

PROFILER

INSURANCE

ICP QUESTION
GUIDE

DEMOGRAPHICS AND PERSONAL DATA

- What's your age group?
- What's your highest education level?
- What do you do for work?
- What's your gender?
- Are you married?
- Do you have children? What age groups are they in?
- What is your current financial status?

MAJOR INFLUENCERS AND ONLINE BEHAVIOR

- Which social media platforms do you use every day?
- Which social media platforms do you use on a weekly basis?
- Where do you go for information to solve insurance issues?
- How do you stay up-to-date with current insurance information?
- Where do you search for service providers for your family?

HOPES AND GOALS

- What goals does your family have?

- How does using [your insurance services] help your family reach their goals?
- When you buy a [type of insurance] policy, what do you want it to accomplish?

PAIN POINTS

- What's your family's biggest challenge when it comes to insurance?
- Are you satisfied with the insurance coverage you have?
- Before working with us, what was your family's biggest insurance challenge?
- Did you have a deadline to overcome that challenge?
- How has [company] helped you overcome that challenge?

INSURANCE RISKS

- Does anyone in your family have preexisting health conditions?
- Are you satisfied with the coverage for those conditions?
- How many vehicles does your family have? Who in your family drives those vehicles?
- What vehicles do you own?
- How do your vehicles handle in a bad storm?
- Where do you live?
- Do you have a security system at home?

PRICE SENSITIVITY

- How much budget does your family have for insurance?
- At what price would you consider [type of insurance] to be so expensive that you would not consider buying them?
- At what price would you consider [type of insurance] to be so cheap that you doubt the quality?
- At what price would you consider [type of insurance] to be somewhat expensive, but still an option?
- At what price would you consider [type of insurance] to be a great deal?

DECISION FACTORS AND PURCHASE PROCESS

- Who in your family handles decisions about insurance?
- Where did you first hear about us?
- Why did you decide to work with us?
- Besides price, what's the next most important thing for you to consider when choosing an insurance policy?
- Did you use another insurance provider before working with us? If so, why did you switch?
- Do you currently have insurance policies with another company? If so, why?
- How did you decide which insurance policies to purchase and how much coverage you needed?

COMMON OBJECTIONS

- What main concerns did you have about purchasing insurance?
- Are there any types of insurance that do we not provide that you would like to purchase?

USE OF YOUR SERVICES

- How many claims have you made in the last year?
- How would you rate the overall experience with those claims?
- How does having insurance coverage with us benefit your family?
- How does having insurance coverage with us benefit you as an individual?
- What's your preferred way to talk to your insurance agent?