

ACT Breakout - Involving Agents, Young Agents, Diversity - May 5, 2014

Moderated by Rick Morgan and Ron Berg

INTRO: We need to get new people involved in ACT; we need to get them more involved in the Big "I"; and we need to get them involved in the industry. This also works for state associations and for users groups.

Where some of this came from is several of us have been here from the beginning and have done a lot of these. We're talking to the choir all the time. A lot of people have been here year after year after year. Someone talked about taking it back to the office. Too often, stuff doesn't go anywhere. We want to grow the list from an agency and carrier perspective.

From an ACT advocacy industry traction standpoint, one of the key ways we get anything done—as carriers vendors and agents—and what we hear from our carriers is they want to see more agents involved in ACT meetings. We're at a critical point in our industry, when senior agency leaders are nearing retirement.

Carriers love ACT meetings. They love being able to use it to vet their strategies. But they also want to get more agents involved, and they want younger and diverse agents involved. I'm speaking as a bald, older gentleman. We need to vet out things that we know to be hard trends in the industry.

MADELYN FLANNAGAN: We have many programs in agency development. Project InVEST is one, where we work with high schools. We offer a curriculum that covers nine weeks. We work in high schools to start a mock agency. They do rating and more. So far, we have 14,000 graduates of that program. Today, there are 400 active programs in existence. Chicago recently took it into all of their public high schools.

We pushed that into the young agents program. It's a leadership program where young folks can get together and network and talk about growth and leadership. In September, there is a national meeting in conjunction with our conference. We used to have an ACT liaison from the Young Agents Committee that used to be more active.

Also, we talked about creating in the high schools an agency IT program for kids that are interested in that.

The other program that we're working on is a Diversity Task Force. We're trying to build an agency workforce that mirrors the American population, from a marketing standpoint and a workplace perspective. It needs to be multi-generational and multi-racial. We need to include

people with tattoos. And we need to help our members market to a more diverse audience. We are owned mostly by 55-year-old white males. That said, 33% are owned by females. But they are white females. When we are looking at new employees, we often look at producers. But there are other jobs in agencies.

RICK MORGAN: Why did you get involved in ACT?

RANDY VOGLER: I was involved in a users group. Carriers had talked about it. I saw AUGIE and ACT participation as a way to advance my career and to network and meet new people. I would bring people with me.

Then I took a job with a carrier. I left the agency side and wanted to see the other side. I would like to see ACT have a greater presence at the state association meetings as a way to try and attract people. If ACT has a presence there, you could attract principals.

Cindy (agency owner here) has 28-year-old daughter in the business. Go to the state meetings and talk to those owners.

RON BERG: Regardless, how you found out about ACT...

ALEX DOPAZO: I'm here because I'm 36 and my dad is in his 60s. I've been in the agency since I was 21. He does things certain way, and he has been successful. I would do things differently going forward. Look at our industry; Overstock.com is selling small business insurance and workers comp. Walmart is selling auto. We will struggle if we don't change. ACT is a national force for that change.

People never think they have enough time to come to a meeting like this. It would be more difficult for me to come here if it was not in Florida. Perhaps we can make them e-meetings. Making this a Google Hangout would not have been too challenging. (Alex is president of the Latin American Independent Insurance Agents association.)

RICK: Why not have young agents come to the meetings and have them present? It would be good for all of the people in the room to have them present.

MADELYN F: We also should invite affinity group leadership to come to our meetings.

RICK M: And involve them in the program.

CINDY: The young agents panel led by Cal Durland at an earlier ACT or AUGIE meeting was quite helpful.

ALEX: They are intriguing. They motivate us.

RANDY: I've been coming here for the last five years and it does get kind of stale. If you could bring a panel like that to mix it up, you could negate that "preaching to the choir" comment and mentality.

CINDY: In addition to reaching out to the state associations, what about the agency management systems users groups? Should ACT and AUGIE have more of a presence at the users groups meetings? You could introduce why it's important. That's a time when people are away. I'm the principal of a five-person agency. The agency is my husband, my daughter, me and two others. The time away needs to really have some value. It has to be worthwhile, because it's tough to get away. It would be good if ACT could be have presentations associated with state associations and users groups, where you have an audience already.

BEN FROM SCHULTEIS AGENCY: I was at a table with three admins; they said that, other than their users group meetings, this is the best meeting they've been at.

RANDY: Maybe even record these meetings. We could edit it down and have it available for replay.

RON: We're looking at changing how we do things. Our biggest struggle is getting it out past the people who are here to the 90 percent.

CINDY: Volunteering is a culture. That's not a part of some agencies. Some agencies don't send their people to CIC. That has to be a culture.

RON: What I see in the insurance industry is desire to be involved in the community.

RICK: There is a value in coming here. We need to make sure it's jam-packed with value, especially if it requires someone to travel. We need to have people on the programs who are focused on some of the issues and we need to have content that is relevant and valuable. We can get better at the reporting and recording. We should spend all of our time here dealing with industry issues and having conversations about technology. There should be more discussions about best practices.

ALEX: A good thing on the program would be... I always try to put something on programs I run that is something I would have wanted to take home with me. We need sexy topics. We need to address things that would make my life easier. It would attract me more if I realized that the individual who was speaking has an agency like mine. As long as people think they will benefit, they will come.

RANDY: People in insurance volunteer because they think it will bring them business. When I was with the agency, I used my own vacation time to come to ACT/AUGIE meetings. It was easier than talking to the owner about an immediate return. The return was I was learning stuff and getting things we could use down the road. We know about ID Federation. I was there when it was started. The problem is there is nothing to take right back to the agency. ASCnet has “justify your trip” document; perhaps something like that would help.

RICK: Young producers have the hassle of going to the agency principal. If we can provide justification for agency and for employee, that would be good. We could do a session on something like “What’s your favorite app?” If we did something like that at a meeting, it would be fun. It would be a break from the standard talking.

BEN: I write up for *InFocus* magazine, our Indiana state publication, what we’re doing that relates to ACT.

RICK: We could create a quick and interesting video.

? During CE sessions, like CIC, we could have them run videos and/or PowerPoints that promote ACT and AUGIE. Carriers should fund/promote scholarships. And they should focus more on ACT/AUGIE than on agency technology councils. Also use Cafes; share info on selling that will resonate with principals.

ALEX: You need to offer something that provides instant ROI. Spend four hours exploring going in the cloud.

RANDY: Regional carriers send out flyers every month. Some have magazines. It would be nice if ACT got involved with those companies. Have them put a blurb in their publication about ACT’s upcoming meeting.

CINDY: When I first went to an ACT meeting, I went back to our PIA state board meeting and said, “We need to send our technology chairs to this meeting.” It was unbelievable the response I got.

BEN: We are having Steve Anderson come in to teach our young agents at the Young Agents Conference. You’re going to have the young agents that are actually independent agents there.

???: Everyone here is coming for techie-related stuff. But we need to remember that nothing will happen until we make a sale. It would be good if CAP could come in to help us sell.

DEREK: We need to do more webinars to start initial education on SEO and social media. Whatever we can offer will get attention. Younger agents will relate to that. We should do more

of that. As we grow our lead platform, leads from TrustedChoice.com, we can help agents with that.

RICK: We could do session on how to create videos, how to edit them, and how to post them. Simple things like that. Keep it focused and short. That type of thing has some potential.

RANDY: When I went to Scottsdale, Chris Paradiso spoke and he was fantastic. He has an agency app that is awesome. He was going to come to the conference in June. The class was going to be on how to market through Pinterest. That's a real intriguing topic for young agents.

RON: There are other agents like that, pointing out availability of functionality. It's giving the agents the information quickly—giving them exactly what they need to get that entry in there. Is that what you're talking about?

RICK: Yes. I'm talking about just changing the structure and the presentation that happens here—about moving it out of the report mode entirely. This would be a whole session.

ALEX: There are three groups of people you need to hit: the high-level people, those who understand what was going on with ID Federation; second, the kind of techie people, who want to know what's the newest and best, getting onto Pinterest to sell, SEO; and then the others, who want to know how to use technology to help manage their business. If you're trying to attract people to ACT meeting, that's another big portion of the group you're trying to get. They're in-house. They may be a little shy. But they have a lot of great ideas.

BEN: Word of mouth is big in that group. Good ideas spread like wildfire.

RON: We have talked about segmenting out the message to the audience the way they need it. Some need it from an IT strategy level.

TED: We could do five-minute videos on different aspects: business, marketing/sales and technology. Or do intro.

RICK: Take one segment and stream it and make it available so the states and the user groups. Local user groups could tune in for that segment.

BEN: Could ACT do a video, cobrand a video, on what SignOn Once means?

BOB SLOCUM: ACORD has a studio. If you want to do it, that would be a great resource. They also can Skype people in. People can all be Skyped in and it comes out nice and clean. Don't lose track of the idea of video because you think it might be expensive.

TED: One thing we've lacked for years is that very few large and regional brokers are involved. We miss all of that ability and all of that technology that sits out there with those larger brokers. Most sit around the CIAB and think they're too big for the Big "I" and what it offers. They all have diversity programs, technology programs and young people programs. I've never seen the Big "I" do much about it.

It's mind boggling for mine to be one of the largest agencies here. They have things that we are talking about. There's a ton of possibly there. Over the years, the Big "I" has not done a good job of reaching out to them. They would be interested, but I suspect they think they'd be wasting their time coming here and working with Podunk agents. I think we're missing an opportunity.

MADELYN: I wonder if there's an opportunity for ACT to work with the Council. I wonder if it's an opportunity for us to go approach the Council.

RICK: We've had a lot of the same people coming here for so long. I'd like to see some new energy, some new blood. They have programs. It doesn't need to be the most senior person. It could be someone who just joined.

TED: Or it could be an intern.

RON: We could go to a lot of people who are here and ask them to bring young people along with them.

CINDY: That was a premise with our user group. I knew people. It's easier to walk into the room with someone than it is to come by yourself. Now I feel like I can hand this off to someone else. Once they come with someone to their first meeting, they will feel more comfortable coming back. There needs to be a culture within your agency that this is important. At the same time, it's important to keep costs down, so people can afford to come.