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Article Summary: In this ACT article, WA-based Independent Agent Claudia McClain discusses her agency's use of blending technology and marketing to 'win' locally - with both consumers and her customers. Claudia discusses her strategies around community involvement, and how this integrates with automating her agency's online & social presence with their management system. Claudia's agency leverages industry resources, and also consistently uses process review to proactively implement 'lessons learned'. The McClain Insurance Services agency's results for retention rate, Net Promoter Score, and community involvement are a great example of what can be gained from direct writers by effective local action (or potentially lost by inaction).

Using Technology to Drive a Community-Based Marketing Strategy

By Claudia McClain

It's a great time be an independent insurance agent. Technology lets us reach, engage and retain customers in ways we couldn't have imagined even a dozen years ago. It's also a great time to live in the Seattle area. Last month, our Seahawks capped a stellar season by winning the Super Bowl.

Recently, we were able to combine these two "greats" — our industry role and our local NFL franchise's accomplishment — to engage the community and bolster our visibility. Here's how: Several days after the Seahawks won the NFC championship, I was contacted by PEMCO, a Seattle-based mutual insurer that helped me get my start in the business. Our agency was chosen to host what PEMCO was calling its "12th Fan" banner signing.

PEMCO has promoted the 12th Fan — its take on the term, "12th man," which refers to fans that support the 11 players on the field — throughout the season. It was leveraging that promotion by creating a 100-by-40-foot banner. Fans were invited to sign the banner, which would fly over North Jersey's MetLife Field during Super Bowl weekend.

With less than four days to promote the event, our six-person agency went into high gear. We issued a press release that was picked up by our newspaper, two radio stations and a local blogger. We tapped social media to promote the event with photos and video. We created a Facebook event, invited fans to attend, and paid to promote the event, boosting our reach to nearly 20,000 Facebook users.

We built a website landing page for the event and placed a button on the home page pointing to it. We created and distributed to local businesses 2,000 postcards they could share with employees and customers, and repurposed postcard artwork to build an online ad for a local independent blog.

We reached nearly 1,900 clients with an email that pointed them to our website and a football-themed customer survey. The email enjoyed a 44.6% open rate. We picked up 20 great testimonials through the survey. And we earned an average grade of 4.95 out of five and a Net

Promoter score of 95%, which means that more than 9 out of 10 clients are loyal enthusiasts who will keep buying and will refer others.

We programmed the video sign in front of our office to announce the evening event and rented portable lighting to illuminate our parking lot. We ordered pizza, salad and Skittles — the favorite candy of Seahawks running back Marshawn Lynch — to feed McClain team members working the event.

During the event, we gathered 1,632 banner signatures — including the 12,000th one. We took lots of photos, which we've shared with local media and posted on our site and social platforms. We raffled off a signed Seahawks jersey.

We generated buzz that continues to this day. And then our entire team went home and crashed.

As frantic and hectic as things were, we could pull this off very quickly because of what we've learned — through ACT and some wonderful friends and partners in the business — and what we already had in place to engage prospects and clients.

Industry Resources

Some years ago, I was blessed to meet ACT's Jeff Yates when I served on Progressive's National Agency Council. Staying in touch with Jeff led to opportunities to help on various ACT projects addressing agencies of the future, the social web, business intelligence and, our latest endeavor, the customer experience.

The white papers and articles these and other work groups generated have been especially useful to our agency. Frankly, I wish more agents knew of and used them. It's a living research center for things we encounter every day in our agencies.

The exposure through ACT to future-facing visionaries — fellow agents, associations, consultants, carriers execs and vendors — has helped us immensely as we bolster our technology and marketing capacity. These individuals focus not just on what we're doing today, but what we must do tomorrow. Being surrounded by innovative thinkers like that — people I would not have met otherwise — gets my imagination going faster and more deliberately.

Particularly valuable are ACT discussions and resources on today's — and tomorrow's — insurance buyer. When we talk about how the new consumers will want to do business, my attention piques. As agents, we must stop doing transactional things consumers can do themselves. We must focus on building stronger relationships. Good technology frees up time to do this.

I get especially inspired at ACT meetings by some younger agents in the group and by vendors who are helping to make us more accessible to clients. I just wish more agents were listening to the conversation.

Community-Based Approach

The conversation has helped us grow organically. Today, we enjoy a 95-96% retention rate. By sustaining strong client relationships, we can grow much more effectively. Many agents say their biggest source of growth is referrals, but do they know why they are getting them? Do they have

a strategy for increasing referrals beyond what just might normally trickle in? For me, community involvement and customer engagement are foundations of our growth strategy.

I frequently ask my team, "What must we do to be worthy of referrals?" There has to be a reason clients feel so bonded with our agency that they want their close friends and relatives to do business with us, too. To be worthy of referrals, we need to continue to find ways to give back to the community. We need to show a concern for things outside of insurance — things more important to our clients than insurance.

Community involvement has been part of our agency's existence for some time. Years ago, we got involved with our local police department's National Night Out activities. We evolved from that into sponsoring our parks department's outdoor movie series. Before long, we were hosting our own events, including an e-cycle day — held just after Christmas — when folks come to our parking lot and safely dispose of televisions, computers and other electronics.

As an agency, we aim to do a community event every six weeks or so, but because we've done many of them before, it's not that difficult to manage. When agents say they couldn't maintain such a schedule, I suggest they start small. Master one event, learn what it entails, and then add a new event down the road. That's how our community activities evolved. For example, each Flag Day, we do an American Flag exchange. I pull out last year's press release, email, newsletter article and video sign, update them to promote it, and people show up.

Automating Activity

Several years ago, we began to capitalize on technology to expand our reach, promote events and build stronger relationships in the community. Of course, we had been using our agency management system to handle policy- and account-based relationships for years, and this still is the centerpiece of our business.

In the mid-2000s, we ventured online to better reach an increasingly digital insurance-buying public. We brought on a high school student, who stayed on after graduation and through college, to launch our social media presence. We partnered with a digital marketing company that designed a new site and provided a marketing engine that operates behind the scenes. Now, when people click to "get a quote," their information is sent to us by email, and they are subscribed to various marketing sequences we designate in that engine.

Our agency management system talks to the marketing engine several times a day. This conversation eliminates rekeying. If someone requests an auto quote, they're in our marketing engine database as a prospect. If they don't convert right away, they become a warm lead.

If we write them, they become active in the agency management system, and the marketing engine realizes they're no longer a prospect. Once they sign on, we trigger a welcome sequence that begins with a video from me and involves a series of communications over the course of the year. It's all done seamlessly.

We rely heavily on social media and digital community engagement to drive website traffic. I have a part-time person, Nathalie, who has worked with me since 2006. Between the two of us, we pretty much handle all of the online and other marketing. She works on everything from social media and newsletters to graphic design and programming our electronic sign.

Everyone else is encouraged to participate in social media, too. Often, employees or their spouses share items we can promote or take part in. And whenever we come up with a hairbrained idea like, "Wouldn't it be fun if we got a 12th man flag signed?" or "We need help with a shredding event," they give their time willingly. We've got a great team.

Lessons Learned

Part of the reason we could pull off the 12th Fan event so well was experience gained — and processes in place — from earlier initiatives. We had done press releases for other events, so we had that down. We are active in social media, of course, so that was a natural. Our experience with landing pages and relationships with a printer and local media let us turn on all the faucets and get the word out quickly. We have a marketing calendar for the year, which we post in our break room, that helps keep us — all of us — in the know and on track. Technology, of course, helps manage it all.

Use of the various platforms and tools helped us reinvent the agency. They give us a forward motion and a clear view of where we need to go. Knowing that automation delivers a thought-through outcome that will happen every time a situation occurs is very freeing. It has definitely made our agency life and marketing a lot better.

It also has made customer and community lives better. Today, there are so many ways we can communicate with customers and prospect questions. Our speed of response is up; we can connect pretty much 24/7. Technology helps us communicate our agency brand and be raving fans of our community. We even leverage the tools to help local nonprofits.

Meeting the Challenge

The biggest difficulty we've faced in our journey is sorting through which tools may not deliver as much value. It's the typical agent bandwidth issue. Do we do as good a job on some platforms as others? Probably not. But as a personal lines agency, we focus on those we should and try to make the best possible use of them.

When fellow agents say they could never manage such an active campaign, I say, "First, get over the idea you don't need to do it. Consumers expect us to be in these places. If you don't have the energy or bandwidth, bring somebody in who understands the platforms and emerging technologies and can manage them."

There are a lot more vendors now than before that can make life so simple. For example, we just launched a new iPhone app with a vendor I met at the ACT / AUGIE /AIMS Society meetings a few weeks ago. Our earlier app took us an amazing amount of time to get developed, approved and implemented. The new app has much more functionality and was launched in a matter of minutes.

My closing advice is simple: It's easy and affordable to be in the game. Follow the trade magazines and blogs and get involved with groups like ACT; that's where we get some of our best ideas. If you're feeling overwhelmed, choose something, master it, and go on to the next thing. And I think you'll agree it's a great time to be an independent agent, wherever you are.

Claudia McClain is owner and principal of McClain Insurance Services, an Everett, Washington-based independent insurance agency she founded in 1977. Her team of four licensed agents, a receptionist and a part-time "communications director" specializes in preferred personal lines protection and serves more than 2,500 clients. The agency was named Better Business Bureau of Western Washington Business of the Year in 2012 and Everett Area Chamber of Commerce Employer of the Year in 2010.

Active in her local community, Claudia is a member and past president of Everett Public Schools Foundation. She also is active in a number of insurance industry initiatives, serving on a number of national and regional carrier agency and technology councils and on the Independent Insurance Agents & Brokers of Washington Government Affairs Committee. She has been a member of various ACT work groups and currently co-chairs the Customer Experience Work Group. In addition, she is a facilitator for the HawkSoft User Group and has spoken or served as a panelist at a number of industry events, including ACT meetings and the Quantum Club Summit.

Claudia was named Agent of the Year by the Independent Insurance Agents & Brokers of Washington, which presents the award "to the member agent who has rendered the most outstanding service to the insurance industry in the past year." She can be reached at claudia@autohomeboat.com.

This article reflects the views of the author and should not be construed as an official statement by ACT.