions for paying Chew users. Some will be available when subscriptions are launched, others will take a little longer to add.

Free feature (all sub tiers)

1

Plus (paid feature)

Pro (paid feature)

PAYG

Work In Progress

All Users (Paying or Free)

Download shows as MP3 and MP4

2

Post GIFs in chat

2

Unlimited live broadcasts

4

4

All content archived for 7 days for free (for existing users)

3

PAYG archives past free period

1

Hypes (see details for info)

5

3

Chew Plus (£9.98/ month)

Note - Scroll down for all features (some aren't built yet!)

3

Forward stream to other services (Facebook Live, Twitch, YouTube, etc)

15

21

3

Auto upload audio versions of shows to Mixcloud, Dropbox etc.

12

12

Have your shows displayed on homepage

7

3

Advanced statistics

8

4

Chew Pro (£19.98/ month)

Note - Note features include features (some aren't built yet!)

1

All content archived for free

3

Unlimited live broadcasts

2

PAYG archives past free period

2

Shoutcast/YouTube Live

3

Menu

A

Filter Cards

Stickers

More

Activity

Wil Benton on Forward stream to other services (Facebook Live, Twitch, YouTube, etc)

@galangradio sorry for the delay, this is live yes :)

Mar 30 at 5:47 PM

G

galangradio on Forward stream to other services (Facebook Live, Twitch, YouTube, etc)

Any updates on this? Is it live? Working without issue? Thanks

Mar 25 at 3:29 PM

Benefit #1: It builds community

Benefit #2: It's how I got my first
customer 3 weeks before I launched

Benefit #3: Get ideas from a range of
people

Benefit #4: It can set you apart from the
competition



Control Center for Baremetrics

Mar 7, 2018 – Apr 7, 2018



Monthly Recurring Revenue ↑ 3.6%

\$98,583

Net Revenue ↓ 19.9%

\$95,784

Fees ↓ 18.7%

\$2,830

Other Revenue -

\$0

Breakdown

Last 30 Days ▾

291	New Trials	
43	New Subscriptions	+ \$3,559.18
52	Expansions	+ \$3,264.00
3	Reactivations	+ \$202.94
3	Contractions	- \$200.08
31	Churns	- \$3,346.96

Launch

If you are not
embarrassed by the
first version of your
product, you've
launched too late.

Startup Quote!



REID HOFFMAN
FOUNDER, LINKEDIN

Expectations

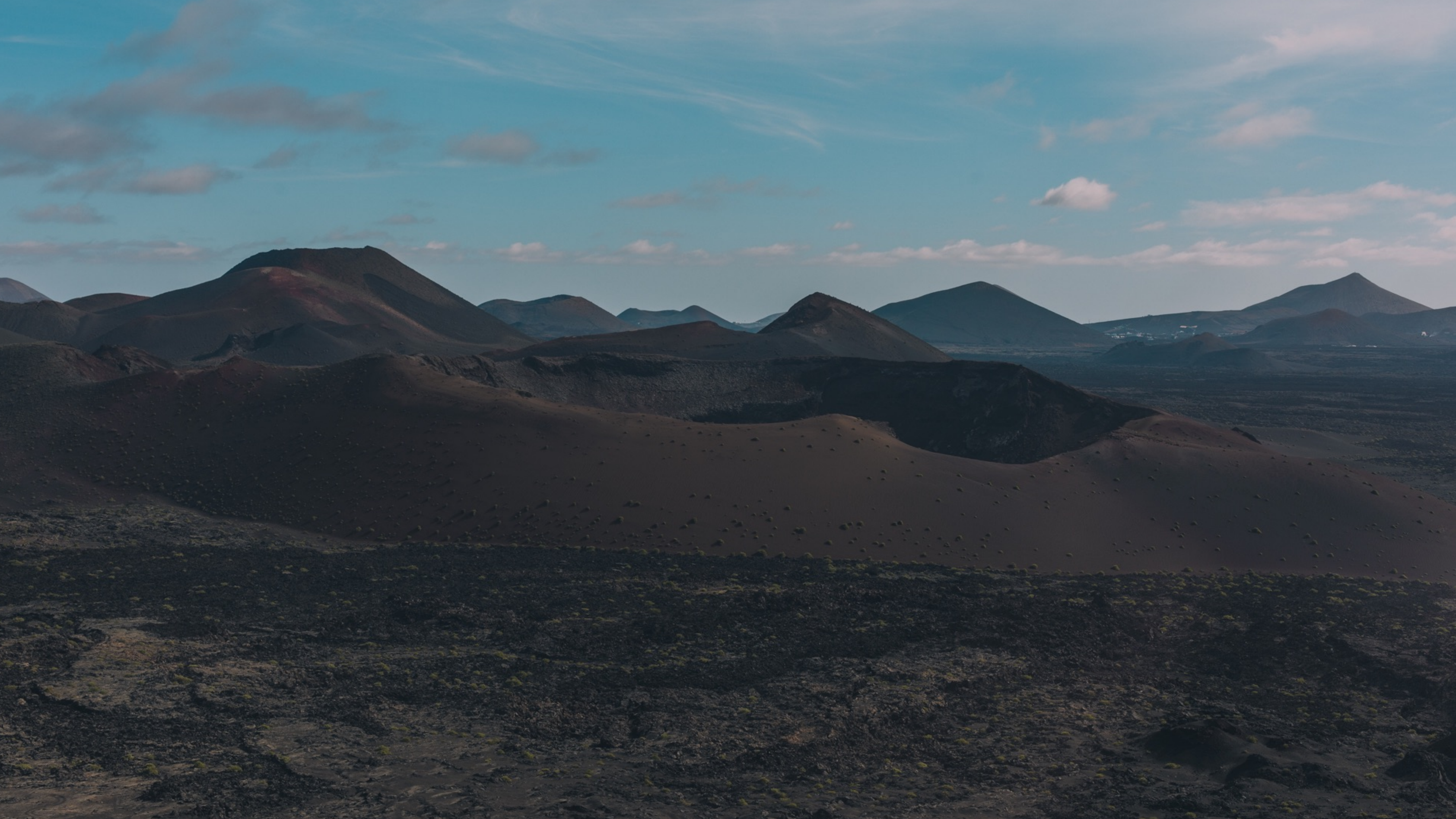
Expectations

- A suite of insurance products
- A dashboard to manage your insurance
- Instant quotes and cover
- Referral program
- Polished customer journey

Reality

Reality

- One product—professional indemnity
- Manual quotes
- No dashboard
- Unpolished customer journey



Reality

- One product—professional indemnity
- Manual quotes
- No dashboard
- Unpolished customer journey

[ABOUT](#)[PRODUCTS](#)[BLOG](#)[FAQ](#)[CONTACT](#)[GET A QUOTE](#)

JACK

Business insurance on a first name basis.

Welcome

Jack is all about bespoke insurance for freelance creatives. Simple. That doesn't mean more forms or

Reality

- One product—professional indemnity
- Manual quotes
- No dashboard
- Unpolished customer journey

Why was With Jack's launch successful?

- Involved people in the build process
- Was transparent about the journey
- Focused on doing one thing well
- People had the same frustrations with insurance as me

Shipping Anxiety



 **Owen Williams** 
@ow

Follow



friends who have launched a thing: how in the hell do you decide when to put it into the world and stop obsessing over adding features

10:21 AM - 15 Aug 2017 from [Amsterdam, The Netherlands](#)

3 Retweets 63 Likes



 34

 3

 63

Shipping anxiety

- Avoid spending time and money on pixel perfect products that nobody will buy

Shipping anxiety

- Avoid spending time and money on pixel perfect products that nobody will buy
- Launch with one, useful feature (do one thing well)

Shipping anxiety

- Avoid spending time and money on pixel perfect products that nobody will buy
- Launch with one, useful feature (do one thing well)
- It doesn't matter when you launch—it's always going to feel incomplete

Shipping anxiety

- Avoid spending time and money on pixel perfect products that nobody will buy
- Launch with one, useful feature (do one thing well)
- It doesn't matter when you launch—it's always going to feel incomplete
- Set an arbitrary date and ship it

What happens
when you ship?

You'll discover problems

What problems did I discover?



Contact Made

Quote

£2,716.86 63 deals

That's a lot of lost deals :-)

Search users

USERS



Ashley

MY FILTERS



All deleted



All lost



All open



All won



More than

What happens
when you ship?



There is no overnight success

- Idea to \$20,000 MRR in 5 months
- How we got 300,000 users in 24 hours
- How I made \$70,000 in 48 hours from self-publishing my book

- 
- Idea to \$20,000
 - How we got there
 - How I made \$70,000 from publishing my book

AirBnb launched with 6 listings. Only
2 of them became bookings

(And one of those bookings was from
the co-founder)





Post-launch

Everything in your business is a
hypothesis, so get in the trenches and
speak to your customers

August, 2016

With Jack launched with just one
product—professional indemnity
insurance



February, 2017

Rolled out two new products—public liability and contents insurance

April, 2017

Improved onboarding based on feedback. The biggest friction was the risk questions.

Your reference number:

Starts with 'WJ-'

Your address:

23 Somewhere Road, London, WJ4 5YZ

Please confirm you do not foresee that a failure of any of your products or services could result in any loss of life or injury to a person.

Yes

No

Please confirm you do not foresee that a failure of any of your products or services could result in any destruction or damage to physical property.

Yes

No

Please confirm you have not sustained any losses or had any claims made against you, whether or not insured in the last 5 years (for losses which would be covered under any property insurance, you do not have to disclose a loss less than £10,000, provided you have not sustained more than one loss in a year).

Yes

No

YOU'RE THREE SMALL STEPS AWAY FROM INSURING YOUR BUSINESS...

1

Confirm your details.

2

Answer your risk questions.

3

Choose how you'd like to pay.

We'll then get you insured right away!

Your details

Your reference number

WJ-

Your address

23 Somewhere Road
London
WJ4 5YZ

June, 2017

Added support for more professions.

Coming Soon

Instant quotes and account creation.

YOUR QUOTE

£14.00

Per month

I'LL TAKE IT!

HOW WE CALCULATED THIS

Type	Cover	£/Month
Professional Indemnity	£1,000,000	£14.00
Public Liability	-	£0.00
Contents Insurance	-	£0.00

Have your customers tell you what they want

Customer Development

“

Customer development has been the most valuable thing we've done when it comes to moving our product and company forward, and I wish we would've done more of it in our early days.

- Groove



BACKGROUND

- LAUNCHED 2011
- NEWCASTLE/MANCHESTER/LONDON
- > 100 COMPANIES
- 14 PROGRAMMES
 - 11 X IGNITE
 - 2 X SIRIUS/UKTI
 - 1 X CYLON

The Mom Test

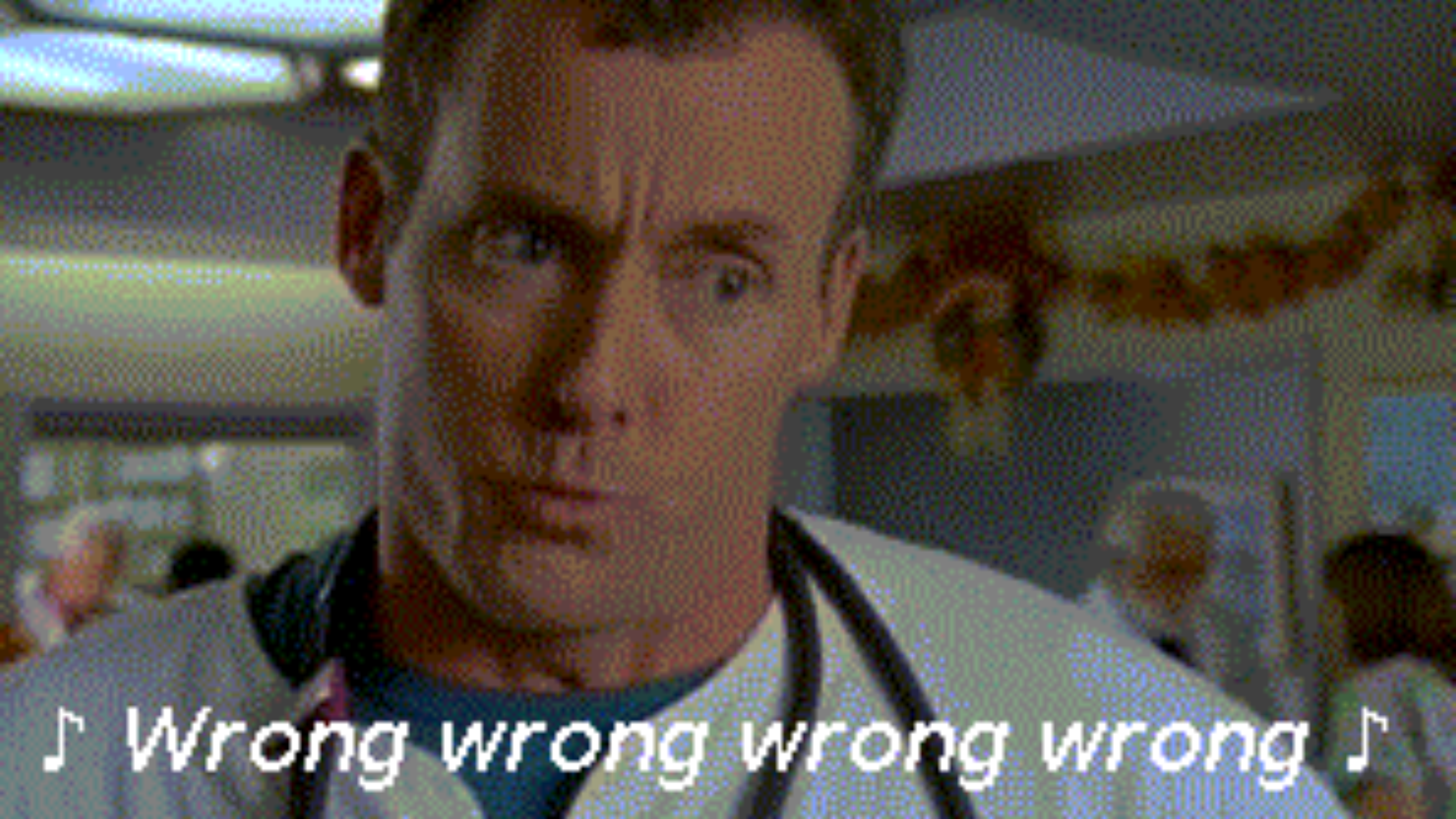
.....
How to talk to customers



THE MOM TEST

How to talk to customers & learn if your business is a good idea when everyone is lying to you.

Rob Fitzpatrick
a foundercentric.com book



♪ Wrong wrong wrong wrong ♪

My assumptions

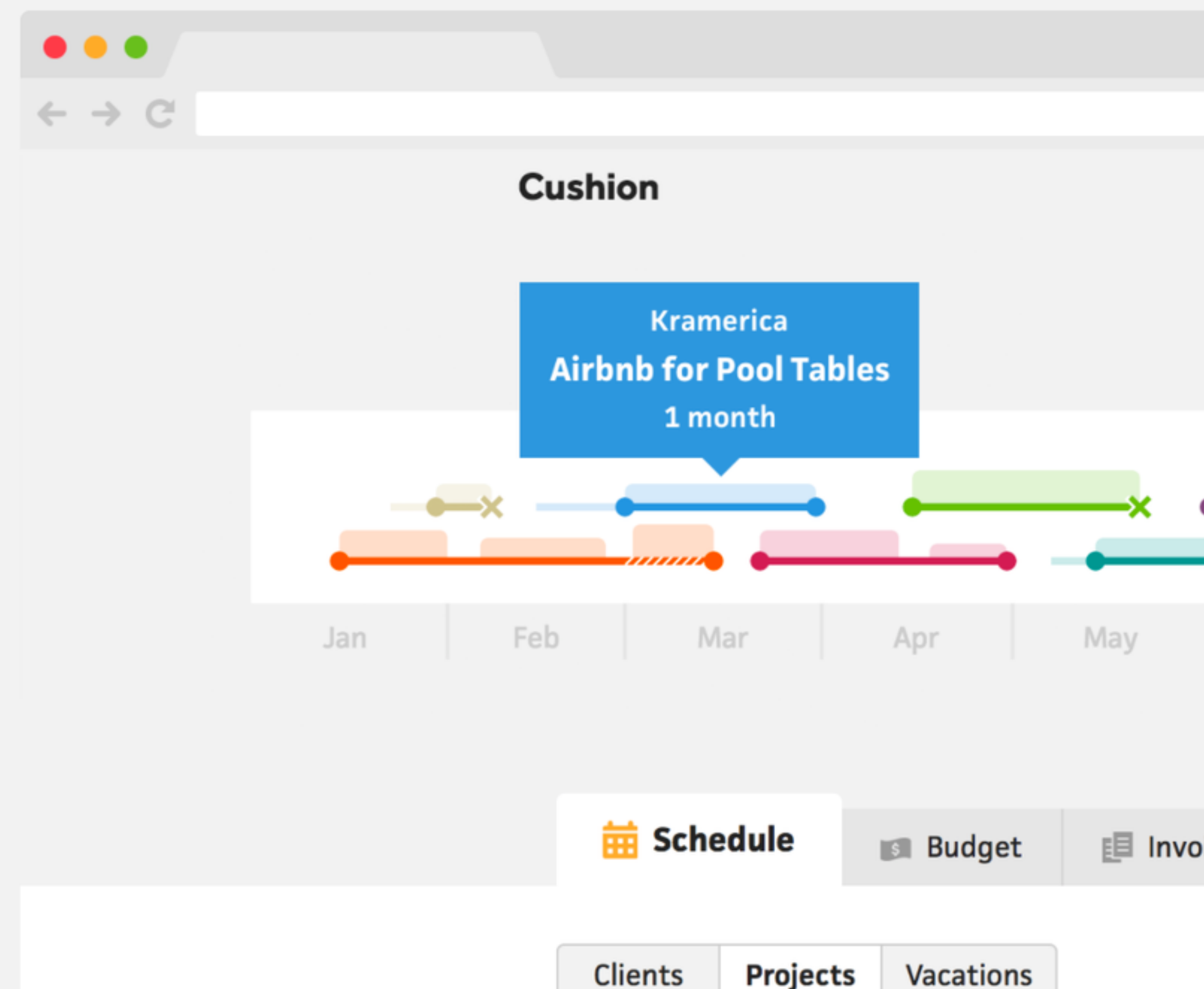
- More people will buy insurance if we offer them rewards

[ABOUT](#)[PRODUCTS](#)[BLOG](#)[FAQ](#)[CONTACT](#)[GET INSURED](#)

Cushion

PEACE OF MIND FOR FREELANCERS

Cushion will help you predict your unpredictable schedule and steady your unsteady income. As a Jack customer, you get one month free.



“

It devalues the brand and cheapens the service. Also, the rewards don't fit my business.

- With Jack Customers

My assumptions

- More people will buy insurance if we offer them rewards
- Freelancers buy insurance because it's contractually required

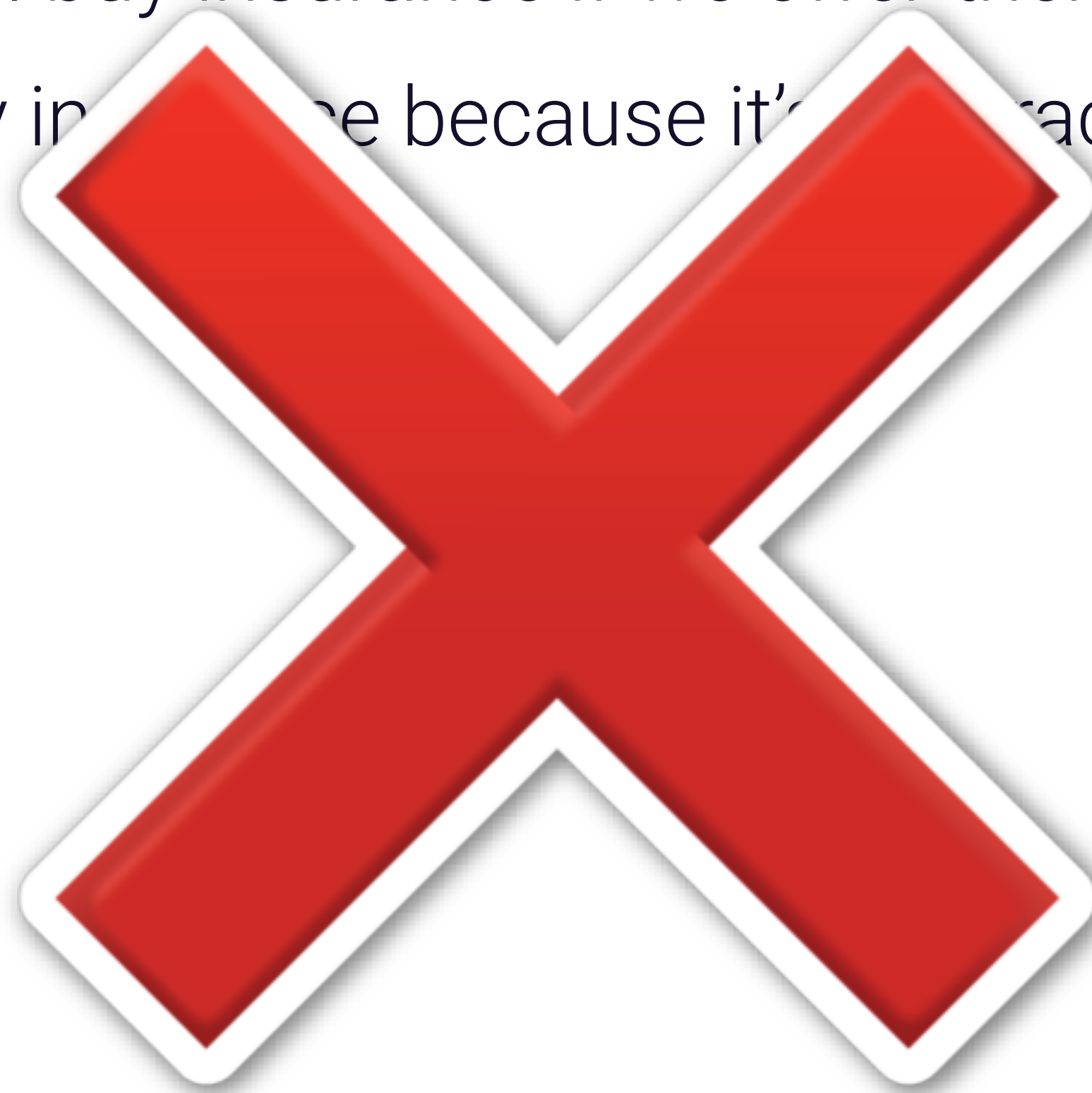
Job security

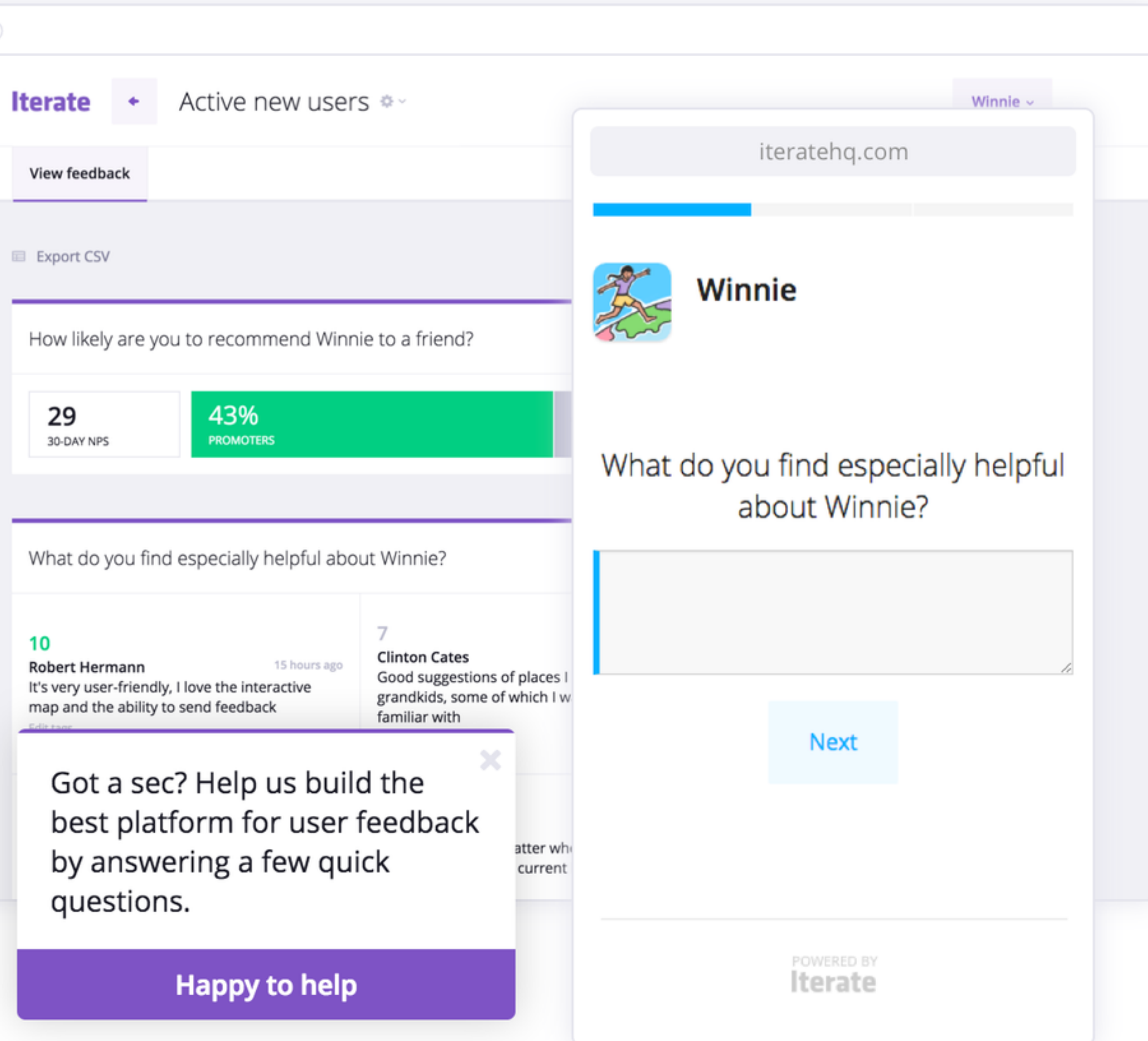
Peace of mind

Professional image

My assumptions

- More people will buy insurance if we offer them rewards
- Freelancers buy insurance because it's actually required





Simple, beautiful surveys.

Get the feedback you need to build better products and make better decisions, whether you're running a small beta test or launching a feature to millions of users.

Create a survey

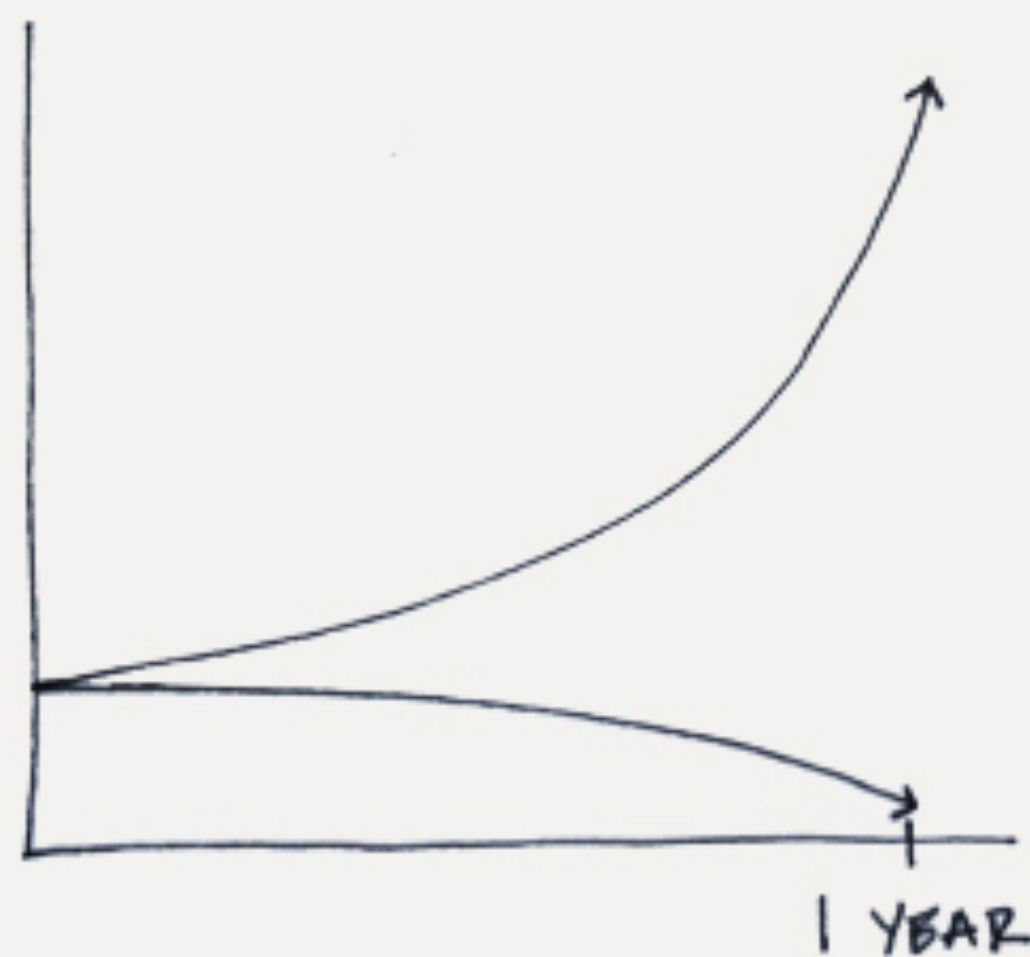


Real entrepreneurship is launching something that solves a problem for people and getting paid to do it again.

THE POWER OF TINY GAINS

1% BETTER EVERYDAY $1.01^{365} = 37.78$

1% WORSE EVERYDAY $0.99^{365} = 0.03$



Actual stuff for you to do

- Pick one idea and give it the resources it needs to become a great project
- Forecast your misery. Do you love what you're building enough to get through The Dip?
- Focus on launching with one polished feature. Set a date and ship it
- Do customer development and test your assumptions

“

You can do whatever you want once
you realise one secret: everything big
starts small.

- Daniel Gross

Thank You for listening!

@iamashley

