

Summary

After interviewing 4 participants (age ranges 32–41), there were many commonalities that surfaced in our conversations. All of them are daily users of the internet and 3 out of 4 stated that they do most of their purchasing online. It seems all participants view insurance as a necessity regardless of challenges that may arise from being a policy holder as they believe the benefits of being insured outweigh the risks of being uninsured.

Smooth user experience and cost were among the top factors for all participants when deciding on which companies they should purchase their policies from. Many of the challenges participants face as policy holders are lack of transparency from companies about their policy benefits, subpar customer service, disorganized information maintenance, and tedious and lengthy sign up processes.

What are the insurance needs of younger consumers?

- Needs information of policies laid out in the most digestible way possible
- Needs transparency about coverage details
- Needs an easy and quick sign-up process
- Needs to be able to accomplish all insurance-related tasks online
- Needs good customer service
- Needs to feel safe and valued
- Needs to feel like they're getting good coverage for the cost.
- Needs convenience

How might we...

- Provide transparency for younger consumers?
- Build trust with younger consumers?
- Offer value to younger consumers?
- Build a streamlined sign-up process?
- Make it convenient for younger consumers to access their policy?
- Provide efficient customer service?
- Make processes more convenient?