



ASTONISH RESULTS' SEPTEMBER e-MARKETING
AGENCY OF THE MONTH

TAPPING DIGITAL TACTICS

*Digital marketing helps New England agency
sharpen razor's edge client focus*


As much as Charlie Downey loves marketing—he's taught graduate-level marketing courses—and as much as he loves insurance—he leads a third-generation agency—what he really loves is clients. "Our company is absolutely client-focused," explains Downey, owner of Downey Insurance Group, an independent agency headquartered in Marlborough, Massachusetts. "Our overriding corporate philosophy is, 'Everything we do needs to be focused on the client.'"

The agency was started by Downey's grandfather in 1928. "Leading up the Great Depression, my grandfather had a contract with Metropolitan, because there was little other work," Downey explains. "From a small office in downtown Marlborough, the agency grew. My dad bought the agency from my grandfather, and I bought it from my dad."

Today, the organization boasts three locations—a main office in Marlborough, a location in Brattleboro, Vermont, which Downey acquired several years ago, and an office in Keene, New Hampshire, which the agency started from scratch when it bought the Vermont agency. Today, Downey Insurance Group employs 13 people and serves clients throughout New England and New York State.

The agency's product mix is 60% personal lines, 40% commercial. Among its commercial clients are a number of churches—part of a niche group started when good friend of Charlie's became a district pastor for the northeast region of a denomination. "There are about 80 churches from Delaware to Maine," Downey explains. "We created a program for them and, with that as a jumping off point, we now have churches call us from all over the northeastern United States."

According to Downey, the agency thrives, in large part, because of its open-arms approach to doing business. "Our belief is that if somebody needs insurance, no matter what the product is, we can help them," he says. "Generally, we can meet their needs on our own. But sometimes we have to refer them."



The agency sees itself as one big family. "Welcome to the Downey Insurance Group family" is a popular slogan with new customers.

“When the phone rings, someone needs something, and we’re here to meet that need,” Downey adds. “We’re all about relationships—whether they are relationships with current clients, those who already have their insurance with us, or future clients.”

The agency lives this focus on the front line, as it interacts with insureds and prospects, and also internally, in company meetings. “When we get together, I’m always asking, ‘Where’s the client in this conversation?’” Downey notes. “It’s easy to get hung up on processes and tasks. Those things happen. Having a sharp client focus serves as a compass and helps give meaning to our daily routine in the office.”

Bolstering relationships

For Downey, digital marketing fits in with this client focus quite well. Actually, he says, it takes it to another level. “Digital marketing gives us a whole new tool set to work with as we build and strengthen relationships and as we focus our communications and interactions with clients—current ones and new ones,” he says. “By working with the latest tools, we can be more efficient and effective for our clients.”

The new tools—everything from social media marketing to targeted e-mail campaigns—have, for the most part, replaced traditional marketing tactics. “It used to be that print ads in magazines, newspapers and the Yellow Pages, coupled with networking and direct mail, were how we reached out to prospects,” Downey explains. “Those were the tools we had available.”

As technology evolved, he adds, these became less effective. “As an agency, we had been experiencing some good growth, but two problems persisted: How do we stay in touch with existing clients so they know we’re here and we care about them? And how do we attract new clients?” Downey notes. “We knew we needed to focus on them.”

A couple of years back, while walking through the exhibit area at an agent convention in Boston, Downey found what he thought could be a solution. “I walked by the Astonish Results booth and they had a big sign that read ‘Digital Marketing,’ so I stopped and talked to them,” he recalls. “Within 20 minutes, I knew I had found the answer to those two questions.

“I knew that the principles of marketing—product, price, place and promotion—hadn’t changed,” Downey explains, “But new venues were



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popping up that would allow us to reach a virtually unlimited number of people. We needed to incorporate that changing dynamic so we could expand our reach and build deeper relationships with clients.”

For Downey Insurance, Astonish Results brought the tools together in what Charlie describes as “a turn-key

operation” that offers that greater reach. “They offered a way for us to broaden our audience and drill down deeper in existing relationships,” he says. “We could use digital marketing to not only attract new clients, but also use the same model to reach out to existing clients more effectively and efficiently.”



Catie Downey Potenza, the Social Media Marketing Manager, primarily works from home. Children (from left) Jasmine, Madelyn, and Jessica play as Catie works on an article for the company blog.

In a way, Downey notes, he was about to launch a paradigm shift within his agency. “We—my sister Catie and I—drew a line between old marketing and new marketing and started zeroing in on the future,” he recalls. “She is 18 years younger than I am—almost a fourth-generation agent—and she was very, very familiar with social media marketing and digital tools. So we spent a lot of time identifying the new digital marketing venues, learning about them, and deciding our approach for each.”

That complete, the next step was staff buy-in. “When I was about to sign on with Astonish, I told my management staff they didn’t necessarily need to ‘get it’ right away, but they needed to, from a management standpoint, agree to move it forward,” Downey explains. “They got it. They saw the vision, and conveyed it to the rest of the staff.”

Employees got it, too. “They were aware of the changes taking place,” Downey recalls. “They recognized the growing role the Internet played in our everyday lives. We laid everything out for them and, although they realized they’d be doing more work, they saw the future. Yeah, they got it.”

Digital tactics

Downey Insurance worked with Astonish Results to set in motion a number of digital marketing activities. Much of the work revolved around social media, which is led by Catie. “While not necessary, it helps to have someone dedicated—either part-time or full-time, depending on how large your agency is and how involved you want to get,” he explains. “The work can be done from off-site, and in our case, it is.”

The agency built a presence on Facebook and engaged employees. “According to Astonish, we were one of the first agencies to give employees what we call corporate/personal Facebook pages,” Downey notes. Page titles include the employee and agency name. “They’re communicating with their friends and clients all in one place, and it drills down and directs people back to our corporate Facebook page,” he adds.

Twitter also is an important part of the agency’s social media drive. “We share information on everything from insurance-specific topics to items somehow related to insurance—car air-bag technology, for instance, and

how important it is for our clients—to more general things,” Downey explains. “There is always something to tweet about. We just think about our client base—existing clients and future clients—and talk about what we believe interests them.”

The same thinking drives content for postings on the agency’s two blogs. Recent posts on one of the blogs addressed the potential insurance impact of new fireworks legislation in Massachusetts; local response to tornados that hit New England earlier this year; Charlie Downey’s 21st Annual Jambone (Google it to learn more); and the devastating impact on families who lose loved ones as a result of drunk or other impaired driving. The other blog recently featured information on workers comp, claims and emergency preparedness.

“The goal in all of this, if you connect all the activities together, is to let people know who we are and that we care about our clients and our communities,” Downey notes. “From a business perspective, everything points back to our Facebook page or agency Web site. That’s where we can strengthen

existing client relationships and people can find us to see how we can help them. That's what it's all about: building better client relationships."

To engage employees, Downey Insurance adds an element of fun. "We run contests to get them involved," Downey says. "For instance, we're in the middle of a 'refer-a-friend' contest. The person who gets the most referrals—something Astonish tracks, by the way—wins a prize. We're also in the midst of a data gathering push—this time for e-mail addresses." The e-mail-capturing contest will feature individual winners and, if the agency meets its goals, an office-wide incentive. "I'll bring in sundaes for the whole office," Downey says.

To help recognize and reward activities that drive growth, the agency adjusted its compensation plan. "We use a variable compensation model for CSRs that includes new business, retention and some of the new matrices like data gathering, referrals and account rounding," Downey explains. The effect, he adds, is employees are building stronger relationships with clients and, in the process, getting compensated for it. "We're helping to make employees more successful," he notes.

The agency also integrated the Astonish Results customer relationship management system with its AMS 360 management system. "Data is exchanged automatically," Downey says, "so if you change an e-mail address in AMS, it automatically changes it in Astonish, and vice versa."

Tracking success

"We know how well our digital marketing efforts are working thanks to reports we get on our own and from Astonish," Downey notes. "For instance, the Astonish report is a dozen pages long and shows our Twitter account, Facebook, search engine marketing, search engine optimization, what traffic we get from Google, our top referring sites, how many prospects our insurance carriers are referring to us, you name it."

Downey, a self-described statistics guy, finds the data useful—and gratifying. "It shows our efforts are working well," he explains. "In the year and a half we've been with Astonish, we are up to the point where 11% of our new business comes from social media marketing. That's 11% we didn't have 18 months ago, and those are

Internet buyers who would have gone somewhere else.

"By tracking everything, I can tell when is most efficient and effective in reaching our clients—again, existing ones and new ones—and we can focus efforts where they make most sense," he adds. "It allows us to be more accountable within our organization, to each other, to our carrier partners and to our clients."

Another stat Downey loves is the amount of business coming from existing clients. "Sixty-two percent of new business comes from current clients and referrals," he explains. "That includes everything from people calling to buy more insurance to clients telling their friends and associates about us. I call that 'business on automatic,' and my goal is to get that number to 75%."

To show the changes brought on by new digital venues, Downey likes sharing stats from Twitter—a tool that didn't exist just a few years ago. "Good things happen with Twitter," he explains. "We just figured that based on the number of times our agency was mentioned and the number of retweets—people forwarding things we wrote—we recently were exposed to 60,000

Charlie Downey discusses agency strategy with (from left) Brenda J. Lando, CISR, AIAM, Personal Lines Manager; Sharon Marshall, CISR, Commercial Lines CSR, Massachusetts; and Leslie Aprea, Office Manager, CSR, Vermont.

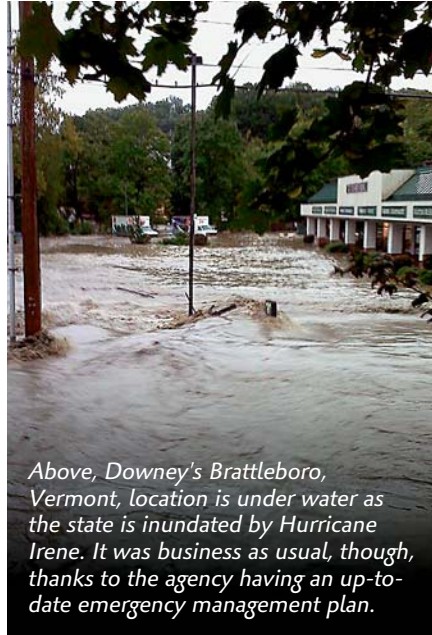


people in a matter of hours. And that was just based on writing 140 characters! We'd be crazy not to understand the dynamics of that."

Digital marketing—and the reports that track success—has found its way into the hiring process at Downey Insurance. "We just hired someone today," Downey explains, "and part of the interview process involved opening up our reports and asking what she thought about it. She got it." And she got the job.

As much as Downey likes numbers, he also recognizes other benefits of the agency's initiatives. "The people on my staff know that what they are doing is helping the client," he explains. "At the end of the day, we all feel really good about that."

Downey often asks employees "How did we help our clients today?" "Digital marketing lets us share that freely," he adds. "Our people get it and they're really knocking it out of the park. They love what they do and now they can really tell people. We can communicate enthusiasm on Facebook and Twitter like we never could in a print ad." Viral marketing lets this message reach an even broader audience.



Above, Downey's Brattleboro, Vermont, location is under water as the state is inundated by Hurricane Irene. It was business as usual, though, thanks to the agency having an up-to-date emergency management plan.

Heck or high water

This enthusiasm and passion for helping clients came through loud and clear in late August 2011. When weather forecasts showed all three Downey Insurance offices in the "cone" of Hurricane Irene, the agency used Facebook, Twitter, blogs and other digital tools to communicate with clients

and the community. Before the storm hit, the agency broadcast emergency claim numbers for carriers in case Downey's offices were unreachable.

After Irene passed, Charlie Downey found himself responding to client calls and e-mails, while standing knee deep in water in what had been the agency's Vermont office. "We had no Internet in Marlborough and no office in Brattleboro, but that didn't matter," Downey explains. "We had clients who needed us, and we were there for them—handling claims however and wherever we could, and sharing up-to-date agency, carrier and FEMA contact information online, even as I was trying to relocate our operation.

"We made sure clients knew that, even though we were affected, we were there to help them," he adds. "At the end of the day, that's what we're all about: client-focus and relationships. Digital tools just help us sharpen the focus and strengthen the relationships." ■

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