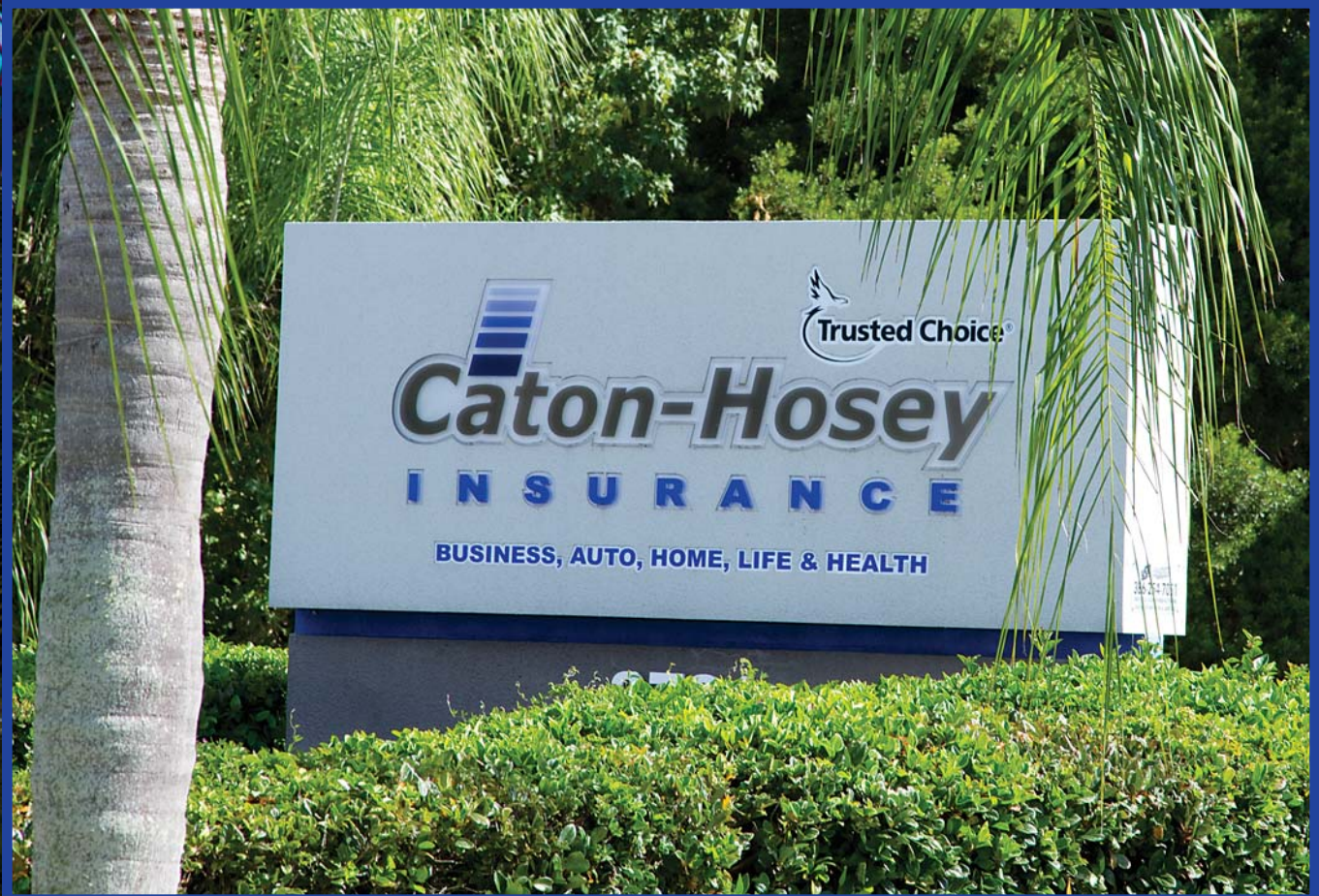


ASTONISH RESULTS' NOVEMBER e-MARKETING AGENCY OF THE MONTH

PERFECTING THE PROCESS

Florida agency relies on varied technology solutions to maximize operating efficiencies



It's

about 485 miles from Rex Caton's home to his agency in Port Orange, Florida. For many agency principals, such a commute would be difficult. Not so for Charlotte, North Carolina-based Caton. In fact, he says, being so far from the office has brought with it an underlying blessing.

"With my house up here in Charlotte and the office down in Daytona, I had to find ways I could add the greatest possible value to the agency," says Caton, who along with John Hosey is co-principal of Caton-Hosey Insurance. He turned to technology to help bridge the divide.

"Given the power of the Internet and the future role it will play in our business, as an agency, we needed to learn how to maximize it if we want to be in business tomorrow," says Caton. A cornerstone of his technology arsenal is GoToMeeting software, which lets him interact with staff in the Florida office quickly and easily. Using the collaboration tool, Caton can meet with staff, just as if he were in the same building.

The software offers the agency the ability to do more than just converse online. "I use what is called mind mapping software to create pictures or diagrams of concepts, workflows, and other things we need to talk about," he says. He displays these as part of the online meetings, much as he would use a whiteboard or flipchart if he were meeting onsite.

"The mind maps have been very useful in helping us understand our workflows and the effect of changes," Caton adds. "Using online collaboration lets us all get our hands and heads around the challenges, and it helps us resolve issues together, plan better and streamline our operations."

Caton also uses Skype to connect with the Florida office. "We actually use Skype as our instant message system throughout the office," he explains. "When someone is on the phone in the back of the office, for instance, Bridie, our receptionist, can see that.

Actually, from North Carolina I can see who is at their desk, probably better than if I was sitting there in the office."

Managers and certain other employees have Web cams at their desks, which allow staff



Caton-Hosey executives are (from left): CEO Rex F. Caton, CPCU, CLU, and President, John H. Hosey.



Rex uses Skype both in the office and from his home some 485 miles away to stay in touch with employees. He also takes care of the social networking for the agency.

members to engage in face-to-face conversation. “With Skype, I can also show my desktop,” Caton explains, “so I can talk face-to-face and, if I want, display a mind map and explain or explore a certain process or issue together.”

Building an online presence

In using these tools—and in observing market changes, in general—Caton realized he needed to expand the agency’s use of technology to accomplish more than staff interaction and back-room operations. “Our children are not going to be buying insurance the way we did,” he notes, adding that the Internet will continue to play an increasingly important role.

“I knew we needed to get on board with how to use the Internet to do electronic commerce, so we can be ready when it becomes mainstream,” Caton explains. “Actually, it’s becoming more and more mainstream each day.” To help build a better online presence and prepare for the future, Caton sought a partner that was well versed in e-commerce. “We

came across Astonish Results,” he says. “They had the same vision we did—that people were going online to find goods and services, and that to be in the game, we needed a good digital marketing approach.”

Caton says his firm was among the first agencies to sign on with Astonish Results. “We joined up with them at the end of 2008 and were up and running in the spring of ‘09,” he says. “We learned a lot from them about marketing, and I think we were able to help them build their insurance expertise at the same time. Together, we worked diligently to get to where we are today.” Today, the agency uses a multi-pronged approach to generate leads.

“Attracting people to our Web site is our goal,” Caton says. “The site is somewhat interactive. If someone is interested in car insurance or home insurance, they click on that and a video comes up, explaining issues and allowing them to request more information.”

The agency uses the Astonish VPC, or Virtual Profit Center, to manage e-mail campaigns that point people to the site. The VPC is a

customer relationship management tool that contains the agency’s database of some 50,000 e-mail addresses. Caton-Hosey uses the tool to generate everything from monthly news-focused e-mails to special holiday distributions and campaigns around certain products.

“We’re able to create very targeted campaigns,” Caton notes. For instance, the VPC features a filter that allows the agency to identify existing auto customers who do not have their residential coverage with the agency. “We can filter those out and send e-mails to only the 1,500 people who fit that description.”

The agency is also careful about the frequency of contact. “I’m not one to inundate or smother people every day with e-mails,” Caton says. “That just lands you in a spam folder, and they’ll never see you again. We make the mailings professional, timely and well timed. We want people to open it and, once they do, find useful information that makes them want to connect with us on our Web site.”

A second traffic driver is the agency’s use of search engine optimization. “We put up the money



Rex poses with members of the Caton-Hosey team (from left): Keri Harris, New Business Sales Agent; Debbie Roberts, CPCU, Personal Lines Manager; and Amanda Carvajal, Administrative Assistant.

to be in the pay-per-click area of Google,” Caton explains, “so when someone types in ‘auto insurance’ and ‘Port Orange,’ we’re up there.” Astonish handles the buy, targeting appropriate search terms that help maximize the agency’s investment.

Search engine optimization goes beyond pay-per-click, though. “We are constantly working to improve our organic search placement in Google, Bing and Yahoo!,” Caton says. “To do that, we blog as much as we can, and we’re posting frequent content updates on social networking sites as much as we can.” In addition, the agency uses a partner program that features links to—and from—local businesses, which help those businesses and, at the same time, drives better search results for the agency.

“Whether we pay per click or try to get ourselves out there organically, we want people to visit our Web site and then either phone in or, as I call it, ‘Web in’ from the Web site to request a quote,” Caton adds.

The third way the agency works to generate leads and drive business

to the Web site is through referrals. According to Caton, the agency has been able to build on its existing direct referrals success by using social networking and social media. “We are working to build the number of friends, followers and connections on Facebook, Twitter and LinkedIn,” he explains.

“Then we deliver relevant content,” Caton adds. “This content not only helps prospects understand what we offer and how it can protect them, but it’s also material they can share with their friends.” Whether they forward material or simply connect with the agency through one of the social networking sites, the agency benefits by being able to expand its network to include friends of friends.

Caton sees a side benefit to the agency’s presence on Facebook, Twitter and LinkedIn. “We’re able to get these Web-savvy, sophisticated buyers—an important demographic for us—to view us as an agency that is easy to do business with, because we’re a little more technologically minded,” he says. “They come away

with the perception that, because we’re at the forefront of technology use, we can move data more rapidly and respond more quickly—and that’s a big part of what an insurance transaction is: moving data.”

Better integration

It’s actually more than perception. For the last several months, Caton-Hosey has been working with Astonish and the agency’s management system provider to drive interaction between the two. “We are working to integrate our marketing system with our management system,” Caton explains. “It’s something I’ve been working toward ever since we signed on with Astonish.”

By bridging data between the two systems, agency staff will be better equipped to respond to incoming calls and strengthen relationships with clients and prospects. In addition, Caton says, they will be able to eliminate the need to enter customer data twice—once in the marketing system and once in the management

system. “When everyone has to input things twice instead of once, we have a three-headed monster on our hands,” he explains.

Such integration will make life easier for the agency’s receptionist or, as Caton calls her, “our director of first impressions and our air traffic controller.” Now, she receives, manages and distributes all leads to agents, who respond immediately to establish a relationship with the prospect and start the selling process.

Without integration, the air traffic controller must scan both systems to determine whether the person’s information already exists in one or both. “She is very skilled at what she does, and she’s able to get the leads out to agents quickly,” Caton says. “But by creating better a interface, she’ll be even more efficient in her work.”

Continued refinements, coupled with broader use of company-to-agency download and integration with rating software will drive even greater efficiencies, Caton believes.

Handling Web-based leads

Web-based leads still come in around the clock—not just when the receptionist is on duty. To handle these,

incentivized agents take turns bringing home what Caton calls “the agency BlackBerry.” They receive leads during non-business hours and immediately respond. “Usually, they’ll call the prospect and arrange to follow up the next day,” he says. “That’s worked pretty well. Quite often, prospects are happy to know someone—a human—is ready to help them.”

Getting leads is not the end game for Caton-Hosey. In many cases, it’s the start of an ongoing process—all fueled by the VPC. “There’s a series of steps in the sales pipe,” Caton explains. “In the system, we’re able to designate the status of the prospect, including when their policy is due to expire and what interaction we’ve already had.”

A series of e-mails complements the human interaction. “If we issue a quote, we’re able to follow up with a series of e-mails separated by a certain number of days,” he explains. “The closer we get to the person’s expiration date, the more urgent the e-mails are.” Even if the date passes without a sale, the communication continues. “We send an e-mail that says we’re sorry we weren’t able to serve them this time, but that we’re still there to help,” he adds. Months down the road, the pre-sales campaign resumes.

According to Caton, the digital marketing efforts are having a positive impact. “Search engine optimization is working really well in terms of generating leads,” he explains. “E-mail campaigns and social networking activities are, as well.

“Our incremental revenue in personal lines, where most of our work has been to date, is up 10% over the normal increase we projected,” Caton adds. “In today’s economy, that’s huge.”

As happy as he is with the results, Caton is looking for more. “We’re nowhere near done,” he explains. “We’re working to perfect what we do. But we have the tools and processes in place to do that.” By building digital marketing expertise, achieving system integration and refining agency workflows, Caton sees a bright future for the agency—even from 485 miles away. ■

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