

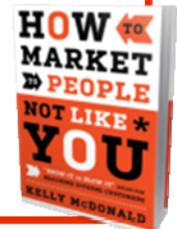
**“How to Market to People
Not Like You”**

The Seven Steps: Agent Worksheets

Developed for IIABA



**Independent Insurance Agents
& Brokers of America, Inc.**



Step 1: Get Out of Your Comfort Zone to Grow Sales

Exercise A: Survey Your Current Efforts

Review all of your marketing materials, and then answer the questions below:

- How long have you been using your current tactics?

- How often do you review and evaluate them for results?

- Do your materials communicate the benefits of your products and services to your consumers?

- Do you currently utilize targeted materials to any individual diversity group or do you take a one-size-fits-all focus?

Exercise B: Survey Your Current Customers

Do an analysis of your current customer base, and then answer the questions below:

- What percentage of your current customers are:

White/Caucasian _____%	Hispanic _____%	Black/African-American _____%		
Asian _____%	Women _____%	Gen X _____%	Gen Y _____%	
LGBT _____%	Other: _____	_____%	Other: _____	_____%

Step 2: Get to Know the Customer You're Not Getting, But Should Be

Exercise A: Identify the demographic makeup of your area

Analyze your area and identify key demographic groups. Possible resources:

- Census.org
- Censusscope.org
- Freedemographics.com

Example Report Utilizing Freedemographics.com

Sign up for a free account and run a "Race & Ethnicity Report" for your area. You can drill down to zip code or Census Tract or Block Group (provided you have the #, if you don't have it you can obtain it from the census page).

1. Select the Report Tab 3. Run a "Race & Ethnicity Ancestry Report"

2. Select your geography

Race & Ethnicity: Asian Detail - Alone or in combination with other Races	
Asian Indian	24.1%
Bangladeshi	0.6%
Cambodian	1.7%
Chinese, except Taiwanese	15.8%
Filipino	7.9%
Hmong	0.1%
Indonesian	0.4%
Japanese	3.7%
Korean	9.0%
Laotian	3.3%
Malaysian	0.2%
Other Asian	0.4%
Other Asian, not specified	3.9%
Pakistani	3.4%
Sri Lankan	0.2%
Taiwanese	1.1%
Thai	1.6%
Vietnamese	22.1%
Total Asian categories tallied	225,896

Exercise B: Who Is the Customer You're Not Getting?

Once you have identified the demographic make-up of your area, **compare that with current make-up of your customers**. Are the percentages in line? Identify which groups you are not reaching to focus your marketing efforts.

My key diversity targets are (in order of priority):

1. _____
2. _____
3. _____

GET TO KNOW YOUR KEY DIVERSITY TARGETS

Repeat the exercises on this section for each of your key diversity targets.

Exercise A: Research Your Target Online

Become as familiar as you can with your target. Find out as much as you can about their characteristics, lifestyle, etc.

Refer to the “List of Online Resources” for a comprehensive list of reference websites to utilize as starting points.

Exercise B: Set up Google Alerts

Decide which target group represents your highest potential, and set up a Google alert.

- **Go to <http://www.google.com/alerts>**
- Set up keywords such as “Hispanic Marketing”, “African-American Consumers”
 - Make sure to include marketing terms like “consumers”, “marketing”, “target” to make sure the results are narrow enough to be helpful

Exercise C: Talk to the Consumers You Already Have

If you have long-term customers with whom you and your team have a good relationship, ask them the following questions:

- What is your agency doing right? What keeps them coming back?
- What more could you be doing to increase their satisfaction?
- What more could you be doing to reach their community?

Exercise D: Identify Key Local Media Reaching Your Target

- Identify media in your town that targets your key group
 - TV Stations: _____
 - Radio Stations: _____
 - Website: _____
 - Print Publications: _____
- Are the print publications or websites in English, or do they have an English version? If so, subscribe to it! Make sure you read them regularly.

Exercise E: Conduct Your Own Focus Group

All you need to conduct a focus group:

1. A place to have the focus group. It can be a meeting room.
2. A small amount of compensation for the attendees.
 - It could be a small gift card or light refreshments (pizza and soft drinks).
 - Other examples:
 - T-shirts
 - Coupon for a free product

You'll want to provide something to the participants that says "thank you." However, if you are having trouble getting people to agree to talk with you, you might want to consider a higher value incentive.

3. A list of the questions you want to ask or the areas that you want to probe. Having a list will keep the conversation on track and ensure that you accomplish your goals.
 - a. Recommended Topics:
 - Their insurance purchase experience with you
 - Different needs they might have from other consumer groups
 - Their media consumption habits – what do they read, watch, listen to?
 - Language usage – what language do they speak at home or are they most comfortable with?
 - Cultural habits or Lifestyle habits
 - Community Information

Exercise F: Get to Know Your Local Community

Become familiar with your local community

Key Diversity Group: _____

1. Identify areas where your key diversity group lives
My key target group is highly concentrated in the following zip codes:

2. Identify key community organizations (churches, chambers of commerce, local community groups, cultural groups, etc. etc.)
The following organizations are very active in my local target group community:

3. Identify key community leaders

The following individuals are very active in my local target group community:

4. Identify local grassroots events (such as cultural fairs and festivals) focused on this community (a great source for this information is your local media targeted at this group, such as newspapers and websites, radio station sites, etc. etc.)

The following local grassroots events are targeted to this group:

Event

Date:

Step 3: Tweak Your Product or Service Offerings

Exercise A: Adjust Your Offerings to Fit Their Needs

Now that you know what your target needs, what can you do to meet these needs?

- Examine your products. Which products will work best for this target?

- Which features or benefits are more important to this target? ***Make sure you highlight these in your marketing communications.***

Step 4: Make Your Sales and Customer Experience Friendly

Exercise A: Talk to Your Staff

In your next staff meeting:

EXPLAIN THE BUSINESS OPPORTUNITY

- Explain to them the new customer group you want to target
- Ask them for ideas to better reach and service this group
 - Getting buy-in from your staff is important and utilizing their ideas will give them a sense of ownership in your efforts

MAKE SURE YOU ARE “OPERATIONALLY FRIENDLY”

Make sure your staff understands your expectations, which include providing excellent service to people regardless of their personal opinions regarding their culture or lifestyle. For example:

- Foreign language speakers: Fight the “why don’t they learn English?” mentality in advance. Explain that you are not making a judgment on the correct language they should use, but that you recognize that many potential consumers feel more comfortable in another language and providing help in that language gives you a business edge.
- Gay & Lesbian (LGBT) Consumers: Regardless of whether your employees support or “approve of” homosexuality, they must be welcoming and treat everybody with respect.

Exercise B: Examine Your Operations

Analyse your business to identify places where you might adjust your operations to better service your key target group(s).

STAFFING

- Are you able to staff with people with ties to your key diversity group? Bilingual if necessary? This can be extremely helpful when trying to reach a particular group.

Important Note and Legal Consideration: You cannot legally take into consideration a person’s ethnicity or race when hiring an employee. You can, however, screen for the following skills:

- *Foreign-language proficiency*
- *Knowledge of a specific culture*
- *Familiarity and ties to the local community*

A person with these characteristics, regardless of their ethnicity or race, will be able to help you reach your target effectively.

MARKETING MATERIALS

- Examine your marketing materials and make sure they are appropriate for your target group.

Refer to the appropriate marketing guide for messaging recommendations for key groups (Hispanic, African-American, Asian, Women, LGBT, Gen X & Gen Y)

STORE OPERATIONS

Utilize your findings during the research phase to adjust operations that might make it easier for your target to shop for insurance with you. For example, did you discover they would prefer extended office hours? Are they more likely to shop online or in person?

Identify up to three operational changes that you can make right now to make your business more appealing to your target group.

1. _____
2. _____
3. _____

Step 5: Communicate in Their “Language”

Exercise A: Foreign Languages

Determine whether you need to market to your key diversity group in a foreign language.

Does your target speak a foreign language? This is more likely to happen when looking at either a Hispanic target or an Asian target. Please see below for recommendations for each; ***note that the approach is very different:***

Is your key diversity group Hispanic? Yes No (Skip)

HISPANIC

Is your Hispanic community acculturated or unacculturated? If they are unacculturated, you should utilize Spanish. While Hispanics come from many countries, those born outside of the United States predominantly speak Spanish. There are regional variations to Spanish depending on country of origin. ***However, in most cases, regardless of country of origin, the recommendation is to use neutral Spanish. Do not use regional Spanish (such as that spoken in Puerto Rico, for example) unless you are absolutely sure of the composition of your local market.***

Is your local Hispanic population:

- | | |
|--|-------------------|
| <input type="checkbox"/> Predominantly Foreign Born/Unacculturated | → Utilize Spanish |
| <input type="checkbox"/> Predominantly U.S. Born/Acculturated | → Utilize English |

Is your key diversity group Asian? Yes No (Skip)

ASIAN

The Asian market is made up of people from a variety of countries, each with a different culture and language. If your market is unacculturated and prefers to conduct business in a foreign language, it's imperative that you identify the right language to use. Determine if the population you are targeting is predominantly Chinese, Asian Indian, Vietnamese, etc. and confirm that you are using the right language. If you are targeting a Chinese area, for example, determine if they speak predominantly Cantonese, Mandarin, etc. ***You may use English if you are fairly sure that a large portion of the***

population is acculturated, but keep in mind that you might leave a portion of the market outside your marketing efforts.

Is your local Asian population:

- Predominantly U.S. Born/Acculturated → Utilize English
- Predominantly Foreign Born/Unacculturated → Utilize Native Language

My local Asian market is predominantly from (Country of Origin): _____

I have confirmed that they prefer to speak: _____

I also have these additional Asian populations:

Asian Market

Country of Origin: _____

Language Preferred: _____

Asian Market

Country of Origin: _____

Language Preferred: _____

Asian Market

Country of Origin: _____

Language Preferred: _____

Do you have an additional group (not Hispanic or Asian) that speaks a foreign language?

- Yes
- No (Skip)

OTHER IMMIGRANTS

The same principles as with Asians applies here. You need to identify the primary country of origin and language. ***Again, you may use English if you are fairly certain that a large portion of the population is acculturated, but keep in mind that you might leave a portion of the market outside your marketing efforts.***

Is your local immigrant population:

- Predominantly U.S. Born/Acculturated → Utilize English
- Predominantly Foreign Born/Unacculturated → Utilize Native Language

My local immigrant market is predominantly from (Country of Origin): _____

And I have confirmed that they prefer to speak: _____

Exercise B: Speaking Your Target's "Language"

Even if a target group speaks English, they might still have their own "language".

Identify how your target speaks about insurance and their lifestyle and make sure you incorporate their language into your marketing materials:

List phrases used by target to incorporate in marketing materials (refer to the worksheet for Step 2 for ways to obtain this information):

Refer to webinar #5 for more guidance on how to "speak a target language" and to the corresponding Marketing Guide for message guidelines for key diversity groups (Hispanic, African-American, Asian, Women, LGBT, Gen X & Gen Y)

Step 6: Use Technology to Reach Your Prospects

Exercise A: Micro-Targeting Tools

Examine your success and learning for each of the following tools

Your website

Is your website up to date? Yes No

Do you use it effectively to reach new consumers? Yes No

Do you publicize promotions and offers on your site? Yes No

What can you do to make your website more effective?

Do you have link exchanges with other websites? Yes No

If not, identify key websites and propose to them link exchanges.

Is your site's SEO (Search Engine Optimization) up to date? Yes No

If not, contact your provider and make sure your site is optimized for search engines.

Developing a database

Do you utilize a database to track prospects? Yes No

Does it have a good representation of your key diversity markets? Yes No

What can you do to increase the number of diversity prospects in your database?

E-mail marketing

Do you use e-mail marketing?

Yes No

Has it been successful for you in the past?

Yes No

Learning from past experiences:

Have you used e-mail marketing to target your key diversity markets?

Yes No

Can email marketing help you reach your key diversity markets? How?

Mobile Marketing

Do you use mobile marketing?

Yes No

Has it been successful for you in the past?

Yes No

Learning from past experiences:

Have you used mobile marketing to target your key diversity markets?

Yes No

Can you use mobile marketing to help you reach your key diversity markets? How?

SOCIAL MEDIA

Exercise B: Get Started with Social Media

1. Establish goals for your social media

My Goals for Social Media are to:

- Reach out to new customers
- Provide better customer service to current clients
- Develop closer relationships with current clients
- Upsell current clients
- All of the above

- Other: _____
- Other: _____
- Other: _____

2. Identify people in your agency who can help you execute your social media plan

The following person or people will be responsible for our social media campaign (no more than 3 people should have access to your social media accounts):

1. _____
2. _____
3. _____

3. Establish internal guidelines for your social media team

- Make sure people posting understand marketing and customer service basics and your business
 - Common mistake is to assign a person familiar with social media, but who is not qualified to speak for the company
- Provide your team guidelines on what it's acceptable to post
 - Categories of topics
 - E.g. industry news, company news, news beneficial to client, etc. etc.
- Provide your team with support
 - They won't know how to answer every question,so make sure they have people they can reach to for answers

4. If you don't already have them, set up a Facebook and Twitter account

Remember to upload or post (Check each one after completed):

- Pictures of you and your staff
- Contact information for your agency
- Information on your key products and services

Refer to the corresponding Marketing Guide for content ideas to target our key diversity groups (Hispanic, African-American, Asian, Women, LGBT, Gen X & Gen Y)

5. Provide incentives for people to follow you
 - Provide special promotions and discounts to “fans”
 - A raffle or giveaway for those “liking” or “following” the page
 - Make sure all your postings have value to your potential costumers

I will provide the following incentive(s) for people to follow me:

6. Develop a 3 month social media plan, including an editorial calendar
7. Execute your editorial calendar

Refer to webinar #6 for more guidance on how to “Tips & Tricks for Taking Social Media to the Next Level” including how to develop and execute an editorial calendar

Step 7: Deal with Naysayers

Exercise A: Identify Possible Naysayers

INTERNAL:

Are you likely to have, among your employees, people who are not comfortable with targeting new and diverse customers?

1. Identify possible internal naysayers, but don't single them out. Simply monitor to see if your efforts are successful.
2. If you haven't done exercise A from Step 4, do it now:

Exercise A: Talk to Your Staff

In your next staff meeting:

EXPLAIN THE OPPORTUNITY

- Explain to them with new diversity group you want to target
- Ask them for ideas to better service this group
- Getting buy in from your staff is important and utilizing their ideas will give them a sense of ownership in your efforts

MAKE SURE YOU ARE "OPERATIONALLY FRIENDLY"

Make sure your staff understands your expectations, which include providing excellent service to people regardless of their personal opinions regarding their culture or lifestyle. For example:

- Foreign language speakers: Fight the "why don't they learn English mentally" in advance. Explain that you are not making a judgment on the correct language they should use, but mainly you recognize that a portion of your potential consumers feel more comfortable in another language and providing help in that language gives you a business edge.
- LGBT Consumers: Your employees don't have to agree with their lifestyle, but they must be welcoming and treat everybody with respect.

3. Let all employees know they can come to you with concerns.
4. Monitor to make sure the training was effective.

EXTERNAL:

Are you likely to have, in your community, people that might be uncomfortable with your marketing efforts to a particular group?

1. Identify external people or groups

The following people or groups may be threatened by my marketing efforts:

2. Prepare yourself in advance.

Make sure you are ready to answer their questions:

- Explain your rationale for servicing this market
- Explain that your agency is simply acknowledging the reality in your community and a business opportunity for you.
- Appeal to their sense of community (e.g. you are providing a service for the whole community, not leaving anybody behind).

What will be your response to naysayers? Elaborate here:

3. Stay The Course!

When you've identified a diverse customer group that you know will help your business grow, don't be dissuaded. Business is not about appeasing others. It's about growing sales.

Putting It All Together

Exercise A: Develop a 3 Month Plan

Now that you know what to say to your target and how to reach them, develop your plan!

Messaging Platform

My main message to the target will be:

I will highlight the following points:

1.

2.

3.

4.

5.

Tactics

I will utilize the following tactics to reach them

1.

2.

3.

4.

5.

Grassroots Events & Community Outreach

I will execute the following:

1.

2.

3.

4.

5.

Below Are Some Recommendations to Make Sure Your Participation at Grassroots Events is a Complete Success:

- Staff events with members of the target audience, if possible
 - While it's not always necessary, it can be a huge plus. However, if the event attendees are likely to speak a foreign language, then it becomes imperative.
- Provide appropriate giveaways when possible
 - Providing potential customers with something that they will keep in their home with your logo and phone number is recommended. Ideally, there should be different levels of giveaways with a few of higher perceived value and more of a lower perceived value. The higher perceived value is what will draw them to your booth; however, not everybody will win one of those. That's why it's important to have enough of the lower priced items to use as consolation prizes.
- Engage attendees with meaningful activities
 - Games that require an active participation of attendees to get a giveaway tend to draw a larger crowd to your booth. Having a game also increases the amount of time they spend interacting with your staff and increases the possibility that you will be able to engage them in a meaningful conversation about insurance.
 - Recommended Game for Festivals and Fairs: A Wheel of Fortune, "Spin to Win"
- Collect Data:
 - Whenever possible, try to collect data on people who are interested in insurance. You should have a short form that potential customers can fill out. They are more likely to give you more information if you provide an incentive such as raffle prize; however, make sure that you ask the question of whether they are interested in insurance to make sure your efforts are targeted when you follow-up. In most states, it is also required that you ask on the form if they give you permission to call them. Make sure you double check if this is required in your state and get this permission for legal purposes.

Calendarize your efforts

Develop a calendar to track your efforts. Check your progress periodically.

Exercise B: Evaluate Results

After you execute your three month plan, evaluate your results.

Understand that most efforts take more than 3 months to give measurable results. Reaching a new target that you have never reached before will take time. However, evaluating your progress every three months will allow you to adjust and refine your efforts.

What are your results to this point?

What have you learned?

What can you do to make your efforts more effective?

What other tactics will you incorporate into your plan?

Exercise C: Develop a One Year Plan

After you evaluate your learning from your three month plan, repeat the process for the next year. If you are not ready to plan a whole year, you can do another three month plan.