

ASTONISH RESULTS'
AUGUST e-MARKETING
AGENCY OF THE
MONTH



Across the Web and Across the Desk

North Carolina agency keeps it local while implementing digital marketing tactics to drive more leads

Back in 1986, at East Mecklenberg High School in Charlotte, Sean Hertel and Marty Karriker were doing what most other kids did: Friday night football, bonfires, basketball games, dances. But they also did something very few classmates did. “Believe it or not, in high school, Sean and I talked about entering the insurance business,” recalls Karriker, president and CEO of Charlotte Insurance. “We actually created a business plan before graduation that focused on what we’d be doing five years down the road.”

The pair headed off to separate colleges—Hertel to East Carolina and Karriker to North Carolina State—but their plan held firm. “We followed our dream,” Karriker says, “starting in the life and health insurance business.” That was in 1990. By 1992, the pair purchased an auto insurance agency. Within a few years, the duo phased out of the life and health side. “Auto became the driving force,” notes Hertel, agency co-founder and vice president.

By the end of the decade, technology advances helped insurance carriers broaden their reach; the agency followed suit, expanding its offerings to include standard and preferred auto. “Easier access to driving records, CLUE reports, credit scores and other data made it possible to serve a broader consumer base,” Karriker notes. “Plus, we were becoming more tech savvy—implementing agency automation, connecting multiple offices via the Internet, going paperless, and figuring ways to harness the Web to generate leads.”

As the agency matured, so did its centers of influence and target markets. “We evolved from offering auto to also selling homeowners insurance,” Karriker recalls. “Then, we started accommodating personal lines customers who owned businesses by adding commercial.”



Charlotte Insurance executives Marty Karriker (left), President/CEO, and Sean Hertel, Vice President.

“We appreciate that our staff all bought into the idea of a new sales culture. It’s made us a better agency.”

—Marty Karriker



The Personal Lines team includes (from left) Vladimir Gonzalez, General Manager; Hector Bonilla, Agent; Ken Baswell, Broker/Branch Owner; Robin Smith, Placement Specialist; Christy Jordan, Accounting/Bookkeeping; and Michael McGee, Account Executive.

By the middle of the decade, the agency was a full-service, multi-location operation handling P&C and, through affiliations with others, life and benefits.

Karriker and Hertel had gone from being students with a plan to young principals serving customers throughout Charlotte and beyond. “We did this all as a first-generation agency,” Karriker remarks. “We didn’t

have the benefit of an experienced owner at the helm—someone who had been there, done that. We learned from carriers, marketing reps, a lot of research, and, most of all, trial and error.”

The pair attributes part of their success to learning from mistakes. “We felt like pioneers,” Hertel remarks. “We were willing to try new things and weren’t afraid if they

didn’t work out like we hoped.” That pioneering spirit led them to tap new marketing approaches and build the foundation for what is today a solid Internet- and digital marketing-based agency sales culture.

Consumer shift

“Seven or eight years ago, we realized distribution channels were



Members of the Commercial Lines team are (from left) Pamela Kelly, Commercial Insurance Specialist; Sean Hertel; Mariela Cruz, Customer Service; Markos Keller, Commercial Insurance Agent; Kirk de la Torre, Commercial Lines Specialist; Marty Karriker; and Kim Kelley, Commercial Lines Assistant.

“The Internet, and tapping the power of local search, allows us to build and maintain a good market share in the region—and continue to grow it.”

—Sean Hertel



changing, and people were using new ways to shop for insurance,” Hertel adds. “They were shopping online and buying over the phone. Given how Internet-savvy people were becoming and how comfortable they were shopping online, we knew we had to be in that space.”

They started registering relevant Web site domains. “We purchased [CharlotteInsurance.com](#), [CharlotteAutoInsurance.com](#), [CharlotteCommercialInsurance.com](#)—about fifteen domains in all,” he says.

“The Internet, and tapping the power of local search, really levels the playing field for independent, hometown agents like us,” Hertel explains. “TV and radio are great if you have a huge budget. But we felt that building a virtual presence to support our local offices would be a terrific jumpstart for us and would allow us to build and maintain a good market share in the region—and continue to grow it.”

The agency deployed their Web sites—with most pointing back to the primary [CharlotteInsurance.com](#) site—and then started to optimize them. “We worked on optimization so we could reach the masses through the Internet in a very affordable way,” Hertel notes. “It allowed us to compete with national carriers locally.”

A combination of Web presence, site optimization, pay-per-click advertising and leads purchases served the agency well for a time. But Karriker and Hertel knew they needed a broader approach and, more important, a way to effectively integrate digital marketing, local presence, and a strong sales culture.

“I had been seeing Astonish Results ads in trade magazines and I watched their intro video,” Karriker recalls. “There were a lot of things they had expertise in that I wanted to do in our agency. I wanted to do drip e-mail campaigns and newsletters and follow-up e-mails. Astonish had it wrapped up into a nice package.” After a personal Web-based demo and an onsite visit from Astonish, Karriker and Hertel were convinced.

“It was a timing thing,” Karriker adds. “We live in a 24/7/365 contact society now. We’re more connected than ever. The ability to drive frequent communication with customers and prospects is one of the reasons we gravitated to Astonish.”

Ready workers

As Hertel and Karriker committed to sign on with Astonish, they recognized the far-reaching impact it could have on their agency and its

future. “We realized that this was something our staff simply had to embrace,” Karriker explains. “There would not be any middle ground.” So they set out to ready employees for the change.

“For two solid months before our initial Astonish training, maybe more, I created my own internal drip e-mail campaign to staff, building up the anticipation for what was to come,” Karriker says. He found a receptive—and perceptive—audience.

According to Hertel, employees were aware of market dynamics and were already thinking about the future. “They realized, even before we rolled this out, that competition was changing,” he explains. “They were a bit apprehensive about where we fit into the Charlotte marketplace. They had concerns about how we, as a local independent agency, could maintain market share and grow without having hundreds of thousands of dollars for traditional advertising like direct writers do.”

Still, the principals were concerned about how the change would affect staff. “After talking with other Astonish users and attending CEO training, we were prepared for some employees to not embrace this, to not buy into the new sales culture,” Karriker says. “We had actually

conditioned ourselves for the possibility that some people would not be willing to make the necessary changes and would end up leaving the agency.”

On the appointed Saturday morning, when Astonish showed up to conduct agency-wide training, Hertel and Karriker looked around the room—with some relief. “The entire staff was there,” Hertel recalls. “Granted, attendance was required, but we knew that by showing up, our staff indicated they were at least willing to listen to what was coming down the pike. Most refreshing, though, was after the training, 100% of the staff bought into the vision. They embraced the concept and recognized the need to build a sales culture.”

“They understood how partnering with Astonish would help us use the Internet and technology to have a huge presence in Charlotte,” he adds. “They recognized that we were doing something to get a huge jumpstart, to get out ahead of our current local competitors and to generate leads that would help us grow.”

“To be honest, they were actually excited,” Hertel says. “They realized we were making a major investment that would not only help the agency, but would deliver added job security for them, too.” The culture change took time. “In fact, it will always be evolving,” Karriker notes. “But from the start, everyone was positive. We appreciate that they all bought into the idea of a new sales culture. It’s made us a better agency.”

Successful approach

Building on a tech-focused foundation and engaged workforce, Karriker and Hertel set about implementing digital marketing tactics to drive more leads. A Web site redesign led the effort. “Our new Web site carries with it much more functionality and a much more professional image than what we had before,” Karriker remarks. “We were getting leads from the old site, but the new design makes it easier for visitors to connect with us.”

Ease of use is just part of the difference. “The quality of the lead we’re getting now is better, too,” he adds. “It’s hard to really put a finger on this, but before, people seemed to be more interested in just kicking tires. Now, the people who come to our site to request quotes seem to be more inclined to actually follow through.”

Part of the difference may be how staff engages prospects. For

starters, agents are more passionate about responding quickly to new leads. Second, the new sales culture is taking hold. “We’ve implemented a weekly meeting with all staff where we discuss what we’re doing and what Astonish is doing,” Karriker says. “We incorporate Astonish training videos and sales ideas into the meetings. And agents talk about what they’ve done. There’s a new level of accountability and greater excitement.”

People stay engaged throughout the meetings, which take place every Wednesday before the office opens. Hertel and Karriker have seen a change. “A lot of our agents were, admittedly, some of the best order-takers in the business,” Karriker says. “They could write business all day long, as long as business came in the door. Today, they are seasoned insurance professionals who understand the importance of good relationships with customers. They’re some of the best advisors in the business.”

They’re also some of the best “account rounders.” Cross-selling has been a big agency focus. “We’ve cross-trained all of our agents now, so our auto agents can now offer renters, homeowners and term life insurance,” Hertel explains. “Some agents are also equipped to do small commercial insurance.” In the year since the agency signed on with Astonish and emphasized account rounding, the average “policy per client” has grown from 1.5 to 2.5.

Targeted, frequent e-mail communications have contributed to this increase, too. “From the start, we focused on getting client and prospect e-mail addresses,” Karriker recalls. “Today, we have a large e-mail database that we use for holiday greetings, newsletters, safety and risk management tips, insurance information, and other items. People appreciate the constant communication and that we don’t

just say, ‘Okay, here’s your policy. We’ll talk to you at renewal time next year.’”

To complement all of this work, and to drive more traffic to the Web site, the agency has implemented a comprehensive social media strategy. “When we do a blog, it hits Facebook and Twitter,” Karriker says. “We offer a blend of insurance tips, humorous videos or captions, and anything else we think our followers or fans will find useful. We’re also working to build our following on social media sites.”

Still local

As the agency works to refine its digital marketing efforts and stay up-to-date with technology and what works, it hasn’t abandoned its local strengths. “One of our biggest challenges is to make sure we convey to customers the value of the agent/customer relationship,” Karriker explains. “We need to continually fight against commoditization of our products. We need to maintain an advisory approach and make sure customers understand its importance. We never want to lose that touch.”

Adds Hertel, “One thing that sets us apart is we are local. We are not a stranger at the other end of an 800-number. Even though we might capture a lead using information technology, we keep our customers based on relationship. We are as happy to deal with someone via e-mail as we are to have them walk in and sit down across the desk with us—just like we planned 25 years ago—to talk about their insurance needs.”

See it now

Charlotte Insurance
www.charlotteinsurance.com

Astonish Results
www.astonishresults.com

