

SUMMARY OF FINDINGS

ONE STOP SHOPPING

Understanding people are busy, some companies are embracing the one-stop shop bundles. Their customers want to get it done simple and fast. The ability to make this process simple is very important.

CHANGE IN CUSTOMER

The old school traditional shopper that stayed with one insurance company is gone. There's a push to attract young, tech savvy website and app using as compared to in-person meetings with agents. It's sold as quick convenience and accessibility of information.

INSURANCE CHANGES

People tend to change insurance companies due to bad experiences with claims, rather than on coverage price.

OTHER COMPETITORS

STRENGTHS

1. Can get quotes on multiple insurance products
2. Can access info without logging in
3. Simple navigation, hard to get lost

WEAKNESSES

1. Does not offer life insurance
2. Website seems cold- missing human element
3. Lack of visual hierarchy

PROVISIONAL PERSONAS



THE SIMPLETON

18 - 45 years, likes tech, budget conscious

GOALS

- Wants to get it setup and done
- Does not want an agent bothering them
- Likes app, so can quickly get what they need

PAINS

- Comparison is not easy because products are too different
- Application processes are hidden
- Can't buy or upgrade instantly

DIRECT COMPETITORS

STRENGTHS

1. Local agents available to talk
2. JD Power Ranked #1 in Customer Service
3. Delivers on its wide variety of supplemental and specialty coverage options, which are affordable, too.

WEAKNESSES

- Website is very white- doesn't seem as modern
- Does not allow quotes for multiple products
- Not a flexible insurance provider



PERFECT DRIVER

25-50 - never been in an accident, no tickets

GOALS

- Likes to be rewarded for clean driving record
- Likes talking to agent (real person)
- Needs that first person interaction

PAINS

- Hard to compare pricing
- Has received lots of complaints
- Known for not paying out on claims

STRENGTHS

1. Cares about Customer Reviews
2. JD Power Ranked #1 in Customer Service
3. Good for high risk drivers

WEAKNESSES

1. The logo/ icon is kiddie and may not be relatable
2. Does not allow bundles
3. Its an insurance agency, not insurance company



ACCIDENT PRONE / NEWBIE

18-33 -

GOALS

- Thinks the untraditional insurance company is better way to go
- Having a hard time getting insurance elsewhere
- Likes the easy setup

PAINS

- More expensive than others
- Its hard to understand coverage details and discounts
- Can't attract discount shoppers

STRENGTHS

1. Trusted insurance brand that educates on products
2. Known for low prices
3. Pushes 24 / 7/ 365 support

WEAKNESSES

1. Low Customer Satisfaction
2. Packages do not allow for flexibility
3. Educates customers on products



BUSY PARENTS

30-50

GOALS

1. Wants low price BC/ they need to spend elsewhere
2. Likes app and tools
3. Just wants to get it taken care of

PAINS

- Large company yet low ranking customer service
- The Snapshot program has bad reputation
- Often deny claims

STRENGTHS

1. Modern looking design, simple, clean, easy navigation
- Offerers insurance in every situation
3. Can personalize Insurance packages

WEAKNESSES

1. Lack of quick access to information
2. Has low NAIC rating - poor customer Service
3. Unexpected price increases



BUDGET SHOPPER

18-45

GOALS

- Wants lowest price
- Doesn't care about features
- Wants quick easy process

PAINS

- Lower priced packages can mean poor customer service
- Doesn't always pay claims
- Reputation for confusing hidden charges