Dear Christi,

Marketing is a challenge for every insurance agency of every size. This month's issue provides you with ideas and tools, both new and old that you can put into immediate action. And with the ever-changing marketing landscape, particularly in the digital arena, our upcoming issue will focus exclusively on social media and digital. Between the two you will be well-equipped to implement your customized marketing campaign.

And be sure to take advantage of your member benefits with PIA's Branding Program, which offers a wide array of marketing resources. And if you're not yet a member we invite you to consider joining PIA of Kentucky, the association dedicated to the independent agency system and those that serve it.

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**Want to Know the Secrets?**

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**PIA Branding Program**

The PIA Branding Program provides PIA members with an ever-growing collection of advertising and marketing support materials. Here we present a summary, so you can start putting them to use today in branding your agency.

**Make a (Marketing) Plan!**

Are you feeling ambitious and want to take another stab at organizing your dysfunctional marketing efforts? Good, let's start there! The biggest problem we face is that the industry tends to be way behind the curve, meaning a lot of what we know, or think we know, is very outdated.

**The Customer Journey Map**

Today's service and reward economy - think Starbucks: consistent service and rewarded behavior - has elevated consumer expectations, and that creates a difficult challenge for most organizations.

Have you completed the questionnaire for the PIA/ National Underwriter Independent Agent? 

**PIA of Kentucky Newsletter**

November, 2017
Agent Survey? You still have time!

The PIA/NU survey, conducted in cooperation with renowned research firm Flaspöhler, is one of the most significant studies of independent insurance agents ever conducted. Every major carrier will see key results from this study. Make sure your views are included!

CLICK HERE TO COMPLETE THE QUESTIONNAIRE NOW

All PIA members who complete the questionnaire will be automatically entered in a drawing to win a free iPad!

You will find the results of the survey extremely valuable to your agency, both for benchmarking and for insight into the shared professional concerns of independent agents across America.

PIA Members who complete the questionnaire will receive valuable, exclusive information not published in National Underwriter or PropertyCasualty360.

Please click on the link and complete NOW!

Your Marketing Message
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Simple & Smart: 19 Budget-Friendly Marketing Ideas
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Want to Know the Secrets?

Insurance Marketing 2017
by Sally Davisson

Good marketing alone won't save a bad business, but I've never yet seen a business truly succeed without it. As someone who's spent their career in marketing, I've dealt with a wide range of business; from large to small, wildly successful, to "now closed". Every industry has unique challenges, but sound marketing practices apply equally across the spectrum.

In working with independent agencies I've observed some of the best and worst examples of the
application of those marketing practices. On the plus side, most agencies (and agents) understand the power of personal relationships. While a lot of large businesses, some well-known, are just now giving lip-service to the concept of developing personal relationships with their customers, it is second nature to those in the insurance industry. You do know your customers, you really know your customers. Unlike your mega-online competitors, not only do you know them, you allow them to know you as well.

No matter what the gurus point to as the "next big thing" in marketing, that one-on-one foundation is what has been, is, and will continue to be your strongest marketing advantage. So all tips to follow are based on helping you leverage what you already do so well.

But in order to maximize your already-existing advantage, it will benefit you to take a hard look at some of the accepted "wisdom" that exists in the collective insurance agent psyche:

**ONE: My carriers' marketing resources will do the job for me.**
That's fine if you think that your only value is to be the front-line for your carrier. However, if you believe that you bring value to your client, then it's time to break free of the shackles, and learn to position yourself as more than the conduit between the carrier and the contract with the insured.

As an agency, that means building a brand that communicates who you are to them. It's not your logo and tag line, although those should reflect your brand. It's the essence of what you are about, and how you want to be perceived. At its heart, how would you like someone to describe your agency to someone else? And if you can verbalize that description, you can then verbalize to everyone at your agency, so that they understand how you collectively want to be perceived in your market. A good exercise is to develop a description of your agency that wouldn't work if you just inserted a competitor's name in its place.

Caveat: Take advantage of your carrier's resources. Does this seem a contradiction? It's not meant to be. Your relationships with your carriers are important on all sides. I'm just saying that you don't want to just rely on the carriers to develop your brand, but when you have identified what that brand should be, take
full advantage of the many tools and resources that your carriers provide to help you communicate and promote that brand. Customize, customize, customize.

**TWO: I don't need to know digital.**

In spite of their significant assets, unfortunately not even the smaller to medium-size carriers have progressed too far down the digital path yet. They tend to focus on print pieces, which are unwieldy, and expensive to print and mail.

The entire industry is woefully behind the curve in this area, and it is up to you, at the agency level, to fend for yourself. I know you’re looking right, and then left, then maybe under your desk to see who in your agency might be that digital guru I speak of, and where they might be hiding. Sorry, but it's got to be you. Agency owners need to harness the power of digital to directly (and inexpensively) communicate with your market.

You need to have great digital content, and that content needs to have a good home: your website. Many agency websites are hopelessly out-of-date, or in many cases, built on industry cookie-cutter platforms that continue the perception that you're all the same.

And while it's OK to use some carrier, or vendor-supplied content, it needs to be blended with your personal content to put your own spin on things. Just like people have personalities, your agency needs one too.

**THREE: I don't have time or the ability.**

Listen, you sell insurance. If you’ve figured out how to do that successfully you absolutely can figure this stuff out. And yes, you’re already busy, but putting time on your calendar to craft your brand, then to develop a plan for implementation is in your power, and will ultimately lead to more efficient use of your time. With a good plan in place, you will need to spend less time chasing down every prospect individually so that you can put your valuable personal communication skills to work with more prospects who already want to do business with you.

*Sally Davisson is owner of Sally Advertising, LLC, and works with agencies and insurance professional organizations. If you have a marketing question for Sally call 859-361-5004 or email sally@sallyadvertising.com.*

**PIA Branding Program**

**Exclusive Member Benefits**

The PIA Branding Program provides PIA members with an ever-growing collection of advertising and marketing support materials. Here we present a summary, so you can start putting them to use today in branding your agency.

Note: Must have member log-in to access materials.

**PIA's 2017 Marketing Guide**

If you’re a PIA member the 8th edition of the PIA Agency Marketing Guide should have already hit your mailbox. It's also available to members online.

PIA Agency Marketing Guide features marketing tips from real agents as well as industry professionals who work with thousands of agents across the country each year. PIA members reading the publication will learn how fellow members use text messaging to service policies and generate new business, how public speaking can be used to generate leads, how to make use of technology in their agency's marketing and much more.
Consumer-Friendly Issue Papers

PIA has prepared a series of consumer-friendly issue papers exclusively for PIA members. These can be distributed to your clients, or used on your website, emails or blogs. Social media copy is also provided for each paper.

Each paper is available in two formats:

1. as a PDF with PIA logo and branding
2. as a Word file so that it can be personalized by PIA members with their logos and contact information at the top

Topics include:

Halloween Safety (New: Infographic)
Post-Storm Safety and Clean-Up (New: Infographic)
College-Bound Children
Pool Safety
Hobbyist Drones
Fireworks Safety
Creating a Home Inventory List
Tree and Wind Damage
The Sharing Economy
Flooding, Snow Pressure, and Snowmelt: What You Need to Know

Social Media

PIA has kicked off a series of social media support efforts for PIA members.

Recorded Social Media Webinars:

- HOW to Master Social Media and the Smartphone and Sell
- Accelerate Your Agency's Digital Marketing with YouTube and Visual Content Marketing
- Using LinkedIn and Twitter to Promote Your Agency
- Developing Social Media Strategies for Your Agency for Bottom-Line Business Results - Not for Geeks!
- Taking Control of Social Media and the Smartphone

Other Social Media Resources:

- The Digital Tipping Point - It's Time For Independent Agents To Get Serious About Social Media and the Smartphone (e-book by Tom Wetzel)
- How Can I Use LinkedIn to Grow My Agency (hands-on guide to using LinkedIn by Ted Janusz)
- Developing Social Media Policies for Your Agency (article by Alexi Papandon)
- PIA Connection Social Media Special Edition

Print Ads

PIA has a collection of print advertisements that PIA members can run in local publications, customized with their agency logo and contact information and (optionally) a company logo. Most of these ads are available in both English and Spanish. Ads can also be printed for use as flyers or as inserts in publications. Ads are available in a variety of sizes, in color as well as black and white. To use the ads,
Agency Branding

You know the great service you have to offer. But there are many independent agencies vying for attention, so you need to stand out.

Ad content covers many topics, including general agency ads, PIA branding, home, auto, commercial and small business.

Download Ads

Radio Ads

PIA has recorded a series of English and Spanish radio ads for PIA member agencies to tag with their contact information. Preview them below. When you're ready, simply download the broadcast-quality MP3 files and send them to your local radio station where their voice-over professional can add your agency information.

Download broadcast quality MP3 files
Read Radio Advertising Primer for New Radio Advertisers
Browse Radio Ad FAQs

Marketing Plan

Make One!
by Joey Giangola, from Grow blog post, "How to Create a Marketing Plan for Your Insurance Agency"

Are you feeling ambitious and want to take another stab at organizing your dysfunctional marketing efforts? Good, let's start there!

The biggest problem we face is that the industry tends to be way behind the curve, meaning a lot of what we know, or think we know, is very outdated.

So let's take a look at what does work; proven strategies and tactics that other agents have successfully used.

Start Simple: It's Not About You, It's About Them
Before you even blink in the direction of a marketing idea, you first have to shove yourself and your giant ego into the closest closet big enough to hold it. From this point on your only concern is how you can best educate the people you want to do business with and provide value without even talking to them.

So much of what you see, hear and read is focused on how amazing company X is and how incompetent company y is.

Stop doing that.

Instead do something that moves a prospect closer to a sale. Something like answer a question online, preferably on your website.
to give prospects a reason to buy from you rather than from them.

Start by answering questions like:

- What is your agency mission?
- What is unique about your agency's product and services?
- What do you want your clients to think of when they think of your agency?

Once you establish what makes your insurance agency unique, follow these recommendations for branding:

- Create your brand messaging and voice. Write down exactly what you want your brand to say, and how you want to say it. Make sure all of your employees can communicate that brand.
- Design a logo. It needs to be professional, so it's best to consider outsourcing this project.
- Come up with a tagline. Create a short, memorable statement that illustrates the core of your brand.
- Integrate your brand. Your brand should influence everything from your website to how you interact with clients.
- Be true to your brand. And make sure that your brand is true to you. Consistently deliver what your brand promises.

**Web/Blog Platforms**

- WordPress
- Rainmaker
- Hubspot

**Do Some Math**
Set a revenue goal. Then figure what line of business you will be focusing your online efforts on and work the commission's backward to that revenue. Now you can begin to determine what, and how often, you need to market online in order to attract the business to hit your revenue goal.

While we're here this is a good place to make a note to pay attention to as many conversion rates as you can. Visitor to lead, lead to customer, etc. It will go very nicely with everything else.

**Look in the Mirror: Remember Where You Started**
Make sure you take the time to stop and document what your current efforts have produced to this point. This would be a great time to dig into your website's traffic analytics and make a note of what's going on. If you don't know how, when or where to find these analytics, then that's your next step.

**Prepare: Ask People How They Found You**
Make sure everyone in your office is ready to track and document where people are finding you. Without getting too fancy, the most important thing you can do to make this happen is ask every new prospect you talk to "how they found you today."

I know you've been told this before and probably more than once. I hope this is the time you actually do it. Set up a system, and make sure everyone who interacts with prospects follows it to the letter. Better yet, almost any agency management system should allow you record this very important information.

**Get Your Website Ready**
Before you can actually do any marketing, you will need a place to store it. If you don't currently have the ability to easily publish blog posts and update your website you are going to want to seriously consider fixing that.

**Create an Editorial Calendar**
Start to plan out what and when you are going to publish this new content to your site. Don't bite off more than you can chew. Start small and work your way up. Maybe you want to start publishing a blog post every other week on Wednesdays. Now in your calendar write out the headlines for each article you will post on those days. Go out as far as you can and then start writing. Don't be too rigid with it, if a topic or type of post isn't working try something else.

If you're having a hard time coming up with headlines or topics just start writing down every question your agency gets asked every day. Also, you will want to seriously consider addressing the five key topics that "move the needle" as Marcus Sheridan likes to say.

**Now Rinse, Repeat and Don't Stop**
Once you have these simple steps in place it's time to get to work and not look back. This plan should have a decent shelf life and will also help you sharpen your sword and find your voice.

Until the phone starts ringing from people who can't wait to thank you and talk with you, there won't be much to overthink until then. Once the phone start ringing, that's when you know it's working.

**The Bottom Line**
Starting anywhere is better than starting nowhere.

Just by following these few simple steps you will go a long way to organizing an area of your business most other agents don't want to admit even exists.

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**The Customer Journey Map**

**Improve Your Client's Experience**

by Dennis Barnes, from ThinkAdvisor.com, February 2, 2017, "The first three steps to improving your customer experience"

Today's service and reward economy - think Starbucks: consistent service and rewarded behavior - has elevated consumer expectations, and that creates a difficult challenge for most organizations.

Creating a customer journey map is a great way to understand and reshape your customer experience. We've successfully implemented this process across companies of all sizes in multiple industries, from health insurance to consumer product goods, software and hotels. The following initial three steps will help you chart the full range of touch-points between customers and your company to drive increasingly positive brand experiences, consistently, and across the customer lifecycle.

**STEP 1: DISCOVERY**
In order to seamlessly advance your goals, the discovery process needs to take place across all divisions of your company, from sales and marketing to IT and operations. Gather together to uncover all areas that "touch" the consumer, whether in person or through many possible communications channels, including phone, email, direct mail, and your website. During touch-point analysis with one company, we uncovered that they were communicating with consumers over a hundred times in a year, and the priority messages were getting lost in the shuffle.

**STEP 2: INSIGHTS**
Work with as much internal and external data as you can to create a full picture of the customer. You can find many insights with your own internal customer data, but when coupled with industry research,
including lifestyle, attitudinal and behavioral dimensions, it creates a richer and more complete picture - and often uncovers surprising, counterintuitive insights. Research can be simpler than you think. We found tremendous online data for an eye care company, eliminating the need to conduct our own proprietary research.

**STEP 3: COMPETITIVE ANALYSIS**

Conduct a thorough review of your market space to determine and assess the strategies and tactics of your competitors. Also consider including data on companies in other verticals that provide extraordinary customer experiences. Understanding what your competitors promise (or don't), and learning from outside your industry can help you determine what you can own in your vertical.

The first three steps in customer journey mapping create a blueprint for change. Reflecting on how people come to know and experience your brand - and why you may be delivering a fragmented experience - takes honesty and vulnerability from your leadership team. I hope these initial steps will help your organization lay the groundwork for a more consumer-centric culture.

Re-aligning your communications and interactions to the needs and interests of your customers while consistently reflecting your brand's core values is a significant undertaking. And it's well worth the effort. You are only a few more steps from converting prospects to customers more efficiently and effectively, increasing retention rates of your most valuable customers and driving unified, positive experiences across the customer lifecycle.

Sign up for The Lead and get a new tip in your inbox every day.

Your Marketing Message

**Is it the same for everyone?**

by Mark T Reilly, CPCU, CIC, CRM

I do a lot of speaking and I use an example often of how I might talk to a female dinner guest. I use the example to illustrate the importance of message.

At this dinner I also have tickets to a show immediately after dinner. My guest is taking her time eating and I am concerned we will miss the curtain. Now the way I will try to talk to my guest differs depending on who she is.

If she is a three year old niece, or a twenty something co-worker, my thirty year old daughter, fifty something year old spouse or my late eighties year old mother in law I have to deal with a different message.

The three years old might be "Shush up and eat, we are going to be late."

The co-worker might be "Do you mind if I get the bill so we don't miss the show?"

My thirty year old daughter "Do you always have to be late?"

My wife "Honey take your time!, It's only Hamilton!"

And my 80 year old mother in law is not a good example because we don't speak to each other, but you get the picture. So, a one size fits all message is not a good way to convert inbound marketing to inbound sales.

So what do you do? We like to suggest working to develop **profiles and personas**. Aren't these the same thing? No they really are not.
Think big picture to develop a profile.
A profile is trying to identify the type of business you wish to attract. The profile is a niche that you identify in order to develop the appropriate content. If it is B2B you identify an industry. Let's say "printers". But not just any printer, you want to make sure that it's one that you can confidently offer good content and solutions. Determine their number of employees, sales volume, location, etc. Then consider what you have that you feel they will need.

For B2C you want to again determine what your niche is. High net worth personal lines clients for one example. What are their neighborhoods, home values, occupations and other key demographics? You visualize at a higher level and overall criteria to establish your profile. So I would say imagine a specific fictitious printer and what would the business would look like if you drove by. Then with your high net worth profile imagine a neighborhood and what it looks like.

Drill down to establish the persona
If printers are your profile now think about whom at that printer is the target of your marketing? Would it be the owner of a smaller firm or the CFO or the Operations Manager for larger firms? Who would this person be and what are their pain points and motivations? What are their typical personality types? An owner may be looking at improvement in cost, or productivity but a CFO or Operational Manager may be looking at convenience or inconvenience.

With the high net worth client you would want to focus on the specific person you envision making the decisions in that home. Who is likely to be the advocate and decision maker?

When you develop a persona you almost have to see the person as the ultimate prospect sitting across a table from you. The persona would include things like: Is it more likely to be a man or woman? What is the age range of this typical persona? What personality type would they be? A CFO may be cautious and the owner a risk taker. What is their income level and profession type?

Once you develop these profiles you can ID potential lead suspects. And then try to clean the list to sources that really do fit into the optimum demographic. Once you have the profile set then drill down to whom you want to talk to in that building. You may want to talk to more than one.

From this point you start your conversation. For the owner the message of your marketing content might be about big wins. The CFO the message might be avoiding big losses.

Remember who you are talking to
Another caution as you begin to have these conversations: take a good look at who you talk to and how you talk to them. In the past our online strategy was to look as good as possible and the message was usually a large dose of Me...Me...Me.

In the world of inbound sales and inbound marketing it is about them not you. Your conversation should be the topics they are looking for. Not about how you are the second coming of whatever solution your offering them. Content is about building value and trust. Actions do speak louder than self-centered blogs, tweet and emails.

In the past we used the ready, shoot, aim method of marketing for our insurance agency. It brought us results but they were not always desirable. We ranked for keywords that were great but also for ones that attracted people we did not want knocking at our website's door.

Remember, in order to attract the right type of business for your agency, you need to:

1. Profile your ideal client
2. Create a persona of the person you want to target
3. And cater the message to that persona individually and specifically.

By doing this, your insurance agency's inbound marketing program will attract the right type of business.

FREE DOWNLOAD! We have created an easy to use Persona Tool. It walks you through the steps and starts you down the road to developing meaningful targeted messaging. Click here for yours.

Mark T Reilly CPCU, CIC, CRM has been in the insurance industry for almost 40 years as an underwriter, agent and agency owner. From the success of his agency in inbound marketing and sales he and Zach Emly and Jeanie Giesler from the agency started inBuzz Group and inbound sales and marketing consulting firm.

Broadcast & Print

Still Going Strong

Traditional media outlets still dominate in terms of total prospects reached. Many agencies write these options off as too expensive, but as with any type of marketing, the most important factor is not the cost of the ad, it’s the return on investment. Keep in mind that the size of your market will be the major determination of how expensive each traditional media option will be for you. But used correctly, these mediums are worth considering.

Each has their strength and weaknesses, and marketing professionals will always recommend a media mix, incorporating both traditional and digital elements, as they work together to increase the overall effectiveness of your campaign. A commitment is required, as repetition is the key to success. Doing too little means a complete waste of your investment.

Print

Advantages

- Overall, print advertising has the advantage of being tangible, meaning prospects can save and refer back to the information.
- Compared to broadcast, people tend to seek out print ads when they are actively in the market for a specific product or service.
- If seniors are your primary target market, they tend to continue to be the leading consumer of print.
- Print is a trusted medium by consumers.

Disadvantages:

- If someone is not in the market for insurance at that particular moment, they will not respond to your ad, and in fact, won’t even note that they saw it.
- Print, in particular newspaper circulations continue to decline, while print pricing does not.

Considerations:

- Size and location of your ad will have pricing and results implications.
- Bold images, plenty of white space, and legibly sized font all help readership: professional graphic design is needed.

Although we tend to think of newspaper advertising when we think print, there are other options that may be more targeted and more affordable. Research and consider local lifestyle and business magazines, neighborhood newsletters and flyers. Direct mail is also a separate, but related category that may be worthwhile to reach targeted prospects if you have a compelling product to offer.
Note: While Yellow Pages have been considered dead and gone for quite some time, there are specific types of leads they can still reach, especially senior ones. However, the pricing is still very high in spite of waning numbers.

**Broadcast**

**Advantages:**

- Broadcast advertising reaches people in every stage of the market cycle, not just active shoppers.
- Unlike print ads, consumers hear/see your message whether they seek it out or not, aiding in long-term name recognition.
- With the large number of radio stations, network TV outlets and cable channels, broadcast can be extremely targeted to reach your best prospects.
- Overall numbers continue to grow, in spite of rumors to the contrary.
- Many broadcast companies offer digital products as well, to extend the reach of your campaign.

**Disadvantages:**

- Message is not static, meaning people cannot refer back to the information later.
- Buying strategy may be complex: unless you're familiar with ratings analysis, you may need to partner with a professional.
- It can be cost-prohibitive, depending on where your agency is located.

**TV Considerations:**

- A bad TV ad is worse than no TV ad: you need to produce a quality commercial, and there will most likely be costs associated.
- With only :30 seconds (or less) your message must be simple and memorable. Do not attempt to make more than one main point in your commercial, or they will all be lost.
- Almost all viewing takes place in the evening hours, not daytime.
- DVR technology has negatively impacted television advertisers, and makes it difficult to ascertain actual viewership of your specific commercial.

**Radio Considerations:**

- While easier and less expensive to produce, radio ads also need to be simple and memorable.
- Almost all listenership takes place during the daytime, not in the evening.
- DVR does not exist for radio, and Pandora and similar services have made minimal impact to the audience, which is actually on the rise for local radio.

**Simple & Smart**

**19 Budget-Friendly Marketing Ideas**

Many affordable tactics are also very effective. Hit the ground running with these grass-root marketing tips from experts.

**PARTNERSHIPS AND ALLIANCES WITH LIKE-MINDED BUSINESS OWNERS**

Many businesses in your community, who are not your competition, are targeting the same audiences as you. Form professional partnerships with accountants, bankers, payroll companies, employment agencies, and any others who work with similar customer types as you. Work on one another's behalf to turn cold calls into warm introductions.
SPONSOR COMMUNITY EVENTS & VOLUNTEER
One of the best ways you can get exposure in your community is to sponsor local events, fundraisers, and even youth sports teams. Not only is this a great way to get your name out there for people to see, but it also lets you give back to the community in a meaningful way. Get your whole team involved, and collectively volunteer to make a positive impact.

SPEAK AT AN EVENT OR HOST A LOCAL CHAMBER OF COMMERCE GATHERING
Grow your connections and your reputation by sharing your insurance industry knowledge. Be known as the go-to for your area of expertise.

SPONSOR A RAFFLE
Grow your online presence by entering every "like" into a raffle for a prize. Popular prizes include things like event tickets or gift certificates, depending on your budget. Or capture leads by working with a local business owner, perhaps a restaurant. Ask to set out an entry box where people are encouraged to drop their card or entry form to win a free meal (or similar prize, depending on the business) courtesy of your agency.

"The most popular raffle items are: 1) electronic equipment, 2) gift baskets, 3) gift certificates, 4) cars and 5) travel."

ENGAGE EMPLOYEES
The more engaged your employees, the better marketing team they'll become. Make sure they know and understand your agency's core values as well as you do, and actively seek their input on marketing ideas. Encourage them to speak up, including on social media.

VIDEO QUOTES
Use free screen recording software to say a quick "hello" on camera, and cover some key aspects of their coverages. It's a simple way to stand out from the crowd.

GO OUTSIDE
Spend some time outside of your comfort zone. Visit a business from an unfamiliar category for the sole purpose of learning their perspective. Read articles, or even attend conferences regarding a non-insurance industry trade. You'll get fresh marketing ideas when you look at things you don't normally see.

HOST A PODCAST OR YOUTUBE CHANNEL
You probably have the technology already built in to your phone or laptop. Start an audio or video series, and promote it on your website, social media and via email to customers and prospects.

DEVELOP A NEW NICHE
Niche markets are what can set you apart from competitors. Get creative, and look for growing business categories that others are not yet actively pitching. Make sure your marketing approach is customized to directly address that particular industry's needs and problems.

BECOME A CYBER INSURANCE GURU
You'd practically have to be a cave dweller to be unaware of the ever-looming threat of cyber-attack. Immerse yourself in learning all you can about cyber protection, both via insurance products, and also best practices to avoid breach. Be sure to share what you learn, and keep it updated on all social outlets. Establishing yourself as a thought-leader in cyber will increase your value to customers and prospects.
"Only 3.8% of companies with revenues under 2.5 million dollars owned life insurance in 2015, yet 43% of cyber-attacks target small business."

DON'T FEAR FREE
"Free" is at the heart of content marketing. Offer free whitepapers, infographics and other consumer-friendly info pieces online to showcase your expertise and to become a valued partner.

WELCOME COMMITTEE
If your community has a service that welcomes newcomers, join it. If your community does not have such a service, start one.

CREATE A HOLIDAY VIDEO
Make it fun, funny or meaningful, but sharing a holiday video with clients is a great personal touch. Consider 4th of July and Thanksgiving, as they are "less crowded" than Christmas or New Year's.

CONSISTENT LEAD NURTING DRIP CAMPAIGN
If you're doing all the work to generate leads and make new connections, you should have a consistent plan for following up with these prospects over the long term. Your biggest and best potential customers may take a while to bear fruit. Streamline your follow-up and offerings, so that you can regularly add new touch points to your relationships. Your CRM software should make this a snap, and if you're not sure how, now's the time to learn.

"79 percent of marketing leads never convert to sales. Lack of lead nurturing is the common cause for poor performance. Businesses that use lead nurturing create more sales-ready leads at a lower cost than those who don't use lead nurturing techniques." Read more in TechnologyAdvice.com guest blog by Kelsey Rosauer, 'How to Use Your CRM Software to Nurture Leads'.

HAVE AN ADVISOR, MENTOR OR COACH
Even if you've been in the business for a while, an experienced advisor will challenge your thinking and lead you to new insights you may not develop on your own. We all have blind spots, and a trusted mentor is the ideal person to point them out, so you can constantly improve.

BE AN ADVISOR, MENTOR OR COACH
The process of coaching a less-experienced businessperson helps you refocus on the very things that helped you succeed. It's also a great way to give back. Consider volunteering to present at local college or high-school career fairs to ignite the next generation of independent agents.

DEVELOP A REFERRAL REWARD PROGRAM
It can be very simple, for example a combination of a small ($5 or so value) reward for each referral, and an entry to a monthly drawing for a somewhat larger prize (a night out or dinner delivery). Make sure it's well-publicized to your clients. Do check local regulations and state law for referral gifts first.

SURPRISE SOMEONE
Do things for clients that they're not expecting. For example, have their car washed when they come in for an appointment, or have flowers delivered "just because." The unexpected makes an impact, and they'll tell others of their experience.

MEET THE PRESS
Get to know your local media contacts, and let them know that when there's a local story about insurance, you want them to call you as an expert. Send them story ideas when there's something interesting to share.
"Depending on your target market, you may want to send your press releases to the local newspaper and free community papers. Or, try radio and television stations, and share your release online too using blogs and social media sites." Learn more in smallbusinesschron.com article by Nancy Wagner, ‘Public Relations Ideas for an Insurance Agency’

see source materials for this article

Kentucky Floodplain Update

DATE: September 26, 2017
TO: Insurance Agents
FROM: Lori Rafferty, PE, CFM
SUBJECT: Floodplain Information

As of June 2017, the U.S. had sustained 212 weather and climate disasters that exceeded $1 billion since 1980, totaling over $1.2 trillion in damages and related costs. These figures do not include the recent disasters in Texas, Florida, and Puerto Rico. Many of these disasters included flood damage. It is important to prepare for disasters by planning ahead and determining if flood insurance is right for a property.

MSD can provide floodplain map information for any property in Jefferson County. The service is free and is available at this website: http://apps.lojic.org/msdflooddetermination/. It's easy to use and gives you valuable information about a property's flood risk, including:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM)
- Additional flood insurance data, such as the flood zone
- Information about flood risks not shown on the FIRM, such as the combined sewer floodprone area and the local regulatory floodplain
- Information about the mandatory purchase requirement

For areas outside of Jefferson County, flood insurance maps can be found at www.msc.fema.gov. From this site you can also find FEMA's new interactive map, which is easy to use and shows not only the Special Flood Hazard Areas, but also the Letters of Map Amendment.

MSD also has elevation certificates available for some properties in Jefferson County. To check to see if an elevation certificate is on file, go to our Floodplain Website. If a property is on the list, we can send you a copy of the elevation certificate. If a property is not on the list of available elevation certificates and an elevation certificate is needed, a licensed surveyor must be hired to complete the certificate.

MSD can also provide additional information, such as the base flood elevation or estimated flood depth, historic flood information, and natural floodplain functions if requested. To get this information for properties in Louisville-Jefferson County, email FloodPermits@louisvillemsd.org or call 502-540-6126. For more information about flood insurance, check out FEMA’s website at www.floodsmart.gov.

E&O Risk Management Alert

Do You Know What’s Really Happening in Your Agency?
by Curt Pearsall, CPCU, AIAF, CPIA, President - Pearsall Associates, Inc. and Special Consultant to the Utica National E&O Program
Today, probably more than ever, insurance agencies are conducting some degree of auditing. Agency management is keenly aware of the need to verify that the firm's procedures are being followed consistently. In the errors and omissions (E&O) world, "consistency" is a fundamental word.

However, there are still many agencies that don't believe they have the resources to dedicate to this important process. The best suggestion to those agencies is to at least start the process. You do not want to find out at the time of an E&O claim that your staff was "doing their own thing."

**Key steps to begin auditing:**

- **Have established procedures for processing new and renewal business.** If this is not something that your agency currently has in place, work with your staff to identify at least five key processes. This will provide the foundation to build on.

- **Determine who will conduct the auditing.** The options are many, ranging from outsourcing, to a dedicated staff member, to a "peer-to-peer" approach. The latter might be the best approach to start with, where employees audit the work of their fellow employees.

- **Identify a realistic number of files to audit.** For many agencies, the goal is 10% of the policy count. If this is not doable, pick a number, such as 10 files per quarter, per employee. Auditing at least quarterly is suggested.

- **Determine the exact audit questions with the potential responses being "yes," "no," or "n/a."** Consider the following:
  - A new business exposure analysis checklist was completed.
  - The accepted proposal template was used.
  - There was confirmation to the client of coverages they rejected.
  - A binder was issued within 24 hours of the binding of coverage.
  - Upon receipt of the policy, it was reviewed and errors were identified.
  - The policy was delivered in accordance with the agency's expectations.

- **As the auditing process is ready to be introduced and implemented, meet with the staff to advise them of the purpose.** The goal is to get their buy-in. Through a "softer" approach, the staff will realize that auditing is not only good, but also necessary. By identifying the issues in the files that did not get a passing grade, the agency will be able to develop the appropriate solutions. This could involve the need for further training on the expected way to handle a task. It could also involve tasks being performed. For example, the documentation for a task, such as an exposure analysis checklist, is not being placed in the proper spot in the agency system or in the document management system. It may also identify an employee who does not agree with the specific agency procedure.

- **As the audit results are tabulated, hold a meeting involving the employee, the staff member who did the audits, and management.** If appropriate, an action plan should be developed to address areas in need of correction. Through this approach, the agency will be able to determine progress as future quarterly audits are completed.

- **Celebrate successes.** The goal of auditing is not to be punitive although, unfortunately that may occur at some point. The goal is to improve toward a greater degree of consistency.
Tremendous benefits
Strive to create good auditing habits. These habits will eventually become the norm in your agency. Don't fear auditing. Some agencies become overwhelmed in the development of auditing and try to do it perfectly from the beginning. Even if your agency starts slowly, at least it has started. The benefits will be tremendous and the process can be refined over time.

The material contained in this article is for informational purposes only and is not for purposes of providing legal advice. You should contact your attorney to obtain advice with respect to any particular issue or problem.

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Latest News

Kentucky Emergency Management Building Badly Damaged by Fire A fire has significantly damaged the emergency dispatch and ambulance services building in a Kentucky county. Elliott County Emergency Management director Jim Skaggs tells news outlets the fire started on Monday sometime between 12 a.m. and 1 a.m. Skaggs says the EMS side of the building is a total loss...more

PIA Praises NFIP Relief in Disaster Bill President Donald Trump signed into law a $36.5 billion disaster aid bill that contains $16 billion in debt forgiveness for the National Flood Insurance Program. The relief package, which includes funds for recovery from hurricanes Harvey, Irma, and Maria, was approved by the House on October 12...more

Insurance Rate Hikes Likely at January Renewals On October 24, Morgan Stanley released research showing that insurers and brokers are generally confident that rates will increase during the renewals scheduled for January 1, 2018, with some industry members predicting increases in the double digits...more

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" [11 ways for insurance agents & brokers to win new business](#) " , by Jayleen Heft, April 27, 2017, PropertyCasualty360.com

" [Insurance Journal's 101 Sales, Marketing & Agency Management Ideas](#) " , September 5, 2017, nynewmarkets.com

" [5 Budget-Friendly Ideas for Marketing Your Independent Insurance Agency](#) " , May 9, 2017, insurancenoodle.com

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