



AGENT JOURNEY

DRAFT

CURRENT STATE

FEBRUARY 2017



STAGES	DON'T KNOW US		AWARENESS	INTERESTED	EVALUATION	DECISION POINT	ONBOARDING	NURTURE RELATIONSHIP		ADVOCACY
CUSTOMER GOALS	To find new employment opportunities.		To learn about W&S Life and its qualities.	To understand what it may be like to work at W&S Life.	To make a decision on the employment package, and to decide if W&S Life is a good fit to meet career goals.		To learn the tools and start creating a sales funnel before salary is discontinued.	To grow business and achieve high levels of commission.		To promote W&S Life and attract others to do business with me.
DO	I am looking for a new job with flexibility and autonomy, so I search opportunities, look on common job sites, attend job fairs, and ask my friends and family if they have heard of openings.		I read the reviews about W&S Life and check out some of their community involvement.	I fill out the application, and begin to read about W&S Life and talk to my network about them.	I fill out a lot of forms and work on pre-contract processes.		I begin working in the office and call existing book of business, family and friends to set-up appointments	I am making phone calls, networking in the community and servicing existing customers. I always keep my eye open for new job opportunities.		I am talking to others about W&S Life.
THINK	I've never heard of Western & Southern Life.		Reviews are terrible. I'm not sure this is the place for me. They have unlimited earnings, but I'm not sure if that outweighs other's experiences working for W&S Life.	I haven't been able to find employment elsewhere, and they have good benefits, so I may as well explore a bit more. This process is long and painful.	The process is thorough, and I have a good glimpse into the day-to-day. I'm concerned about how quickly it becomes a commission-only role, and the amount I may have to pay for tools.		I can't find the people or the information I need to be successful. Was this a good decision? Can I make enough money to survive?	I have to generate leads myself, in order to keep my funnel growing. I wonder if I will be able to make enough money in this job. This is difficult, so I'm looking elsewhere.		I wonder who would be cut out for this difficult job.
FEEL	Confused		Suspicious	Thoughtful & Concerned	Hopeful & Concerned	Confused & Desperate	Successful Discouraged		Proud & Helpful	
TOUCH POINTS	<p>ONLINE</p> <p>Facebook LinkedIn Indeed Glassdoor Online search W&S website Direct email Career/job boards W&S career page Lifelines</p> <p>IN PERSON</p> <p>Approached by management Campus speaker Job fairs Stumble upon the office</p> <p>NETWORK</p> <p>Industry layoffs Associate referral Worked for competitor Family member has policy Networking business groups Networking with employees Center of Influence referrals</p>	<p>PHONE</p> <p>Recruiting Call</p> <p>MARKETING</p> <p>W&S in media WLW Radio Newspaper ads TV ads Community sponsorships Tennis</p>	<p>ONLINE</p> <p>W&S website LinkedIn Google search Glassdoor Indeed Career/job boards Social media</p> <p>IN PERSON</p> <p>Networking Go to office – direct approach</p> <p>MARKETING</p> <p>Community sponsorships Tennis</p>	<p>ONLINE</p> <p>W&S website Social media Video Employee testimonials</p> <p>IN PERSON</p> <p>Office interview Recruiter conversation Community events Military friendly discussion Employee interaction Learning about training Initial behavioral based interview Pre-contract</p> <p>BENEFITS</p> <p>Pension – LTIR Training FRI Home office support Incentive trips Professional development Promotions Flexible working hours Employee benefits Commission schedule – BIC Class “A” Office space</p>	<p>ONLINE</p> <p>Videos Brokerage & WSA products BBI</p> <p>IN PERSON</p> <p>Initial interview Assessment Initial training exercise Meet office staff Management interaction Co-workers Appt. ride along</p> <p>PRE-CONTRACT</p> <p>10 market surveys Market watch Spouse interview (not sanctioned)</p> <p>OFFICE</p> <p>Appearance/culture Environment</p> <p>FORMS</p> <p>Pre-licensing State licensing</p>	<p>FIRST DAY</p> <p>Find workstation HR / Security Meeting with AM</p> <p>TRAINING & EDUCATION</p> <p>NIPR - Outside appointment cancellation New hire luncheon w/management Financial Rep Introduction Financial Rep Orientation Compliance courses 1st sales appointment Marketing materials</p>	<p>INCENTIVES PROGRAMS</p> <p>LSM Role Models / MDRT Quarterly awards</p> <p>TRAINING & EDUCATION</p> <p>MEP/SMDP ALC (Agency Managers only) LDHP Joint field work Monday training HPN University Home vs. local office training Onboarding program Career development program Skill building Scholarship program WebEx Traning Social media AGOL SOS Support</p>	<p>MARKETING</p> <p>Troy's WebEx Calls Register my event</p> <p>DAY-TO-DAY</p> <p>All field calls Current book of business Agency system PDS Personal</p> <p>LOCAL TEAM</p> <p>Friday debrief Monthly business plan review Mentoring Morning huddle Bi-weekly team meetings Monthly recognition DVP & AM interaction Joint sales</p>	<p>ONLINE</p> <p>WSLife.com Glassdoor Indeed Facebook LinkedIn</p> <p>IN PERSON</p> <p>Networking Marketing events AM referral meeting Exploration program Agency building program Customer referral talk Agent referred Center of Influence</p> <p>MARKETING</p> <p>Corporate sponsorships</p>	
CONTENT	Reads industry ratings On-hold CRC & office messaging Fortune 500		State insurance department sites Industry ratings Annual report Cris Collinsworth	Video Employee testimonials Military friendly discussion Home office support Flexible working hours Professional development / promotions Fulfill my passion to help others Employee benefits Advisys presentation report Brochures Unlimited income potential	100% commission Paid mileage in CA Book of business is given to new agents Improving technology Videos Pre-contract participant guide Background check Employment application Offer letter Captive status (W-2)	Written packet to log in to computer, along with Service Desk number for more info Welcome Kit New hire paperwork	Read Connect Posters on office walls Sales campaigns Scholarship program Skill building	Agency system Journey to Excellence Vision, mission, culture	Poster, banner, email Benefits Positive office culture Natural Marketing promotion Natural marketing meeting Rating agency Annual report	
PAIN POINTS	Western & Southern Life doesn't show up on search, so I don't know them.		I've seen W&S Life's name around, but I don't know anything about them. W&S Life seems to be a Cincinnati company, not a national company, so I'm not sure why it would make sense to look for a job outside of the region.	I went to the office for my first interview, which was intense, but the office was so dated. I'm not sure if they care about their employees because of how the space appeared.	This pre-contract process has taken up so much of my time and they are not paying me for it. I still haven't met the staff manager, which seems odd. They have explained that I would be a captive agent, but I'm not understanding what that means. I found out that I don't get free lunch in the field.	On my first day, I arrived early, and there was no one in the office to welcome me. Once someone arrived, she showed me to my desk, which wasn't ready for me to work. My co-worker told me I was the twentieth person to sit at my desk in two years. I tried to log into my computer, but I didn't know any of my passwords. I finally got in after sorting through a paper guide, but found the systems are incredibly dated and convoluted. I don't have business cards and I can't figure out how to order anything to get started. I overheard co-workers discussing compensation and it's not how it was explained to me. I still haven't seen my manager and it's late afternoon.	I have called my entire book of business and now have to buy leads or generate them on my own. I tried to call the home office the other day, but have no idea how to reach the correct person.			