

The Four Questions Your Prospects Are Asking: Are You Answering?

Our Point of View

By: The iSCHURING Team, June 1, 2021

As consumers continue to turn to insurance research and insurance shopping online, the iSCHURING team believes these four questions are on their minds:

- 1. Is this company trustworthy and credible?**
- 2. What will my digital and overall experience be?**
- 3. What choices will I have?**
- 4. What will be the best choice for me?**

Why these four questions? Based upon twenty-five years of traditional independent agency experience and fifteen as an independent digital agency, we believe that the root of each question is a specific customer need. When answered well, an agency's response will help build satisfaction into their customer's digital journey. Ready? Great! We are glad we asked!

Question one: **Is this company trustworthy and credible?** What's the company's reputation? How will they handle my personal information? What are other customers saying about their experiences? The prospective customer needs to know that the digital agency is not a scam or gimmick. The brand essence needs to convey enough expertise and trust so that individuals will take the next step. Lastly, customer credibility builds with quality reviews from current and past customers.

Question two: **What will my digital and overall experience be?** Prospects are busy. Their lives are chaotic. They need a great experience on their time and their terms. The experience should be quick, easy-to-navigate, thorough, and fun. (Yes, fun!) Customers should leave feeling both empowered and appreciated. Ultimately, if the customer's experience is truly a memorable one, she will share it – with her friends, her family, and possibly during the chit-chat at the start of her next Zoom call.

What choices will I have? The third question fills customers' need to have options – coverage that fits their changing lives. Events like buying a new home, adopting, or having a baby, preparing early for retirement, and more, bring uniqueness to each customer's current and coming life stage. Customers want choices that can lead to personalized insurance solutions. They also want to add to their policies or pivot coverage when things in their crazy lives change!

The fourth question: **What will be the best choice for me?** Customers consider this question as many do their homework (a.k.a. research) to feel informed. Here, the prospect's need is not to need help until he does. In other words, customers will first seek answers on their own.

Digital agents can untangle the complexity of insurance with quality answers to customer questions using effective and engaging tools, like chatbots. When the prospect hits a roadblock, then a personal touch is paramount. Team members must be available, by text, phone, and responsive email, to provide clarity and customized answers.

Answers to customers' needs, in the form of these four questions, will help digital agencies establish trust, credibility, a great experience, and flexible and customized choices. Such responses will continue to serve the digital customer and build momentum as the wave of online insurance continues to swell.

How does the iSCHURING team prepare for these four prospecting questions? Answer: iSCHURING responds to these questions through its Four Fundamentals. Our Four Fundamentals are the decision-making lenses for everything iSCHURING does.

The first fundamental is quality. **Quality** represents how we approach our work with know-how, accurate and timely information, and continuous improvement. The second fundamental – all about strong, trustworthy, and reliable **relationships** – is characterized by a positive attitude, genuine connection, curiosity, and empathy. The third fundamental is about customer customization providing relevant and flexible **choices** in what products and services best suit their life stage and lifestyle. The final fundamental, woven throughout the other three, is **experience**. A 'wow!' experience includes availability, ownership, fun, and shareable moments.

iSCHURING, a service of Miller-Schuring Agency in Portage, Michigan, is a digital insurance agency with low-hassle, quality, and quick quotes from multiple insurance providers. Building on a tradition of fanatical service, practical advice, and genuine care for its customers, iSCHURING was ahead of its time in 2006. Today, iSCHURING continues to pave the way for the next gen of digital insurance products and customer experiences. Learn more: ischuring.com
