

PROFILER

INSURANCE

IDEAL CUSTOMER
PROFILE KIT



OFFERING

CAR INSURANCE FOR DRIVERS IN NEW YORK

DEMOGRAPHICS

- ▶ 30-45 years old
- ▶ Upper middle class
- ▶ Works in NYC, lives in the suburbs
- ▶ Typically drives to work and parks in a parking garage
- ▶ Drives a mid-range vehicle with high mileage

PRICE SENSITIVITY

- ▶ Budget for this type of service: \$2K per year
- ▶ Ideal price range: \$1K to \$2,200 per year

MAJOR INFLUENCERS AND ONLINE BEHAVIOR

- ▶ Uses Facebook and Twitter every day
- ▶ Searches for information on insurance with Google
- ▶ Searches for service providers with Google and Yelp

PAIN POINTS

- ▶ Main challenge: Has trouble understanding exactly what's covered in their current policy
- ▶ Would like a lower premium
- ▶ Worries about coverage for natural disasters

HOPES AND GOALS

- ▶ Would like to buy a newer car
- ▶ Expects their car insurance policy to cover them for accidents as well as natural disasters
- ▶ Expects their insurance agent to provide discounts based on their personal circumstances

COMMON OBJECTIONS

- ▶ Already has a car insurance policy with another company
- ▶ Has difficulty seeing how the policies compare

DECISION FACTORS AND PROCESS

- ▶ Most likely to find out about our services from an ad on Google
- ▶ Other options usually considered: X company, Y company
- ▶ Normally comes in because they feel their current policy is too expensive
- ▶ Needs to see how the policies compare before they're convinced

SERVICE USAGE

- ▶ Normally agrees to a free consultation to compare policies
- ▶ Impressed by how our agents search for discounts based on driving history
- ▶ Appreciates regular policy review calls

ELEVATOR PITCH

WE KNOW CAR INSURANCE IN NEW YORK IS
EXPENSIVE, BUT WE ALSO KNOW HOW TO GET YOU
THE BEST DISCOUNTS. OUR AGENTS WILL HELP
YOU GET THE BEST PRICE WHILE MAKING SURE
YOU'RE COVERED FOR ANYTHING NEW YORK
WINTERS CAN THROW YOUR WAY.