

# PIA National 2011 Agency Marketing Guide

*Brought to you by these sponsors:*



Local  
Agents  
Serving  
Main Street  
America<sup>SM</sup>

*A product of the PIA Branding Program*

# Seaworthy Insurance♦♦♦

*The Choice When It Comes  
To Security And Superior  
Service In Marine Coverage*

- Featuring policies for pleasure boats, yachts, super yachts and commercial charter boats
- Excellent claims service provided by boating experts, including 24-hour dispatch of assistance
- Competitive commission structure and low premium volume commitment
- Web-based management system allows agents to quote, bind, track commissions and claims status online, any time



Become a Seaworthy Agency today,  
visit [www.seaworthyinsurance.com](http://www.seaworthyinsurance.com)  
or call toll-free 1-877-580-2628

Welcome to the second edition of the *PIA National Agency Marketing Guide!* The 2011 edition of this PIA Branding Program publication follows the highly acclaimed 2010 edition, which focused on agent use of social media.

While social media continues to be of major interest to agents across America, many of the questions coming in to PIA National’s office this year had to do with the Internet. PIA members wanted to know how to best position their agency website, how to show up in search engines, how to use email marketing, and more.

Our special report, the Agents’ Guide to Internet Marketing, helps to answer these questions. Whether you handle most of your agency’s marketing in-house, or whether you outsource many of these functions, you’ll find a treasure trove of things to implement, things to consider and things to watch out for.

PIA National would like to extend a special thank you to the sponsors of the *2011 PIA National Agency Marketing Guide*: **American Country and American Service Insurance Companies, Easy Insurance Newsletters, ISU Group** and **Rough Notes**. Please join me in thanking these sponsors.

Best wishes and happy marketing!

Fred Thomas, CIC  
 President  
 National Association of Professional Insurance Agents



## Table of Contents

### Sponsors:

Rough Notes ..... pages 4–5

ISU Group ..... pages 6–7

American Country and American Service Insurance Companies ..... pages 8–9

Easy Insurance Newsletters ..... pages 10–11

### Features:

Mobile — the New Frontier for Agency Marketing by Steve Anderson ..... page 12

Cold Calling Is Prospecting for New Relationships by Ryan Hanley ..... page 14

A Practical Guide for Voluntary Benefits in Your Agency by Arvid R. “Dick” Tillmar ..... page 16

Agents’ Guide to Internet Marketing:

Time to Get Your Agency Online by Paul Peterson ..... page 18

The Five “Do’s” and the Five “Don’ts” for Effective Agency Web Sites that SELL! by Gary Savelli ..... page 20

Is Your Website a Potential E&O Headache? by Curtis M. Pearsall ..... page 22

Search Engine Optimization Uncovered by John Boudreau ..... page 24

Five Must Do Steps in Search Engine Optimization by Akarin Weatherford ..... page 26

The Best Web Marketing Strategy You’ve Never Heard by Matthew Marko ..... page 28

What is Local PAID Search? by Paul Kerrigan ..... page 30

The Five Biggest Mistakes Made in Managing Internet Leads by Carl Moulton ..... page 32

Making Internet Lead Marketing Work for Your Agency by Alexi Papandon ..... page 34

The Secret to Sales: Marketing That Works by Phil Beakes ..... page 36

Win Business with Content Marketing Campaigns by Dave O’Brien ..... page 38

Email Marketing Considerations by Alexi Papandon ..... page 40

Attract New Commercial Prospects by Spilling What You Know About Them by Alan Shulman, CPCU ..... page 42

Successful Web Site Marketing by Nancy Doucette ..... page 44

Conversations Still Matter by Ted Janusz ..... page 45

The Final Word:

20 Customer Care Actions That Build Sales by John Graham ..... page 62



## Introduces Insurance Video Blogs for your agency



### 13 Personal Lines Insurance video blogs to choose from:



Mold

Is your car worth less than your loan?  
Negotiating Recalls  
Teen Text Mess  
Youthful Operator Driver Safety Agreement  
Car Pooling-1  
Car Pooling-2  
Insuring SUVs  
Umbrella Coverages Part 1 and Part 2  
Mold  
Umbrellas and Uninsured Motorists Liability  
Underinsured Homes  
Earthquake Coverage  
Need Flood Insurance\*



### 12 Commercial Lines Insurance video blogs to choose from:



internet insurance information

Business Insurance Costs  
Joint Ventures  
Artisan Contractors  
General Contractors  
Vacancy Provisions  
Dealing with Indirect Loss  
Covering Your Signs  
Coverage for Business Autos  
Commercial Auto Medical Payments  
Workers Compensation Coverage  
Accounts Receivable Insurance  
Internet Insurance Information\*

**\*More video subjects are being added monthly. Call for an updated list.**

- **Hosted on our server and linked to your Web site for quality, uninterrupted play.**
- **Each video can be customized at the beginning and end for an additional cost.**

**To view a sample of our videos, go to <http://www.roughnotestv.com/videoblogs/index.html>**



**Loan Worth More Than Car**



**Commercial Auto**



**Rental Pricing:**

- Rent 4 Videos for \$59.00 per month
- Rent 8 Videos for \$99.00 per month
- Rent 12 Videos for \$189 per month
- Quantity pricing available

Also, professional quality videos are available to promote your agency, products, and services.

**To order call 800.428.4384 and ask for video rental customer service.**

# The Power of Independence.

## The Nation's Leading Network of Independently Owned & Operated Agencies

When you join the ISU Network you gain these resources and advantages:

- You own 100% of your book of business and all your customer relationships
- You keep 100% of the commissions on all your policies
- You maintain your existing carrier relationships
- You gain direct access to ISU Carriers
- You have no premium nor production requirements
- You receive preferred profit sharing from the first dollar of premium you write
- A nationally recognized brand name while still retaining your existing identity and imagery so important and well established in your local community
- Market clout from over \$1 Billion dollars in written premiums network-wide

**Independence**



## The ISU Agency Network

Helping Independent Agents Remain Independent for Over 35 Years

# The Strength of Unity.

## With Access to Hundreds of Carriers

As an ISU member, you get direct access to hundreds of carriers and enhanced carrier compensation plans with no pressure for volume or growth commitments. The average member earns a 400% return on their ISU investment!



## And Over 1,000 ISU Professionals

One of the most appreciated and valued features of the ISU Network is the ability to meet and access other Members for knowledge and resources through working groups, network-wide sales coaching, regional meetings and national conferences with preferred Carriers and vendors.

As a part of the ISU network, you can be in business for yourself—but not by yourself.

Find out more at [www.JoinISU.com](http://www.JoinISU.com)  
or call us at 877-500-4478

Strength

Unity

*Industry Leading Insurance for Taxi,  
Limousine, Paratransit, Airport Transit,  
and Business Auto*



The Atlas Group of Companies is committed to building long-term, mutually profitable relationships with our partner agents, offering direct appointments, competitive compensation, and expanding coverage in various markets across the U.S.

With over 80 years of experience, we understand the specific needs of your Public Transportation policyholders, and we will work closely with them to quickly and cost-effectively get their vehicles back into operation.

You can depend on our expertise, strength, and commitment to your needs.

We're here for you.



**THE ATLAS GROUP OF COMPANIES  
EXPERTISE. STRENGTH. COMMITMENT.**



THE ATLAS GROUP OF COMPANIES  
EXPERTISE. STRENGTH. COMMITMENT.

*We provide superior service, offering  
Commercial Auto Liability, Physical Damage,  
and General Liability.*

- Customized coverage to suit a variety of business needs
- Competitive rates and flexible payment options
- Personalized service and claims processing by industry experts, and 24/7 claims reporting to get your customers back on the road quickly
- Accurate and timely regulatory compliance and DMV reporting
- Prompt quotes for single-unit risks to large fleets, giving you the best opportunity to increase your customer base

To learn more about our products and services, or to request a new producer kit, please visit our website.

**[www.atlas-fin.com](http://www.atlas-fin.com) | 847.472.6700**

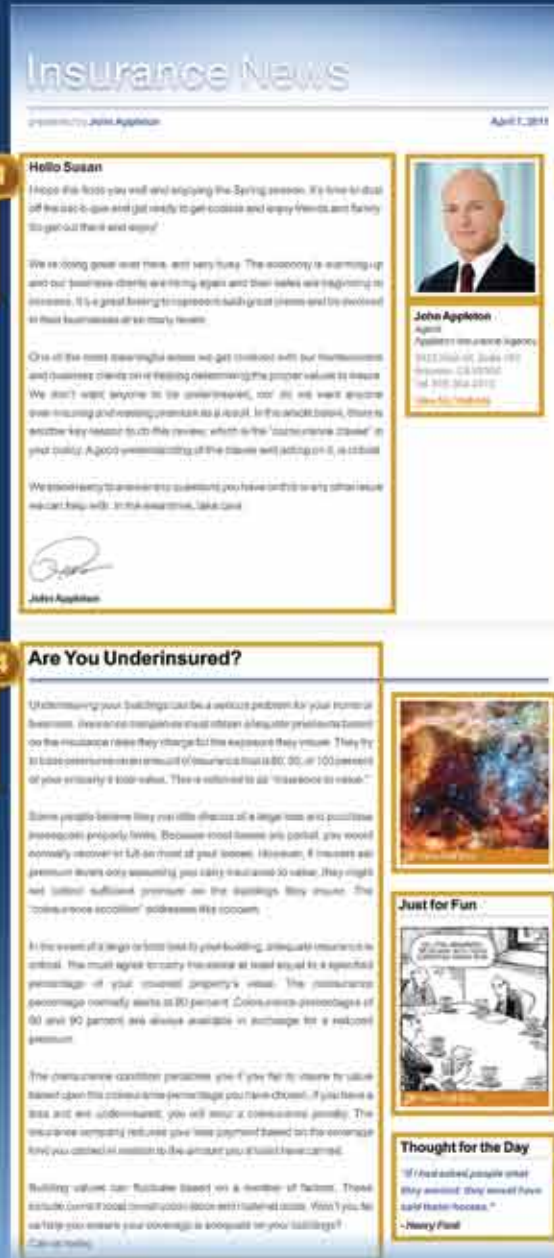


Use your smartphone app to scan this QR code. You will be sent directly to our website.



# Do you look like a *vendor* to your prospects?

## They know what you DO ... but do they know who you ARE?



1 **Personalized Introduction for each Prospect / Customer!**

2 **Your Personal Image or Agency Logo!**

3 **Easy Access to Your Contact Info and Website!**

4 **Select a Quality Pre-Written Insurance Article**

5 **Select an Interesting Image**

6 **Select an Entertaining Cartoon!**

7 **Select an Inspirational (or funny) Quote!**

1 Sample Easy Insurance Newsletter Email with 7 Key Features



## A SATISFIED CUSTOMER

**Rick Dinger, Crescenta Valley Insurance**

"Easy Insurance Newsletters has quickly become our best source of new business leads. We are able to get in front of our prospects 1-2 times a month and we actually get people e-mailing back to thank us for the information."

# Email Newsletters in Less Than 10 Minutes a Month

## Experience these Benefits!



### Pre-Written Insurance Articles

Our insurance industry experts and copywriters are regularly crafting high quality, relevant content.



### Decrease Costs!

Save time and money by sending email newsletters instead of print newsletters.



### Save Time!

Easy Insurance Newsletters is preloaded with 100's of insurance articles, saving you the time and hassle of writing content.



### Increase Revenue!

In only 10 minutes a month you can stay top-of-mind with your current and future clients, increasing your revenue opportunities.

## 3 Easy Steps



Step 1

Select your pre-written quality Insurance content\*

\* Written by an insurance copywriter, reviewed by insurance executives, and updated regularly.



Step 2

Write a personal message



Step 3

Send your newsletter

VISIT THE WEB SITE AND SEE THE FREE DEMO FOR YOURSELF!  
START CONNECTING WITH YOUR CLIENTS TODAY!

[WWW.EASYINSURANCENEWSLETTERS.COM/PIA-DEMO](http://WWW.EASYINSURANCENEWSLETTERS.COM/PIA-DEMO)



✓ IT COULDN'T BE EASIER!

**877-465-0273**

Contact us today to learn more about Easy Insurance Newsletters



Easy Insurance Newsletters

# Mobile — the New Frontier for Agency Marketing



By Steve Anderson

Consumers today are surrounded by more information, with more immediate access to that information, than ever before. Over the last several years the traditional cell phone has morphed into mobile computing platforms. The first generation iPhone was released in June 2007. The iTunes App Store was released in July 2008. What a difference three years can make.

Smart phones are the next generation of cellphones that generally include a larger screen, a keyboard (physical or virtual) and the ability to run add-on programs. These smart phones are not just phones to the people who use them. Their versatility allows them to impersonate the other handheld devices you might otherwise carry around; in reality, any given smart phone may be a calendar, a Web browser, an E-mail client, or an MP3 player that happens to place the occasional phone call.

Mobile Internet access (but also mobile email and SMS text messages) provide access to information wherever you're physically located. New mobile applications can access that location information to make your life easier.

The iPhone is perhaps the best example of this trend. However, there are many other smart phones that provide similar capabilities such as the Blackberry, Android (Google), Treo, and Windows Mobile.

Mobile is not just about smart phones. The iPad is one of the fastest adopted consumer devices ever and the financial services industry is adopting it even faster. I've been teaching Agency Internet Boot Camp classes where a laptop is required. I have been surprised at how many iPads agents have brought instead of laptops.

In 2011 the iPad will see its first competition from several android-based devices. There will be much debate about which is the better device and platform, but they will be adopted rapidly. A tablet computing platform is a great device for a producer to use instead of a laptop. And some producers (the younger ones?) will find them a great presentation tool for use with prospects and clients.

A growing number of insurance companies are creating free applications (apps) their clients can use to tap into their personal insurance information and to streamline the claims process. These types of customer service options continue to change client and prospects' expectation of "good service."

To tap into this trend an agencies best option is to pro-

## Technology Tips to Enhance Your Agency's Productivity

By Steve Anderson

*Throughout this publication you'll find tips to provide independent agencies with practical guidance on tools that could boost their productivity and marketing effectiveness.*

In today's environment, getting the most out of an agency's technology investment is critical to maximizing staff productivity and bottom line profit. While training your staff to fully use the functionality in your agency document and policy management systems is certainly important, I have found that the effective implementation of small, innovative tools can also produce significant productivity gains.

### Voice Recognition

People have always talked to their computers — using four-letter words in many cases — and until recently, computers didn't listen very well. Affordable, usable, and reliable voice recognition software has been an "any day now" technology for at least a decade. The good news is it has finally become a useful tool. If you tried it in the past and gave up you should give it a fresh look. I use and recommend Dragon NaturallySpeaking (version 11.5 Pro).

After installing the software, you will need to spend about 15 minutes to train the software to your voice. After that, accuracy should be at least 95%. And as you use the software to correct recognition mistakes, it learns from the mistakes and recognition accuracy improves. The Dragon software works seamlessly with Microsoft Word, Excel, Internet Explorer, and Outlook. It cost about \$200 and is available at many retail stores and through [www.nuance.com](http://www.nuance.com).

*Editor's Note: You can subscribe to Steve Anderson's free weekly emailed newsletter, "TechTips," by going to [www.steveanderson.com/techtips](http://www.steveanderson.com/techtips) and subscribing. Tech Tips is a quick read and highlights one new "thing" that will help your organization increase its productivity and effectiveness.*

*Steve Anderson has been involved with the insurance industry for over 30 years. He is a frequent speaker before agent and industry groups, consults with insurance agencies and publishes numerous reports, as well as the monthly "The Anderson Agency Report." Steve can be reached at [steve@steveanderson.com](mailto:steve@steveanderson.com).*

Continued on page 46

# Good people

*Make great partners!*



Take Harleysville, for instance. Like others who have helped you along the way, we're committed to ensuring that our agency partners succeed. By working with you to land key accounts. By helping you cross-sell to existing customers. By getting your policyholder a fast, fair claims settlement. And, well, whatever it takes to help you grow *profitably* with us. If you'd like to partner with an "A" rated carrier known for its strong agency relationships, call the "Good people to know" at 1.800.523.6344, ext. 5016, or visit our website at [www.harleysvillegroup.com](http://www.harleysvillegroup.com).



  
**Harleysville**  
*Good people to know<sup>®</sup>*

Business | Human Services | Inland Marine | Flood | Personal | Life/Employee Benefits | [www.harleysvillegroup.com](http://www.harleysvillegroup.com)

# Cold Calling Is Prospecting for New Relationships



By Ryan Hanley

“Cold calling doesn’t work in today’s society...”

“No one wants to be bothered at work by a solicitor...”

“Cold calling is unprofessional...”

You know you’ve used one of these excuses at some point in your career. When I first got into the business I made all these excuses. I would sit down at my desk and literally stare at the phone paralyzed to pick it up and call on a prospect. My weakness created self-doubt, which in turn made it even harder to pick up the phone. Not picking up the phone made it harder and harder to keep my pipeline full. A trickling pipeline resulted in even more self-doubt and after six months I would start shaking every time I heard a phone ring...

Ok, so maybe it wasn’t that bad. But I was in a pretty rough place emotionally because I didn’t like Cold Calling, at all. However, I was only 27 at the time (*I turned 30 on March 13, 2011*). I didn’t have buddies that were CEOs and I didn’t have a crew of small business owners that I played golf with at the country club. So if I didn’t Cold Call, how would I make the relationships needed to be successful?

First and foremost I needed to change my Cold Calling thought process. The thought of calling a complete stranger and begging him/her to buy insurance from me was obviously not working and honestly, to a certain extent, was leaving me with some emotional issues. So what does any good Gen Y do when they don’t understand something... I took to the blogs! I read every sales and prospecting blog I could get my hands on. I researched everything... The following is what I came up with. If you have a similar problem to what I had, I hope this helps!

## Prospecting New Relationships

Instead of **“Dialing for Dollars”** (*I honestly hate that term*) I told myself I was “Prospecting for New Relationships.” I stopped thinking about making sales. Sales were the potential by-product of what I really wanted...**RELATIONSHIPS!** My only goal when I prospect for new business whether it is Cold Calling, attending networking events, sending emails, sending letters, asking for referrals — doesn’t matter — my sole goal is creating a new relationship. I want twenty minutes of your time to find out what YOU are about. If we mesh well and there is a need then I’d love to help you with your insurance.

When I started to think this way Cold Calling became easy. I wasn’t thinking, “I hope I’m not bothering this person.” Instead I was thinking, “I’d love to get to know a little more about this Engineering business or this Accounting

business.” A lot of people say NO to a meeting with a salesperson...But far less say NO to a new relationship. It may sound silly, but by changing the way I approached meeting new people I changed my entire outlook on business and the type of business person I wanted to be. And subsequently prospecting became a lot easier. I knew in my heart I wasn’t wasting that person’s time.

Here is what I say on a cold call...approximately:

“Hi, my name is Ryan and I work with the Murray Insurance Group. I’m calling you today to schedule an appointment to begin a relationship and explore the potential of working together. I know you weren’t expecting my call, do you have two minutes...” Then I drop my value proposition on them. At that point it’s up to the person on the phone to determine whether they would like to meet. If they say yes, I always offer to buy them a Dunkin Donuts coffee and bring it to the meeting. This is a personal, simple and non-obtrusive way to start a relationship.

## Moving Forward

Cold Calling is only one of the ways that you prospect business. I named a few additional methods above and I’m sure if we put our heads together we could think of fifty more. The point of this article is not to say that you have to cold call to be a success. There are millions of ways to be successful. Mostly, I wanted to share my feelings on the importance of cold calling in prospecting for new business **RELATIONSHIPS** and driving new business growth. Don’t worry if you struggle at first, I did as well and by the nature of Cold Calling, to some extent, I’m sure I always will.

Good luck and I hope you make a new relationship today!

*Ryan Hanley is a producer with The Murray Group Insurance Services, Inc. in Albany, NY. He is also the author of the Albany Insurance Professional blog at [www.ryanhanley.com](http://www.ryanhanley.com).*

Here are two fantastic articles by two of my favorites on Cold Calling and Prospecting:

**The Real Reason You Hate Cold Calling**

<http://thesalesblog.com/2011/03/the-real-reason-you-hate-cold-calling/>  
S. Anthony Iannarino, The Sales Blog

**Are You Ready to Quit Your Career in Sales?**

<http://networkedblogs.com/f0ild>  
Steve Kloyda, The Prospecting Expert Blog

**A**re you looking for a partner who will help your agency grow and succeed?

**Time to meet Travelers.**



With proven strategies, turn-key marketing programs, effective sales tools, and a staff of highly trained Sales Executives, Travelers can help you get and keep more customers.

We offer:

- National Strength and Stability
- Award-Winning Sales and Marketing Programs
- A full line of innovative personal and business insurance products
- Growth-focused agency development programs
- Support from Sales Executives who understand your needs in the local marketplace
- Superior claim service where response time is measured in hours, not days

For more information about joining Travelers, visit [travelers.com](http://travelers.com)

**TRAVELERS** 

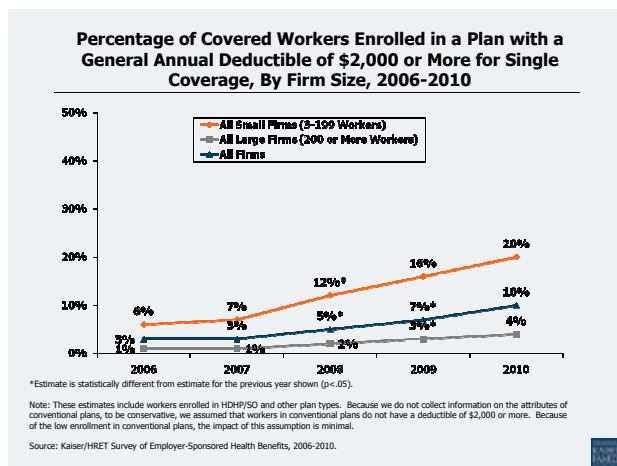
# A Practical Guide for Voluntary Benefits in Your Agency

By Arvid R. "Dick" Tillmar

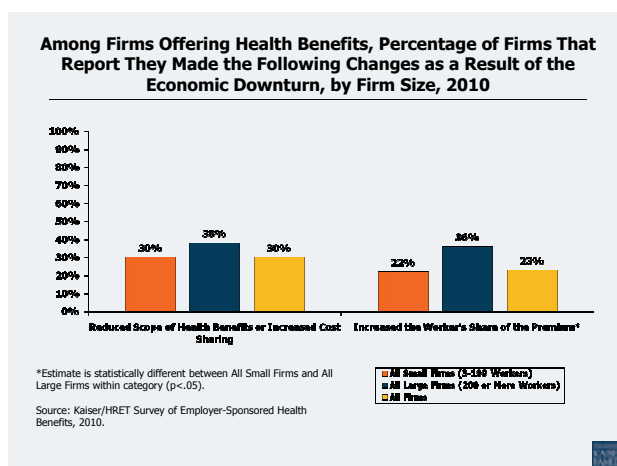


Market analysis consistently shows benefit plan designs being diminished, employee contributions increasing and commissions being squeezed.

A 2010 study by the Kaiser Family Foundation illustrates consistent growth in the percentage of employees enrolled in health plans with an individual deductible of \$2,000 or more.



Moreover, the trend toward other reductions in benefits or increasing employee contributions is further outlined in the same study.



One would think that with this quantum shift in employer-sponsored benefits, brokers would not be walking into the voluntary benefits arena, but running! What is perplexing, however, is that when we examine voluntary benefits commissions as a percentage of total benefits

revenue, there is still a long way to go.

In 2009, the International Foundation of Employee Benefit Plans released its "Top Trends in Voluntary Benefits" study, which was cosponsored by Employee Benefit News. Some of the findings are summarized below:

- Two in five plan sponsors cite filling gaps in employer-sponsored benefits, providing group rates to employees, and aiding in employee recruitment and retention as main reasons for offering voluntary benefits. Increasing or maintaining employee morale and productivity, meeting needs of a diverse workforce and responding to employee interest are also commonly stated reasons for offering voluntary benefits.
- Long-term care insurance is positioned to be the fastest growing voluntary product.
- Almost 80% of employers responding to the survey agreed or strongly agreed that with the aging of baby boomers, voluntary benefits with guaranteed issue provisions will become more popular and participation will increase.

If the above is insufficient to underscore the potential of voluntary benefits, the Patient Protection and Affordable Care Act (PPACA) will introduce "essential health benefits" offered by the states through insurance exchanges in 2014. The essential health benefits will require that for employers with 100 or fewer employees (50 or fewer in 2014 and 2015), the deductible may not exceed \$2,000 for individuals or \$4,000 for families. PPACA further stipulates that deductibles will be indexed along with increases in the average premiums for health insurance.

## So What Is the Secret to Voluntary Benefits?

As with any practical guide to a new initiative, there are a variety of approaches that can be taken by the insurance agency owner or benefits principal. To keep things simple, the ideas outlined below are from the perspective of ease of adoption. The first approach is the easiest to adopt; the last approach is the most expensive and carries its own set of challenges.

### 1. Create a Voluntary Benefits Culture

The easiest, simplest and fastest avenue into voluntary benefits is to create a corporate culture. Agencies with successful voluntary benefits practices have as a common denominator a culture of voluntary benefits. While it is

*Continued on page 47*

# Enhancing Your Agency Value



[www.central-insurance.com](http://www.central-insurance.com)  
1-800-736-7000

Social media is a great way to network and communicate with your existing and potential customers. It's cost effective and accessible, but your biggest investment is also your agency's most prized commodity: your time. That's where Central can help!

Central's social media strategy can enhance your agency value by helping you:

- Build relationships
- Position yourself as a trusted expert
- Provide better customer service
- Get referrals
- Retain more business
- Increase agency revenue



Local  
Agents  
Serving  
Main Street  
America<sup>SM</sup>

Central's Facebook page offers you several ways to connect with your clients. Join in the discussion to connect with a policyholder. Post the latest information about a product or service on our wall. Read customer posts to stay informed about what's on your insureds' minds. Use it to recruit, research and network. A world of possibilities!

We also help potential customers find you! When visitors become interested and want to know more, we lead them to your agency. We also have links directly to our myCentral<sup>®</sup> site for current policyholders.

It's a great time to be a Central agent... contact us to learn about the many ways we can enhance your agency value!



**CENTRAL  
INSURANCE  
COMPANIES**

*Fulfilling the Promise Since 1876*

INTEGRITY

RELATIONSHIPS

EXCELLENCE

# Time to Get Your Agency Online



By Paul Peterson

According to a new LIMRA report, more than 85% of the consumers surveyed view the Internet as a good source of information for insurance. The Internet is often the destination of choice for consumers who are looking for news and guidance.

If you don't have a web site, you're missing a huge segment of your potential market. If you do have a web site but it was created outside the insurance area of expertise, you may not be optimizing your opportunity to increase your credibility and brand through meaningful content that engages and educates visitors.

Most businesses today have adopted an Internet marketing strategy because they recognize that the purpose of a web site is to let potential customers know they exist. Web sites increase visibility and give you the opportunity to build your business brand and differentiate yourself from the competition. It's very likely that prospects may want to know more about you, your philosophy, and your business before they meet with you.

A web site serves as another invaluable way to service existing clients with tools, resources, and engaging content and to expand your reach into your local community and beyond.

## How to View Web Sites

Consider it your 21st Century "yellow pages" for contact information. A web site is a placeholder of meaningful information about your qualifications and the services you and your business provide.

Your site not only validates that you are an insurance professional but enhances your image and showcases your ability to serve the diverse needs of current and prospective clients.

Web sites should:

- Generate traffic for preferred search items such as specific insurance needs and services. People search the Web to solve problems and increase their knowledge, so you need to show how you can meet their needs.
- Provide a "point of difference" through engaging content comprising education, interactive calculators, market updates, and more. Each of these areas, in addition to your basic contact and background information, will subliminally highlight your expertise, create awareness, and enhance your credibility.

## Technology Tip

### Easy Video E-mail

By Steve Anderson

Getting your message through to existing clients and prospects takes creativity. Everyone experiences e-mail overload. Anything you can do to make your e-mail message stand out in an Outlook inbox is a good thing. Eyejot is a web based service that allows you to quickly and easily send Video email (v-mail) to anyone. All you need is an inexpensive web cam and an Eyejot account. The best part is that the basic service is free (at least for now).

With a web cam and an Eyejot account, it really is as easy as clicking record and speaking to the camera to create and then send a v-mail. The actual video is stored on the Eyejot servers and an e-mail is sent to the recipient. The recipient clicks on a link and your video message is played.

You can use Eyejot to communicate with clients. If you do, then the PRO Plus version is worth the \$100 per year cost. Messages can be a maximum of five minutes in length; you can upload pre-recorded video; you have extended message storage time; it is advertising free; and you have the ability to attach and send documents. You can brand several Eyejot notification elements with your agency logo and color scheme. The service also will alert you when your video messages have been viewed. ([www.eyejot.com](http://www.eyejot.com))

- Support people who may know your company name but have no way of getting in touch. Often their first point of contact will be through a Google search.

Having a web site today is the equivalent of:

- Having a business card and a cell phone — they complement each other as essential marketing tools.
- Putting your name "top of mind" is critical when people are looking for someone to help them solve an insurance issue, reduce risk or provide coverage. Searching on the Web is second nature to most people today.

## Web Sites and Your Agency Brand

Many people may think that "branding" relates mainly to large conglomerates like McDonald's (Golden Arches) or Nike (swoosh). But branding isn't a strategy that only big companies should use. Even small businesses can benefit from a strong brand image.

*Continued on page 49*

Want a simple way to grow your business?

Here's **One.**

**It's the Universal Security Policy, only from Encompass®:**

**One policy** for home, auto, valuables, personal umbrella and more means it's easy to provide your customers with complete protection.

**One company** offering higher internal limits, guaranteed replacement cost and unlimited accident forgiveness - features you won't find with other policies.

**One bill** annually means higher customer retention. And you'll be happy to know we have a renewed commitment to price consistency.

**One satisfied customer** after another. Our overall customer claim satisfaction rating of over 96% speaks for itself.

**Plus, selling the Universal Security Policy provides unique benefits for you:**

**Superior income potential** including competitive compensation, profit sharing that increases with your production level and bonus growth factors of up to 150%.

**Superior support** from a nationwide network of sales and education teams. And with an increased investment in technology, we're making it easier than ever for you to do business.



Home | Auto | Valuables | Personal Umbrella

**Quote Encompass first.** To get started, visit [encompassinsurance.com](http://encompassinsurance.com)

# The Five “Do’s” and the Five “Don’ts” for Effective Agency Web Sites that SELL!



By Gary Savelli

I have been helping insurance agents build successful insurance “selling” web sites for over fifteen years. I’m an unusual “hybrid” of a person, because I grew up in the insurance industry (my father had an agency since 1946 and I have been a licensed agent since 1978), yet I am also a professional web site designer AND a search engine marketing specialist (mainly related to the insurance field).

I’m not so much interested in “calling card” type agency web sites that just tell about your agency and present information about who you are and what you do. I suppose they have their place, but for the life of me, I can’t figure out what it is! If you are going to do business online, and go to the trouble and expense of building an agency web site, why on earth don’t you want it to be a portal that will add business to your bottom line? It does not take a “lot” to make your site a site that sells — just some no-nonsense basic principles.

I consult with agents day in and day out. I speak at conventions nation-wide, and have a VERY good handle on what agents are doing, how they sell (or don’t sell) at their web site (and why), and what it takes to sell insurance online in general.

At our San Francisco agency, when I was actively working there we were selling over 100 policies and bonds per month — so I’ve done it — and for the past 15 years I have been trying to teach other agents how to do it, too.

In this brief article I want to focus on what I call: **“The 5 Do’s, and the 5 Don’ts for Effective Agency Web Sites That Sell.”**

Let’s start with the “Don’ts” so we can end up on the positive side!

1. DON’T Spend More than \$500 on a basic Web site, no matter what you’re told. I hear stories of agents paying TONS of money for, well, I don’t know a nice way to say it, “garbage.”

Your web site will be obsolete in several years anyway... if you paid more than \$500 you paid too much — and besides that, it’s probably done NOTHING for you. 99% of companies designing web sites to sell insurance online, don’t know how to.

Don’t sign up for ANY long-term or expensive contracts to keep your web site going. It kills me when I hear about an agent paying \$3,000 for a design, or \$200 and even up to \$2,000 a month! You’re throwing money down the toilet.

2. DON’T pay anyone to “optimize” your web site. Web site optimization is basically a scam and you will NEVER, EVER get your money back. Besides that, a quality designer can optimize the site for you from the start.

*Your web site MUST take the selling process seriously.*

You can fare well in search engines if you learn how to niche your products and learn the basics of good optimized coding and design (it’s not rocket science). If you spend \$500 in “optimization” per month, you would be FAR, FAR better off using that money directly advertising with Google and Yahoo, than you would wasting it with an optimization company that will NEVER produce the results you want and expect.

3. DON’T think your web site will sell insurance if you are not going to develop proper ad-copy on the site (for the products you want to sell), give pricing examples, have a very aggressive marketing style, and TELL THE VIEWER WHAT TO DO! NO web site will sell insurance online without these aspects. Your web site MUST take the selling process seriously.

4. DON’T offer an instant quoting (real-time) mechanism to deliver your quotes — viewers who are left alone to get their own quotes on your site are most often clients you will never see. Make sure you are involved in the quoting process. The BEST kind of a quote is a “call-in” quote. The second best kind of a quote is a client filling out a form that YOU must respond to before they get a price from you.

In the fifteen years I have been doing this, I have never met an agent who is selling significant numbers of insurance policies using an “instant rating” product/interface. I’m sure there are a few who do — but I have never met

*Continued on page 50*

# ARE YOU LOOKING TO SECURE AN EDGE IN THE MARKET?

Top Producers Prefer  
AgentSecure™ for their  
Comparative Quotes



**agent  
secure™**

AS AN AGENTSECURE™ PRODUCER  
you have access to national  
**Commercial & Personal Lines**  
carriers, our exceptional support  
& underwriting staff, and our fully intergrated  
**Real-Time Quoting** platform.  
We aim to give you a **competitive edge**  
as an independent agent.

Secure Your Edge Today and  
try AgentSecure™ **FREE** for 60 Days!

Code: PIAEdge



AgentSecure.com | 866.243.5934  
membership@AgentSecure.com

# Is Your Website a Potential E&O Headache?



by Curtis M. Pearsall, CPCU, AIAF, CPIA

Is your agency's website a potential Errors & Omissions headache? The answer could be "yes." However, with proper planning and execution, there is a good chance the headache will never even develop.

Most businesses — the current estimate is 84 percent — have a website. A web presence will be key as the Internet continues to grow and replaces other forms of business searches. However, a website alone isn't the be-all and end-all anymore. In the past, a web presence would enable potential customers to find you. While this has great value in your marketing efforts, today social media tools allow you to find and target prospects and educate them on your services and expertise. Of the businesses with a web presence, less than half (47 percent) say they use social media to promote themselves. This is a huge "missed opportunity" for those businesses.

A web presence obviously offers an agency tremendous marketing potential and power. For this reason, whether you have a website or want to develop one, it is extremely important to know what you want to accomplish with it. The myriad opportunities are significant and many can play a significant role in achieving your business goals. Start with a plan defining what you want to accomplish. Plus, updating your web approach and philosophy annually is time well spent, even for agencies already with a website. Let's look at some of the options and the potential E&O issues.

## Protect Your Agency's Reputation

Your web presence must indicate who you are and your expertise. Your website is an extension of your agency and will give visitors to it a strong indication of your agency's professionalism and the type of clients you want to attract. Because visitors to your site can literally be anywhere, it is important to provide details on where your agency does business and what products are available in what states. For all agencies, efficiency is critical and will help limit inquiries from prospects who are really not customer opportunities. The last thing you want is to solicit a prospect only to find out you are not licensed in that potential client's state.

There are also issues to consider for agencies that allow prospects to submit online applications or secure quotes via the web. If prospects are prompted to provide information to secure a quote for various coverages, this information must be provided in a secure setting to avoid any identify theft/breach of privacy issues. This is critical

when the information includes driver's license, Social Security and credit card numbers, etc. However, even if you do not secure this type of confidential information, it is still advisable to take security precautions.

For example, say a potential customer divulges a significant jewelry or art collection through an unsecured environment. They could expose themselves and your agency to issues if their home was robbed and it was discovered the background about their collection was "stolen" from information entered through your website.

Bottom line: there are many state and federal laws to which agencies must adhere to protect personally identifiable information. Identity theft is the fastest growing crime in the United States, with one victim every 3 seconds. Violations of these laws carry sizeable financial penalties and can severely damage your agency's reputation. Many states are implementing encryption requirements for information transmitted across public networks. Check with your state's agents' association for the latest requirements in your state and ask for any necessary assistance.

## Consider This

**Certificates of Insurance** — A significant concern among the other services agencies allow customers to handle online is the completion of Certificates of Insurance. Your system settings must be reviewed to ensure the customer cannot modify or add any information to the certificate, such as listing an additional insured or modifying the "description of operations" field. Improper execution of certificates of insurance has resulted in significant Errors & Omissions claim activity. Therefore, if your agency allows customers to print their own certificates, make sure the necessary procedures are in place. While your system may provide your agency with a final copy of the certificate for your records, it may be too late if one was modified in error.

**Articles and Questions** — It is also common for agencies to use their websites for educational purposes. This allows customers and prospects to learn more about specific products. For example, many agencies post articles of interest or develop a "Frequently Asked Questions" section. These are tremendous tools that should lead to increased sales while, at the same time, reducing the agency's E&O exposure. However, the accuracy of the

*Continued on page 51*

# ARE YOU PREPARED TO SELL AND SERVE TODAY'S MODERN CONSUMER?

See for yourself! Take the 180 second tour of the greatest digital marketing system in the world at [www.AstonishResults.com](http://www.AstonishResults.com).

- Sell more premium
- Make more money
- Have more fun!

**What are you waiting for?**



**AGENT TESTED. INDUSTRY APPROVED.**

Visit us online by scanning the QR code.



Astonish Results offers a complete digital marketing system that literally does the work of 10-12 vendors in one. With Astonish, you'll know that your agency is using the best practices of the fastest growing agents in the country.

To learn more, take the 180-second tour at [www.AstonishResults.com](http://www.AstonishResults.com) or call us at 888-821-4506.



# Search Engine Optimization Uncovered



By John Boudreau

In this era where content is king — and the better your web content the better your business — independent insurance agencies are finally realizing the impact that search engines have on their success.

It's not uncommon that an agency owner may be contacted by an SEO (search engine optimization) company, looking to gain your business — pledging to increase your visibility and help you “get on the first page of Google.” They may even promise you coveted backlinks, guaranteeing to “get more sites to link to you.” If you are like most business owners this sounds incredible, maybe even too good to be true — so who can you really trust?

Before you can even begin to consider implementing an SEO strategy for your agency, you must first understand the key players — and each of their roles.

## How Do Search Engines Work?

There are three predominant search engines on the scene today — accounting for about 94% of all the searches that are performed. These include: Google (84.64% of searches globally), Bing (3.91%), and Yahoo (5.15%)!

It is clear that Google has reign over the search engine arena — it rests at the top of the heap with over 84% of all searches. Clearly, due to its power, Google is the search engine you want to focus the majority of your SEO efforts on. However the Internet is constantly evolving — recently there has been buzz that Yahoo! is receiving decent conversion rates in PPC advertising (pay per click). It's imperative that you find an SEO strategist you can trust — a true mover and shaker who keeps their finger on the pulse at all times and can adjust your SEO strategy to accommodate search trends and industry changes.

## Major Components of a Search Engine

Google is a “crawler-based” search engine.

A crawler-based search engine has three major components:

1. Spider/Crawler
2. The Index
3. The Algorithm

## Spider/Crawler

The spider visits a web page, reads it, then follows links to various other pages within the site. The purpose of the spider is to build lists. It catalogs key words or phrases within a site's content as well as keeps track of where they were found — think of it as a giant filing cabinet.

The spider then indexes these notes, encodes and stores the data in a safe place for Internet users to access.

In order to build and store useful, informative lists search engine spiders have to visit numerous pages — weaving an intricate web as they travel across the “most used” portions of the web.

The spider returns to the site on a regular basis (roughly every month) to look for changes in the content.

## The Index

Everything the spider finds goes into the second part of the search engine, the index.

The index, sometimes called the catalog, is like a giant book containing a copy of every web page that the spider finds.

If a web page changes, then this book must be revised with new information. This is incredibly important to search engines because it allows them to stay up-to-date as to where the most relevant, valuable content is located out there on the web. Those websites where the content is updated frequently get crawled more repeatedly.

Google sees sites with fresh content as active and healthy — they are full of life and are consistently pumping out useful information. Therefore, the search engines reward these active sites by giving them preferred, higher rankings in terms of SEO. These sites are seen as credible, authoritative resources because searchers will find more pertinent — and potentially more accurate — information there.

Sometimes it can take a while for new pages or changes that the spider finds to be added to the index. Thus, a web page may have been “spidered” but not yet “indexed.” Until it is indexed — or added to the index — it is not available to those searching with the search engine.

## The Algorithm

This is the program that sifts through the millions of pages recorded in the index to find matches to a specific search query and then ranks them in order of what it believes is most relevant. This software contains the algorithm (Google's special sauce) which ranks pages.

This algorithm is constantly being altered in an attempt to yield the best results for searchers using the engine.

*Continued on page 52*

# Help Build Your Family's Financial Future With **PIA Trust Insurance Plans**

As a PIA Member\* serving Main Street America, you and your employees have access to a variety of high-quality, competitively priced insurance plans.

With PIA Trust Insurance Plans, you have the flexibility to customize your protection to best meet your family's insurance needs. With the exception of Basic Life\*\*, your employees are also eligible to apply for all of the plans without your participation.

Plans available include:



- > Dental
- > Basic Term Life\*\*
- > Voluntary Term Life
- > Dependent Term Life
- > Hospital Indemnity
- > Short & Long Term Disability
- > Business Overhead Expense
- > Accidental Death & Dismemberment



PIA SERVICES GROUP  
INSURANCE FUND



For more information about PIA Trust Insurance Plans, please contact your local PIA Affiliate or call the Plan Administrator at  
**(800) 336-4759**

Additional information is also available online at  
[www.piatrust.com](http://www.piatrust.com)

\*PIA National membership, when required, must be current at all times.

\*\*Only available if 100% employer paid and if the employer and 100% of the employees enroll. No medical underwriting necessary up to guaranteed issue limits. Policies or provisions may vary or be unavailable in some states. Policies have exclusions or limitations which may affect any benefits payable. All coverage except Dental underwritten by Unimerica Insurance Company, Association Administrative Address, P.O. Box 17828, Portland, ME 04112-8828. Dental coverage underwritten by MetLife. Program Administered by Lockton Risk Services

# Five Must Do Steps in Search Engine Optimization



A few nuts and bolts explained in plain English

By Akarin Weatherford

Search Engine Optimization can't be summed up entirely in one article. Why? Because it's complex and always evolving as search engines continue to adjust their search algorithms. That being said, with 75% of all people starting their search for insurance on-line, you can't afford to ignore SEO either. On top of that, reduced marketing budgets are not an issue since most everything you can do in SEO is free except for your time.

To help you in the process we have identified the five fundamental things you can do for keeping your SEO efforts on track, and getting more business from the web:

**1. Get the FREE Tools** — First get a free Gmail account at [www.gmail.com](http://www.gmail.com) with a user name. Do not use YOUR email address as the user name. This crucial first step creates universal access to all Google products. Also you can share this email address with techs and administrative folks for maintenance purposes of your web sites. That way they do not need access to your personal email to get work done and it will help clear your inbox from tech related spam, newsletters, and alerts. Next from the [www.google.com/accounts](http://www.google.com/accounts) page you can set up Google Places, Webmaster Tools, and Google Voice and YouTube accounts. Respectively these four FREE Google tools allow you to get on the Google map search results, track search statistics of your site, get a free phone number in your local area with call forwarding and id tracker for on-line campaigns, and create a video "Channel" for agency marketing videos and slide shows (Google owns YouTube and YouTube videos do show up in search results). Just simply click on each link and follow the helpful online instructions.

**2. Get on Local Maps** — This is VERY important. You want to get on the map, literally! Google has shifted its focus away from the massive web sites that monopolized search results which now helps the local agent get back in the mix. Google does this by displaying a special section containing local search results and location pins on a local map. Google easily determines a searcher's location through several ways such as a GEO IP Address look up or even reading the GPS or cellular tower location from a mobile device. With more and more smart phones and tablets on the market, this feature is not going to go away. When setting up your Google Places (see previous step), fill out as much business information as possible. Include logos, building photos, even relevant videos. Other search engines also provide their version of

"Places" so be sure to take advantage of those too. One non-search engine site that you must also be in is [www.Yelp.com](http://www.Yelp.com). For all these sites you need to have engaging content that separates you from competitors like offering referral coupons (as permitted by law) and having clients leave ratings and reviews.

**3. Use Good Domains and Keywords** — The first rule to remember here is that there is NO RULE that says you are only allowed one web site. Since Google and other search engines like specific content, consider adding product line specific sites to your agency's web site portfolio. For example, SmithJonesandWalkerAgency.com is fine, but having a domain name with commonly searched key words is better and it helps you get higher in the rankings! Think about it. If someone needs an insurance quote and has never heard of "Smith, Jones, and Walker Agency, Inc.," then are they really going to type that into a search engine? They are more likely going to type something like "home insurance quote" so a domain like AtlantaHomeInsurance.com would be better. Also take notice in this example that key word "home" was used but not the correct term "homeowners." You have to quit thinking like an agent and start thinking like your audience to play the search engine game.

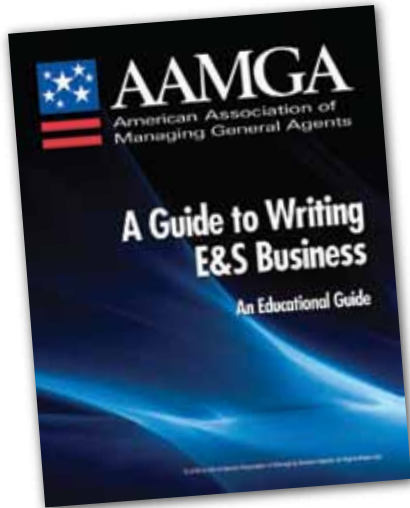
When these carefully selected key words are found in your domain name, page title, and description, search engines will display the key words in bold within the search results. Test this yourself in Google on any search. The more bold text in any one result entry attracts the searcher's eye and therefore gets more clicks to the site without even having to be in position #1. Search engines also help us out by matching results and bolding words that are spelled differently but essentially mean the same thing, like insurers and insurance, or car and auto.

If you're set on not building more web sites, then be sure that your content is specific to the lines of insurance you're marketing. In either case it's important to follow proper site building mechanics when developing and maintaining your site. So as not to put you to sleep, feel free to provide your web master the included Basic Web Site Mechanics Checklist to make sure your site mechanics are up to speed (see checklist below). This takes us to step four.

*Continued on page 54*



## Do You Know What Retailers Are Looking For In An MGA? Do You Know The Difference Between A Wholesaler And An Aggregator?



New from the American Association of Managing General Agents, a guide that can be used for:

- Training Employees
- Establishing New Relationships
- Strengthening Existing Relationships
- Referencing Rules and Regulations
- Researching Financial Strength

## What to Expect From This Guide:

Understand common terms used in the Excess and Surplus Lines Industry

Learn how to establish the most effective relationship between Wholesalers and Retailers:

- Learn each party's expectations
- Understand marketing issues to consider when placing business in the E&S Marketplace
- Follow our checklists to make sure you answer all the right questions
- Review our list of Do's and Don'ts
- Learn sources you can use to review a company's financial rating
- Understand more about the licensing rules, regulations and guidelines that govern the E&S Industry

Downloadable forms:

- General Agency Interview Form
- Agency Profile Form
- Producer Questionnaire (two examples)
- Insurance Producer Agreement

Review online or download a printed copy at [www.aamga.org](http://www.aamga.org)  
Follow the Education tab to "How to Write E&S"

# The Best Web Marketing Strategy You've Never Heard



## How to get the most out of “local search”

By Matthew Marko

By now, you've probably heard how creating a website or using social media can help increase visibility and generate leads for your agency. But you may not have heard about a faster, easier way to reach thousands of people in your local area who are shopping for insurance right now — and it's free.

It sounds too good to be true, but “local search” can give your agency excellent visibility at the same moment consumers are looking for a local agent.

### What Is Local Search?

Quite simply, local search is the name used to describe search engine results that show local business listings when a consumer searches for products or services in their area. For example, if a consumer enters “auto insurance Hadley, MA” the results page will include a map and a list of the top ranking local agencies. Think of it as the new online alternative to a yellow pages directory.



Because local search sifts through business data, not websites, your agency doesn't even need a website to be included in local search (though having a quality web site helps). And since local search listings are often positioned higher on the results page than websites, your agency may show up *above* the top ranked insurance website — a position many spend thousands of dollars in search engine optimization to achieve.

By claiming your agency's free local listing, you'll open the door for additional exposure and new business leads.

### Why Local Search Works

- Ninety-seven percent of consumers use the internet to shop locally.<sup>1</sup>
- Ninety percent of online searches start with a search engine, not a company website.<sup>2</sup>
- Americans conducted 16.9 billion searches in March 2011,<sup>3</sup> and twenty percent of Google searches are local in nature.<sup>4</sup> This suggests over *three billion* local searches are conducted in the U.S. every month.
- Of the more than 20 million businesses in the U.S.,<sup>5</sup> only 2 million (10 percent) have claimed a Google local listing.<sup>6</sup>

We all know the internet has changed the way consumers look for information about products and services. But according to a Progressive survey, three out of four independent agencies still haven't taken advantage of local search. Now is the perfect time for you to take the lead in your market by developing a local search strategy.

### How to Get Started

An easy way to claim your local listing is by visiting [GetListed.org](http://GetListed.org), a free service that checks your current listings and helps you claim them with major search engines including Google, Yahoo, and Bing.

Just type in your agency name and zip code, and [GetListed.org](http://GetListed.org) will score you on how well your agency is represented in local search. If you haven't claimed your listings, the site will also link you to the claiming page of each search engine.

The rest is simple. For each search engine, just register for a free account, then provide information about your agency. Be sure your listing includes the following essential details:

- Business address
- Local phone number

*Continued on page 55*

<sup>1</sup> <http://www.kelseygroup.com/press/pr100310.asp>

<sup>2</sup> <http://www.kelseygroup.com/press/pr100310.asp>

<sup>3</sup> [http://www.comscore.com/Press\\_Events/Press\\_Releases/2011/4/comScore\\_Releases\\_March\\_2011\\_U.S.\\_Search\\_Engine\\_Rankings](http://www.comscore.com/Press_Events/Press_Releases/2011/4/comScore_Releases_March_2011_U.S._Search_Engine_Rankings)

<sup>4</sup> <http://sites.google.com/a/pressatgoogle.com/googleplaces/metrics>

<sup>5</sup> <http://www.census.gov/epcd/www/smallbus.html#Nonemployers>

<sup>6</sup> <http://sites.google.com/a/pressatgoogle.com/googleplaces/metrics>

Insurance is at the Crossroads.

We can help.



Insurance Agent Internet Marketing Systems



Akarin Weatherford  
Chief Technology Officer

At IAIMS, our mission is to advance the success of the Insurance Agency Distribution Channel. We do this by providing high-quality, web-based solutions and education to the Insurance Agent Community. As an Agent founded and owned company, rest assured that we have your best interests in mind.

Visit us at [www.IAIMS.com](http://www.IAIMS.com) or use the QR Codes below.

1Lead 1Buyer



INSURANCE  
RIVALS.com



# What Is Local PAID Search? By Paul Kerrigan

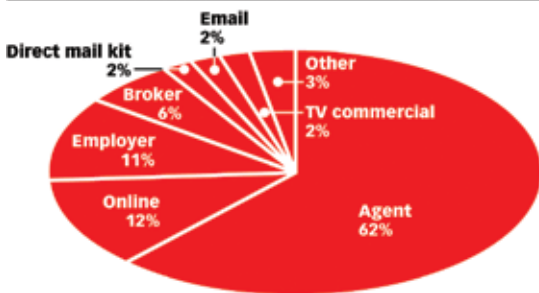


Remember when you had to pick up your local phone book to make a reservation at your favorite restaurant? Local search is the natural evolution of this to the online world. Now you can just search in your favorite engine and find local business listings, minimizing the risk for the occasional paper cut.

Local search is a great option for businesses with a local customer base and typically drives customers to offline conversions such as a phone call or store visit. Recent data suggests that 46% of local online searchers contacted a business by telephone and 37% visited the business in person after researching online. [Source, TMP Directional Marketing & Comscore]

This is particularly true in the insurance category, where personal interaction remains highly important for insurance shoppers. According to data from CMO Council, as provided by eMarketer, the purchase cycle for insurance is becoming more multi-faceted as new channels emerge. Consumers continue to go online to research, but only 12% of respondents ended up purchasing their policy online. Agents continue to be the preferred channel for consumers to purchase their insurance policy at 62%. Local search can play a key role in helping consumers to locate their local agent and ultimately end up purchasing their policy.

**Method of Purchasing Insurance Policy, Sep 2010**  
% of US consumers\*



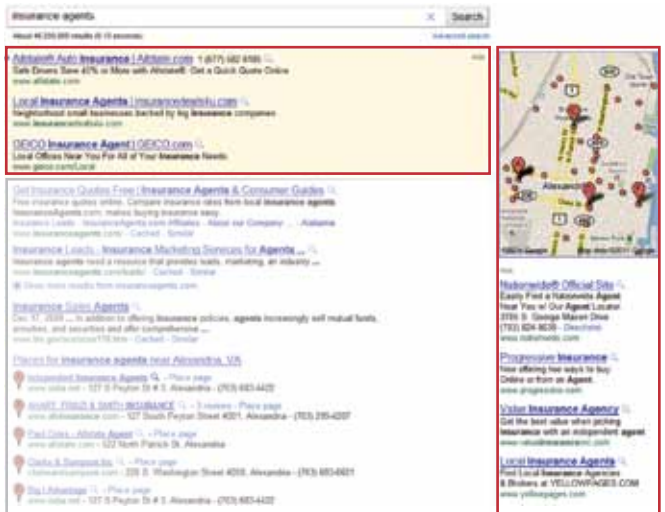
Note: n=1,117; \*who have at least one form of insurance  
Source: CMO Council, "What's Critical in the Vertical: Insurance" sponsored by InfoPrint Solutions Company, Sep 20, 2010

120282 www.eMarketer.com

While it's true that the major search engines now provide prime real estate to *free* local business listings, *paid* local listings offer businesses unique opportunities to target their advertising to specific consumer segments and to capture valuable space on the search engine results page.

## Paid Listings and the Search Engine Results Page

Paid listings are displayed in the top 3 positions and the right rail of the search engine results page, highlighted in red below. The additional listings on the page include free local listings and those based upon organic search results (grayed out area), which are driven via specific tactics that are done to increase visibility for a company's website.



As local search has evolved, so have the search engines and the way that they incorporate the results in paid listings. The screenshot below is from Google and highlights an advertiser that is leveraging location extensions to include a local agent address that is also displayed on the map image included on the right rail of the page.



Continued on page 56



# Their businesses are as different as the tools they use.

## Insure them accordingly with AmTrust.

Think AmTrust for all your small business insurance needs. We offer workers' compensation and commercial package products in a variety of classifications, including specialty niche segments such as: Fine Dining | Lumber Specialty | GarageKeepers | Businessowners Policies



For more information about how you can write business with AmTrust, please call 877.528.7878 or visit [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com).

\* Not all products available in all states



AmTrust North America  
An AmTrust Financial Company

# The Five Biggest Mistakes Made in Managing Internet Leads



By Carl Moulton CPCU, CLU, ChFC

**Let's face it with over 75% of today's insurance consumers beginning their search for insurance on-line, we must be successful in marketing on-line if we expect to stay in business.**

## **1. Not getting in touch with the prospect immediately!**

This is the biggest mistake of them all. Keep in mind the reason the person went on line in the first place is for the convenience and speed the web offers. There are so many choices to the consumer. Let's face it we're all becoming used to immediate access to information on the web. Getting quotes and questions answered immediately is the standard expectation from today's insurance consumers. A good analogy is to treat your agencies quote request "in box" with the same level of importance as your office's reception area. You wouldn't ignore a customer standing in front of your receptionist desk. In the same way, you shouldn't delay in contacting the person requesting a quote via the web. Obviously our offices are not physically opened at night so consider using a 24/7 licensed call center for after hours support. I'm not talking about the insurance carriers' call center, but one that represents you the independent agent.

**2. Purchasing non-exclusive leads.** Knowing what people expect when shopping on-line, working these leads are more often than not an act of futility. The two primary reasons being a time delay between the time the consumer requested their quote and the time you actually get the lead. The other reason is the number of other agents working that same lead! I don't know about you, but personally I would not want a bunch of different agents calling me back about the same thing! If you're not the first or second agent to get back to the consumer, your call becomes merely an aggravation. Personally I would much rather receive one phone call with multiple choices and solid advice. Of course this ability to shop the market for the consumer is the independent agent's main competitive advantage, and exclusive leads leverage this advantage.

**3. Not having an established, measurable marketing plan in place for working internet leads.** There is an old saying you have to inspect what you expect. It's also been said that if you fail to plan, then you plan to fail. It's important

to map out your work flow on how your agency is going to work ALL the leads (not just your internet leads) that come into your agency. Be sure to set measurable standards that answer the who, what, when, where, and why of everything you do.

**4. Not leveraging your agency's existing technologies in managing your leads.** Most of us are guilty of not maximizing the capabilities of the technologies that already exist within our agencies. It's even more common that we fail to connect the dots and integrate these technologies into our day to day work flows. A classic example is the failure to imbed our client management systems or multi-rater's consumer portal into our websites. Doing so would indeed cutback on our quote processing time, by saving key strokes and in data input errors. For those of us that chose not to use our on line consumer portals, we still often overlook the prospect management capabilities of our client management systems. Let's face it having a 20% closing ratio for any line of insurance is not bad. The question is what are you doing to manage the remaining 80%? This 80% represents money in the bank by way of x-dates. Most us already know it usually takes 3 to 5 sales calls before we close the deal. By keeping this data up to date and working it faithfully, your sales will go up even if your closing ratio doesn't.

**5. Not getting buy in from your agency's staff.** How good are you at pushing a string? Unless you're in the office every day, you rely on your staff to get things done. You need to be sure that whatever marketing plans you come up with, all of your staff needs to buy into it. That includes both a complete understanding of how to implement it as well as the right incentives in making it happen. Weekly office meetings are the perfect environment for developing, adjusting, communicating and measuring any agency marketing plan.

*Carl Moulton is a co-owner of Insurance Agent Internet Marketing Systems (IAIMS, Inc.) and has held positions in underwriting, underwriting management, sales and sales management for one of the largest multiline insurance carriers in the country. Carl holds the professional designations of CPCU, CLU and ChFC. He is a member of the Florida PIA and the Society of CPCU.*

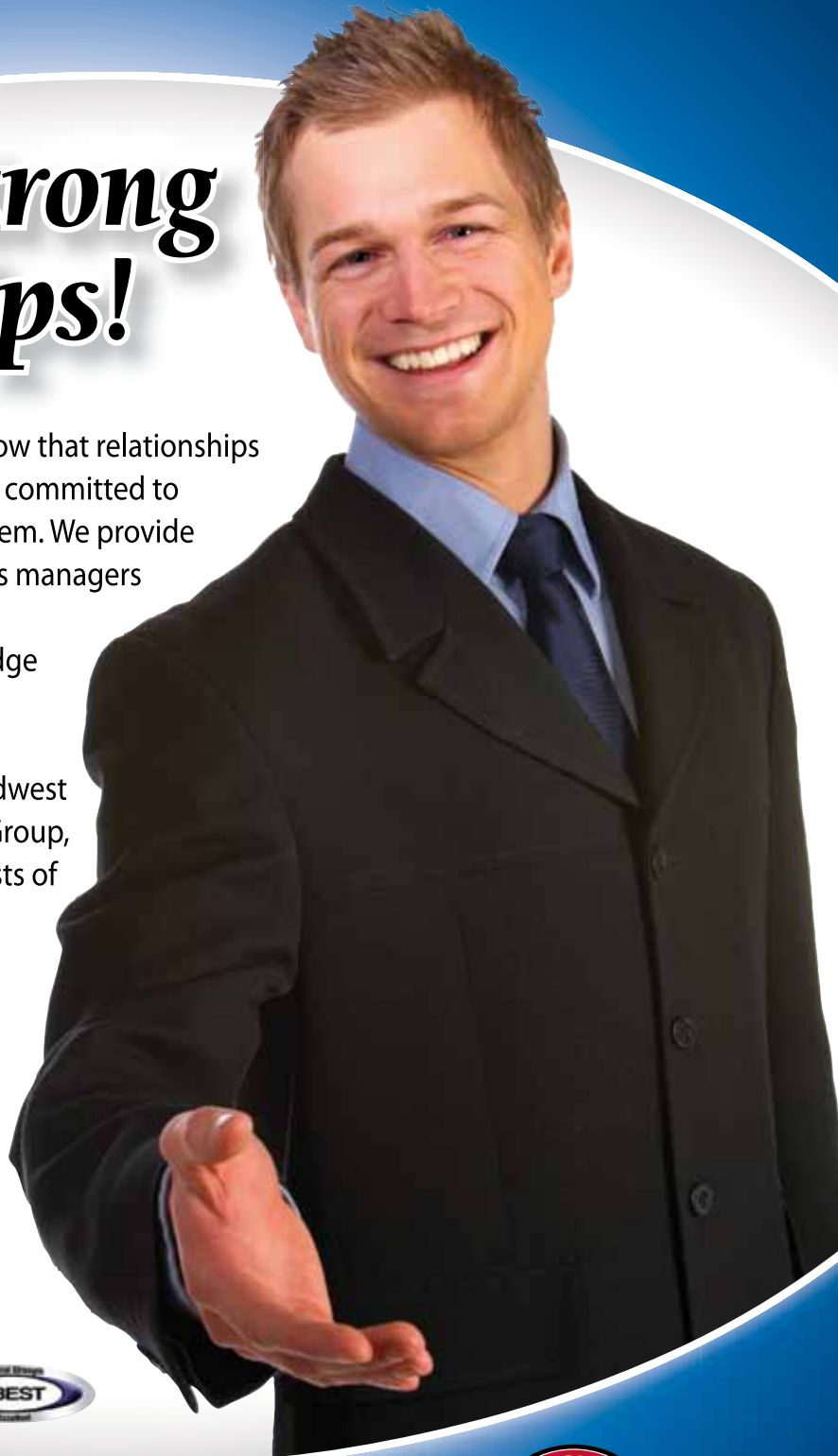
# Building strong relationships!

At The Motorists Insurance Group, we know that relationships make the difference, which is why we are committed to supporting the independent agency system. We provide personal service through our district sales managers who have commercial lines underwriting authority and extensive product knowledge to help you write profitable business.

Operating in markets throughout the Midwest and Northeast, The Motorists Insurance Group, headquartered in Columbus, Ohio, consists of 10 property and casualty insurance, life insurance and brokerage companies.

To find out more about representing The Motorists Insurance Group, contact:

**Megan Rettig**  
Agency Relations Manager  
614-225-8389  
[megan.rettig@motoristsgroup.com](mailto:megan.rettig@motoristsgroup.com)



**M** The Motorists Insurance Group, You know us.®



**MI** Motorists Mutual Insurance Company®

**MI** Motorists Life Insurance Company®

**IOWA**  
IOWA MUTUAL INSURANCE COMPANY

**Wilson Mutual**  
INSURANCE COMPANY

**MICO** Insurance Company

**Phenix Mutual**  
FIRE INSURANCE COMPANY

**IOWA AMERICAN**

**BSB** BROAD STREET BROKERAGE

**MI** Motorists Commercial Mutual Insurance Company

**MCM** Insurance Agency, Inc.

# Making Internet Lead Marketing Work for Your Agency

By Alexi Papandon



Over the past few years, many independent insurance agents have begun purchasing, or have considered purchasing, Internet leads to help fill the personal lines prospect pipeline and grow their business. Many of these agents previously relied on more “traditional” forms of marketing such as yellow page ads, bus stop ads, and direct mail. However, as more consumers begin to rely on the Internet for their insurance needs, traditional forms of marketing are being used less often, causing some agents to question their efficacy. Hence, many agencies that want to grow are turning to online lead providers to deliver a steady stream of prospects for their businesses.

As with any prospect source, it’s important to remember that *you’re buying an opportunity, not a sale*. Agents must have a process in their office for working the leads in order to be successful. Online leads require a disciplined contact strategy to maximize success.

Here are 4 important things to remember if you purchase Internet leads for your agency:

## 1. Be Responsive

Contact the consumer as soon as you receive the lead notification. If you **call or email within 5 minutes**, you are much more likely to make contact than if you wait 30 minutes. The likelihood that the lead is exclusive to you is low, and each agent is eager to make a sale, so the faster you respond when a consumer contacts you, the better your odds are of ultimately writing a policy.

## 2. Be Diligent

If you are unable to reach the consumer the first time you email or call, *try again!* This may seem obvious to seasoned agents, but research shows that a staggering **50% of leads are never contacted beyond the first attempt**. (Source: Leads360) Without a proper follow-up process in place, you could let quality prospects slip away from you. In addition, don’t rely solely on the phone or email, make sure that you incorporate both into your contact process. Consumers vary with how they want to be contacted, so by only doing one or the other, you are potentially letting warm prospects fall through the cracks.

Keep these facts in mind:

- The best time to first contact a consumer is immediately after you receive the lead.
- The best time to follow up with a lead is 4 p.m. and 6 p.m. on Wednesdays and Thursdays. (Source: InsideSales.com/MIT Lead Response Management Study 2007)

- Attempting to contact a lead 6 times results in the maximum possible contact rate — approximately 93%. (Source: Leads360)

## 3. Give It Time

Don’t give up too soon! Some agents buy 10-20 leads, have a low close rate, then quit. It will take more than a few dozen leads to refine your process and gauge your success.

If you effectively use online leads, it can be instrumental in growing your business. But it won’t happen overnight. There’s no magic bullet with any marketing effort, and Internet leads are no different. With practice, you will refine your strategy and gain experience with Internet consumers.

## 4. Be Realistic

It’s important to set realistic goals. Typically, the close rate for a new agent starts somewhere in the neighborhood of 5%. With practice and a disciplined process, many agents see their close rates improve to 10%-12%. (Source: InsWeb) But even at a 5% close rate, the numbers may work for an agent — particularly when you include the possibility of cross-selling another policy, the longevity of the consumer with your agency, and referrals that turn into additional business.

Check out the following ROI example:

### Assumptions:

Commission Rate: 12.5%  
Avg. Premium per Policy: \$1,000  
Leads Purchased: 100  
Avg. Lead Cost: \$9  
Close Rate: 10%

### Return on Marketing:

Total Cost of Leads: \$900  
New Policies Written: 10  
Total New Premium: \$10,000  
First Year Commission Revenue: \$1,250  
**First Year Margin: \$350**

Remember, too, that not every lead is going to be perfect and not every consumer is going to want to speak with you. The trick is to identify and have meaningful conversations with those that do want to talk. They are looking for someone they can speak to, someone to answer their questions and provide meaningful coverage suggestions. By guiding them through the buying process and engaging in a friendly and professional conversation, you can guarantee yourself a long-time customer — and further improve your ROI.

*Alexi Papandon is assistant vice president of communications for the National Association of Professional Insurance Agents. Over the years he has worked on the association’s print and electronic communications, the PIA Branding Program and the marketing of PIA member benefits among other responsibilities.*



# Grow Your Business with AgentInsider® LEAD PROGRAM





Save 50%

## Special Offer!

Open a new AgentInsider® Lead Program account now and get **50% off** all your leads for the first 90 days!\* *Promo code: PIA50*

We offer the most flexible, real-time online lead program by giving YOU the control. With millions of leads delivered nationwide, AgentInsider® is the premier source for online leads.

### BENEFITS OF LEAD PROGRAM

-  *Best contact rate in the industry\*\**
-  *No sign up fees; no contracts; no minimums*
-  *Integrated into the top comparative raters and lead management systems*
-  *Auto, Home, Renters, Term Life, Health, and Business Leads Available*

Register now at  
**agentinsider.com/PIAConnect**  
or contact our  
Client Services Team at  
**866-892-4080**  
or [info@agentinsider.com](mailto:info@agentinsider.com)

\*The 50% discount is applied directly to a new account and begins when the account is created. Promotion for Independent Agents ONLY. This offer excludes all other promotional offers and discounts for AgentInsider® Lead Program. Offer not valid for existing AgentInsider and Producer Pipeline members. Discount shall be calculated and applied at point-of-sale and will be based off lead purchase price. For example, if you purchase a lead for \$11.00, then \$5.50 will be used in promotional credit, and \$5.50 will be paid by you. Additionally, promotional credits are non-transferrable and shall have no cash value. Must sign up for promotion by June 30, 2012.

\*\* Source: Leads360 Lead Industry Report 2010 Year-End-Review, comparing 34 national insurance lead providers.

# The Secret to Sales: Marketing That Works

By Phil Beakes



You've decided you want to grow your agency. You have sales goals that you and your team have to hit. You need the revenue, and you've made commitments you intend to keep, to your agency, your carriers, and others. You hire, train, manage and support your producers the best you can, and you're working harder today than you can remember, to make remotely the same profit you made even three years ago.

I understand this very well, as I have been there. I started my first agency when I was 29 years old in 1983, because I didn't know it was hard! We grew it to \$8.5 million in commission income, 83 employees and three offices in the next 16 years. I sold my half to my partner and then spent the last ten years as CEO of three other companies. I train producers how to grow, and train agency principals to hire, train, and manage producers. I've been where you are as a principal, and a producer, and I understand.

You can come up with many reasons that the growth is slow or worse, and many of them hold water, but the main issue is you are not **MARKETING**. We only communicate with people when the renewal period is upon everyone, and we're surprised when our prospects don't seem to "know who we are", and treat us like vendors rather than the true trusted advisor we are to our existing clients. In other words, we are only **SELLING**.

Understanding this is in the definition itself. Marketing is the dynamic communication, to and from, a carefully selected target population of prospective clients. Here we clearly outline the solutions we have developed to solve their unique problems, and most importantly we let them know "*who we are*," not just what we do.

Sales on the other hand, are the tactics and protocols we go through to complete the "value for value exchange." This is where you open and close the deal. This you know how to do well, if you get the chance!

Most agents haven't evolved marketing skills because they **DON'T HAVE TO!** Take the guy that manufactures paper plates. He has two marketing challenges. The first is to convince you to use paper plates over what other alternatives are out there. The second problem is to convince you to buy **HIS** plates over someone else he competes with.

Agents have never learned to deal with the first problem because 99% of your market has already decided to buy insurance. All you have to worry about is the second

problem and convince them to buy it from you. So, you've never had to do marketing, and so you put all the heat on your sales skills. So, we put great emphasis on selling harder and harder.

The key is not to work harder! It is to work smarter and become a **MARKETER**, to go along with the critical sales skills you already have. As my good friend Mitch Gooze says, "*What Marketing doesn't do, Sales has to make up for.*" If you are not marketing, your sales team has to build every relationship from scratch, every time. It's very hard work.

Most insurance agencies have a limited view of marketing. They think of it as "advertizing", or long newsletters that take many hours to generate (and nobody reads), which is a form of marketing, but has to be the most expensive and toughest to track in terms of return on the investment. Most agents see glossy brochures full of features, and web sites that are an electronic version of the print brochure, and both require thousands of dollars to develop the graphics and copy to produce.

I am talking today about electronic marketing via email. I am **NOT** talking about "SPAM," which is unwanted and unannounced sales dribble, clogging up people's mailboxes. I am talking about sending email communication that is personal, gives the recipient value, is a true reflection of who you are, and is invited by people who have given you permission to connect with them. This is completely possible and extremely powerful.

Email, tastefully done and sent with permission, is a great way to stay in touch when you can not call every lead, trying to build a relationship. People will open and read something from a friend or from someone they recognize and if tastefully done, and imparting value, they look forward to it. I have a large database I email a custom article to, prefaced with a personalized note from me telling them what I'm up to, and send it twice a month. I hear from some of them if I'm late!

The beauty is, I can connect with every one of my prospects, clients, friends, and contacts at the same time, and I only have to write one piece and hit send. The cost per edition is virtually free and the time savings is enormous.

If you are depending on the phone and personal visits and simply putting up with missing most of your pros-

*Continued on page 57*

[www.SalesTrack.cc](http://www.SalesTrack.cc)

---

Don't let uncertainty

cause you to **delay**

&

don't try harder to **push** ropes!

**Share** your goals,

**promote** the talents of your Agency Staff,

watch them **create**

structure, discipline & teamwork

&

they'll **pull** with you!

[www.SalesTrack.cc](http://www.SalesTrack.cc)

*50 years of agency management in combining  
21 Agencies into 8 Corporations & 12 Locations  
by helping others reach their potential!*

# Win Business with Content Marketing Campaigns

By Dave O'Brien



In this rapidly changing business climate, brokers need to take advantage of every opportunity to make a lasting impression on clients and prospects. If you're winning business purely on price, you will lose it on price, too, which is why successful brokers in today's marketplace tend to go far beyond just placing coverage. In a recent Zywave survey, 75 percent of respondents indicated that regular communication is a determining factor when choosing a broker. In this competitive environment, driving organic growth and standing out from the competition means more than just regularly reaching out. It means going even further to ensure that each time you do reach out, you provide value that clients and prospects can't live without.

Bottom line? Your communication has to mean something to your client or prospect. Anticipating your client or prospect's needs and regularly delivering them targeted, meaningful content that directly speaks to those needs keeps a broker in front of prospects or clients, creating legitimacy, increasing brand loyalty and facilitating cross-selling.

## Where to Start?

Create a planned and sequenced series of marketing messages on industry trends, legislative news or other relevant, hot-button topics you've discussed with clients. It's all about balance. The key is to meet clients' needs without chewing too much of your own administrative time and resources in the process. Keys to ensuring a successful content marketing campaign:

- Examine your business. Identify your top strengths, weaknesses and competitive advantages (e.g., risk management consulting).
- Select content that corresponds to what you've identified. Segment it by industry or pain point to ensure clients and prospects are targeted with the right material.
- Establish a schedule. Do you want to touch clients monthly? Quarterly? In the Zywave survey, the majority of clients preferred monthly contact.

## What Is Meaningful Content?

Business owners are concerned with three things: profits, employees and clients. If you show them how to protect profits, keep employees safe and deliver new prospects, you become a partner instead of a vendor. Naturally, content that resonates best is relevant, timely and has a valuable takeaway (think: OSHA compliance, loss control, experience modification factor, safety programs). Brokers should aspire to consistently sending out this kind of content. A few points to begin:

1. *Focus on exposures.* Look at the client or prospect's

industry and deliver resources specific to that industry's risks and exposures.

2. *Think about timely topics.* Seasonal exposures tied to regulatory compliance, weather or the holidays make it a good time to distribute materials on topics such as business contingency planning, OSHA posting requirements or driving tips.
3. *Make it informational.* Insurance is an educational process for most clients. Include a PowerPoint® presentation or related materials that teach a concept.

Chances are, a prospect's current broker is not delivering this kind of above-and-beyond service, and the prospect will be more inclined to do business with you when you've positioned yourself as a sophisticated and knowledgeable consultant. You're demonstrating to clients and prospects that you don't treat them like everyone else. You work harder and deliver more.

## Automating Communication

If you have a system to automate the delivery of this content, you can potentially acquire new business while keeping existing business using the same campaign of content. When you are using a delivery system, it is important to properly segment your prospects and clients, then create sets of content that target each segment's unique pain points — the rifle approach instead of the shotgun approach. A good vehicle for these content marketing campaigns is a client portal, which gives your brand more exposure and helps you avoid simply dumping information into inboxes.

## Creating Loyal Customers

Well-planned and strategically executed communications plans can also build strong broker-client relationships and exit barriers that promote customer retention. Brokers who identify risks and exposures position themselves as pseudo-risk managers, making themselves even more valuable to clients. If a broker can provide relevant information and expertise throughout the year (not just at renewal time), and the client truly values that service, it becomes difficult for the client to leave that broker and lose the valued service.

*Dave O'Brien is Executive Vice President and Chief Marketing Officer of Zywave, Inc. As a broker at a firm recognizing the changing industry in the late 90s, he helped create new technology tools that changed the sales process. The success of these tools led to the formation of Zywave, Inc., and today, with his extensive broker knowledge, he continues to lead Zywave's sales and marketing efforts to help clients grow their book of business and retain sales.*



NIPR<sup>SM</sup>  
National Insurance Producer Registry

## Completing the Licensing Puzzle

### Free up your staff to focus on your customers

With over 1,000,000 license transactions processed annually, NIPR is the recognized leader in electronic producer licensing.

With the NIPR electronic application you'll get:

- Easy online entry
- Single billing for multiple state licenses
- Paper-free transactions



To see how easy the process can be, visit our web site: [www.nipr.com](http://www.nipr.com)

# Email Marketing Considerations

By Alexi Papandon



Contrary to popular belief, email remains a vibrant way of communicating whether one is conducting a transaction, providing news and information or trying to make a sale. When using email for either of these latter two purposes, however, there are a number of things one must take into consideration.

## Getting Good Email Addresses

Before one can start sending emails, one must acquire email addresses. Focus on getting good email addresses, not just a lot of email addresses. Best practices now suggest that companies should only market to those who have opted into their email communications. That is, people who have proactively given their email addresses with the understanding that they will receive specific types of communications. As you'll see, there are some practical reasons for adhering to this particular best practice.

The acquisition of emails should be a priority for most agencies. Train producers and CSRs to ask for email addresses when they make contact with prospects and clients. Advise prospects and clients what they can expect from your agency (e.g. a monthly email newsletter with risk mitigation tips, periodic emails highlighting insurance products that might be useful to them, follow-ups to an inquiry). Then make sure you protect your reputation by honoring your word. Don't thank someone for providing their email address by dumping huge amounts of spam on them or regularly sending them emails that don't pertain to their situation (e.g. sending information about a new BOP to a personal lines client).

Enable visitors to your website to provide you with their contact information and allow them to subscribe to certain types of emails from your agency. Many email services make this easy with online sign up forms.

If you do decide to acquire emails on your own, take the time to do it carefully, using local sources, such as the websites of local businesses. Be very wary of purchasing email lists from list vendors. Aside from the strong possibility that many of the emails are already obsolete, some may be spam traps. A spam trap is an email address that (1) is made up for the sole purpose of being a spam trap, and then planted on web pages that only Internet "spiders" can access as they crawl the web looking for email address to add to lists for sale, or (2) was once a valid email address, but the domain was abandoned and subsequently purchased by a spam prevention entity (e.g.

[www.spamhaus.org](http://www.spamhaus.org)) that then turned the email address into a spam trap. Should you email a spam trap, you will likely get on black lists that many IT departments and email programs rely on to cut the amount of spam they allow to pass through to email users. If you are using a third-party email service, which is advisable for a number of reasons, they may even close your account.

## Formatting Your Emails

When creating your emails, keep in mind that some of your recipients will have images turned off. Thus, you'll want to make sure that you make your most important points using text. You'll also want to minimize the number of images at the top of your email so that readers see your copy and not the empty boxes that often replace blocked images. Placing important copy at the top of your email will also help you get your message across to those who read their emails using Outlook's Preview Pane (or its equivalent) or to those who use Outlook's AutoPreview function (in Outlook go to View > AutoPreview to see how this works). Many experts also recommend placing unsubscribe links at the top of emails so unhappy recipients unsubscribe rather than report your email as spam, which can affect your ability to email others.

You'll also want to ensure your emails are CAN-SPAM compliant. CAN-SPAM is a federal law that applies to all commercial email messages (as opposed to emails that are part of a transaction). Because your agency newsletters will often include commercial messaging, make sure they follow CAN-SPAM's rules as well. Google CAN-SPAM for a list of the requirements, which include not using misleading "from" lines, not using deceptive subject lines, including a physical address for your agency, including an opt-out mechanism and honoring opt-outs within 10 days.

Using a commercial email service makes complying with CAN-SPAM relatively easy, as most will include robust opt-out tools. Plus, most good email services will also include other useful functionality such as tools to analyze your email from a spam standpoint, tools that show you how your email looks in various email programs, and the ability to see who opened your emails and who clicked on links. They may even have a way of formatting your emails to be easily read on mobile devices.

*Alexi Papandon is assistant vice president of communications for the National Association of Professional Insurance Agents. Email Alexi at [alexipa@pianet.org](mailto:alexipa@pianet.org).*

# Do you know what commercial clients look for in a broker?

We do. We asked them.



Since we spun off a growing brokerage in 1995, it has been our mission to provide brokers with premium solutions for agency growth, producer execution and backroom efficiency. That means keeping a pulse on changing needs and wants.

For a **FREE** copy of our **2011 Broker Services Survey** results representing 2,100+ respondents of all industry groups, sizes and geographic regions, call or email us at [marketing@zywave.com](mailto:marketing@zywave.com).

zywave®

Call 1.877.MYZYWAVE  
[www.zywave.com](http://www.zywave.com)

# Attract New Commercial Prospects by Spilling What You Know About Them



By Alan Shulman, CPCU

Your insurance license not only permits you to legally sell insurance, it also comes with a fascinating add-on: a license to be nosy. And you can use this extra “license,” along with the information on the Internet and elsewhere, to intrigue selected commercial prospects.

## Custom Information

The Internet, in its various applications, contains a virtual ton of free information about individuals and businesses. Ditto with a variety of printed sources. Some of the revealed facts are surprisingly accurate, some obsolete, and some are just plain wrong. You can use elements of this publicly accessible info, including websites, membership databases, and social media to move beyond identifying potential new prospects into the realm of actively soliciting them.

Certainly, it’s important to surf for fresh leads, but it’s even more consequential to convert those you have found into paying insureds. One way to encourage this is to use the information that’s out there to initiate contact with desirable businesses. The most common promotional method for utilizing such data, from the Internet and elsewhere, is straightforward customization, where a prospect’s name and address is used in the headline and body of a mailer or other printed promo. This timeless classic never gets old, since people and businesses enjoy seeing (and hearing) their name. But, with all of the extra data that’s so readily available, this simple approach can be expanded to open doors for you.

## Creative Door Opener

Collect as much seemingly valid web and print-based information as you reasonably can about a particular enterprise, use it to pre-qualify the firm, and then utilize what you’ve gathered as an attention-grabbing door opener. This approach recognizes that virtually every business manager is concerned about privacy issues. So, if you present him or her with a neatly organized page that’s boldly entitled “*Here’s What I Have Learned About [Your Company],*” you’ll definitely get their attention. See such a document on page 58. In addition to identifying what you know, it also reveals your sources for the “facts.”

Of course, you’ll also need to explain why you went to all of this effort. The sample cover letter on page 58 succinctly solves the mystery. It converts a prospect’s con-

cern into a compliment by explaining the reasons behind your actions. The letter reads in part... “*I am extremely interested in getting together with you. I have done some preliminary research about your company... What I found out reveals the exact type of organization that we like to do business with. I have prepared for our future meeting by learning what I can about your firm from public sources. I’ve summarized my findings for you on the enclosed page, so there are no secrets between us.*”

Combined, the document and cover correspondence help to reassure your prospect that you are not stalking them, but simply introducing yourself, albeit with a bit of drama. These theatrics help you to stand apart from the agents who just boringly ask to quote. And importantly, the facts that you collate don’t have to be 100% accurate. You can review everything once you get together. These corrections may even be a key reason why the prospect agrees to meet with you. Also, recognize that everyone won’t appreciate your creativity. It’s a good thing because this approach helps you to distinguish forward-thinking business people from the unimaginative. And guess which ones make better insureds?

## Make It Happen

Initiate the process by creating your own reporting document, based on each prospect’s individual situation. Build your “*What I Learned*” report based upon the sources you accessed. The information types displayed, in the top section of the sample, are examples of what you might seek and find. It’s the basic stuff of business. The bottom section reveals your sources for the information. Be as specific as space allows and maintain a full set of your investigative records in case your prospect requests further details.

Begin the actual web searching by looking for the company’s name — to see if they have a site of their own, and if so, to learn who links to them. A firm’s own website often reveals much of what you need, depending on its depth. Search *LinkedIn* for profiles posted by the firm’s employees. There may also be a company *Facebook* page and *Twitter* account to explore. Business profile sites, such as [bbb.org](http://bbb.org) and [hoovers.com](http://hoovers.com), may further fill in the blanks, while employment sites reveal job openings. Check governmental sites including the state’s secretary of state

*Continued on page 58*



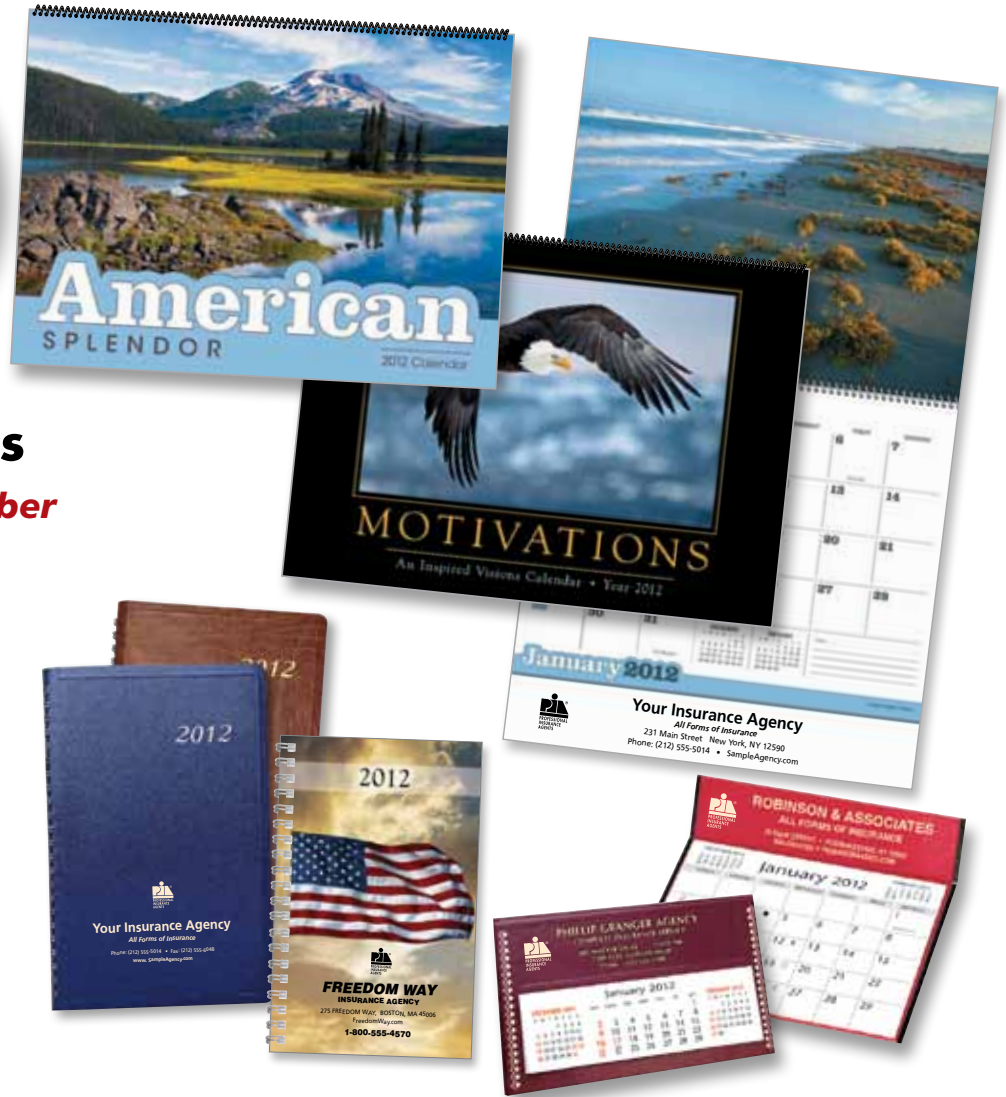
Local Agents  
Serving  
Main Street  
America<sup>SM</sup>

# 2012 Calendar Advertising Program

Discount Code PIA11

**Calendars Generate Referrals!**

*It only takes one referral to pay for an order!*



## 2012 Calendars

**Special 10% PIA Member Discount on every calendar and diary!**

See the complete line of 2012 Calendars & Diaries at [MinesPress.com](http://MinesPress.com)

- Wall Calendars
- Desk Calendars
- Magnet Calendars
- Diaries & Planners
- Greeting Card Calendars
- Envelope Size Calendars
- Wallet Calendar Cards
- Stick-On Calendars

To order and receive your PIA Member Discount, visit [MinesPress.com](http://MinesPress.com). Be sure to enter **Discount Code PIA 11** at checkout.

Or contact The Mines Press toll-free 800-447-6788.  
Offer expires 8-31-11



**Your Complete Satisfaction Is Always Guaranteed!**

# Successful Web Site Marketing

Connecticut agency uses diverse tactics to drive traffic to its Web site, boosting sales and customer loyalty

By Nancy Doucette



Paradiso Financial & Insurance Services, LLC, ([www.paradisoinsurance.com](http://www.paradisoinsurance.com)) is located on Main Street in Stamford, Connecticut, just down the street from the town hall. From the curb, it's a typical small business. But when you meet its owner, Chris Paradiso, you realize this is a small businessman with some big ideas when it comes to digital marketing.

As Chris pointed out when he was featured on the cover of the August 2009 issue of *Rough Notes* magazine, he's no digital native. In fact, as recently as June 2008, his agency didn't have a Web site. At about that time, during a meeting with one of his carrier representatives, he heard about Astonish Results ([www.astonishresults.com](http://www.astonishresults.com)), a digital marketing and training firm focused on helping insurance agencies. Astonish showed him how he could use his Web site to differentiate his agency and write more business in the process.

Chris has amped up his e-marketing efforts, combining the tools and training that Astonish provides with what he describes as his old-fashioned thought process and competitive nature. "I want referrals," he states. "But I don't want just a one-off. I want hundreds without my ever asking for them."

To help achieve that end, Chris created the position of social media marketing engineer for the agency. He recalls that finding the right person for the job was as easy as going onto Facebook. He knew Kate Pisciotta, who had been doing online marketing for a local auto dealership, through a mutual Facebook connection.

Since she joined the agency in September 2010, Kate has taken over most of the firm's blogging activities. Not being a licensed agent, she says she relies on Producer Online from The Rough Notes Company ([www.roughnotes.com/onlinedemo/](http://www.roughnotes.com/onlinedemo/)) to help her develop content for the blogs. (Chris is quick to point out that Producer Online isn't just for bloggers. He describes himself as a big fan of the product.)

Chris says that Kate understands the art and science that go into creating blogs that draw traffic to the Paradiso Insurance Web site. Kate explains, "I use six to eight tag words that I know are going to be used to search for a particular topic. Tag — or key — words should be used in the blog title as well. That helps with search engine optimization — the process by which Web sites are found and ranked by search engines. I want us to be ranked high



Chris Paradiso and Kate Pisciotta of Paradiso Financial & Insurance Services

on the first page of results," she says.

Kate points out that it takes research to determine which key words to use. "I put myself in the shoes of a consumer who is interested in the particular topic I'm blogging about," she points out. Using a recent post about EPLI as an example, she says she included "discrimination" and "sexual harassment" in her key word selection. And because Paradiso Insurance writes exclusively in Connecticut, she includes the state reference — or the CT abbreviation — as well.

Chris proudly notes that as of April 2011, Kate's blogs about EPLI ranked high on the first page of results if one keyed in "EPLI CT."

## Coach Kate

Kate meets regularly with business clients to help them with their digital marketing efforts. It's one of the value-added services that Paradiso Insurance offers its clients, Chris says. "We build loyalty this way," he continues. "Kate holds social media marketing classes for our commercial accounts."

Kate explains that she conducts her coaching sessions in a number of ways. She may invite 15 or 20 business owners to the agency or she may conduct a training session through the chamber of commerce. Some business owners

*Continued on page 59*

# Conversations Still Matter

By Ted Janusz



As a result of delivering Social Media Marketing presentations for the Professional Insurance Agents of Ohio, the Professional Insurance Agents of Tennessee, and presenting Social Media Marketing seminars around the country, I would like to share with you six common questions (and their answers) I typically receive:

## 1. Isn't Social Media Just a Passing Fad?

Do you sometimes think, "If I just cover my head with a pillow, all of this talk about social media might soon go away."?

Yes, it *does* seem like a new social media site is popping up every day, and it is easy to get overwhelmed with it all. Is it just a passing fad? Let's examine this phenomenon further.

## 2. Why Do We Need to Understand Social Media?

If we intend to sell insurance to younger clients, we need to understand how they communicate. For instance, when my daughter was home from college, I never once saw her send an e-mail. Instead she was busy with text messages and Facebook.

But let's bust the myth that only Generation X and Generation Y use Social Media.

The fastest growing segment of users of Facebook is now neither high school nor college students, but rather **females age 55 – 65**. *Why?* With the rest of their family on Facebook (the average user now spends an hour a day on the site), it's the best way for them to keep up with the stories and the photos of their children and grandchildren!

According to "Social Media Revolution," here is the number of years it took each of the following to reach 50 million users:

- Radio – 38 years
- Television – 13 years
- The Internet – 4 years
- iPod – 3 years

Facebook, on the other hand, has added *100 million users* — in just the last nine months!

Here, according to the Facebook Global Monitor, is a listing of the percent of a country's citizens (not just the percent of those citizens who are online) who currently maintain a profile on Facebook:

- Iceland - 53%
- Norway - 46%
- Canada - 42%
- Hong Kong - 40.5%
- United Kingdom - 40%
- United States - 35.5%
- Chile - 35%
- Israel - 32.5%
- Bahamas - 30.5%

With over 1/3 of Americans now on Facebook, it is important that we have an understanding of this social media phenomenon that is rapidly spreading across the globe, and to learn how we can use this new form of communication to grow our agency business.

## Shiny New Toys?

I was consulting with an organization who told me that they would like to develop a Facebook page. When I asked why, they replied, "Because our competitor has one!"

Once you understand these new social media tools, the key to success will be to determine an *overall social media strategy*: How can you use these tools along with your existing marketing strategy to grow your insurance business?

## A Paradigm Shift for Marketing Success

This will require a new and different mind set, since social media is not about "advertising" but rather about "growing communities." Rather than the one-way communication of traditional media, social media is about having a conversation with your clients and prospects and developing relationships.

You won't get new business in social media by telling people how wonderful you truly are, but by becoming a *trusted member of the community*. Rather than spraying ad copy, you will now give your fans, connections and followers *valuable content* that will have personal value to them and they will want to share with others using these new tools.

Finally, as social media expert Gary Vaynerchuk reminds us, "Social media is a marathon, not a sprint."

As we discussed earlier, going forward, effective use of social media will need to be an essential part of your marketing plan.

*Continued on page 61*

## Mobile — the New Frontier for Agency Marketing *(by Steve Anderson)*

vide your customers as much information as possible, as instantly as possible on whatever platform they want. The more you are able to empower your customers with instant access to information, the more likely they will see you as a valued provider — and want to continue as a client.

Here are three ways your agency can begin taking advantage of mobile access.

### **Mobile Web Site**

Do an experiment right now. Using your mobile phone go to your agency web site. What does it look like? How easy is it to navigate? It likely is not a very good experience. Now think about your client and/or prospect. How long will they stay on that site looking for information? Probably not very long.

The first step is to make sure your agency website(s) is mobile friendly. Your website can detect when a mobile device is accessing information. It can then direct that mobile device to part of your site that has been designed to display on the smaller smart phone screen.

### **Text Marketing**

I can almost guarantee that your staff is currently texting clients and prospects. It is a growing E&O concern as the documentation of these communications is not consistent. Begin now to create procedures to capture these “documents” into the client record.

You should also begin experimenting with text marketing. You can try it now to see how it works.

Using your mobile phone send a text to 411247 (put this in the “To” field). In the body of the text put “Steve” (the keyword that tells the service what to do), your first name, and then your email address. It will look like this:

Steve Bill [Bill@ABCAgency.com](mailto:Bill@ABCAgency.com)

If you have done it correctly my text marketing system will send you a text acknowledgement and tell you to look for an email that will tell you how to download a free report. The benefit is that once the process is created the entire process is automatic.

### **Create an Agency Mobile App**

Providing an agency branded mobile app makes you the easiest person for customers to do business with, which means they will likely stay with your agency longer. Mobile apps also keep your customers away from Web searches. When they can always find you on their phones,

they are unlikely to need to look you up online and see ads for other insurance providers.

### **How to Get a Mobile App**

There are two basic ways to create a mobile app for your agency.

1. You can hire someone to build one for you. A college kid might do this for \$3,000 to \$5,000. But they may not be around to update or improve it. You can hire a real software company to create one. If they give you a price of under \$20,000 you should suspect they have no real experience at building phone apps and you are going to be their guinea pig. This is not the best situation for most agencies.
2. You can use one of several build-it-yourself services. The cost of these services typically ranges between \$100 to \$1,500 for initial setup and \$10 to \$100 a month for hosting the app. There are a couple of new services that design apps specifically for agencies. These services can provide a fairly good basic app. Several agencies use services like these to develop their apps.

If you have a smart phone (iPhone or Android) search the app marketplace for insurance apps and download a selection. You will be able to get an idea of what some agencies are doing.

### **Don't Ignore Mobile**

The web has radically altered buying behavior, putting prospects and customers even more in the driver's seat by enabling them to actively search and collect information before making their buying decisions. The sophistication of mobile devices now puts that power in the palm of their hands. Agencies must adapt their approach to and interaction with prospects, shifting from “Always Be Closing” to “Always Be Helping.”

The history of technology is that it always comes in waves. The early waves are interesting, but they often lack the force to change the landscape. 2011 will be a year of mobile technology being understood and assimilated into standard, proven agency business processes.

Enjoy the ride.

*Steve Anderson has been an agent for over 30-years and is Executive Editor of The Anderson Agency Report (TAAR). He is a prolific writer who is known for his knack for translating technology “geek speak” into easily understood concepts. He can be contacted through his web site at [www.SteveAnderson.com](http://www.SteveAnderson.com).*

## Voluntary Benefits in Your Agency

(by Arvid R. "Dick" Tillmar)

not surprising that group medical benefits leads in the revenue category both in absolute dollars and in percentage of total benefits revenue, what is surprising is the extent to which voluntary benefits is an afterthought for many insurance brokers and benefit practice leaders.

Not surprisingly, anything involving a change in corporate culture starts from the top and works its way down through an agency or organization. Leadership has to begin by demonstrating its commitment to voluntary benefits and incorporating voluntary benefits regularly into renewal and new business sales activities. Regular sales meetings can be utilized as a forum for a review of the upcoming renewals as well as prospects in the pipeline. Here the sales manager, practice leader or agency owner would discuss initiatives as they relate to voluntary benefits, as well as review voluntary benefits proposals on renewals and prospects. Albert Einstein once said that "insanity is defined as doing the same thing over and over again and expecting different results." The best way to ensure the results of your agency's voluntary benefits sales efforts is to focus on voluntary benefits differently than has been done in the past.

In addition to the idea of a cultural change, you might also find that voluntary benefits can be a perfect conduit for prospecting. A recent article in *Benefits Selling Magazine* by Bonnie Brazzell and Gil Lowerre included the following quote: "The good news is that when considering voluntary products, benefit managers are open to *any* (italics added) broker who brings them any good idea or good product. In fact, when asked from whom they prefer purchasing voluntary, most (56%) said it makes no difference."

While it may be common to think of voluntary benefits as the tail end of the group medical sale, it is just as easy to look at voluntary benefits as the beginning point of a client relationship. Again reflecting on Einstein's quote, if everyone in your marketplace is going after the group medical sale, do something different so as to maintain your sanity!

### 2. Change Your Voluntary Benefits Paradigm

You have probably heard the phrase, "drinking water from a fire hose." It's a metaphor for attempting to digest a large amount of information within a short period of time. The same can be said for the timing of voluntary benefits presentations, as often these presentations will coincide with the renewal of the group medical program. A sugges-

### Technology Tip

## Automatic Web Searching

By Steve Anderson

Google offers a host of tools that will help streamline your online experience. One of those services is Google Alerts. Google Alerts performs predefined searches automatically daily. New results are e-mailed to you when new items are found for the specific search terms you want to track on an ongoing basis.

What kinds of topics make for interesting Google Alerts? Well, if it's interesting to you, it's a good subject for a Google Alert. You could set up an alert to monitor news items for your largest clients. Or, you could use alerts to keep current on a competitor. They are also useful for keeping up-to-date on what's happening in a particular industry. We use it to automatically track information about major insurance technology vendors. To create customized alerts, simply visit the Google Alerts home page ([www.google.com/alerts](http://www.google.com/alerts)), create a Google account (it's free), enter your search, the type of alert you'd like (News, Web, etc.), how often you'd like to receive results, and your e-mail address. When you're done, click the "Create Alert" button.

tion to increase your voluntary benefit sales is to change your paradigm as it relates to timing the introduction of a voluntary benefits program. Think about presenting voluntary benefits at a time other than annual open enrollment since you, the broker, the employer, plan participants and payroll staff are already "drinking water from a fire hose."

Many states have enacted insurance regulations that stipulate the timing of renewal notifications by insurance companies. It may be 30 days prior to the renewal date or 90 days prior to the renewal date, but the common denominator is that once the renewal information is provided, insurance brokers have to run around like "Keystone Kops" to determine the adequacy of the renewal, explore alternate plan designs, review alternate proposals from different insurance companies, make a final determination on the plan design to be adopted, introduce the enrollment and communication material to plan participants, and finally compile all the enrollment information and forward it to the insurance company as well as to the employer's payroll department for processing. In the

Continued on page 48

Continued from page 47

middle of all of this, introducing a new voluntary benefits program can be viewed as too much to digest. Everyone is now drinking from the fire hose.

New voluntary benefit programs offered midyear or off-anniversary have the advantage of time in that you as the broker can better plan the communications and enrollment program. You also have the undivided attention of the employer and the plan participants, and are not having to “compete” with issues relating to annual open enrollment. Finally, an off-anniversary or midyear voluntary benefits offering allows for another “touch point” by the broker with the employer and the plan participants.

### 3. Hire a Producer Just to Sell Voluntary Benefits

Notwithstanding our collective efforts at cross selling, it is understandable that P&C brokers sell P&C and benefits brokers sell benefits. Within the benefits area, successful brokers tend to gravitate toward programs that have made them successful, namely employer-sponsored health and welfare as well as retirement programs.

Voluntary benefits are different. Brokers who are successful in the employer-sponsored arena often have difficulty in the voluntary arena. Perhaps the voluntary broker is “wired” just a bit differently than the employer-sponsored counterpart; perhaps not dissimilar from the P&C vs. benefits analogy.

In recognizing this difference in voluntary benefits producers, another idea is to simply hire a producer to focus strictly on voluntary benefits. A producer whose sole focus is voluntary benefits will not only have prospecting opportunities with your existing employee benefits clients, but also with those P&C clients for whom an established broker relationship already exists. Moreover, voluntary benefits can be a great “door opener” to new relationships, be they P&C or employee benefits.

*Arvid R. “Dick” Tillmar is the owner of Tillmar Connect, a business consulting firm. Tillmar has 45-years insurance industry experience. Prior to establishing the Tillmar Connect in 2010, he was a shareholder, preventive health advocate, certified workplace wellness instructor and employee benefits consultant with Diversified Insurance Services in Brookfield, WI. He joined Diversified Insurance Services after selling T.E. Brennan Co., a risk management and insurance consulting firm in Milwaukee. He obtained his education at Bellarmine University in Louisville, Ky, and the Wharton School of Business at the University of Pennsylvania.*

## Voluntary Benefits — A Valuable Recruiting/Retention Tool

Attracting and retaining great staff is a key to the success of your business. Talented employees who continue to develop their skills increase their value to your organization and to your customers, making them one of your most valuable assets. The PIA Services Group Insurance Fund (PIA Trust) understands your need to recruit and retain quality employees and believes that a wide selection of benefit offerings can help increase employee satisfaction. That’s why we offer the voluntary benefits you need to enhance your value proposition to both new and existing employees.

PIA Trust insurance plans are designed specifically to meet the needs of agency owners, their families and their employees. As a PIA member\*, you and each of your employees have the opportunity to purchase voluntary benefits on an individual basis depending on your own needs. A wide array of coverages are available including:

- Dual option **Dental** plan design offering competitive zone pricing and annual per person maximum of \$2,000 on the Premier Plan
- **Long Term Disability** plan with flexible options and no medical underwriting necessary — a **Short Term** plan also available
- Basic\*\*, voluntary and dependent **Term Life** plans
- **Accidental Death & Dismemberment** coverage for you and your qualified dependents 24 hours a day, anywhere in the world
- **Hospital Indemnity** plan providing daily benefits up to \$200 a day for insureds while hospitalized

And by placing coverage with the PIA Trust, the application process is simplified, freeing you and your employees up to focus on your core business. The program administrator, Lockton Risk Services, Inc., helps get benefits up and running without taking up a lot of the applicant’s time. Their benefit specialists help with:

- The carrier underwriting process (when applicable)
- Forms completion
- Questions surrounding plan designs

If you’re having difficulty attracting and retaining good employees, offering value-added benefits may be your solution. For costs, complete details of the coverages available, and for more information about the PIA Trust insurance plans, please contact your local PIA Affiliate or call the Plan Administrator, Lockton Risk Services, at (800) 336-4759. Additional information is also available on-line at [www.piatruster.com](http://www.piatruster.com).

\*PIA National membership, when required, must be current at all times.

\*\*Only available if 100% employer paid and if the employer and 100% of the employees enroll.

## Time to Get Your Agency Online *(by Paul Peterson)*

Regardless of the size of your business, your age, or your position, acknowledging the importance of branding is a key component to the foundation of your agency.

A brand is a vision of your professional self and your business that should never be confused with self-promotion. It signifies the core image you want to project to your clients and prospects and requires consistency across all your communication and marketing efforts. This includes, but is not limited to, your website, logo, business card, letterhead, flyers, and the like.

When creating your brand, you should focus on the following fundamental elements:

**Distinctive:** Create an identity that is unique and stands out from the competition.

**Consistent:** Consistent brand promotion across all materials and to your target audience will create a lasting impression on clients and prospects and will strengthen your brand.

**Recognizable:** A good brand conveys instant recognition. It should create a visual memory with all who see it.

**Values:** Your brand should be a reflection of your agency's core values. If you're the owner of a one-person shop, your brand identity might reflect your own personality. If your agency is larger, you can create your own brand personality that portrays the image you want your business to project.

**Professionalism:** No matter what brand image or identity you create, it must express the utmost professionalism. Creating trust and developing rapport are essential to building your business. In everything you do, the prospect or client must see you and your agency in a professional manner.

When done correctly, branding can lead to customer recognition and loyalty, and it can help your marketing messages be taken seriously. A successful brand will reflect what your company stands for, what it is today, and what you would like it to become. Once created, your brand will transcend with the changes and growth of your business.

*Paul Peterson is president of Emerald Connect. As president of the Company, Paul drives the strategic development and direc-*



*Emerald Connect's web site templates and interactive features will improve your visitors' experience and brand your agency as a cutting-edge professional organization. Our agency web sites are highly customizable for the independent agent and includes 30 innovative designs. Special rates are available to PIA members as well as non-members. For more information, visit [www.bestagencywebsites.com](http://www.bestagencywebsites.com).*

*tion of Emerald as a full-service financial marketing company. He became president of Emerald in June of 2005 and previously served two years as Vice President of Sales. Paul brings to Emerald a record of accomplishment as both a financial advisor and the owner and operator of several successful businesses in San Diego, including a large insurance agency where he was honored as "top producer" seven times. Paul has presented more than 500 seminars on various topics to financial professionals all over the country. He is widely recognized as an expert in the area of financial seminar marketing, and during the past two years, he has spoken with thousands of financial professionals on marketing concepts and seminar techniques.*

## Effective Agency Web Sites That SELL!

(by Gary Savelli)

one. Providing instant quotes gives the client an answer without providing you the opportunity to “sell” them the insurance.

Selling insurance online is not like selling on eBay — a buyer still needs advice, explanation of coverage and costs, and a professional to help them through the process. If you were Geico or Progressive, it would be different — but you’re not.

5. DON’T put off having a “selling” web site another day. The longer you wait, the harder it is becoming to break in effectively into the search engines and the more time you are wasting. The days of the yellow pages’ effectiveness is disappearing quickly. Build a great web site and plunk some of that yellow page ad money next year on search engine ads instead (that’s a whole other subject!). You’ll have a lot more to show for it than you do with a yellow page ad — that is, if you also have a GOOD web site to receive the customers.

OK - now the list of “DO’s”:

1. DO get a “selling” oriented, keyword rich domain name. Your domain name is the most important thing going, especially in search. Your agency name is a “loser” — in other words, [www.SmithInsuranceAgency.com](http://www.SmithInsuranceAgency.com) will yield you NOTHING — from both viewers and search engines. It’s irrelevant.

But [www.VirginiaContractorInsurance.com](http://www.VirginiaContractorInsurance.com) will get you EVERYTHING. When a person gets there they know what you’re selling. When a search engine looks at the site, they also pick up what you are offering. You can always “point” your agency domain name to the keyword driven web site — but get a good domain name, first and foremost.

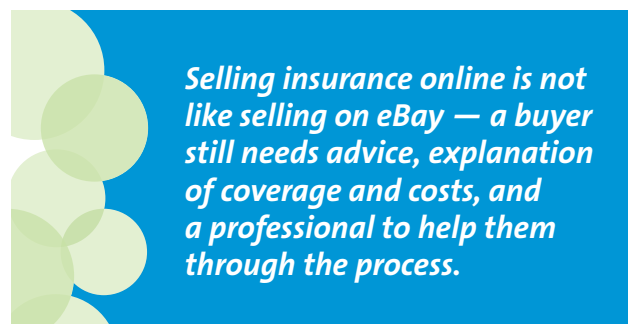
2. DO make your PHONE NUMBER be the preferred method of contact on your web site. A call is the BEST lead, so don’t try to make a web site that will sell insurance “automatically.” It never will, and you’re dreaming if you think it will. Insurance must be SOLD, and that requires contact with your customer.

3. DO consider doing multiple Niche-type web sites for the products you want to sell. Most agents try to do everything from one site. Forget it. You’ve seen it, usually the agent has a list of coverages they offer, and quote links to select from. It’s OK for an “agency” type site — but if you want to sell insurance this will not do it. Develop a “Niche” site for the product (ONE!) you want to sell. Homeowners, Contractors, Auto, Motorcycle, Life,

Bonds, etc. There is a Niche for EVERY agency, you just have to find out what it is for you.

4. DO have a web site with a very brief amount of text, balanced with effective graphics. People do not “read” on the web for the most part. They “look.”

You need some text on your site to be found by the search engines. But make the words on your site “KEYWORD” rich, and very short and to the point. Make sure your viewer knows EXACTLY what you’re selling and what to do when they get there. And make sure to show pricing examples — if they are at your web site to buy insurance, that’s what they want to know — that you sell what they want to buy, and that you do it at an affordable price.



5. DO try to give your viewer what they need (either information, pricing, or an application form) right on your **main page**. Studies have shown that when it comes to insurance web sites, more than 85% of those web sites NEVER get a second click. In other words, your main page has to be the whole show, folks. You probably will NOT get a second click, unless the first page delivered your message.

Get rid of the don’ts, start working on the do’s, and you will see changes in your agency’s online results!

*Gary Savelli is the past president of his family agency, Basic West Insurance Agency in San Francisco, CA, and still handles all their online marketing efforts. Gary is an insurance web site design and marketing specialist, agent convention speaker, twice winner of the “idea of the year” award at the AAACO Agent’s Conventions, and professional HTML computer programmer and coding consultant. Gary’s book “Selling Insurance on the Internet” is available at his website at: [www.insurance-web-sales.com](http://www.insurance-web-sales.com), or you can contact Gary by email at: [gsavelli@aol.com](mailto:gsavelli@aol.com) with any web site questions you may have.*

## Is Your Website a Potential E&O Headache? *(by Curtis M. Pearsall)*

information is critical. It is recommended that you periodically review the material to ensure accuracy.

**Advertisements** — If your agency decides to allow advertisements on its site, understand that these advertisements are subject to applicable existing statutory and regulatory guidelines and restrictions, just like advertisements in any other medium. Your agency would have an advertising liability exposure based on the use or misuse of a trademark, or from using the copyrighted material of others. In addition, statements regarding services available through the agency may be subject to regulatory requirements. A good general rule is to use the same degree of care you would for printed advertising to help reduce this potential exposure.

**Referrals to Service Vendors** — If your agency receives customer requests for referrals to service vendors (windshield repair, body shops, etc.), linking on the agency website to vendors presents essentially the same exposure as if you made the referral verbally or through other forms of written communication. The best practice is to get the written permission from the vendor to allow the link and to provide a minimum of two referrals for each type of work. This can help you avoid any problems in case your customer has a poor experience with the vendor. It also provides the customer with a choice they would be responsible for making. Links to a vendor can also expose the agency to allegations of trademark infringement. Consult with legal counsel to avoid any unknown pitfalls.

Moreover, ensure your website has the appropriate Privacy Statement and Disclaimers prominently displayed on it. Your web developer or legal counsel should be able to assist with this.

Remember, too, that rarely is the presence of a website enough, even if it is well-designed. Visitors to the site — customers, prospects, partners, locals, etc. — need a reason to come back to it. Keep the content fresh, accurate and useful.

### **Strategic Thinking, Ongoing Effort**

To truly reach and communicate with current and potential customers, many agencies use one or more of the available social media tools (blogs, LinkedIn, Twitter, Facebook, etc.). Social media allows your agency to focus specifically on the audience you want to target. Since these capabilities are not available by solely having a website, it is best to have an integrated marketing communications program to ensure you market to people the way they want to be marketed to.

Yet using social media has some potential liability associated with it. For example, while using blogs is a great means to provide information to the public to show your capabilities and expertise, take the necessary steps to ensure accuracy of the content (just like on your website). If your agency provided inaccurate information or advice, you run the risk of an E&O claim alleging such. Verify the expertise of the source and determine any copyright issues if you are looking to post information from another source, because you could still be held responsible. It is also advisable to secure the written permission from the owner of the material prior to posting.

When you interact with a customer via social media, take it off of social media to a more secured environment when the conversation gets to a degree of specificity.

Julie Ferguson, a Massachusetts-based insurance communications consultant and developer of websites (including mine), cautions that agencies considering marketing via e-mail should proceed carefully.

“E-mail marketers must comply with spam laws,” she explains. “You need an opt-out mechanism on any marketing emails. Get familiar with the law. Not only could you be fined, but you could be profiled as a spammer and blackballed from many Internet service providers.”

She also suggests being careful when buying e-mail lists, making sure to only work through reputable mail houses and publications. “There are a lot of junk lists.”

“For effective marketing of your agency,” she continues, “be careful of the some of the ‘search engine optimization’ services as there are no quick fixes. It takes strategic thinking and ongoing effort.”

### **Serving You Well**

Where is agency technology heading? It is only a matter of time (and it may already be happening) before agencies develop mobile applications customers can access. What will they look like? What will the functionality be? Will they strictly point the customer to the agency website? Stay tuned. Until then, focus on a well-constructed website with a strong social media extension. This should serve you well.

*Curtis Pearsall is President of Pearsall Associates Inc., a Risk Management Consulting firm specializing in helping agents protect themselves. He is a Special Consultant to the Utica National Errors & Omissions Program. Mr. Pearsall holds the following designations: CPCU, AIAF, ARM, AU and CPIA.*

## Search Engine Optimization Uncovered *(by John Boudreau)*

It is safe to say that all of these tweaks and adjustments are helping Google become more and more human, with civilized discretion and taste.

Every so often, the search engine will make a large tweak to the algorithm, skewing your results drastically. For example, Google recently added Google Places into their algorithm and it pushed all of the results down one page to account for the local map. Changes such as these happen all the time, so you need to be aware of their modifications in order to stay active in the ranking game.

### SEO Expectations

With a better understanding of how the search engines work, most importantly Google, you can now begin to map out your SEO strategy. There are many moving pieces that comprise a solid SEO strategy — just as there are many factors that both directly and indirectly affect your rankings with the major search engines. However, before fully taking the SEO plunge, it's important to set your expectations appropriately.

Keep in mind that SEO:

#### 1. Is Not Easy

There is a lot of work that goes on behind the scenes. From the critical keyword research, effective page design and crafting high-quality, genuine content it takes a well-oiled machine to put all of the little pieces together and form a cohesive SEO strategy. Not to mention the reporting, edits and modifications that need to happen in order to gauge your results and target necessary areas of improvement.

If you're NOT clear of what your SEO company is doing on your behalf — ASK. Any tweaks to your keyword strategy, new research and array of site-specific statistics should be included in your monthly reports.

#### 2. It Takes Time

Many insurance related keyword terms are quite competitive. To effectively compete you must have a solid SEO strategy that you can willingly commit to for a period of time.

This is NOT something that happens overnight. It takes research and constant revision. There's no one-size-fits all approach, nor is an SEO strategy something you can plug in and let run on its own. It requires constant vigilance and dedication.

There are literally hundreds of thousands of new pages added to the internet each day.

Your SEO strategy is like planting a new lawn. You need to tend to the soil and water daily. You won't see results right away. You need to be patient.

### What Makes a Successful SEO Strategy?

An effective SEO approach consists of a multitude of things, some of which include keyword research, content and link building — all of which must intricately intertwine to help you achieve the best search results possible.

#### 1. Keyword Research

There are various keyword research tools available which allow someone to create a list of keywords consumers use to search for insurance. These tools indicate areas of opportunity — and reveal keywords that are searched most often, but with the lowest competition.

*Remember* the higher the competition, the more difficult it will be to rank on the first page of Google.

#### 2. Creating Content for the Web

What qualifies content as effective, optimized and successful? How can you determine if your site content makes the cut?

The strongest content is content which provides real value to its readers. You must first recognize that writing for the web is drastically different than writing an article, brochure or advertisement for a print publication. Web content does not read like a book — it must be concise and succinct to keep the web searcher's attention. You need to provide your site's visitors with content that can be used to better their lives — the information that they want to know right now and would be eager to share with others.

There are major areas, within your content, in which you will want to focus your keyword usage:

- Keywords in the <title> tag
- Keywords in the URL (the web address)
- Keywords in the anchor text — especially those of inbound links
- Keywords in headings (<H1>, <H2>, etc.)
- Keywords in <alt> tags
- Keywords in metatags

*Continued on page 53*

Ask your web developer if your web site has important keywords in the meta data. Meta data is the information that Search Engines read on a page to determine what it is and how to categorize it. There really is so much more that goes into your content than just the incorporation of keywords. Successful content also depends upon the way in which it is written. It must be genuine and authentic. The search engines will measure how closely your chosen keywords fit the actual text you have written — they are wise and can easily detect keyword stuffing or over irrelevant, unnatural optimization. Never force your keywords into your content, keep it natural.

### 3. Link Building and Building Credibility

Having highly optimized pages with the relevant correct content unfortunately is not enough. You must strive to build your site's credibility by linking to other authoritative sites as well as gaining links to your site and content.

Google considers the number of "backlinks" a site has important — it's a fundamental piece of their ranking system.

A "backlink" is a site which is linking to your site. In other words your URL is on someone else's site. Gaining backlinks from respected sources helps to not only drive targeted traffic to your site but also counts toward your own reputation in the eyes of Google.

You can help gain trustworthy backlinks by:

- Strategic business networking, partnering with other local business owners and industry resources
- Off site blogging — creating a blog that does not reside on your website that then links to your site
- Any other newsworthy activity — at Astonish Results, we recommend a personalized press release strategy. Creating fresh, relevant content — in the form of a press release — once per month is an easy way to control the backlinks you receive, and has the added benefit of potential media coverage.

### Putting the Pieces Together, How to Survive in the Digital Age

If there's one thing we established it's that an effective, successful SEO strategy contains a variety of active, moving pieces. Keyword research, content and backlinking — just to name a few — all must work together to create harmony amongst the search engines. You must consistently tend to your strategy, find areas of improvement and keep up-to-date on the latest search engine trends. You must remain natural, genuine and authentic. Building a credible, respected brand is critical.

SEO is a bit of a balancing act — but something that all independent insurance agencies must strive to master

## Guest Technology Tip

### Use Skype to Stay in Front of Clients

By Andrew C. Harris, CIC, CPCU, CRM, ARM, AIS  
Vice President/Treasurer, PIA National

If you're like me, you probably have at least a few clients who aren't across town, but rather across the state. Some of these may be large clients for whom traveling that great distance is a no-brainer. Others, however, may be smaller accounts that make the trip harder to justify (e.g. the small w/c client). Even with larger cross-state accounts, transactions such as health insurance enrollments can eat up a lot of time. Until recently, these clients have presented a conundrum: how do we provide them with the personal service that they deserve and may very well demand, while maintaining a prudent level of productivity. The answer is Skype.

Skype allows users to place video calls via the Internet. Once both users have downloaded the free Skype program, video calls can be made at no cost. All that is required is a computer with a microphone, an inexpensive video camera (webcams start at about \$8 if your computer didn't come with one built-in) and an Internet connection. If your client doesn't have a video camera, they will still be able to see your image as long as you have a camera. However, you can create a real value add if you buy your client an inexpensive video camera (under the gift limits set in your state) that plugs into their USB port and take two minutes to set them up on Skype. When they start using it regularly they will remember who got them started.

Video calls can also be made to/from many smart phones (data charges may apply — check with your cell phone provider). Skype can also be used to send files and share your computer screen, making it a great way to make presentations to your clients, large or small.

Do you remember when faxing was new? How about emailing? Someday we'll probably say the same thing about Skype. So get on board and spend more quality time with your clients and less time traveling. To download Skype and learn about the many other features it offers, visit [www.skype.com](http://www.skype.com).

if they hope to conquer their competition and survive in the digital age.

*John Boudreau is the Chief Operating Officer of Astonish Results. Astonish Results is a digital marketing, training and consulting company focused on helping independent insurance agencies FIND, SELL and KEEP more customers.*

## Search Engine Optimization Nuts and Bolts *(by Akarin Weatherford)*

### Basic Web Site Mechanics Checklist

- Fix unseen technical errors; Spiders have no “eyes.” Test your site at <http://validator.w3.org>
- Use keywords in your Page Title
- Use H1, H2, etc. headers containing keywords
- Use internal links between pages in text with keywords
- Use easily readable and natural common language
- Load page copy with keywords without spamming
- Keep important copy towards the top of the page
- Use original content and use it frequently
- Change titles and descriptions on every page
- Create an XML sitemap and Privacy Policy
- Have fast page load times. Consider compression tools

**4. Use Fresh Unique Content** — Imagine you’re hungry and you want to go out for dinner, but your only choice meal after meal, is that one fast food restaurant down the street. Still hungry? Thought not. Well that’s pretty much the attitude these search engine web crawlers have when they visit your site and read the same content week after week! Search engines hate stale content and you will be brushed away in the search results if you don’t keep it fresh with new information. They also hate duplicate content; even if it’s from your own pages or sites! You will get penalized and fall deeper in the search results. Last but not least search engines hate “SPAMMY” content. You have probably seen these sites where key words are written over and over again in an unnatural language. Again, this results in a penalty.

To help you keep your site’s content current and up to date, we recommend adding a content management system (CMS) to your web site. Consider installing one of the CMS’s from [WordPress.org](http://WordPress.org) or [Joomla.org](http://Joomla.org). Both are easy to use, free, and they are built in a manner that search engines love! They put the power of content creation back into the hands of non-technical people. If you know how to use Microsoft Word or any word processor, then you can use either of these systems to keep your web site content fresh. As a rule of thumb it’s best to do a weekly post with a few sentences (200-300 words) in a blog, article, or latest news section. If you don’t have the time or hate writing, you can always hire a pool of online writers for just a couple of bucks a post. Check out TextBroker.com as one choice to consider. The great thing about using a service like this is that if you need 52 articles written to cover the year, you will get the articles back in just a

couple days. Then the nifty trick with the CMS is that you can preload all 52 articles and set them to automatically post every Monday for 52 weeks. So you could be updating your web site while you sleep!

**5. Get Your Presence Known** — It’s important to remember that getting on the first page of search results is job one. Your competition is not the sites listed in the millions of search results returned. Your competition is simply the ten sites listed on the first page. How often do you go to page two when searching for something?

Here’s a little secret about what separates the free search position #10 from position #1 (ignoring the paid ads on the top and right hand column): assuming all mechanical and key word factors are equal for all ten listed sites, the only difference between the position #10 and position #1 spot is the number of quality “back links” to each site (i.e. other web sites pointing back to yours). However it’s not just a link by itself. The link must be embedded within human readable content similar to your site.

Keep in mind not all back links are treated as having equal value. Unidirectional back links from relevant sites (i.e. similar content sites) with a high page ranking are the highest value back links. Bidirectional link exchanges between unrelated sites are the least valuable. In fact they’re practically useless. The following is a list of high ranking sites where you can post articles or content for free and embed relevant contextual links back to your site for the search engine crawlers to find.

- Blogger.com (access through Google Accounts in #1)
- BlogSome.com
- Squidoo.com
- Wordpress.com (not .org)
- EzineArticles.com
- Quizilla.com
- Weebly.com
- LiveJournal.com

Finally, be sure you participate in social media sites starting with Facebook, Twitter and LinkedIn. Place links on your agency home page to your profile on each of these social media sites. Contrary to popular belief these mega sites do not pass back link “power” to your web site. However instead of search engine crawlers, they do point real people back to you! Each of these sites is now offering ways to advertise your agency. Of course you prob-

*Continued on page 55*

## Getting the Most Out of Local Search (by Matthew Marko)

- Website (if applicable)
- Business hours
- Insurance products
- Special services

Here are a few more tips for setting up your local listing:

- **Be consistent:** Make sure your agency information appears exactly the same everywhere online. When search engines locate information about your agency, they look for exact matches. By providing consistent information, you can start pushing your agency toward a higher local search rank.
- **Get verified:** As part of the claiming process, you'll need to verify that you are who you say you are. This verification is different for each search engine, but is typically done by sending a confirmation code via phone or postcard.
- **List multiple locations:** If your agency has multiple locations, claim a listing for each office. However, avoid creating duplicate local listings for the same location. Search engines will likely penalize you for doing so.
- **Leverage your carriers and their brands:** Ask your carriers how they can help improve your local search presence. For example, Progressive's "ListAgent" program simplifies claiming your local search listings while providing easy ways to add carrier-branded content that makes your listings more robust and visible to searchers.

### Making the Most of Local Search

After you claim your listing, adding more relevant information will likely help your agency move up on the list of local results.

Here are some ways to enhance your local listing:

- **Include keywords:** Update your business description and categories to reflect your offerings (ex: auto insurance, home insurance, business insurance). If you represent carriers with recognizable brands, include carrier-approved keywords (ex: "Authorized Progressive Agent" is pre-approved for Progressive agent use).
- **Get reviewed:** Encourage customers to post reviews of your agency.
- **Increase exposure:** Add your agency to other free online directories, like [SuperPages.com](http://SuperPages.com), [InsiderPages.com](http://InsiderPages.com), and your local Chamber of Commerce website.

Also consider submitting your agency information to Universal Business Listing ([www.ubl.org](http://www.ubl.org)) and Localeze Enhanced Business Listings (<http://webapp.localeze.com/extranet/enhance.aspx>), which will distribute your agency information to hundreds of online directories for \$39 a year and \$297 a year, respectively.

- **Add content:** Post additional content like photos and videos to your listing.
- **Learn from others:** Study the listings of high-ranking agencies in your area and adopt their best practices.
- **Monitor your listings:** Assign one person in your agency to monitor listings on a monthly basis.

The local search environment is constantly changing. By acting before your competition, you'll get the greatest impact and value from your listing. You have nothing to lose — it's easy. It's fast. It's free.

*Matthew Marko is a Marketing Process Manager for Progressive Insurance ([www.progressiveagent.com](http://www.progressiveagent.com)). He works to provide local marketing strategies and tools to help independent agencies grow their business, and has developed several online marketing webinars for Progressive agents on [ForAgentsOnly.com](http://ForAgentsOnly.com). E-mail him at [matthew\\_marko@progressive.com](mailto:matthew_marko@progressive.com).*

---

Continued from page 54

ably knew that was coming, but you may want to give it some thought.

In conclusion Search Engine Optimization is an important and on-going discipline that needs to be embraced in today's insurance agency. Deciding who is to do this function within your agency is an important decision. You'll conclude some is to be done "in house" and some is to be outsourced. As in any operating system or process within your agency, your job is to make sure you can measure and quantify the results of SEO efforts to assure maximum ROI.

*Akarin Weatherford is the Chief Technology Officer and co-owner of Insurance Agent Internet Marketing Systems (IAIMS, Inc.). He is a qualified Google Advertising Professional and has worked over 12 years providing strategic online consulting services in the wholesale distribution and insurance industries. For more information or questions regarding this article, please visit [www.IAIMS.com](http://www.IAIMS.com).*

## What Is Local PAID Search?

(By Paul Kerrigan)

As you can see this ad stands out from the competition because it covers greater real estate on the page. It includes a phone number, the map icon and an expandable dropdown that will show additional agent locations. The addresses in this listing are provided either manually or via a feed from a local business center account. An LBC is recommended if managing a large number of addresses. It is a free local platform from Google and more information can be found at [www.google.com/places/](http://www.google.com/places/).

### Search Engine Landscape

The landscape for local search is extremely fragmented. The core segments and players are highlighted below:

- Traditional Search Engines – Google, Bing & Yahoo
- Local Search Engines – Local.com, Superpages, Yellowpages
- Review Sites – CitySearch, Yelp

Initially targeting your local campaigns in the traditional engines will provide maximum reach and visibility. Layering in the additional sources will help to build out the scope of your local efforts as well as increase the real estate that you can own on the search engine results page. The more real estate you own, the better as this will leave fewer spaces for your competitors to be visible.

### Local Paid Search 101

**Keyword Essentials:** Paid search is a method of advertising your business by bidding on the terms and phrases, called keywords, that are relevant to your products or services. If your bid is accepted in the auction, the advertisement will be displayed in the sponsored listing portion of the search engine results page.

Keyword selection is critical to the success of any paid search campaign and is even more paramount to reaching the target audience within a specific market. Google data suggests that 1 in 5 searches is local in nature and this number is expected to rise as consumers are conducting their searches via their handheld devices and smartphones. Google and Bing both have free tools that can be leveraged to research and generate your keyword list based upon your website or specific keywords that you enter. Targeting the right mix of terms is fundamental. Your keyword portfolio should include geo-modified (Alexandria insurance agent) keywords as well any variations that capture “local speak” (i.e. tri-county insurance agents). This approach will help to ensure that you are

reaching the most relevant audience with your paid listings.

**Ad Copy Essentials:** Ad copy is your opportunity to differentiate yourself from your competitors on the search engine results page. Characters are limited (total of 70 for the body of your ad) so creativity is a must. The messaging should be relevant to the keyword query to maximize Quality Score within the search engines. Some best practices include the following:

- Utilize a compelling call to action
- Increase relevancy by using Dynamic Keyword Insertion in the headline
- Tailor your messaging to your target audience
  - What is important in their decision process?
- Write locally flavored ads
  - Use local lingo
  - Focus on the local nature of your business
  - How can you differentiate yourself from your competition?

**Landing Page Essentials:** Consider the landing page your opportunity to make a great first impression. Ideally, consumers are directed to a unique page once they click upon your ad. Your homepage is not recommended because it is often designed to be a generic entry point to your business and frequently offers multiple calls-to-action which can hamper the ability for a potential customer to find your intended conversion.

Landing pages should provide relevant information and be conversion focused with a strong call to action such as “Call an Agent Today”. Less is more and content should be the right level to entice the consumer to complete your desired action. Lastly, landing pages are not static and should be tested to identify the combination that delivers the highest conversion for your campaign.

**Targeting Options:** There are a number of ways that users can be geo-targeted in the search engines. These range from national, state, city, metro area all the way down to zip code level. Location is determined by one of the following factors:

- IP address
- Geo-modified query
- User preference settings if logged in

It should be noted that the more granular you get in your targeting, the more restrictive it can be to your search

Continued on page 57

Continued from page 36

## The Secret to Sales: Marketing That Works *(By Phil Beakes)*

pects each month, then it's time to use the internet tools available and get it done effectively and tastefully. You just have to start.

The good news is you don't have to build this from scratch. There are vendors out there that have already solved this for you. Choosing one simply depends on how much writing you want to do and how complicated you want your communication to be.

There are several vendors out there to help you get started. One is Constant Contact, which gives you templates to choose from and you write the content. The second is EasyInsuranceNewsletters.com, which came out last year. It is very powerful and has all the writing done for you. Everything is written for you in terms of articles, inspirational quotes and pictures to choose from, and all you need to do is assemble the newsletter inside the template, write the personal note, review and send (average time about 8-10 minutes).

There are several others as well, but these two are good places to begin.

Do a little homework and set yourself up with a vendor that fits your needs, gather your email addresses of

those you want to stay in touch with, get their "permission to keep in touch by email from time to time," and get started! Who ever you choose, you will be amazed at the speed and power of your communication, and how many people you can keep in touch with in a way that means something to them.

I promise you will be thrilled at the results as you stay in touch with people who are used to insurance agents only talking to them at renewal time, and how often you get lucky because you are "top of mind" with these people, when opportunity arises and you are there.

Good Hunting!

*Phil Beakes is a 32 year veteran of the insurance business, starting as an adjuster and quickly joining the production ranks and eventually founding one of the fastest growing agencies in Los Angeles at the age of 29. He sold the agency in 2001 and has been consulting and training all over the US and Canada, serving as CEO for three firms in the last 10 years. Recently, Phil accepted an invitation to return to the agency business at Associated Insurance Services in Westlake, CA where he is leading the firm, building a successful book of business of his own, and having a ball! You can contact Phil at [phil@insurancesalesleadership.com](mailto:phil@insurancesalesleadership.com) and [phil@insureservice.com](mailto:phil@insureservice.com).*

Continued from page 56

volume. This is because the search engine must be 100% certain that the consumer is within your targeted area, if not your ad will be suppressed. Local relevance is rewarded in the engines if the search is clearly local.



In closing, Google data indicates that 82% of US internet users go to search engines first when looking for local information. This trend will only continue as mobile search becomes more prevalent and consumers are conducting their searches while on the move. If leveraged properly, local search ads can be an effective tool in your arsenal enabling you to reach your target customer and enter their consideration set.

*Paul Kerrigan is a manager of search and media at Rosetta. Paul has a deep understanding of paid search marketing and has extensive experience in the design and execution of integrated online marketing programs for mid to large sized companies. He has successfully managed numerous paid search campaigns during his career and has developed unique strategies for his various clients.*

# Attract New Commercial Prospects by Spilling What You Know About Them

(By Alan Shulman, CPCU)

site (for corporations) and county property tax site (for details on the firm's buildings). And don't overlook such traditional sources as local newspaper archives, the area business journal site, plus industrial directories and Yellow Pages. They can reveal helpful facts, including the names of your prospect's primary rivals.

Send your completed report and cover letter to each selected firm. Follow up with a prompt phone call. The odds are excellent that your mailing will be remembered!

Alan Shulman, CPCU is the publisher of Agency Ideas®, a subscription-only sales & marketing newsletter, published since 1990. He is also a long-time monthly columnist for Insurance Journal magazine and the author of hundreds of P&C sales resources. Alan has over 30 combined years of industry experience as a successful independent insurance agent and publisher. He may be reached at 1-800-724-1435 or by email at [alan@agencyideas.com](mailto:alan@agencyideas.com). His website is [www.agencyideas.com](http://www.agencyideas.com).

**HERE'S WHAT I HAVE LEARNED ABOUT  
PAUL PROSPECT CORPORATION**

**MY FINDINGS AND MY SOURCES...**

**What I learned about your company...** (It may not be 100% accurate. Let's meet to make sure it is.)

Business type and founding date.	[Enter data _____]
Ownership and key employees.	[Enter data _____]
Business location(s) owned (rented).	[Enter data _____]
Your products (and/or services).	[Enter data _____]
Estimated number of employees.	[Enter data _____]
Estimated annual revenue.	[Enter data _____]
Current job openings.	[Enter data _____]
Online presence.	[Enter data _____]
Offline advertising media.	[Enter data _____]
Primary customers and suppliers.	[Enter data _____]
Primary competition.	[Enter data _____]
Trade association memberships.	[Enter data _____]

**My sources for this public information...**

Your website:	[Enter data _____]
Websites of others:	[Enter data _____]
Governmental websites:	[Enter data _____]
Business profile sites:	[Enter data _____]
Social media:	[Enter data _____]
Other online sources:	[Enter data _____]
Various publications:	[Enter data _____]
Various directories:	[Enter data _____]

**PREPARED BY ERNEST AGENT  
XYZ INSURANCE AGENCY • 123 MAIN ST. ANYTOWN, US**

© 2010-2011 Agency Ideas® / Shulman Consulting Group, Inc.

**Sample "What I Learned..." report:** Adjust the design and content of this sample report, as needed. Add, modify, or delete the information types and the data space allocated to each. Summarize your investigatory sources in the space at the bottom of the page. Or, reveal your sources on a second document if you prefer to unveil even more details.

**Sample cover letter to accompany the "What I Learned..." report:** This sample correspondence is an essential companion to the report. Without it, your prospect won't easily understand why you gathered the information that you disclosed and why you are sending it to him. The postscript neatly summarizes why you conducted this research. It concludes by asking the prospect to anticipate and accept your call to set up a first meeting.

**Date**

**Paul Prospect, President  
Paul Prospect Corporation  
123 Anytree St.  
Anytown, US 11111**

**Here's what I have learned about your business**

**Dear Paul,**

I am extremely interested in getting together with you. I have done some preliminary research about your company and truly believe that I can enhance your current business insurance program in terms of protection, price, or service. What I found out reveals the exact type of organization that we like to do business with.

I have prepared for our future meeting by learning what I can about your firm from public sources. I've summarized my findings for you on the enclosed page, so there are no secrets between us. Of course, what I found out may not be entirely accurate, as our sources may be mistaken or outdated. We can review and correct everything once we get together.

I'll call you this week to set up an appointment. I really look forward to meeting you!

Sincerely,

XYZ INSURANCE AGENCY

**Ernest Agent**

Ernest Agent

P.S. The enclosed page represents hours of research about your company. I invested this time to see if we would make a good match - instead of simply calling or stopping by and wasting your valuable time. Based on what I learned, I believe that we would do well to meet. Please anticipate and accept my call.

**XYZ INSURANCE AGENCY**  
123 Main St. Anytown, US 11111  
(111) 555-1111 • [www.xyzagency.com](http://www.xyzagency.com)

© 2010-2011 Agency Ideas® / Shulman Consulting Group, Inc. All rights reserved.

## Connecticut Agency's Successful Web Site Marketing *By Nancy Doucette*

prefer to come to the agency to meet one-on-one in the evening because their schedules are full during the day.

"I'll walk them through the steps that they need to do to market themselves more effectively — to drive more traffic to their Web site and enhance their name recognition within the community and around the state. We'll help them find where their market is and help them go after it.

"Maybe we'll focus on just Facebook — how to utilize it, how to gain more customers and clients by using it," she says.

"Another time we'll hit on Google and how to use it. Basically, it's the new Yellow Pages. We'll also talk about Google Analytics. A lot of these business owners have Web sites but they're not utilizing Google Analytics to see whether the Web site is actually making them money.

"Consistency is critical in digital marketing," Kate emphasizes. "I'll help clients set up a Facebook page and a blog page but going forward the client has to update them regularly, otherwise search engine optimization won't matter."

Chris and Kate's social media marketing efforts are gaining recognition outside the agency's client base. Close to home, they're teaching social media marketing classes at the local high school. On a broader scale, they've been invited to speak at the e-Marketing & Technology Summit hosted by the "Hartford Business Journal" as well as at the Connecticut Business Expo.

### **You Oughta' Be In Movies**

The agency also co-brands marketing videos for commercial clients as part of the value-added services it offers. The client can use the videos in e-mail blasts or at their home page. Paradiso Insurance also posts the videos on its YouTube channel (<http://www.youtube.com/profile?user=paradisoinsurance>). Additionally, the videos are available from the Partners of Paradiso page on the Web site.

The Partners of Paradiso page was one of the "differentiators" that Astonish Results suggested to Chris when they were helping him set up the agency's Web site and establish his digital marketing strategy. Initially, Chris wanted a way to "give back" to his commercial clients for their business. In discussing this with the folks at Astonish, they came up with the idea of businesses offering coupons or discounts for services from the Paradiso Insurance Web

### **Technology Tip**

## Adding Instant Message Capability to Your Website

*By Steve Anderson*

Are your clients able to communicate with you any way they want — whether by phone, e-mail, Web, call center, or live access? Instant Messaging (IM) is an option that is becoming easier to implement. Understandably, agencies are often concerned about the practical aspects of IM. How will the conversation be documented? Is it worth the time?

One service worth considering is Provide Support, a software and Web process that provides a "Live Chat" option on your website. You are given code that enables you to add a button on your site that a client can click to start a live chat with someone in your office. You select individuals who become part of a chat rotation. When someone clicks on the Web button, a box pops up on the computer of the next person in the rotation. That person is responsible for the instant message conversation.

The price depends on how many users you add. One user costs \$99 annually, three users is \$198 annually, and ten operators is \$396 annually. The software provides a transcript of each conversation after the call is finished, along with a management recap at night. ([www.providesupport.com](http://www.providesupport.com))

site. Chris points out that customers often ask him for recommendations for goods and services. "This is one more way for me to add value to my relationship with customers," he says, "by connecting our personal lines customers with our commercial lines customers. We list about 100 different businesses that offer some type of discount."

One of the Partners of Paradiso is Shark Cycle. Chris says the video co-branding effort his agency has with this customer demonstrates the success of the initiative. While the video focuses on the products and services available at Shark Cycle, the end of the video provides contact information for Paradiso Insurance. Viewers of the video who call the toll-free number provided are warm leads, Chris says, because he knows they came via the Shark Cycle video. "We write a lot of motorcycle insurance thanks to this relationship," he says.

*Continued on page 60*

Continued from page 59

And to those who still believe that business that comes in via the Internet can't be a long-term customer, Chris says: "Shame on them! As agents it's up to us to create a relationship and build loyalty. Loyalty is earned, not given."

Chris adds that the owner of Shark Cycle — who was once an insurance "shopper" — recognizes that Paradiso Insurance, through its Partners page, the marketing videos, and the social media marketing classes that Kate offers, has helped grow their business. "This year Shark Cycle took a 44% premium increase because of how much their business grew," Chris says. "Because we had created a relationship through our marketing help, it took me about 10 minutes to discuss the premium increase and for them to accept it," he declares.

"I don't want to just do a client's insurance," he continues. "I want to help my customers grow their business in exactly the same fashion as I'm growing mine. So if my client sells \$1 million in product this year and \$20 million in product next year, I'm going to make more money as well. The customer's GL will go up; their workers comp will go up. I have a vested interest in making sure my commercial clients make more money."

### A Web Site with Eyes

One of the recent additions to the Paradiso Insurance Web site is Customer-Cam (<http://customer-cam.com>) which the agency uses for its live support. The Pro edition is "very inexpensive," according to Chris and provides two-way video, audio and text conferencing capabilities. "We all have cameras on our computers here in the office," he explains, "so if a customer contacts our live support on the Web site, that customer can see us. And if the customer also has a camera, we can see them as well."

"I'm only concerned with the customer being able to see us," he continues. "It creates a level of intimacy."

In addition to being easy on the budget, Customer-Cam is easy to set up — there is none. There's nothing to download or install. Registration is handled at the Customer-Cam Web site.

Chris says the agency has gotten the attention of the American School for the Deaf in West Hartford, thanks to its implementation of Customer-Cam. "We've written insurance for a number of hearing-impaired individuals as a result," he says. "They can read our lips via the Customer-Cam."

And with gas prices being what they are, Chris says he is using Customer-Cam for coverage reviews, especially for clients that are located hours from the office. "This is a good option. I'm right in front of them, just not at their location."



Kate Pisciotto, second from left, and Chris Paradiso, far right, with members of the Shark Cycle staff

"We use our Web site as a marketing tool as well as a sales tool," Chris concludes. "We're backlogged, but I'm not complaining. Our success comes from our diverse marketing efforts. If you're not marketing, your business is declining."

Nancy Doucette is senior editor for Rough Notes Magazine and has been associated with the insurance industry for 40 years. She writes extensively on technology issues.

## Technology Tip

### Easily Manage Website Passwords

By Steve Anderson

Managing multiple website passwords is one of the more difficult tasks for agency personnel. While tools like Transformation Station and TransactNOW help with this process, there continues to be many sites that your staff goes to daily where they have to manually enter User ID and password information each time.

RoboForm is a tool that can help. The program installs as part of your Web browser (either Internet Explorer or Firefox) and manages login and passwords for you. When you log into a website, RoboForm offers to save the online login information into a Passcard after you click the Login/Submit button. The Passcard is saved into a fully encrypted file that requires a master password to access.

Once the login information page is saved, a true one-click login is available by clicking on the website name in the Passcard list. The program automatically navigates to the website's login page, fills the stored login information into the form, and clicks the submit button. You are logged in with one click. ([www.roboform.com](http://www.roboform.com))

## Conversations Still Matter *(by Ted Janusz)*

Let's get back to the questions...

### **3. How Long Will Social Media Take Me? After All I Have an Insurance Agency to Operate!**

Once you get your accounts set up on the top three social media sites of Facebook, LinkedIn and Twitter, you can use an aggregator like **Sendible** ([www.sendible.com](http://www.sendible.com)) to coordinate all of your social media efforts. As a result, you can keep up-to-date with your online customers in as little as a half hour a day.

### **4. I Already Have a Website, Why Would I Need Social Media Marketing?**

I presented "eBay University" for eBay at sites nationwide. Rather than learning how to operate their online businesses through the popular auction site, these attendees could, of course, simply have created their own Websites to market their wares.

The difference for them would have been the amount of traffic their individual sites would likely have attracted, compared with the monumental traffic on eBay. By having a presence on eBay, these business people could claim their share of the billions of dollars that are exchanged annually on the site.

Many homegrown Websites, unfortunately, are simply "brochureware," online sites that people may visit once, and then have no reason to return to. Their owners may need to dust off the cobwebs when, and if, they update these lonely sites.

On the other hand, with the hundreds of millions of people abuzz using the social networking sites of Facebook, LinkedIn and Twitter each day, don't you think it might benefit your business to be part of the conversation?

Remember, Social Media Marketing entails *engaging* your insurance clients in two-way communications, not shouting at them through a megaphone, as one would likely do with a typical Website or traditional advertising.

Each of your clients is exposed to between 1,500 and 5,000 advertising impressions per day. (All they need to do is to walk into their neighborhood superstore!) They have become good at blocking out 99.99% of all ads (including mine and yours), which they see as interruptions. On the other hand, even as they become overloaded and

overwhelmed with information, *conversations* still matter to them. Conversations are the "social" in Social Media Marketing.

Besides, with the millions of individual Websites that currently exist, it led Jerry Bloom, founder of Techvertising to say, "Trying to get attention via a typical business Website is like trying to get attention holding up an 8.5 by 11 inch sign in Times Square."

### **5. Are Facebook, LinkedIn and Twitter Likely to Go the Same Way as Myspace?**

I worked for an electronic commerce company whose CEO defined an Internet year as lasting *three months*.

Yes, things change on the Internet...and rapidly.

The top three social networking sites of today are likely to change drastically over the months ahead. In fact, years from now, you may not even recognize them at all. It would be like comparing America Online from a dozen years ago to the AOL.com site of today.

The key is that these social networking sites are very popular *now*. Don't let your lack of knowledge about these sites intimidate you or hold you back from participating in conversations with your clients. If you can understand these Web 2.0 applications as they currently exist, it will be easier for you to master the tools of Web 3.0 when they become available.

Unlike the familiar adage claims, knowledge is *not* power, but applied knowledge certainly is.

### **6. Where Can I Get Further Help with My Social Media Marketing?**

Feel free to e-mail me your questions at [ted@januspresentations.com](mailto:ted@januspresentations.com). Or visit my Website at [www.januspresentations.com](http://www.januspresentations.com). Let's start a conversation!

*Ted Janusz is your business adviser on social media, spoke at last year's Agency Management and Profitability Conference for PIA of Ohio and will serve as a panelist on the popular topic again this year. Ted also was a featured speaker on "Social Media Demystified" at the 2011 annual convention for PIA of Tennessee. To share his business insights, Ted was invited to appear on Geraldo at Large on the Fox News Network ([www.foxnews.com/on-air/geraldo/index.html](http://www.foxnews.com/on-air/geraldo/index.html)).*

# 20 Customer Care Actions That Build Sales



By John Graham

Here are 20 customer care actions that will help enhance customer satisfaction and build sales:

1. Contact customers when it's not necessary.
2. Let them know how much you like working with them.
3. Ask them what you could do to make working with you easier.
4. Tell their stories to others when you have the opportunity to speak up about your clients.
5. Pass along leads to your customers.
6. Thank all of your client's employees that you interact with, not just the person in charge.
7. Make suggestions for improving clients' operations.
8. Pass along useful information.
9. Lend a hand when clients are shorthanded.
10. Help your clients gain recognition by nominating them for an award or suggesting them for a news story.
11. Be candid when a client asks for your opinion.
12. Show your loyalty.
13. Don't cut corners with customers just because they've been around awhile.
14. Come to a customer's defense when you hear criticism.
15. When something hasn't gone well, let your customers know what you would like to do about it.
16. Respond reliably.
17. Leverage the power of "free" by providing helpful resources with no strings attached.
18. Take the initiative.
19. Keep your word.
20. Show respect.

Individually, each of these customer care actions has value, but when taken together their impact can be enormous, even transformative.

*John R. Graham is president of Graham Communications, a marketing services and sales consulting firm. He is the author of The New Magnet Marketing and Break the Rules Selling, writes for a variety of business publications, and speaks on business, marketing and sales issues. Contact him at 40 Oval Road, Quincy, MA 02170; 617-328-0069; [jgraham@grahamcomm.com](mailto:jgraham@grahamcomm.com).*

---

## PIA National Agency Marketing Guide

### Editor-in-Chief/Advertising Director

Alexi Papandon, CAE  
[alexipa@pianet.org](mailto:alexipa@pianet.org)  
703-518-1353

### Publisher

Ted Besesparis  
[tedbe@pianet.org](mailto:tedbe@pianet.org)  
703-518-1352

The PIA National Agency Marketing Guide is published by the National Association of Professional Insurance Agents.

400 North Washington Street,  
Alexandria, Virginia 22314  
703-836-9340  
[agencymarketingguide@pianet.org](mailto:agencymarketingguide@pianet.org)

©2011 All rights reserved.

No part of this publication may be reproduced, translated, stored in a database or retrieval system, or transmitted in any form or by any means electronic, mechanical, photocopying, recording or otherwise except as expressly permitted by the publisher.

The information in this publication is general in nature and is not intended to serve as legal, accounting, financial, insurance, investment advisory or other professional advice as to any reader's particular situation. Users are encouraged to consult with competent legal, financial, insurance, investment advisory and or other professional advisors concerning specific matters before making any decisions and we disclaim any responsibility for any decisions or actions by readers.

For additional information on any of the subjects addressed in this publication, please access the PIA National website at [www.pianet.com](http://www.pianet.com).

# *Real Time* Service with a Real Live Underwriter.



**Do you remember when Real Time meant a relationship with a real underwriter? We do!**

**Call. Quote. Bind.** Using TAPCO's courteous and prompt call center, you'll speak with a real underwriter who can compare, quote, bind, and deliver coverage to your e-mail inbox quickly and accurately during one, simple **five-minute phone call**. Making TAPCO The Logical Choice for all your Real Time needs.

## The TAPCO Service Pledge

- "A"-rated non-admitted carrier
- Competitive pricing
- Fast policy turnaround
- In-house financing available in most states
- Quick claims handling
- \$10 credit to your personalized TAPCO EZ Bucks Visa debit card with each policy
- Visa, MasterCard and ACH payments accepted

**1,000 Strong**

More than 1,000 classes of P&C business written under binding authority.

 **tapco**  
UNDERWRITERS, INC.  
*The Logical Choice.*

800-334-5579  
[www.gotapco.com](http://www.gotapco.com)



## FLOOD ZONES SIMPLIFIED

Pictometry introduces a distinct advantage to insurers in meeting their need for accurate, visual and timely flood risk assessment. Pictometry Online™ (POL) is an easy-to-use web-based technology that enables you to access a vast database of 3-D like high resolution aerial images. With the new Hazard Report Tool you are able to overlay the flood risk layer from CoreLogic® in order to view exactly where risk lies relative to a parcel or structure. Search for your point of interest, identify the flood zone, measure how close it

is to another flood risk area, and determine what the elevation changes are between your point of interest and the flood risk area.

Once the property has been identified with Pictometry Online, easily generate a Pictometry Property Risk Report. This report includes the information on the property, community and building, insurance information, and contains the flood zone boundary.

**See for yourself what Pictometry can bring to your business. Visit us online at [www.pictoinsurance.com](http://www.pictoinsurance.com) or call 1-866-643-4261 to schedule a demo.**