Customer Journey

Final Outputs - Execution Plan

August 6, 2018

Agenda

01 **What We Know**

02 **What We Will Execute**

03 **Next Steps**

Cerity.

What We Know

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Fast and efficient is table stakes, the opportunities extend beyond function

01|Pre-consideration **02|Consideration** **03|Purchase** **04|Onboarding** **05|Acct Management** **06|Renewal** **07|Claim**

01 — 02 — 03 — 04 — 05 — 06 — 07

Fast & efficient is required here

The ability to exceed expectations and grow your brand is here

Acquisition
- *Introduce the brand*
- *Proactively engage and attract*
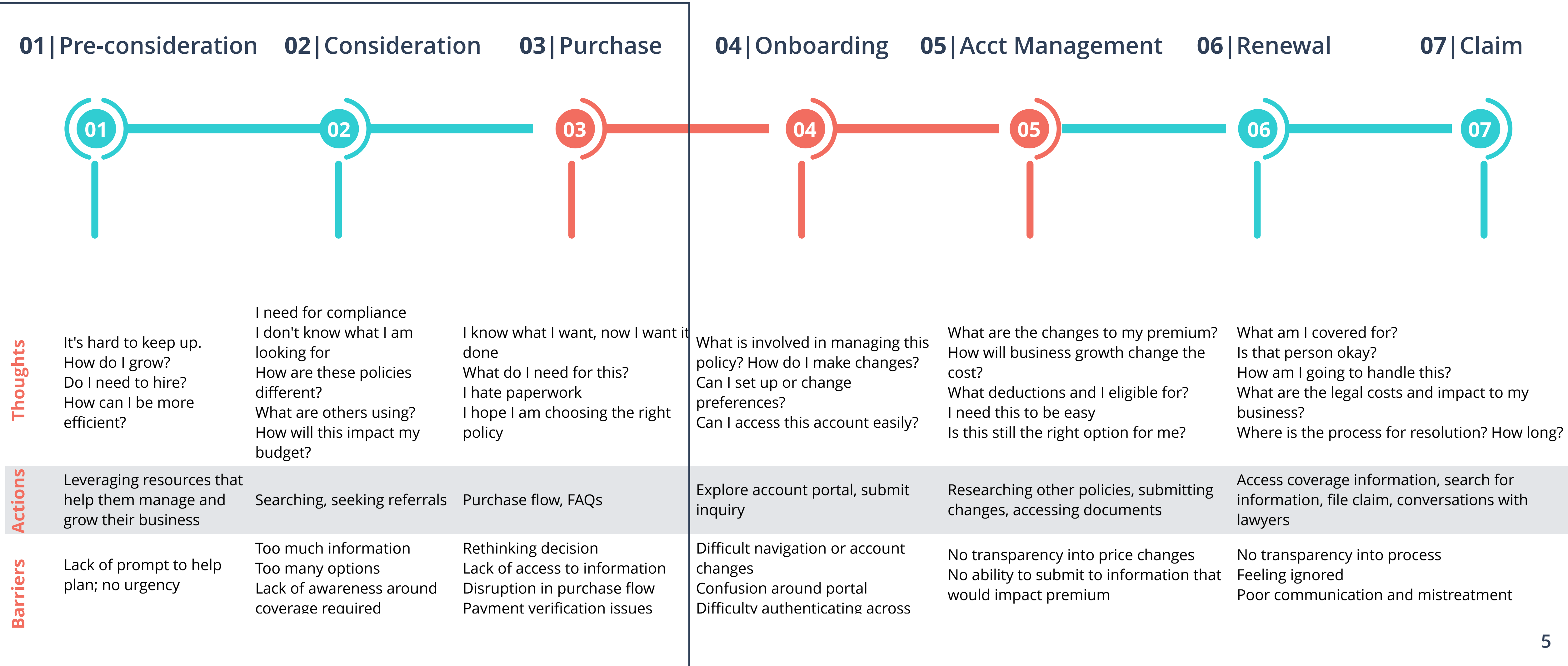- *Build partnerships that drive equity*

Service
- *Be proactive and provide relevant expertise*
- *Empower internal team to serve*
- *Deliver on the promise of ease and service*
- *Invest in human effort when necessary*

Empathy
- *Humanize insurance*
- *Empower customer action when possible*
- *Over-deliver during high-emotion times*

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The Insurance Journey: The Customer Mindset

	01|Pre-consideration	02|Consideration	03|Purchase	04|Onboarding	05|Acct Management	06|Renewal	07|Claim
Thoughts	It's hard to keep up. How do I grow? Do I need to hire? How can I be more efficient?	I need for compliance I don't know what I am looking for How are these policies different? What are others using? How will this impact my budget?	I know what I want, now I want it done What do I need for this? I hate paperwork I hope I am choosing the right policy	What is involved in managing this policy? How do I make changes? Can I set up or change preferences? Can I access this account easily?	What are the changes to my premium? How will business growth change the cost? What deductions and I eligible for? I need this to be easy Is this still the right option for me?	What am I covered for? Is that person okay? How am I going to handle this? What are the legal costs and impact to my business? Where is the process for resolution? How long?	
Actions	Leveraging resources that help them manage and grow their business	Searching, seeking referrals	Purchase flow, FAQs	Explore account portal, submit inquiry	Researching other policies, submitting changes, accessing documents	Access coverage information, search for information, file claim, conversations with lawyers	
Barriers	Lack of prompt to help plan; no urgency	Too much information Too many options Lack of awareness around coverage required	Rethinking decision Lack of access to information Disruption in purchase flow Payment verification issues	Difficult navigation or account changes Confusion around portal Difficulty authenticating across	No transparency into price changes No ability to submit to information that would impact premium	No transparency into process Feeling ignored Poor communication and mistreatment	

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Driven Pioneer

Decision driver:	Price
Business:	Accounting (Law/Tech)
Number of employees:	Self, partner + 1 additional hire
Years in business:	2 years
Motivator:	I wanted to be my own boss
Insurance(s) needed:	Property, General Liability, Worker's Compensation
Risk profile:	Low: *less likelihood for outreach - need ways to increase emotional appeal at non-critical points*

Barriers

Lower priority to other insurances

Does not have the budget

Don't think they need it

Will likely lean towards quick & easy and settle for the lowest cost option for the coverage they think they need

Experience Factors

Ease ● ● ● ●

Transparency ● ● ●

Expertise ● ● ●

Service ● ●

Our CX Vision

Build anticipation with price and opportunity to reduce premiums

Peak moments will come during typical annual renewal and other unexpected moments (e.g. audit)

Deliver exceptional experiences during the consideration phase and other non-critical touchpoints that will build perceived value

Consideration points

- Pricing transparency
- Risk evaluation
- Industry expertise
- Relevant content or inquiry assistance
- Variety of payment options to reduce capital concerns

Concerns

- Choosing the right coverage for business
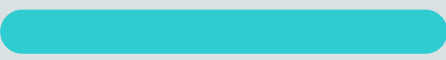- Paying too much for the coverage they get
- Access outside of 9-5 hours

Areas of value

- Decision assistance
- Easy experience
- Personalized service / sharing data to get more value
- Risk management delivery
- Less value on relationships

Cerity.

Comfort Seeker

Decision driver:	Service
Business:	Restaurant
Number of employees:	7-10 employees
Years in business:	5 years
Motivator:	I wanted to pursue my passion
Insurance(s) needed:	Property, General Liability, Worker's Compensation, Business Vehicle
Risk profile:	Higher: *Needs more high-touch service and risk-assessment*

Consideration points

- Reputation
- Referral
- 24/7 online access to a digital agent
- Rate/coverage transparency
- Online reviews

Concerns

- Provider not acting in their best interest
- They are being outsourced
- Data will be sold to third parties
- Will receive too much irrelevant information
- Managing everything related to policies

Areas of value

- High-quality customer service
- Access to fast & easy advice
- Security & integrity of data
- Personalized services that benefit their bottom line

Barriers

Don't know what they need

Policy doesn't fit budget

Will likely go with a trusted recommendation from a credible source

Experience Factors

Service	●●●●
Expertise	●●●
Transparency	●●●
Ease	●●

Our CX Vision

Build anticipation with stories of service during critical moments

Peak moments will come during onboarding, claims and inquiries

Deliver exceptional experiences claims, inquiries and policy management reporting (e.g. OSHA reporting)

Cerity.

Tailored solution with no layers - brought to you by a company that prioritizes your business needs.

1. Your industry is our industry. We've created a company to protect small businesses just like yours, and we have the experience it takes to design a personalized coverage solution just for you
2. Using industry leading data points, we provide you tailor made coverage, in under 3 minutes, that's as unique as your business. Accessible anytime.

Workers' compensation insurance expertise – powered by decades of experience and guided by our insight-leading data.

1. From restaurant to tech, professional services to healthcare, providing workers' compensation insurance for small businesses is what we do.
2. Our proprietary technology, backed by decades of data, allows us to offer a simple, streamlined, digital solution that gets you the best coverage at the best price.

Caring coverage – keeping you and your employees safe, so your business can thrive.

1. We put the small business owner at the center of what we do, and we'll go the extra step to provide you with resources you need to offer a safer workplace AND reduce your premium.
2. Our customer's stories encourage us to provide the best service and product we can, offering up 24/7 access and easy to understand coverage so you can focus on running your business.

Messaging pillars

Developing an action plan

Maximizing efficiency across all marketing efforts requires that the message at each touch point resonates with the audience mindset & their consideration parameters.

AWARENESS & EDUCATION

CONSIDERATION & INTENT
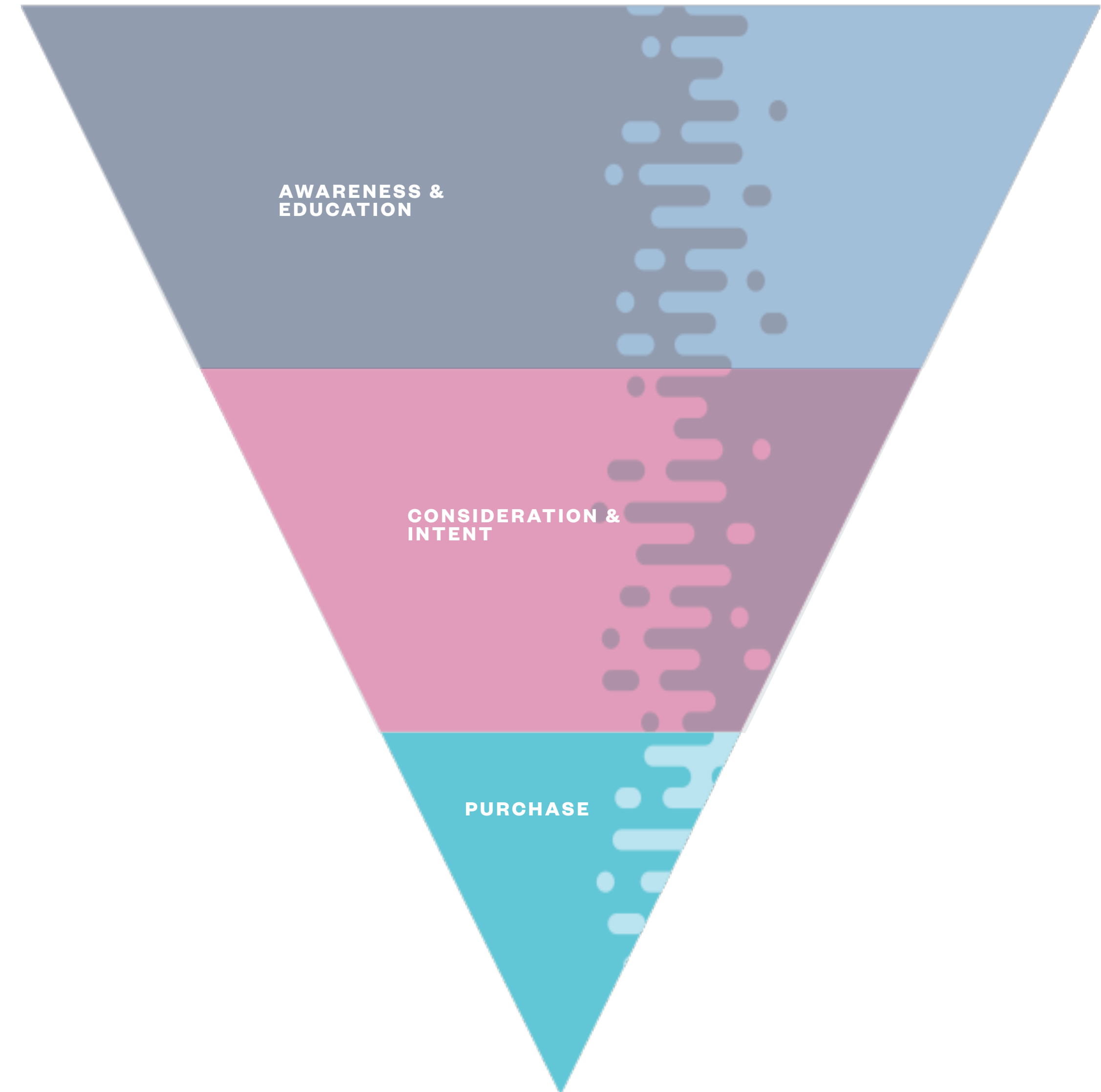
PURCHASE
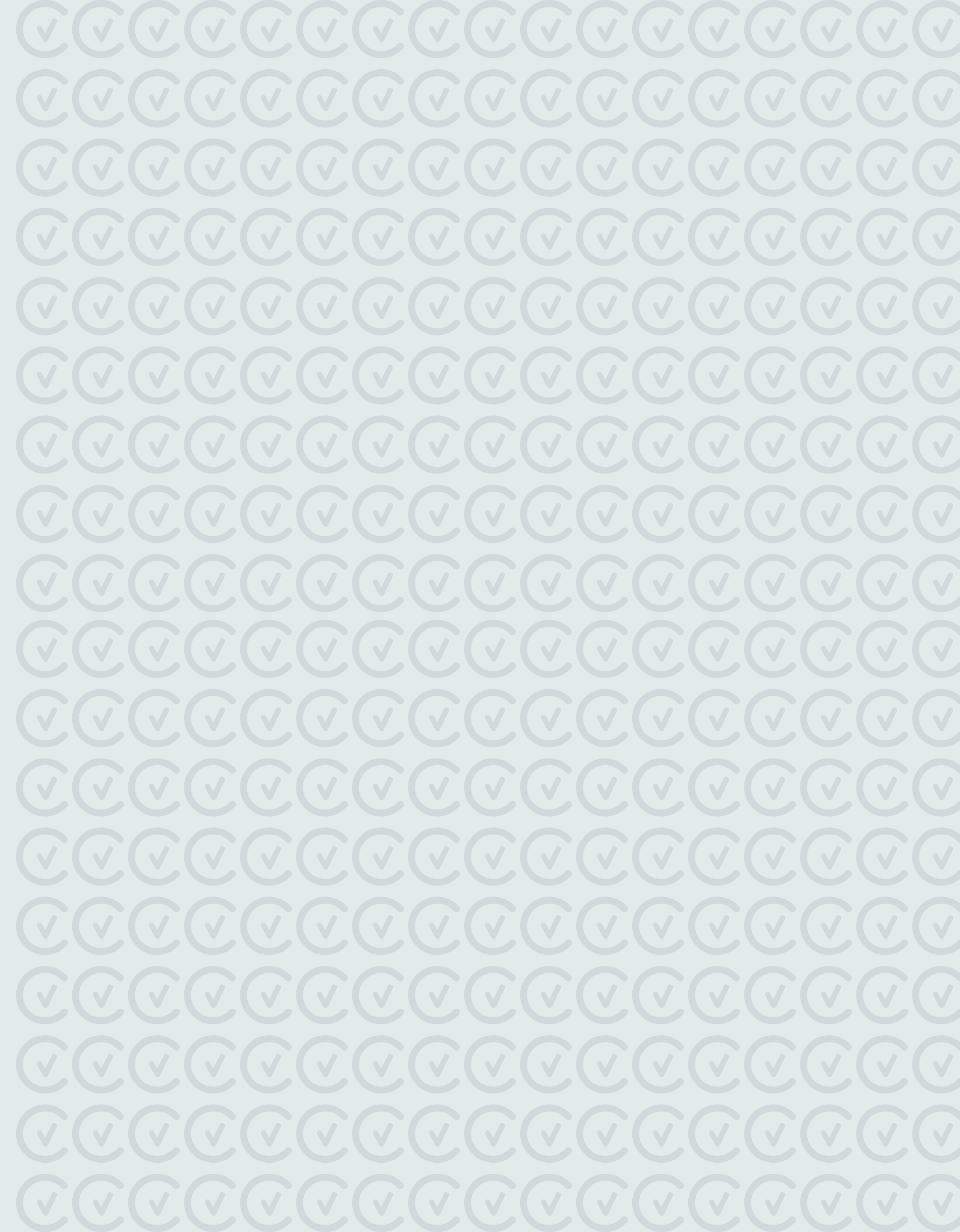
What We Will Execute

Using media projections, we've identified assets required to launch marketing within paid and owned channels

Funnel	UPPER: Pre-Consideration / Education			LOWER: Consideration & Purchase		
Persona / Channel	SEM	Programmatic*	Paid Social	SEM	Programmatic	Paid Social
Driven Pioneer	*3 per ad group / TBD on final keyword list*	5 suites	2 units	*3 per ad group / TBD on final keyword list*	2 suites	1 unit
Comfort Seeker	*3 per ad group / TBD on final keyword list*	4 suites	2 units	*3 per ad group / TBD on final keyword list*	2 suites	1 unit

Scope to include Fractional Factorial testing, with a total of 9 upper funnel suites to test 27 unique combinations

The Driven
Pioneer

Upper funnel: Pre-Consideration/Education

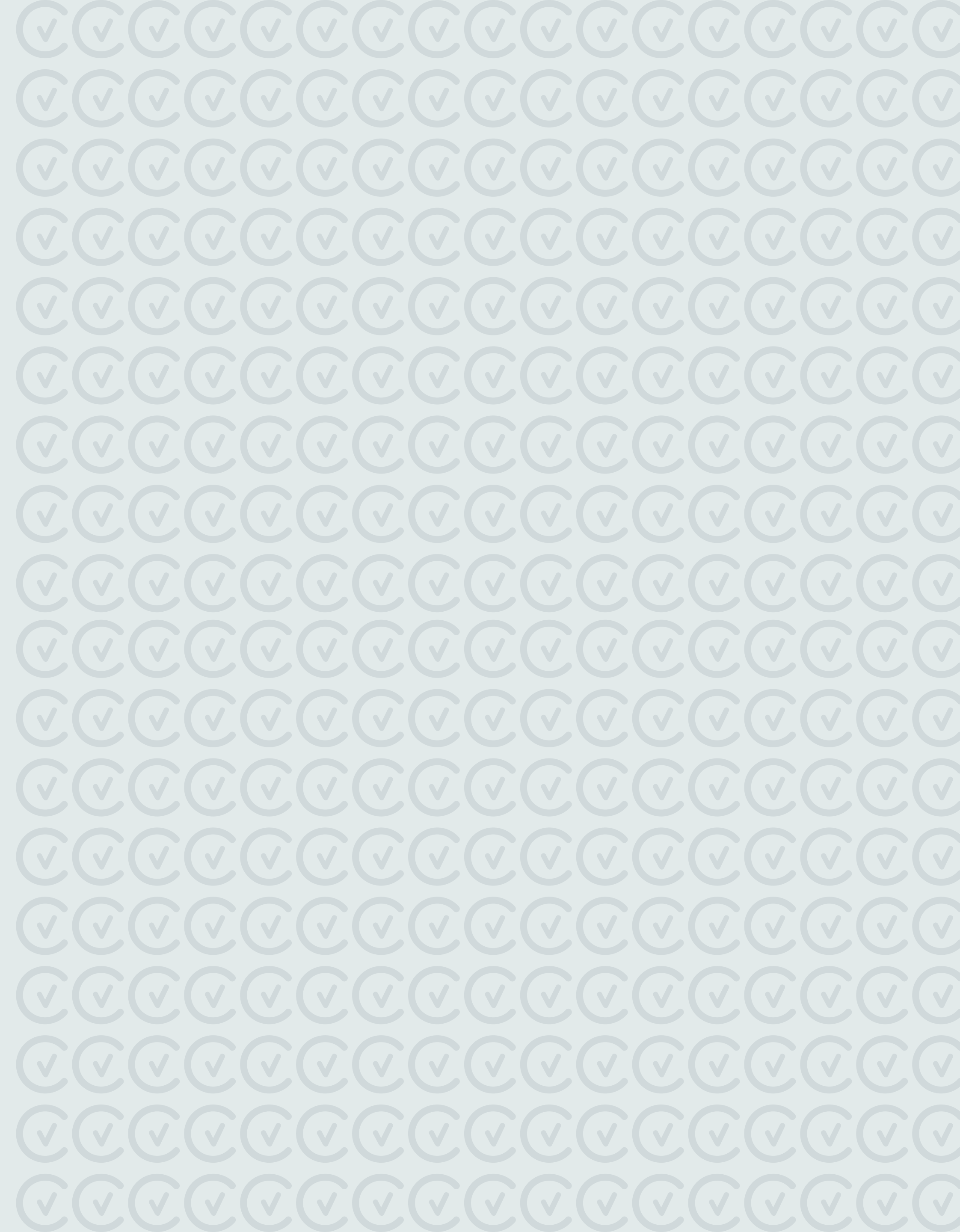| Customer Mindset	Customer Need	Desired Behavior	Messaging Differentiators	SEM	Programmatic	Social
Running a business is a lot of work. How do I grow? How can I be more efficient?	Information and educational materials on operating a small business	1. Becomes aware of the Cerity brand 2. Visits website and identifies Cerity as a trusted resource	1. Needs a quick and easy solution 2. Price is a top consideration point 3. Wants less time-consuming layers to do it on their own time	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*
I'm growing - a location, new employees, etc. What insurances do I need to consider?	Clear outline of types of insurances required. Help understanding when and how to purchase each insurance.	1. Becomes aware of the need for Workers' comp 2. Identifies Cerity as a solution for Workers' comp	1. Cerity has the informational materials to help with your small business needs (service/ support)	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*

Lower funnel: Consideration & Purchase

Customer Mindset	Customer Need	Desired Behavior	Messaging Differentiators	SEM	Programmatic	Social
I know I need WC Insurance. How do I find a low cost option?	I want to compare my options digitally to shop price and coverage.	1. Visit the Cerity website and proceed to the Quote / Buy flow	1. Simple, streamlined, digital solution that gets you the best coverage at the best price. 2. Premium reducing ideas - tailored to your business	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*
I have business insurance through another provider, but Cerity seems like a good option. How do I know its the best solution?	I visited the Cerity site, and maybe even started the quote process, but am not quite sure if I can trust this option.	1. Convert on the purchase intent	1. 24/7 + 365 access to helpful materials 2. Reinforce transparency and no time-consuming (or cost adding) layers	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*

Lower funnel: Consideration & Purchase

Customer Mindset	Customer Need	Desired Behavior	Messaging Differentiators	SEM	Programmatic	Social
I had a bad experience with my current WC provider. How do I know I'll be taken care of with Cerity?	1. Transparency into the players and process	1. Visits Cerity site to read FAQ's, Knowledge Center 2. Checks out Quote / Buy Flow	1. I'd like to read testimonials, reviews and customer stories 2. Cerity is the best partner to help me understand my SMB needs	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*
I'm ready to make a purchase, but I'm putting it off - this will take a lot of time and I don't know what I need.	Ease & speed, with no surprises	1. Complete purchase	1. Purchase today, covered tomorrow 2. Protecting your business, and your employees, in less than 3 minutes 3. Simple, streamlined, digital solution that gets you the best coverage at the best price.	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*

The Comfort
Seeker

Upper funnel: Pre-Consideration/Education

Customer Mindset	Customer Need	Desired Behavior	Messaging Differentiators	SEM	Programmatic	Social
Running a business is a lot of work. How do I grow? How can I be more efficient?	Information and educational materials on operating a small business	1. Becomes aware of the Cerity brand 2. Visits website and identifies Cerity as a trusted resource	**1. Cerity has the informational materials to help with your small business needs (service/ support)**	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*
I'm growing - a new location, new employees, etc. What insurance do I need to consider?	Clear outline of types of insurances required. Help understanding when and how to purchase each insurance.	1. Becomes aware of the need for Workers' comp 2. Identifies Cerity as a solution for Workers' comp	**1. You have unique goals and needs for your business - make sure it's protected**	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*

Lower funnel: Consideration & Purchase

Customer Mindset	Customer Need	Desired Behavior	Messaging Differentiators	SEM	Programmatic	Social
I know I need WC Insurance. But I don't know where to start. Can Cerity help me learn more?	Info & educational materials on how WC works for specific industries	1. Sign up for the Cerity newsletter & explores the Knowledge Center 2. Click into the Quote/Buy Flow	1. **I'd like to read testimonials, reviews and customer stories** 2. **Cerity is the best partner to help me understand my SMB needs**	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*
Now that I understand what I need, how do I make sure Cerity is right for me?	High-touch service to reiterate Cerity is a brand I can trust	1. Utilization of FAQ & Knowledge Center 2. Complete purchase	1. **24/7 + 365 access to helpful materials** 2. **Reinforce transparency and no time-consuming (or cost adding) layers**	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*

Lower funnel: Consideration & Purchase

Customer Mindset	Customer Need	Desired Behavior	Messaging Differentiators	SEM	Programmatic	Social
I'm ready to make a purchase, but I'm putting it off - this will take a lot of time and I don't know what I need.	Ease & speed, with helpful information along the way.	1. Complete purchase	1. Purchase today, covered tomorrow 2. Protecting your business, and your employees, in less than 3 minutes	*<execute SEM ad>*	*<execute display / native ad>*	*<execute social ad>*

Next Steps

Next Steps

1. Development of Measurement Test Plan

2. Scope Execution of Paid & Owned Asset Development