



Understanding motivation: flipping the protection conversation

How well do we understand the value of critical-illness protection to customers? When we consider that only 19% of people are using critical-illness-claim payments to pay off all or part of their mortgages, should we be updating the way we position protection products to customers and focusing on a variety of possibilities? Are large expenses such as mortgages what resonate most?

Legal & General's 'Deadline to Breadline' research in 2022 gave us some useful insights. It showed that, when experiencing financial difficulties, clients would be less willing to cut back on their broadband compared to their heating and lighting, and more likely to cut back on food than mobile-phone expenses. So do we need to be talking to clients in ways that connect to these real-world motivations?

For years, sales and marketing departments have positioned the cost of protection as a substitute for something that's already being paid for. They might say, "for the cost of a cup of coffee a week," or, "for the price of your Netflix or Sky Sports subscription" you could have the following sum assured. How does this approach damage the way we promote protection?

Flipping the conversation

Rather than asking clients to mentally exchange something they enjoy, what if we asked them *how* they could keep the lifestyle they love, whatever happens? When we ask a 'how' question like this, the mind automatically looks for a solution. "Why should I do this?" becomes "how can I make this happen?" "Why must I give up my subscription?" becomes "how can I afford this?"

Instead of competing with what's important to people, we can use their motivations to frame the conversation that follows: Critical Illness Cover is a product that allows you and your family to stay in the home you've worked so hard for, and continue to live the lifestyle that you enjoy. It's not something to begrudgingly put in front of life's treats.

Benefits from day one

Framing protection as a positive purchase also makes it easy to talk about the added value clients and their families can get from their policies. Gone are the days when plans would be put away in the desk drawer and left to gather dust until a claim. Legal & General's policies give access to Wellbeing Support (for telephone advice from a nurse) and our Care Concierge (for help with later-life care) from day one for the client and their immediate family, so they can immediately see tangible value. Flipping the conversation to focus on the day-one positives of cover is another useful way to focus on real-world motivations.

Want to learn more? [Watch this and other webinars on this topic](#)