



POLICYHOLDER JOURNEY

CURRENT STATE

FEBRUARY 2017



Western & Southern Life

STAGES

DON'T KNOW US

AWARENESS

INTERESTED

CONSIDERATION

CUSTOMER GOALS

To begin the search for life insurance.

To learn about the company and its qualities.

To understand what it may be like to do business with W&S Life.

To learn more about the solutions that may best meet needs.

DO

I am looking for life insurance, so I search opportunities and look for common reviews.

I read the reviews about W&S Life and check out social sites.

I talk to an agent over the phone and set up an appointment. I continue to research and ask my network about their insurance.

My family is busy, so after a lot of back and forth, I finally settled on a time for the agent to come to our house.

THINK

I've never heard of Western & Southern Life. The history and financial strength are touted, but why is the site so dated and difficult to find?

The company looks like they are insecure place to do business. I can't get too far on the site and unfortunately I have to either call or schedule a meeting.

I am not excited about having a stranger come into my house, but it seems like this is the only way to learn more about how to best protect my family.

The process is thorough, and I have a good glimpse into the company. I think they will be able to meet my needs. This is a complicated industry, so I hope I am making the right decision.

FEEL

Skeptical

Curious

Thoughtful

Anxious

TOUCH POINTS

ONLINE
Newsletter
Online search

MARKETING
Corporate advertising
Clock

ONLINE
Former agent reviews
Agent's website
Ask for Facebook referrals

ONLINE
WSLlife.com
Social media

ONLINE
Light email communication

PHONE
Called by a recruiter for employment
Called because parent or grandparent purchased
Call from a FR

NETWORK
Mom or Dad
Rep
Former Rep
Friend

PHONE
Must see or talk to an agent to get more detailed info

PHONE
Contact strategies
Direct mail to existing clients or at agent's discretion

IN PERSON
Multiple interviews
In home meeting or in the office

IN PERSON
Marketing events
Eagle property
Drive by an office
Worksite meeting or seminar
IFS Bank Rep

POLICY RELATED
Unclaimed funds
Successor owner
Beneficiary

MARKETING
TV/Radio ads
Community involvement (corporate and local)

IN PERSON
Agent needs interview
Agent must be involved
Speak with family policy owner
Multiple interviews

MARKETING
Lifelines

NETWORK

Mom or Dad

PHONE

NETWORK
Local canvassing
Family influence because of past company relationship
SS
Snapshot

PURCHASE PROCESS
CRC paper app
Fax apps
Email app
Voice app
Personal history statement
Possible paramed
Underwriting
eApp process (iNB - intelligent New Business in field)
Voice signature process

CONTENT

Social media ad
Press release
News article
Ad posted by agent
L-21 Drawing card
Child ID

Customer reviews
Products
BBB
Free lunch
Larger portfolio
Permission child ID sheet
Annual report
History & stability
Corp/PR message
Cris Collinsworth
High turnover in the field
Keep it simple
Conservative company

Women's Info Network
Basic info online
Building blocks booklets
Trifold placement
Online life insurance quote generator
Sample Advisys Report
Calculators
Infographic video
Product brochures
Seminar content
Lifehappens.com
Simpledollar.com
Influencer marketing – real stories
Blogs

Advisys report – Need Analysis
Present needs – based on recommendation
Value proposition
Budget analysis
Collaborative discovery
Email updates

PAIN POINTS

When I visited family in Cincinnati, I saw the things they sponsor, but I've never seen it in my home town. I don't know the brand or what it stands for.

The messages I'm seeing from W&S Life are fragmented and difficult to understand. I've looked up reviews, but there are not many. I noticed that the former agents have reviewed the company and they aren't positive. I've never seen an office, yet they say they are nationwide.

After browsing the website, I notice that I can only move forward with their company if I make a phone call. I've called the office close to my house, but the agent isn't returning my call. I'm not sure if I really want them in my house anyways.

The process is confusing, and I've filled out so many forms because they don't allow much online. The eSignature process took 45 minutes and the application is intimidating. My agent came back to me several times, so that I could fill out more forms. I've done a little research and it seems that W&S Life prices are higher. I'm feeling concerned about my former decisions.



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STAGES

DECIDED

NURTURE RELATIONSHIP

UP-SELL/CROSS-SELL

PAYOUT

LAPSES/SURRENDERS

CUSTOMER GOALS

To move forward with the purchase and feel confident I made a good decision.

To know that I made a good decision and only make changes on my terms.

To discuss evolving needs of life and find the best solutions for my family and me.

To receive money for the policy that was taken out.

To cancel policy easily or to understand options when I can't make a payment.

DO

I call my agent and let him know.

I go on with my life and don't think much about W&S Life, unless they send junk mail, a bill or call me to try and sell more.

I had a change in my family and call my agent.

I have lost a loved one and I know they had life insurance, so I call the number on the bill.

I call my agent or the CRC to cancel my policy

THINK

I can't believe this guy has to come out to my house again. I barely have time to schedule anything and they want to come out several times. Can't I complete this online during my breaks?

I am comfortable with my purchase, but don't like having another bill. Why are all of these new agents calling?

I wonder what happened to the original agent I had? I guess the new agent will be able to help with this process.

This should be easy, since they have been paying on it for so long. I don't have the emotional stability to deal with an insurance company because I am so upset.

I'm cutting expenses and this is an easy one to cut.

Overwhelmed

Content

Understood

Stressed

Stressed

TOUCH POINTS

PHONE
Discussion with CRC rep

IN PERSON
Multiple appointments w/rep
Visit an office to meet a FR
First impression of local office

PURCHASE PROCESS
Waiting for an answer / decision
Possible paramed process
Personal history statement
Possible paramed
Underwriting
Underwriting process
Setup payment method / frequency

ONLINE
Find contact options

PHONE
Agent contacts
Inbound CRC calls for help or questions
Website
Customer appreciation call
Customer service
PARS (Policyholder Annual Review Service)
Birthday calls from CRC
CRC asks me for referral/lead
Guardian program - courtesy call before policy lapses

IN PERSON
Seminars
Collect premiums – pay at office
Field clerical
Policy delivery
Center of Influence meetings
Lunch and learn
PARS
Policy owner service forms

MARKETING
Sponsored events
Lifelines

ONLINE
W&S site
Lifelines

IN PERSON/PHONE
Needs analysis report
Rep calls
CRC – call to cancel & conserve attempted
Dividends / Loan to pay
Clerical redirect to FR
Annual review to address next highest need (PARS)
CRC / BLOCS calling campaigns
Establish successor owner
Fulfill claim
Pay premium with dividends
CRC Service – ask me for lead
New agent
Scare tactics – don't let your policy lapse

IN PERSON/PHONE
Requesting claim forms & death certificate
Sometimes agent handles for customer
Initial call to report claim
Offer to assist beneficiary with their needs

PROCESS
Work with funeral home
Positive claims experience, if paid fast
RMDs starting
Forms are mailed and returned by mail
Check mailed to local office for in-person deliver or sent in mail (CRC mails directly)

IN PERSON/PHONE
Give options
Notices not easy to understand
CRC – call to cancel & conserve attempted
Dividends / loan to pay
Receive notice via phone call
Offer new product

CONTENT

Illustration
Information on company strength
Checklist on policy delivery
Leave behind "what to expect & get prepared for underwriting"
Make aware of all payment options

Lifelines eNewsletter
Birthday
Welcoming letters once policy is issued
Client appreciation efforts
Policy conversation
Contact – policy in arrears
Surveys
Annual statement

Direct mail campaign
Red Arrow letters (only certain letters trigger)
Building blocks booklet
Life insurance focused
Confident company will keep its promises

Forms, and lots of them
Company mails check if not personally delivered

Receive notice in mail
Paperwork app to reinstate

PAIN POINTS

My agent quit in the middle of my purchase, so now I'm working with a new agent who clearly doesn't know this process. I can't fill out anything online (which is weird because my friend told me she could when she bought life insurance), so I keep meeting with this new agent. I've called the agent over and over because it's been 45 days since my policy went to underwriting, and he won't return my call. This agent says I need a blood draw and medical records.

I have to register for an account to do anything on the site. I went to the website, but it doesn't provide forms or self-service, and the CRC has limited office hours, so I have to call during business hours only. I have a new agent again. This is my fourth agent. She calls me constantly during what must be a sales campaign. Every time I talk to her, she has no idea what happened when I called the CRC. My agent quit again and the CRC tells me that they will help. They call me on my renewal dates and several times during the year to sell me more products. I had to change how I pay.

My agent doesn't seem to care about the things happening in my life, only the products they want to sell. The website doesn't allow me to do anything. Speaking of my agent, every time I receive a call from W&S Life, it's someone different. I'm confused about the new people and it's causing me to lose faith in the company.

This is one of the worst times in my life and now I have to deal with this process. I can't get in touch with anyone and I can't seem to get the money I need for the final expenses. I've filled out so many forms that have taken a lot of my time. They can't tell me how much I'm getting paid or if I'm the beneficiary. I mail them in and then I never hear anything from my agent. After more than two months, I received the check, but it is less than what I thought it would be and it is to the estate. How do I cash this? My agent doesn't want to answer my questions, she only wants to sell me products. Seriously?