



# CREATING CUSTOMER PERSONAS TO INCREASE SALES

**Better Marketing for Independent Insurance Agents**





*Whether they're purchasing their first home or looking for a change, learn how to engage your insurance customers by developing customer personas.*

Who am I, and who are you, and how can we work together? These are the perennial questions of business. When you're building your customer base, you need to begin with a solid knowledge of who your customers are and why they're coming to your insurance agency. Do you really know what your customers need, what they care about, and what will make them change their behavior? Creating customer personas can help you develop true profiles of your customers so that you'll know how to connect with your existing customers and expand your reach even further, building your insurance leads.



# WHO ARE YOUR CUSTOMERS?

As an independent insurance agent, your customers are diverse. Their age, location, and background are just a few factors that shape their ever-changing needs. You probably have a strong sense of the needs of some of your customers, particularly those who've been with you a long time or those who are good at articulating their specific requests. Others may be more mysterious, and your interactions brief.

To speak to your customers' needs and develop products and marketing strategies that really work, you need to understand your customers more deeply. Creating customer personas can help with this process. A customer persona is an idealized representation of one of your customers. Developing different personas allows you to understand the attributes and potential behavior of different groups of customers.



**"Put your line in the ocean long enough, and you'll probably get lucky. But it's certainly not the best strategy."**

Forbes

<http://www.forbes.com/sites/theyec/2014/10/28/how-to-develop-your-buyer-persona-and-reel-in-better-customers/>

*Every customer has different insurance needs. Do you know who your customers are and what they need from you?*

# WHAT DO YOUR CUSTOMERS CARE ABOUT?

Over time, you've worked to hone your marketing. If you want better results from your marketing campaigns, personas can help you achieve this goal. By developing personas, you can personalize marketing campaigns and send out information to specific target markets.

How do you know what your customers care about, and how can this information feed into your customer persona development? There are a number of different ways to determine your customers' interests, needs, and specific pain points that will trigger a purchase.

## 1. Gather Casual Data

When you've been working in the insurance industry for a while, you have a lot of accumulated information about your clients and their needs. Before you begin the process of developing customer personas, write down this information. This will allow you to refer back to it at the end of your data collection process. However, try to maintain some objectivity as you collect data about your customers. You may find that the customer interests and needs that you have in mind are not the only ones that motivate your customers.

## 2. Use Existing Data

If you collect data about your customer base, look through your database to see trends. Even if you currently collect minimal information (such as location), you can use this to start the process of developing customer personas.

## 3. Conduct a Survey

Interview your customers over the phone or online to learn what they like about your company, what new products or services they'd like to see, and what you could improve upon.



## 4. Turn to Social Media

Social media is a way to connect with your younger customers, particularly if you create mobile-friendly surveys.

## 5. Add to Your Ask

When you collect information on your website's contact forms or on the signup forms for email lists, add targeted asks that focus on the data you need to flesh out your customer personas. For example, you could ask your customers what their primary and secondary product interests are, so that you know that many of your insurance leads are interested in both home and auto insurance.

## 6. Other Market Research

If other insurance agents or coalitions of agents have completed and published market research in your area, you can use this research to help shape some of your broad directions. However, remember that doing your own research is what will tell you about the specifics of your audience.



*What do your customers value? By speaking to their needs and values, you can target your marketing.*

# WHY IS THIS DATA IMPORTANT?

You've probably had the experience of having an ad resonate with you, and you instinctively recognize that the product in question is perfect for your needs. Similarly, your customers want to have their needs met, and with customer personas, you can strive to meet those needs. Finding your customers' pain points and then marketing to those pain points helps you make sales, but it also helps your customers. They are trying to find that product that meets their needs, and your marketing can show them how your product fits the bill.



*Think about where you will advertise so your marketing finds your target audience.*

# WHY LOCATION MATTERS

Location, location, location: in this virtual world, it's not necessarily about what street your business is situated on. It's more about finding the right place to connect with your customers as they search for information. As you develop your customer personas, think about how each persona finds and interacts with you. You need to place your marketing messages in those locations, so that you not only have marketing campaigns that hit the right pain points, but you also have campaigns that speak to the right audience in the places where those individuals look for information.

**“Understanding your buying audience and knowing how to speak their language can skyrocket your e-commerce conversions.”**

Forbes

<http://www.forbes.com/sites/groupthink/2013/07/03/online-personas-the-key-to-converting-customers/>



# THE LIFE CYCLE OF A CUSTOMER'S INTERACTIONS

When you're using customer personas, you need to blend this information with the life cycle of a customer's interactions with your business. For example, someone who has just moved to the state and is interested in [Florida homeowners insurance](#) is different from someone who is trying to negotiate and change or upgrade their long-term insurance account with your company. Even if they're the same age, live in the same neighborhood, and seeking the same product, these customers will interact with you in a different way because they are at different stages of the sales cycle. One is a lead, and the other is a long-term client.

As you're creating your customer personas, think about what each persona might look like at different buyer stages. When you develop your marketing, talk to each persona but make sure that you speak to each of these stages as well.



*Every customer is different, but personas help you develop profiles that add insight to your marketing strategies.*

# HOW TO CREATE YOUR OWN CUSTOMER PERSONAS

How do you create a persona? At the end of this ebook, you'll find a template that will guide you through the process. However, if you've completed the data gathering and analysis process above, you already have access to much of the information that you'll need to develop these personas. That way, once you have the skeleton of a persona, you can add the details that make it come alive.

As you create your customer personas, you may feel overwhelmed by the diversity of your customers. When you're feeling like you have too much data, don't worry: even creating two personas for your most common types of customers will help you target your products and your marketing. You can always add refinements in the future.

You may also want to develop negative personas. These personas are representative of those who are *not* your ideal customer.

# A CUSTOMER PERSONA TEMPLATE

## **Who Is Your Customer?**

This section includes information on your customer's personal background, such as their job, career path, and family status.

## **Customer Demographics**

This section includes information on your customer's hard data, such as location, age, gender, and income.

## **Where Does This Customer Go for Information?**

Consider how this customer finds your business and interacts with you for the first time. How can you communicate in a way that reaches and works for this customer?

## **How Do You Identify This Customer?**

This section outlines the typical identifiers that tip you to the fact you are talking to this customer persona. It can include details on the customer's initial stated needs and demeanor, as well as the initial mode of contact, such as phone, email, contact form, or social media.

## **What Are This Customer's Goals?**

Why is the customer contacting you? Does the customer have other goals that are secondary to the first?

## **What Are This Customer's Challenges?**

What does this customer find difficult about working with insurance companies or meeting his or her insurance needs?

## **How Can We Help?**

How can your company work with this customer to meet their goals and overcome any challenges?



### **Objections of Your Customer**

What are some of the common problems that this customer has with your products? What keeps them up at night worrying?

### **Your Message to Your Customer**

What can you say to this customer that will really meet their needs? Think about framing this as a concise statement of no more than two sentences that you can place in an email or on your web site.

# A SAMPLE PERSONA

## Newbie Nate

### **Who Is Your Customer?**

Nate is new to the world of home ownership. He is married, and he and his wife want to start a family soon. They have just purchased their first home.

### **Customer Demographics**

Nate is a man in his late twenties to mid-thirties. He and his wife have an income similar or a little lower than the U.S. median, \$50,000.

### **Where Does This Customer Go for Information?**

Nate is a busy professional who looks for information online. He will email or use your contact form if he needs further information. He prefers to be contacted electronically.

### **How Do You Identify This Customer?**

Nate's initial contact will be through a contact form, email list, or other electronic means. He is focused, but he has questions.

### **What Are This Customer's Goals?**

Nate contacts you because he wants to insure his first home. He may need some information before this, and he may also need other home or family-related products, such as auto, health, and life insurance.

### **What Are This Customer's Challenges?**

Nate would like a lot of information up front and online. He finds it difficult if he has to contact you directly for information about the specifics of your policy.

## How Can We Help?

Ease of access is important to Nate. We can help by placing information online in FAQs, creating useful e-newsletters and social media posts, and being readily available via email to answer other questions.

## Objections of Your Customer

Price and simplicity are important to Nate. He has just purchased a home and wants the best insurance for the lowest price, as he's very budget-conscious right now. If a policy looks like it has a lot of potential loopholes, he'll be worried about his insurance.

## Your Message to Your Customer

We can talk to Nate about the simple and affordable insurance we offer for new homeowners and stress that we have customer care employees readily available to answer his questions online or by phone.

Interested in becoming a Southern Oak's agent? Start [here](#). If you're already established, check out our guide to the [10 best resources for independent insurance agents](#), and there's plenty more information at our blog [here](#).



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