

ASTONISH RESULTS' OCTOBER e-MARKETING
AGENCY OF THE MONTH

COMBINING CULTURE & CLICKS LEADS TO SUCCESS

Florida agency combines automation and attention to drive growth

It wasn't all that long ago that Ryan Phillips was handling Internet sales for a leading automotive retailer in Florida. The dealership was ranked among the top 100 in Internet sales nationwide, and his Internet team, consisting of 8% of the sales staff, were responsible for generating 20% or more of the business. "We had a good understanding of what it took to convert shoppers to buyers," Phillips recalls.

While working for the dealership, Phillips was approached by an agency principal to bring his Internet sales background into the insurance arena. "Someone was looking for the expertise of an Internet marketing person," he explains. "We talked, but that deal didn't come to fruition."

A year or so later, he got a similar call. "The next thing I know, I'm leaving my job and I find myself in the insurance business," he notes. "I bought into the agency in 2010 and serve as the company's president and as an insurance agent."

The agency—now known as the Insurance Company of Florida—was launched in 2008 by an owner with roots in the captive agency arena who saw the need to offer clients a broad and diverse range of insurance choices. "It has definitely been a ground-up construction from day one," notes Office Manager Charlie Hernandez.

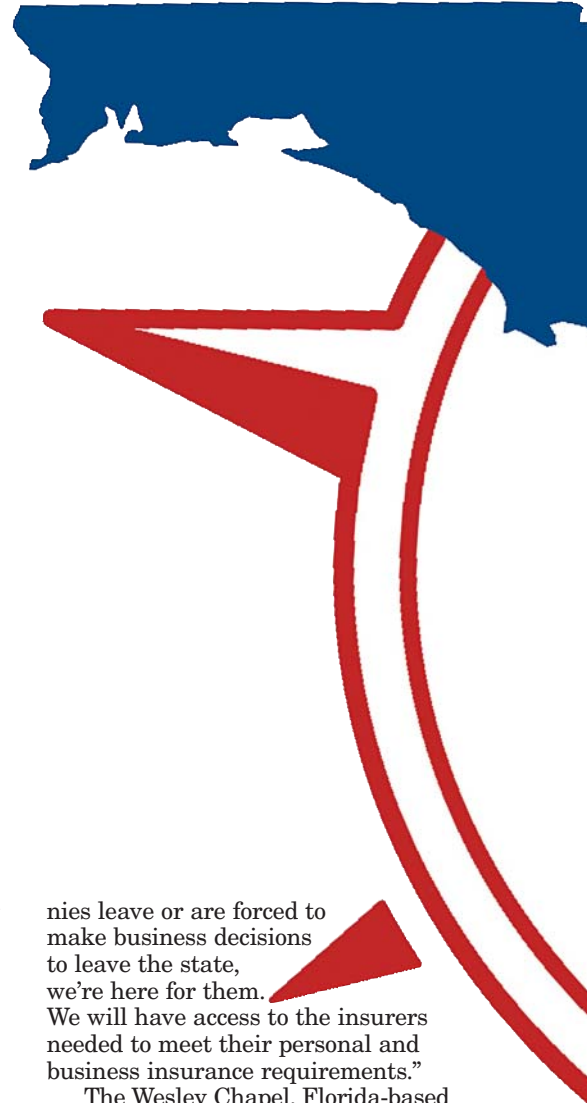
Last year, the agency adopted the Insurance Company of Florida moniker as part of a rebranding. "It's what we are and who we are," Hernandez explains. "We want Floridians—from coast to coast—to know that, even though some compa-


nies leave or are forced to make business decisions to leave the state, we're here for them. We will have access to the insurers needed to meet their personal and business insurance requirements."

The Wesley Chapel, Florida-based agency employs six people. "Charlie is the agency's top producer and has been a licensed agent for the last 10 years," Phillips explains. "She came in and did a great job in getting the agency in order and headed in the right direction." Other staff members come from the independent agency arena and outside the insurance business.

Geared for success

Early on, the agency found considerable success reaching individuals in its Greater Tampa communities. At





*The Insurance Company
of Florida Team.*



“Our ability to communicate frequently with targeted audiences allows us to maintain contact and reinforce our relationship.”

—Ryan Phillips

the same time, Phillips notes, it was missing opportunities to grow more quickly. “We weren’t utilizing all of our tools—specifically digital marketing and communication tools,” he explains. “Everyone was focused on sales, but we weren’t as efficient as we could be. We knew we had to do a complete 180.”

To help fast-track growth and maximize technology, the agency signed on with Astonish Results, an insurance-centered digital marketing and training organization. “I went to the Astonish CEO training and, as I listened, I kept thinking, ‘Yes, this makes sense,’ ‘Yes, that would work,’ ‘Yes, that’s right,’” Phillips recalls. “With my background and experience in using the Internet to engage buyers in the auto industry, everything they talked about made perfect sense.”

The agency worked with Astonish to help build out its digital marketing capabilities, bolster its agency sales culture, and develop a cohesive approach to maximizing efficiency. Getting staff geared up for the transition was easy. “The owners were on board, as were all of the employees,” Hernandez notes. “They knew where the insurance business was moving; that more and more people were shopping online.

“Our people had the right mindset,” she adds. “Like Astonish says, you need to go where the fish are. Everybody knew that, and quickly saw what the Astonish program could do for us as an agency. And we saw what it could do for us as producers.”

The goal was to make the transition as quickly and smoothly as possible. “What we needed to do—and what we actually were able to accomplish in a rather short amount of time—was get things up and running and start maximizing our efforts,” Hernandez explains.

Engaging with customers and prospects using social media and social networking were part of the change. “We wanted our online presence to be different,” Phillips notes. “A lot of businesses have turned to Facebook and Twitter. But if you look closely, a lot of them are just pumping out irrelevant or boring information. It gets to the point where it’s like the mail. People turn it off.

“We wanted to mix it up, to show that it’s possible for an insurance agency to be engaging and relevant,” he adds. “We wanted to connect on a more personal level, so we set out to create a blended campaign—one that includes insurance information and tips, of course, but one that also

includes items that might be more fun and interesting and, well, quirky.”

Recent social media and networking activity proves the agency succeeded in doing so. Blog posts cover everything from saving at the gas pump and where to celebrate “National Coffee Day” to saving money on auto insurance and addressing unique risks Floridians face.

Tweets point back to the agency’s “Dumbest Criminal of the Week” post and direct followers to local merchants and service providers. They also share information from carriers and others on risk management and safety topics. Facebook updates address everything from local news items to insurance-related topics.

“We try to have fun with our postings,” Phillips, explains. “Insurance isn’t necessarily something everyone in the world feels like talking about at the dinner table, but if we can find ways to make it fun and show some personality, we’re more likely to connect with people and get them talking—sometimes even about us.”

The agency has also made good use of the customer and prospect communication tools that come with the Astonish customer relationship management system. “Our ability to communicate frequently with targeted

Rani Mahbubani, Customer Service, Agent.



audiences allows us to maintain contact and reinforce our relationship,” he says. “As much as we’d like to, we can’t just pick up the phone and be in our customers’ ears all day long.”

Electronic marketing works well to strengthen agency ties. “It’s amazing to see how many replies we get

back from the birthday e-mails and holiday e-mails we send,” Phillips explains. “We had a call the other day from someone who said, ‘I’ve never had an insurance agent send me a holiday card, much less a Labor Day card. It’s really refreshing.’”

The human factor

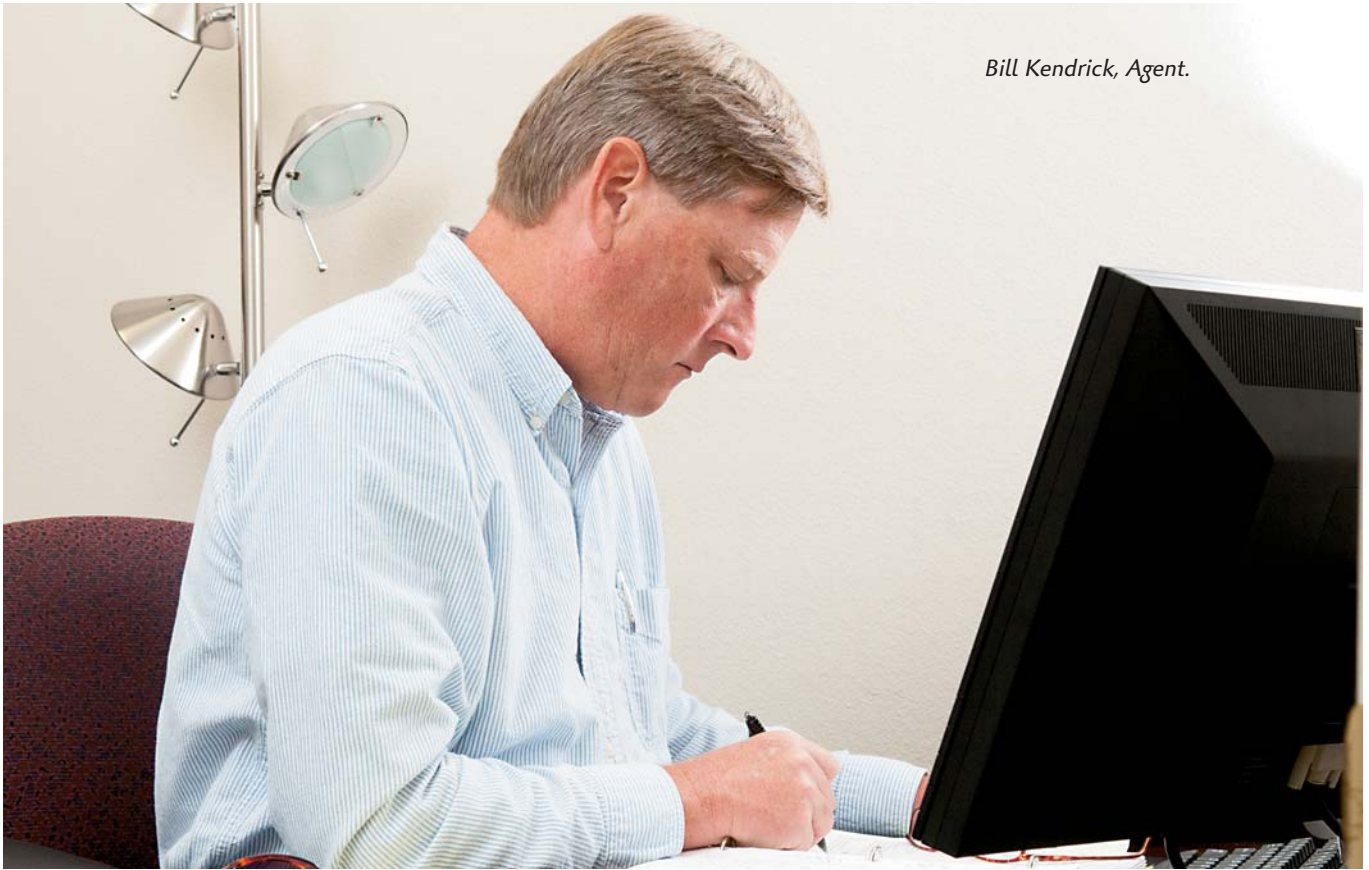
As important and effective as digital marketing is, Phillips says the combination of culture and clicks is what drives success. “E-mail and social media are great tools, but you don’t rely on them,” he notes. “Too often, people expect everything to happen automatically. They depend on the digital tools and never pick up the phone.”

The agency operates with the belief that it’s harder to start a relationship or build rapport via e-mail than it is to actually talk with someone. “We use the Web—the social networking tools and our Web site, in particular—as ways to engage people and to get them to reach out to us,” Hernandez explains, “and we use e-mail as a follow up to a conversation or, if needed, as a last ditch effort to try and connect.”

“To succeed, you have to be personable and personal in what looks to many like an impersonal, electronic-based environment,” Phillips adds. “Anybody can have a canned auto-response or a universal e-mail that

The first two employees of Insurance Company of Florida are Jessica Scrape (at left), Agent; and Charlie Hernandez, Office Manager, Agent.





Bill Kendrick, Agent.

gets sent out. I get them all day and, frankly, I delete them without reading a word.”

The agency strives to combine the efficiencies of technology with the value it can deliver through local advisors. “You have to offer the best of both worlds,” he notes. “You have to be whatever somebody wants at the time. Too many people assume that clients or insureds don’t want to talk with someone because they’re online.

“That’s absolutely wrong,” he says. “In fact, the opposite is true. They want someone they can trust and, quite often, the first person who connects on a personal level is the person who ends up earning the business. They’ll go with the first person they are comfortable with.”

Phillips has seen this not just in the agency, but in his prior career. “It was the same way with cars,” he explains. “Sales people would say, ‘Oh, they’re just price shopping.’ Well, yeah, they’re price shopping—but they already know the general price. They pretty much know the car they want to buy, too. What they’re really looking for is someone to sell it to them. You need to stand out from the rest.”

That belief drives much of the culture of Insurance Company of Florida. “You can’t replace personality and you can’t replace genuine contact and interest from someone on the phone,” Hernandez explains. “We have

a great atmosphere and people who enjoy what they do. Customers can sense that, and they can relate to it.”

“What sets us apart is our people—people who call back right away when we get an Internet lead,” Phillips adds. “It’s a culture. You go into some agencies and everything feels stuffy. Even with some big name companies, you can call and get a real person, but they are just reading off a script, and many probably don’t want to be there. We want to be different.”

On all cylinders

The change is working. “We have started to see some strong growth,” Phillips says. “We experienced a 300% increase in business from last year to this year. And we’re continuing to grow—not only in personal lines, but in commercial, which is a relatively new market for us.”

Again, the agency attributes this growth to technology and the personal touch. “We enjoy working with clients, understanding their needs and finding what’s best for them,” Hernandez explains. “And if there’s a problem, we are there for them. Our clients know they can call someone right in their community and we’ll go to bat for them. That’s just what we do.”

Customers also know the agency cares about them even when there’s

not a problem and, more important, even when it’s not renewal time.

“Technology allows us to stay in contact, especially as the agency grows,” Hernandez says. “We can use automation to manage our personal connections when we can’t have that face-to-face or phone contact.”

Phillips believes this hybrid approach will serve his agency and customers well for years to come.

His advice to other agents is simple: “You have to go to where the market is, and today, the market is online. You need to recognize that, and find a way to maximize the tools that will help you reach those customers.”

At the same time, Phillips notes, it’s important to remember what sets local independent agencies apart. “People may be looking online, but they’re looking online for someone they can trust, someone they can relate to,” he says. “If you maximize the tools and have a good agency culture, one where everyone works well together and enjoys what they’re doing, the customers will find you and, more important, they’ll want to stay with you.”

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www.insurancecompanyofflorida.com
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