



Customer Journey steps & questions to consider in preparation for the workshop.

We're taking you through the life insurance customer journey asking key questions to prompt conversations that provide insights and strategies.

Feel free to use the space provided to jot down any thoughts you might have or simply come along on the day prepared to discuss these steps, where your experience and insights will be welcomed.

Insurance journey stages to work through: 1 – 8.

1) Background – Tell us a bit about your clients.

- a. What is the make-up of clients in terms of nationality?
- b. What are the common living situations and household set up and financial situations? (Such as relatives living together or reliant financially).
- c. Is the cover for the full or part of the household?
- d. What are their attitudes, beliefs and perceptions of life insurance?
- e. What are the common reasons why they take out life insurance? What are they looking to protect?

2) Trigger - What situations trigger the need?

- a. How did they find out about you?
- b. How do your customers find you?

Jot down notes here:

- c. Are you advertising in specific media that your community are using?
- d. What are the traditional triggers for your audience to consider life insurance?
- e. What media could we considered to reach these customers?
- f. How do your customers look for insurance?
e.g Online, talk to friends/ family etc.
- g. Is there any knowledge or perception that your customers have about insurance or experience they had back in their country of origin?

3) Fact-find: How does this conversation take place?

- a. Do you speak in the customers' native language?
- b. What documents might be useful to have translated versus being in English?
- c. Are there challenges with documents provided being in English?
- d. What resources do you use to explain or compare?
- e. What types of products or product structure might they be looking for?
- f. Is there any difficulty in sourcing information they need to provide?
- g. Are costs as expected or are they seen as cheaper or more expensive than their country of origin?
- h. How are decision on insurance made, who tends to be the decision maker? i.e. Do they able to make decisions alone, or do they need to talk to other family members?

4) Quote - What do we need to be aware of at the quote stage?

- a. Do you speak in the customers' native language?
- b. Are there any challenges with documents provided being English?
- c. What documents might be useful to have translated versus being in English?
- d. What resources do you use to explain or compare?
- e. What types of products or product structure might they be looking for?
- f. Are costs as expected or are they seen as cheaper or more expensive than country of origin?
- g. How are decision on insurance made, who tends to be the decision maker? i.e. Do they able to make decisions alone, or do they need to talk to other family members?

5) What do we need to be aware of during the application stage?

- a. What resources do you use to support the application?
- b. Do you complete this in English or native language and how?
- c. Are there any specific questions that are sensitive to your culture?
- d. Is there anything they are uncomfortable to disclose?
- e. Is there any difficulty in sourcing information customers need to provide?

6) Is there anything we need to be aware of during the ownership and renewal of a policy?

- a. Are there any issues with ongoing understanding of their insurance and situation?
- b. Are the communications they receive in English understood?
- c. Do attitudes change once they have been in NZ a while or have had insurance for some time?
- d. Is there anything about the renewal process that poses difficulty?

7) Claim - Anything about the claim process we should be aware of?

- a. Are there any specific considerations that pose an issue for different nationalities?
- b. Any issues with communication with overseas families?
- c. Has repatriation ever been raised?
- d. Is there any thought about what happens to them if their family is in another country in terms of the process and claims?
- e. Is there anything around religious or cultural beliefs that might impact a claim?

8) Other

Any other info or feedback we should consider regarding a specific culture.