



stark group

disrupting the insurance industry

**Insurance, Shall we give up on
value perception**

**There are worse
things in life
than death.**

**Have you ever
spent an evening
with an insurance
agent?**





1. We buy insurance, because we have to, not because we love to!
2. We don't understand what we buy!
3. We don't trust what we purchase!





1. We buy insurance, because we have to, not because we love to!
2. We don't understand what we buy!
3. We don't trust what we purchase!



1. No Value perception
2. No Utility
3. No Interest

NO WILLINGNESS TO PAY



**TO INCREASE THE WILLINGNESS TO PAY
SOME SAYS**

**INCREASE VALUE
PERCEPTION**



CUSTOMER ENGAGEMENT

CUSTOMER EXPERIENCE

SOLVE A PROBLEM



Interact

Attract

GUIDE

Be Clear

Create the needs

Excite

Appeal

Standardize

Simplify

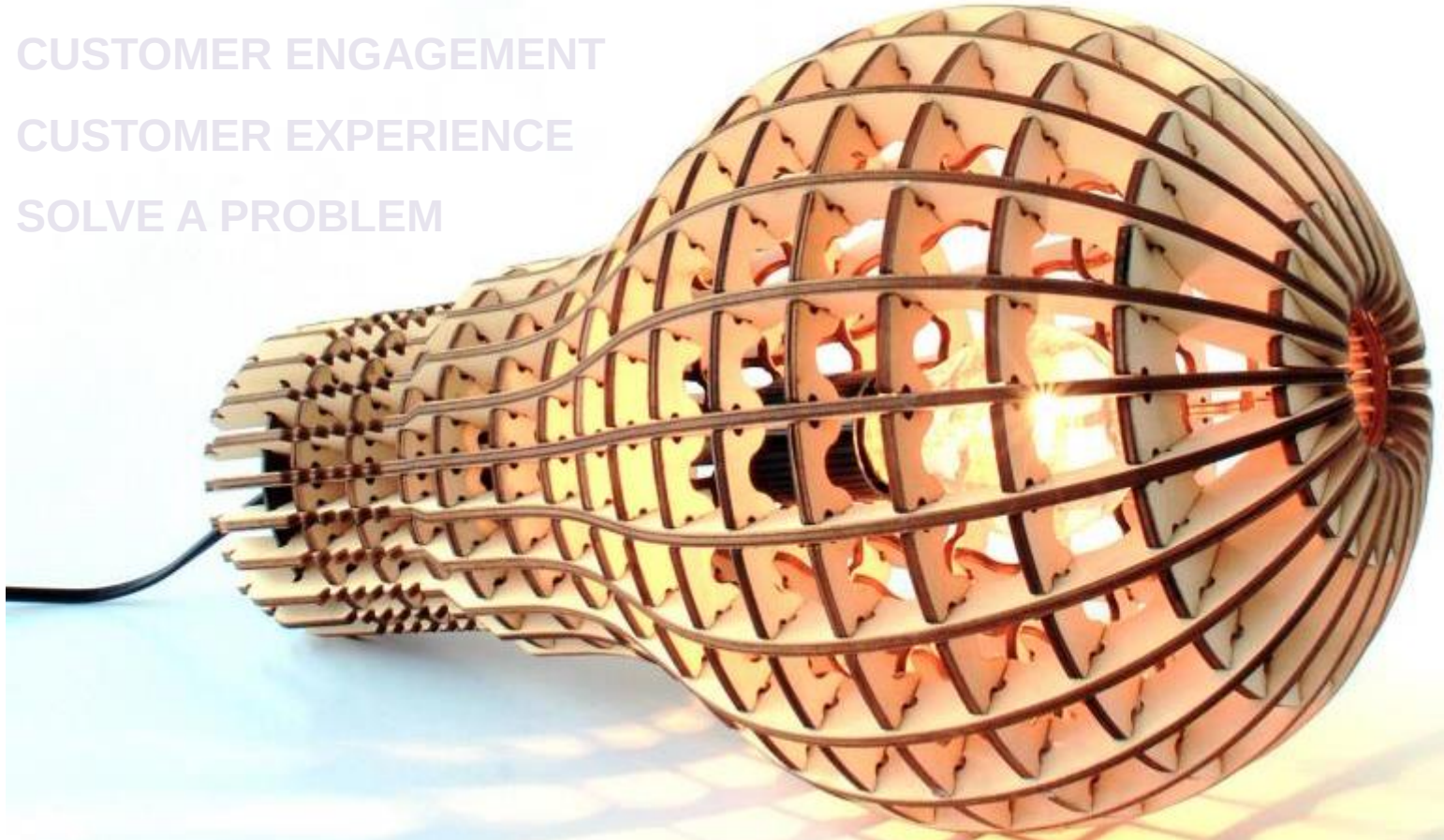
Facilitate

Support





CUSTOMER ENGAGEMENT
CUSTOMER EXPERIENCE
SOLVE A PROBLEM



WE SAY MAKE IT SEAMLESS!

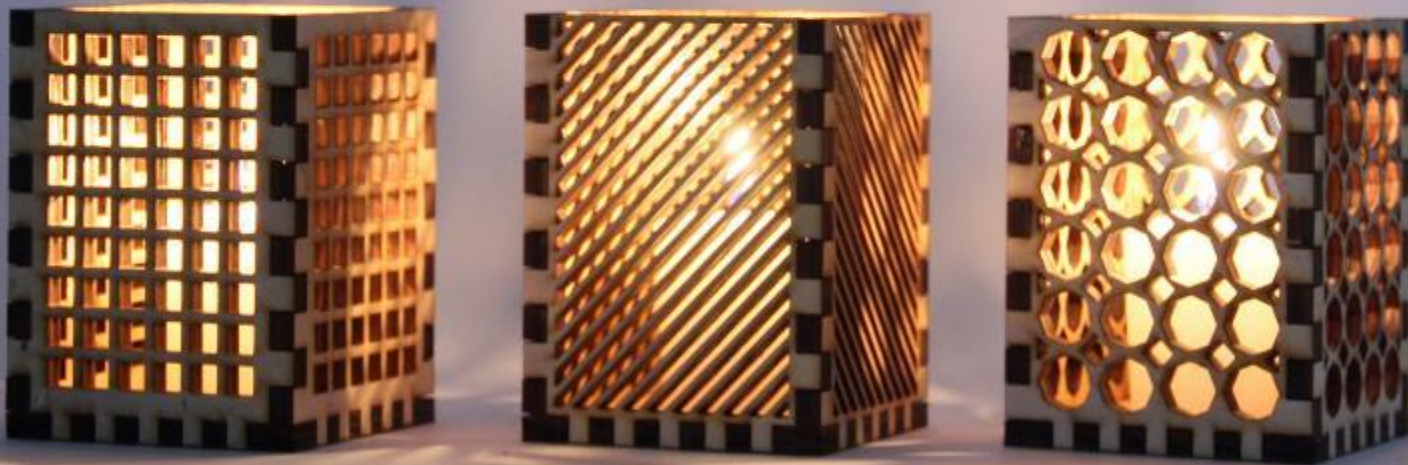
Embedded

Transparent

Penny Price

More than Service oriented

Cross sold





If you can't
convince
them, confuse
them. ~Harry S Truman



Let's start with a first assumption!

Spending my day looking
for insurance is a great
use of my time!
Said no one, ever.



What if

CUSTOMER ENGAGEMENT

CUSTOMER EXPERIENCE

Was in fact:

SYMPATHY

EMPATHY

LISTENNING

UNDERSTANDING.....

EXPLAINING

ADAPTING





WHAT IF THE VALUE PERCEPTION WAS IN

YOUR INSURANCE AGENT?



"We've done everything we can do, Mr. Johnson.
Unfortunately, there is no cure for bad insurance."

It would explain why direct online business does not work at all!

(someone will have to mention about england and Australia and states that travel and motor online business works)



We are all aware of the Problem

We talk about it for years, and it does not work

Don't try to solve it!



Go around it!

The future remains in Intermediaries – Nurture them

&/or seamless products – Develop them

