

Insurance Target Audience Research

Generally, What Kind Of People Are We Targeting?

- Men or Women?
 - Answer: Men and women
- Approximate Age range?
 - 20 year olds or higher
- Occupation?
 - All occupations. All people need some sort of car insurance. Or home insurance.
- Income level?
 - All income levels, but predominantly, the lower classes.
- Geographic location?
 - Reno and sparks, Nevada

Painful Current State

- What are they afraid of?
 - Not getting the best available rates of insurance
 - Getting customer service from someone who is unprofessional.
 - Having dishonest and unhelpful representatives
 - “saved me from having to go to the dreaded DMV. “ They are afraid of having to go to the DMV which people hate to go to.
 - “They treated me very BADLY in the reno office”
 - They are afraid of having rude customer service
 - They are afraid of getting charged high and unreasonable rates for insurance.
 - “TBH I really wanted to avoid going to the DMV.”
 - They don’t want to have to go to the DMV.
 - They are afraid of having their insurance canceled and not being able to drive.
 - “ I’ve tried calling about this several times, but they very frequently seem to be out of the office”
- What are they angry about? Who are they angry at?
 - Previous bad companies that scammed them for large insurance rate.
 - They are also angry that they cant find affordable insurance.
 - They are angry about previous customer service from other insurance companies.
 - They don’t like it when they call a company and don’t get calls back.
 - Bad service: “I just went to pick up some papers and they made me wait 30 minutes. “
 - “when times comes to give claims, they make you jump through hoops”

- What are their top daily frustrations?
 - “stop stressing about switching insurance”
 - They have to get insurance but they don’t know where to get it at, and at an affordable price.
 - Have to wait a long time to get customer service or insurance.
 - They also don’t understand the lingo of insurance and they are afraid, because of this that the companies will take advantage of them.
 - They believe that their current car insurance company is charging them too much and they believe that they can lower their rate.

- How does dealing with their problems make them feel about themselves?
 - They feel like they are done dealing with that problem.
 - They feel frustrated
 -

- If they were to describe their problems and frustrations to a friend over dinner, what would they say?
 - “I was ridden with anxiety and tearing up, she helped me understand everything considering it was a different language.”
 - “was hit by another driver and this place literally did NOTHING. Didn’t ask for any pictures, just let the other insurance company of the other driver say and do whatever. Didn’t offer any help. Follow up non existent. Just told him he’s SOL.... Shannon? Whatever. Absolutely horrid to deal with. Talks to you condescending and offers no advice other than to call someone else. Anyone who has a good insurance company knows that your local insurance agent is there to help and fight for you. Not shrug both shoulders and say “oh well.” After some back and forth I said that we’d rather just cancel his coverage with them and her immediate response was “well then you’re gonna get your license revoked and you might as well hand in your plates too.” Like, are you kidding me? She literally spoke to us like we were dumb.”
 - “He decided to let me know 6 days before the deadline when I was out of town saying bye to my passing grandma. I asked for an extension and he did not give it to me. When I confronted him with my frustration about this he had an unprofessional tone along with language and ended up hanging up on me out of anger. Since then I switched agents and have had a lot better experience and let me know that the deadline should have been extended.”

- What is keeping them from solving their problems now?

Desirable Dream State

- If they could wave a magic wand at their life and change it immediately into whatever they want, what would it look like and feel like?
 - Quickly get car insurance at the lowest rates.
 - “significantly reduce your car insurance rate”
 - “Cut your rate in half”
 - “good, affordable insurance”
 - “They made the process super easy and found me full coverage at a great price”.
 - They would feel relief or resolution that they have found the best car or home insurance.
 - “Definitely save me money on coverage.”
 - They have found “the best policy that fit my budget. “
 - “they send me a message every month about a week before my insurance is due, so I never forget to make a payment”
 - “I am saving \$65 dollars a month compared to what I was paying :)”
 - “Cody noticed my current coverage wasn't adequate enough to protect myself sufficiently in the event of an accident and was able to come up with a coverage plan that was very reasonable and significantly extended my protection. “
 - “I have been a customer for Allstate for many years and I love it! Not only do the office staff make me feel like a priority every time I have a question or request but also take the time follow up with me within the same day.”
 - “In 6 years of being with Allstate I have had one claim from an accident and it was the best experience. I did nothing put report the incident and in this office they took care of everything wale. I received a call with what I would have to do about my vehicle and that was it.”
 - “I have had a relationship with this Allstate office for years. I actually broke away from them, then to return and be happier now than before.”
- Who do they want to impress?
 - They want to impress themselves.
- How would they feel about themselves if they were living in their dream state?
 - They would feel stress free

- They would feel relieved
- If they were to describe their dreams and desires to a friend over dinner, what would they say?
 - “she was extremely transparent about all my fees and charges and explained everything very well.”
 - “They always responds to communications when you reach out to her”.
 - “All in all this company is great: it's affordable, the staff are so helpful, and they don't treat me the way most other companies would”
 - They want the best price and best coverage possible.
 - “even saved me from a fine at the DMV.”

Values, Beliefs, and Tribal Affiliations

- What do they currently believe is true about themselves and the problems they face?
 - They believe they can find insurance at a lower rate than what they currently have.
 - They believe that they have a high insurance rate.
 - they
- **Who do they blame for their current problems and frustrations?**
 - Sometimes themselves, they might have anxiety or frustration about not being able to find great insurance.
 - They blame another person for why they got in a car crash.
- **Have they tried to solve the problem before and failed? Why do they think they failed in the past?**
 - They have tried to solve the problem before but it didn't workout. So they are trying another insurance agency to see if their rates can go down.
- **How do they evaluate and decide if a solution is going to work or not?**
- What figures or brands in the industry do they respect and why?
- What character traits do they value in themselves and others?
 - They value honesty and speed. They want the person helping them get insurance to get it quickly so they can get it over with.
- What character traits do they despise in themselves and others?
 - Dishonesty and being slow. They want to get their problems fixed quickly.
- What trends in the market are they aware of? What do they think about these trends?
- What “tribes” are they a part of? How do they signal and gain status in those tribes?
 - The avatar is part of the Reno and Sparks local area tribe.

Google information

Positive

- 1) "great place for first time insurance buyers"
- 2) "fast service"
- 3) "affordable price"

Negative

- 4) "Takes too long"
- 5) "However, when I went to change and cancel my services based on Moving states they were very unhelpful and dishonest. I sent several emails inquiring about canceling my policies, to which I never received a reply about after a week or more. When I called I spoke to an associate named Angie Hiatt, She was EXTREMELY unhelpful. When I tried to explain my situation to her, before she even looked my policy up or viewed my specific situation, she started to Inquire about requiring proof of "my move" , bills of sale, and proof of new insurance. In which she threatened erroneous fines that I would incur unless I kept their policy, and refused to cancel any of my policies."

INSURANCE SERVICES PAGE COPY

Insurance Broker in Reno and Sparks, Nevada

For over 20 years, El Escudo has been helping Reno and Sparks Residents **find** economically sound Insurance with the best coverage rates.

When getting affordable insurance is actually possible, life becomes easier. Imagine not having the burden of paying expensive prices for low-coverage insurance.

Improve your life now, by switching to affordable insurance.

There is a reason why El Escudo Insurance and Taxes is rated 4.3 Stars on Google... WHY? Because we provide the best customer service in the Reno and Sparks area!

When you walk in through the door of our office, you will be attended to quickly and kindly by agents who treat you **like** a priority.

If you want to save up to \$2000 on insurance every year, contact us now!

Secondary container:

If you want insurance companies to continue ripping you off stop reading! But if you actually want to save up to \$2000 every year in insurance El Escudo Insurance and Taxes is the local broker you need.

Most people spend hours scrolling through social media, so why not take just 20 minutes to potentially save thousands of dollars? With nothing to lose, drop by our office for a quick quote.

In just 20 minutes or less, we can help you lower your rates for:

- • Car/Auto Insurance
- • Motorcycle Insurance
- • Home Insurance
- • Mobile home insurance
- • Renters Insurance
-

Tertiary Container:

Why Reno-Sparks Trusts Us as the Top Auto & Home Insurance Broker

With over 1,000 followers on Facebook, El Escudo Insurance and Taxes is a trusted pillar in the local business scene of Reno and Sparks. The Reno and Sparks Community knows that we take care of their insurance needs and put their interests above all.

El Escudo, as an insurance broker in Reno and Sparks provides the best customer service.

Just last week, we sent out texts weeks ahead of time, notifying our current customers that their insurance is about to expire. Knowing this, our customers are relieved to hear that we can help them quickly renew their insurance. Proof that we have great communication and make our customers feel relieved and taken care of.