

# A Guide to the

# Insurance Consumer's Journey

As the insurance industry continues to shift and change year after year, being able to understand the average consumer's journey is vital to the success of any insurance agent or industry professional. The difference between today and thirty years ago is the reliance that consumers now have with digital tools. These technological advancements can aid consumers in research and thought, ultimately standing as the driving force in their decision making process.

With that said, consumers aren't the only ones who benefit from this. As an insurance professional, if you are able to get into the mind of the consumer and understand the thought process behind their actions, you will gain the proper insights to make more sales and grow your business. In this article we will delve into the concept of a consumer journey and decipher what it truly means in relation to insurance. Additionally, we will go over the steps of the consumer's journey in detail, outlining important information that is pertinent to anyone who's aiming to connect with more prospects and make lasting relationships.

# What is a Consumer Journey?

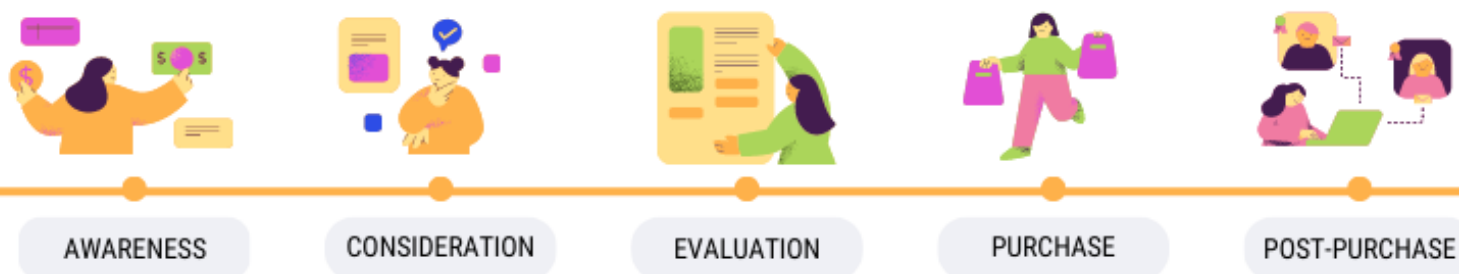
Loosely defined, a consumer journey is a representation or path that a consumer takes when considering buying a product or service. The journey includes the multiple steps that one will go through in the process that ultimately leads to making a purchase. This consists of the consumer's many different touch points along the way.

Examples could be using search engines, websites, mobile applications and much more. While every consumer journey is different depending on the person's specific motivations, needs, wants and budget, in general, most consumer paths are made of similar patterns. As an industry professional, it is your job to get into the mind of these consumers, so that you can align your sales and communication tactics with their actions.



# Consumer Journey as a Road Map

A common way to look at the consumer journey is like a road map. This road map will help you to better understand what a customer expects and wants. In order to paint an accurate picture, the consumer journey must be looked at in chronological order. While going through each step of the journey, you should pay extra close attention to the goals of the person at hand. By analyzing the consumers goals and preferences, you will likely be able to predict their behaviors, and in turn will be able to improve their customer experience.



## Steps of the Consumer Journey

Now that we've established a solid understanding of what the consumer process is in general and in relation to insurance specifically, it's time to get into the actual steps of the journey! The consumer journey can be thought about in different ways, but generally it is made up of five steps. Now, let's get down to business!

# 1. Awareness

The journey for any consumer, insurance-based or not, will always start with awareness. During this time consumers will begin to consider what they want to get out of their future insurance policy and the risks that they may face. In this phase consumers will also decide on how they perceive your brand and the products that you offer. Another way to think about this step is as your introduction to the consumer. You don't want to get off on the wrong foot, so it's important to think about their needs when planning your advertising strategy.

During this step you should look to establish yourself as an industry expert in order to boost your brand's visibility. To do this, you'll want to start by creating marketing campaigns that align with your target market's needs and wants. In order to try to get your brand's message out in a variety of ways, it's a good idea to diversify your techniques. Here are a few strategies that you should consider using:

- Digital Marketing- This includes tactics such as social media marketing (Facebook, [TikTok](#), LinkedIn, Instagram, etc.), search engine optimization (SEO) — where you will create engaging content to organically drive traffic to your website, search engine marketing (Google, Bing, etc.), pay-per-click advertising, and more.
- Educational Material- Could include blog content, videos, graphics, or anything else that can provide consumers with informational content about the industry in general or specific products and topics.
- Networking- Work on building a strong and vast network of other professionals. Building relationships will open the door to new opportunities, insights, and leads.



In addition to your branding efforts, you should analyze your advertising efforts and targeted market on a regular basis. This will enable you to gain insight on consumer trends that you otherwise would have missed. For example, a study conducted by the marketing firm Blue Corona shows that, “over 50% of insurance searches are performed on mobile devices.” As an insurance professional this is highly relevant information because it relates directly to your industry. Now with this knowledge in mind you can optimize accordingly going forward. The [preferences of the insurance consumer](#) is always changing, but you can stay up-to-date by regularly analyzing your data.

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-Study by Blue Corona marketing firm

## 2. Product Consideration & Research

Now that the consumer has looked at their insurance needs, they will begin to start researching and considering different options at hand. During this time, they will actively search for information about the specifics of an insurance policy including coverage levels, providers, policy details and more. Consumers will also usually compare different products and companies against one another. As an insurance agent, it is your job to try to influence their decisions by providing them with relevant and transparent information. There are a variety of ways to provide these prospects with guidance including:

- **Personalized Communication-** When communicating with consumers it's on you to consider all of their specific needs. This will help you to establish a connection with them, showing that you care about their concerns. According to Accenture, "88% of insurance customers demand more personalization from providers." Keeping this in mind, before getting in touch with a consumer you should always have some background information on them and their preferences, so you can then cater to their specific needs. Some common ways to engage with a lead include, phone calls, text, email, or face-to-face meetings.
- **Transparency-** Being open and transparent with a consumer can go a long way. Whether you are talking to someone in person, or you are communicating with them through ad copy, being honest about what you offer will help to build positive rapport and trust. When explaining insurance information that may be confusing the average person, be sure to provide clear explanations. A great way to do this is to think about any questions you might have if you didn't know anything about insurance. Additionally, you should always avoid using any misleading or embellished information.
- **Client Testimonials & Reviews**- A third factor you should consider is providing consumers with positive testimonials and reviews from current clients. When consumers research and compare products, they want to choose something that has a proven track record. Of course you are always going to highlight your services, but what are other customers saying? By encouraging satisfied customers to share their genuinely positive experiences, you will then be able to use these testimonials as a stellar marketing tool.

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No matter how you decide to guide consumers, remember that not every consumer is the same. With that said, it will always pay off to diversify your tactics and show your value in a variety of ways.

# 3. Evaluation

After researching multiple options, consumers will now narrow down their choices before making a decision. At this point customers should be able to clearly understand what you are offering and how it can benefit them, but they may still be thinking about other competitors as well. Keeping this in mind, this step is crucial for you to show the value that makes you stand out from others. Some ways to this is by providing consumers with unique selling points, promotional offers, industry insight or anything else that will show them that you can provide them what others can't.

During the evaluation stage, consumers may try to reach out to you to get more information, so it's important to always be available and respond with urgency. While an online presence, and effective digital marketing techniques are always a must, according to a study by the marketing company GroundTruth, "62% of insurance buyers said talking with a rep on the phone was the most influential factor in their decision." This is just another way of saying, never underestimate the power of a conversation. When speaking with consumers, remember that they're still trying to decide on who they want to purchase a policy from, so listen to their wants, and show them why you're the right person for the job.



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# 4. Purchase

After a consumer has made their final considerations, they will then move on to the purchasing stage. While the hardest part may be done, ensuring that your customer experiences a smooth purchasing process is important as it sets a precedent for you and your services going forward. Try to make this step as easy as possible for them. Doing things like simplifying the onboarding process and putting otherwise complex documents into layman's terms will reduce the chances of a customer abandoning their purchase. Another helpful tip is to offer digital application and documentation options, so they will be able to complete their purchase quickly, no matter where they are. You can also summarize the key points of their coverage in a bullet point style, and avoid the use of confusing jargon, so that they will feel confident about their plan's details. All in all, the purchasing step stands as an opportunity for you to make a lasting impression, proving to the customer that they made the right decision.



# 5. Post-Purchase Interactions

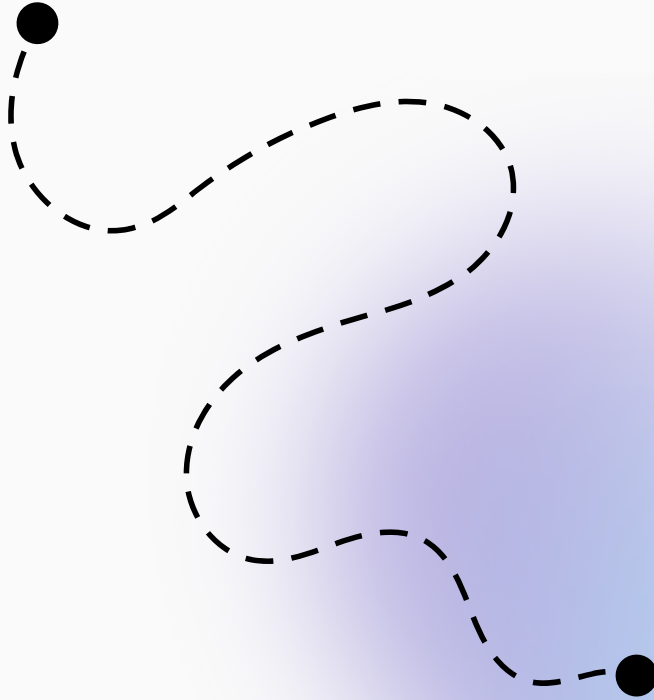
While the initial thought may be that the consumer journey is over after the purchase, there is in fact still work to be done. While having a satisfied customer is great, it is your job to make sure that they continue to feel satisfied into the future. By nurturing your ongoing relationships you will open up the doors to opportunities like client retention, referrals and upselling or cross-selling. Some ways to encourage these actions and make sure that your clients needs are met are to:

- Conduct Regular Policy Reviews- It will pay off to periodically get in touch with a client to review their current policy as well as any evolving needs. Ask them if their policy has suited them well so far or if they feel there are any shortcomings that need to be addressed. A good rule of thumb is to do this at least a couple of times per year.
- Make Yourself Available Around the Clock- Another great way to prove that you're committed to customer satisfaction is by letting them know you're always available. One way to do this is by providing clients with your personal phone number. Tell them to call you anytime no matter how big or small the concern. This will instill your clients with trust and confidence.
- Communicate in Personal Ways- Aside from contacting clients for policy reviews, you should also try to reach out to them on a personal level from time to time. You could do anything from calling them to ask how their year has been going, to sending them a personalized card on their birthday. While this may not seem necessary, going the extra mile is an awesome way to show them that you value the relationship.

# Wrapping Up


No two peoples' journey to find an insurance policy is exactly the same. With that said, by paying attention to the details surrounding an individual's wants and needs, you'll effectively put yourself in a position to make more connections and close more sales. You always want to start by driving awareness to your brand by using digital marketing tools and networking in your community. It's important to stand out from the crowd and establish yourself as an insurance expert who has the consumers' needs at top of mind. To do this, you'll want to be 100% transparent with your potential clients and even go as far as showing them customer reviews and testimonials. After the heavy lifting is done, make sure that the purchasing process goes smoothly, so that the customer walks away feeling protected and confident. Lastly, never forget how important it is to maintain your established relationships. You've put in a lot of work to get a client to join your team so it would be a shame for them to leave simply because they haven't heard from you in a while. All in all, the insurance industry looks different today than it did 20 years ago, and it will look even more different 20 years from now. By adapting to the environment and putting the consumer first, you will be able to thrive and grow your business for many years to come.

At Benepath we specialize in helping insurance agents increase their return on investment with our lead generation services. We offer data leads and inbound phone calls in the following verticals: individual health, group health, Medicare, life and commercial insurance. All of our leads are produced in real-time and are exclusive, so that you'll be the only one working each lead that you purchase. If you're interested in our leads or want to learn more information about what we can do for you, fill out a form at [Benepath.net](https://Benepath.net) or give us a call at 888-684-3121.



# Thank You!

Thank you for taking the time to read this report. If you have any questions or would like to discuss our findings further, please don't hesitate to reach out to us.

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