



AGENT FOR THE FUTURE™

20

INSURANCE LEADERS

TO WATCH IN

'20

— INTRODUCTION

Insurance as we know it is evolving. Consumer demographics and expectations, technology and businesses are drastically different compared to even a few years ago. Yet, through all this radical change, independent agents (IAs) continue to lead the way.

I talk with hundreds of independent agents each year. It's my favorite part of my position with Liberty Mutual and Safeco Insurance, and I learn something in every exchange. While our conversations range from underwriting and artificial intelligence to digital transformation and more, three consistent themes emerge:

Independent agents are not only evolving with the industry – they are driving its transformation. Yes, the insurance industry is rapidly changing. But the IA channel isn't wringing its hands over the new (!), better (!), faster (!), more digital (!) landscape. Leaders in the channel are creating massive opportunities for their businesses, delivering on promises and making an impact.

The IA channel has deep and enduring value.

Commoditized, "cheap and easy" insurance messages are everywhere. However, the IA channel delivers value that direct-to-consumer companies can't: the ease of use consumers crave, a breadth of offerings tailored to their individual needs, and trusted counsel to help clients make smart decisions about risks.

We're in this together.

The most consistent and inspiring theme from these conversations is a commitment to helping one another succeed. If we all evolve and grow together, customers across the IA channel will benefit.

We at Liberty Mutual and Safeco Insurance remain wholly committed to the success of the IA channel. It's in that spirit that we shine a light on 20 insurance leaders who are blazing new trails in the areas of marketing, technology, products and people. These people are creative, scrappy, innovative and collaborative. We have learned a lot from their stories and believe the insights and actions they share will be valuable to you, too.

I have never been more excited about the future of this channel. We still have tremendous challenges to overcome, but if the leaders in this book are any indication, working together, we will win today and into the future.



TYLER ASHER

President, Independent Agent Distribution

Share your trailblazing ideas on how you're an agent for the future!



agentforthefuture@safeco.com



@agent4thefuture



@agentforthefuture

— TABLE OF CONTENTS

1. Marketing

Chris Paradiso

Owner, Paradiso Financial & Insurance Services
Embracing digital marketing

Dani Kimble

Chief Marketing Officer, O'Neill Insurance
Showing authenticity on social media

Grant Botma

Founder, Stewardship Insurance
Answering the questions your customers are asking

Tatiana Shevchenko

Founder, TSIQ Insurance Agency
Showing your expertise online

Benjamin Young

Owner, Brightway Insurance, The Young Agency
Reaching younger consumers through video

2. Technology

Seth Zaremba

Founder, Zinc Insurance
Harnessing the power of data

Linda Kennedy

Customer Experience Officer, BlueSky Insurance
Crafting the ultimate client journey through tech

Jeff Roy

CEO, Excalibur Insurance Group
Using technology to champion people

Erin Nutting

Owner, Integrity Insurance
Going digital and using automation

Bradley Flowers

Owner, Portal Insurance
Making things easy and efficient for customers

3. Niche and New Markets

Joe Hollier

Private Risk Advisor, Alliance Insurance Agency
Problem solving with cyber insurance

Juan Carrasco

Co-Founder, Stay Kalm Insurance
Serving the growing Hispanic market

Tim Davis

Director of Operations, POWERS Ins. & Risk Management
Tackling emerging risks

Tracy Cotton

Farm and Small Business Account Executive, Morrow Insurance Agency
Learning the language of your niche

Matt Naimoli

Co-Founder, G&N Insurance
Growing through niche and referrals

4. People 2.0

Ashley Whitney

President, Harbor/Brenn Insurance Agencies
Increasing employee engagement

Scott Strickland

President, CommunityAmerica Insurance Agency
Providing value to members

Claudia McClain

Founder, McClain Insurance Services
Investing in people, processes and promotions

Brandon Smith

Managing Partner, GiiG
Making clients feel welcome

Bob O'Brien

Vice President, Noyes Hall & Allen
Mapping customer moments of truth

1. MARKETING

In the last decade, the methods of communicating with current and potential clients drastically changed. Traditional marketing methods such as print ads, billboards and mailings have taken a back seat. Digital marketing is the new normal.

Today's consumer is used to researching businesses online before making purchasing decisions. It's increasingly important for independent insurance agents to have a digital presence to help attract consumers. This is especially true for younger insurance consumers. In a [survey](#) conducted by Liberty Mutual and Safeco, nearly 4 in 5 millennials said they could foresee themselves learning about an agent through digital engagement.

Strategic digital marketing allows agents to target specific audiences with different messages, learn more about customer behavior and track exactly where business comes from. Online advertising, social media, consumer review sites and more give agents new venues to show off their agency's brand and reach the right customers at the right time.

In this section, we highlight five insurance leaders taking creative approaches to marketing their agencies and sharing their digital marketing expertise.

AGENTS FEATURED IN THIS SECTION:

Chris Paradiso

Owner, Paradiso Financial & Insurance Services
Embracing digital marketing

Dani Kimble

Chief Marketing Officer, O'Neill Insurance
Showing authenticity on social media

Grant Botma

Founder, Stewardship Insurance
Answering the questions your customers are asking

Tatiana Shevchenko

Founder, TSIQ Insurance Agency
Showing your expertise online

Benjamin Young

Owner, Brightway Insurance, The Young Agency
Reaching younger consumers through video

Embracing digital marketing

At Paradiso Insurance, we whole-heartedly believe in the power of digital marketing. Social media, video and customer engagement are staples of our brand. We have implemented many different technologies and processes to provide regular touchpoints for clients and reach new customers.

I also started Paradiso Presents to encourage agents to move forward in the digital space and embrace it. Through content and workshops, Paradiso Presents teaches agents about digital marketing, branding, agency processes and more. We are hands-on so that agents have the opportunity to implement what they have learned.

I believe that there is no better time to be on the ground floor of new technologies and new ways of doing things. Encouraging others to embrace digital marketing helps our agency stay alert, learn new strategies and implement new technologies, becoming early adopters.

Here's some of the advice I give to agents who want to give their agency a better digital presence.

- 1. Create a brand guide** – My agency's marketing strategy relies on our brand guide to create content and ensure that we speak to the correct audience.
- 2. Update your website** – Your agency's website is the center of your insurance agency's marketing universe. Invest in modern design, good content and clear calls to action.
- 3. Track your numbers** - Make sure your insurance agency has a way to track your sales and marketing numbers. It's important to understand and measure who is visiting your website, for how long, what they're engaging with and what on your website is bringing in new leads.
- 4. Be active on Facebook** - Facebook is where many customers are the most active. Therefore, it makes sense to have a budget and marketing strategy that is focused around Facebook.
- 5. Get your own agency app** - You don't need to be a coding expert to create your own agency app. There are affordable and easy ways for independent insurance agencies to compete with bigger carriers, while also providing convenience to our customers.

Source: <https://www.paradisopresents.com/promoting-your-agency/>



CHRIS PARADISO

Owner, Paradiso Financial & Insurance Services



DANI KIMBLE

Chief Marketing Officer, O'Neill Insurance

Showing authenticity on social media

There's a place for sales-oriented content on social media – targeted Facebook advertising, for example. But generally, sales is not a good organic strategy for social media. Millennials, especially, desire authenticity. They're put off when you're only posting content that is trying to sell them something.

I've found that unplanned, in-the-moment content gets the most engagement. For example, instead of scheduling a generic post for National Donut Day, I might film the O'Neill team walking to the local bakery for donuts. This approach is less efficient than scheduled posts, but it makes our agency more relatable to people in our community.

Building trust through social media engagement requires creativity. How can you best tell your agency's story and invite people in your community to be part of that story?

Answering the questions your customers are asking

When we set out to create a strategy for Stewardship's online and social media content, we started by exploring how our ideal customer thinks. What's most important to them? What kinds of questions are they asking?

We went through several exercises, conducted research and talked to our clients and staff members about the issues they face with their finances. Once we identified our target "psychographic," we set out to create content that would be attractive to them. We use SEO software and research tools, but we're not necessarily looking at what's trending overall. We're specifically looking at the types of questions and topics our customers are most interested in.

The goal of our content strategy is to meet customers where they are and provide them with the answers to their questions as they ask them, or even before they ask. This approach sets us apart and positions us as trusted advisors. By addressing topics our customers care about, we show that we are here to help and answer questions.



GRANT BOTMA

Founder, Stewardship





Showing your expertise online

When I moved from Los Angeles to Northern California and opened my own agency, I had to find a whole new set of clients in my community.

I found it better not to directly advertise online. Instead, I joined local networking groups on Facebook (groups for young parents and young professionals, for example). Every morning, I spend almost an hour in those Facebook groups. I'll look for people asking questions about insurance and I'll give them some advice. Often, they'll come back to me to see if I can help them with their insurance options.

Networking - both online and in-person - gives you a chance to show your expertise and personality. You can show that you're an expert they can lean on in the event of a questionable situation and that you can offer them something better than they can find online.

Many millennials will choose quality over price. If you build your reputation as an expert and work with great companies, you'll be well positioned to win them over.

TATIANA SHEVCHENKO
Founder, TSIQ Insurance Agency

Reaching young consumers through video

When my agency set out to reach millennial consumers, we asked ourselves, "How can we appear on their screens?" We started a digital marketing approach. We try to add value to our clientele and followers as best we can through social media.

One piece of this is educational videos. Research on video engagement shows that you want to share knowledge, tips and graphics. It should be fast and fun -not more than 1 minute and 20 seconds at most to keep their attention. So that's what we do.

We do a lot of what we call "Minute Mondays" - short videos we produce in-house. The goal is to grab people's attention, answer common insurance questions or give some quick tips. We try to keep it short and get our explanation out as quickly as we can in a fun way.

Millennials love the education piece, especially if it's an added service we provide for free. Those videos tend to get good engagement, they're also good for our brand recognition, and they've contributed to our retention (which is around 97 percent).



BENJAMIN YOUNG
Owner, Brightway Insurance, The Young Agency



2. TECHNOLOGY

Insurance has long been behind the curve when it comes to technology. But that's starting to shift as more InsurTech startups, software companies and tech-savvy agencies enter the playing field.

Consumers now expect to be able to do business quickly and easily online. They want to communicate with businesses through their preferred channel and receive quick responses and instant service. Insurance companies and agencies are starting to recognize that technology can help them connect with customers more efficiently and provide a better customer experience. It can also simplify routine service tasks so agents can focus more time on making sales and building meaningful relationships with clients.

Insurance will always be a business centered on human relationships. But the ways humans interact are changing. Used well, technology can streamline human-to-human connections.

In this section, we highlight five insurance leaders who are innovating with technology to create high-quality connections with clients, meet customer needs more efficiently and serve clients how they prefer to be served.

AGENTS FEATURED IN THIS SECTION:

Seth Zaremba

Founder, Zinc Insurance
Harnessing the power of data

Linda Kennedy

Customer Experience Officer, BlueSky Insurance
Crafting the ultimate client journey through tech

Jeff Roy

CEO, Excalibur Insurance Group
Using technology to champion people

Erin Nutting

Owner, Integrity Insurance
Going digital and using automation

Bradley Flowers

Owner, Portal Insurance
Making things easy and efficient for customers

Harnessing the power of data

B atomic, my insurance technology company, was born out of frustration.

Several years after starting Zinc Insurance from scratch, I started looking into insurance technology that could help us stretch our resources and scale the agency. As I worked with the legacy technology that was available, I grew frustrated with the lack of integration. Many of the tech tools were built in isolation, and agents are left to duct tape them together to try to create a good digital experience for customers.

So, I went to Salesforce and started figuring out how to end-to-end an agency with internal data and data from carriers.

Documenting interactions

Most agency management systems capture the basic information about each customer, but they don't document all interactions. When collecting information on customers, communications are often an afterthought. But customer interactions are what agents spend most of their time doing!

We figured out a way to put every interaction into a digital standard document. This technology, which we call Neon, gives agents and customer service reps more context for the customer's behaviors, such as how often this customer has interacted with the agency and carriers and how those interactions have gone. This tool helped our agency grow from writing roughly \$3 million in business in 2014 to more than \$16 million in sales today.

Predicting behaviors

We want to aggregate data and use it to predict how customer interactions will go. But as we started building this tool, we realized that Zinc alone wouldn't have enough data to scale for machine learning to predict behaviors. So we created b atomic and asked other independent agents to adopt the tech and share their data. We currently have 14 agencies that will leave their legacy technology and come onto our platform once it's completely built out, which is scheduled for 2021. We also have a few carrier partners sharing their data with us. We'll all share data and learn together.

There was a time when agents and carriers could get away with siloed technology, but we can't do that anymore. The customer expects more from us. We can build holistic technology to improve efficiency, enhance the customer experience and make agents sound smart and intuitive.



SETH ZAREMBA

Owner, Zinc Insurance



Crafting the ultimate client journey through tech

At BlueSky, we are dedicated to doing everything we can to provide the best client experience possible. We are continually investing in technologies that ease the process of doing business and help us deepen our client relationships. Our tech investments include a robust agency management system that will grow alongside our agency; marketing technology that lets us create personalized client communication journeys; tools that help us communicate with clients through various channels; an overhauled website with SEO, live chat and real-time digital marketing analytics.

By studying some of the most successful companies in the world, we have modeled our agency to adopt the best practices that fit with our culture and direction for the future. We shifted from marketing ourselves as the hero in the story, to championing our clients as the heroes of their own story.

We have a crystal-clear vision of our agency's future, which is a highly automated, flexible, modern insurance machine that retains the integrity, knowledge and relationship of trust with the well-seasoned agent. We love spicing up an otherwise traditional industry to a creative, fun, change of pace that redefines the client-agent relationship.

LINDA KENNEDY

Customer Experience Officer, BlueSky Insurance

Using technology to champion people

One of our principles at Excalibur Insurance is if technology doesn't save our clients' time or money, we're not interested. We want to make sure that we're using technology wisely – not because it's sexy and cool, but because it actually has business implications to reduce friction and make things easier for the consumer. We use technology to champion people. Customers want business interactions to be simple, fast and easy, so technology is a critical point.

We have probably over 50 technologies that we've connected to provide that user experience for our clients. This includes a self-service portal on our website, a mobile app, our AI chat bot, audio quotes through Amazon Alexa and Google Home, and more. All of these things help us reach our clients and provide a great customer experience.

We still live in a human-to-human world, so technology is never going to completely replace agents. But if the advancements in insurance technology can accelerate connections and help us better serve our customers, then they are a win for all of us.



JEFF ROY

CEO, Excalibur Insurance





Going digital and using automation

If you're going to run a digital agency, you have to be willing to play online. If you don't have a physical office, your website has to be great. This is not a short-term play – this is the end game.

Since Integrity Insurance is a completely digital agency, our websites serve as our storefronts. Instead of asking new customers to come by the office for a meeting, I send them website links so they can quickly and easily fill out forms online or simply know where to go if they need information.

As the owner of a scratch agency on a tight budget, I also had to find ways to save time and money while still creating personal touches with clients. Technology tools help with this. Automation has been a game-changer for saving me time and keeping me organized. There are plenty of budget-friendly options that let you set up automated campaigns for things like onboarding, renewals and birthdays. This makes you look like a rock star because you're continually following up with your customers.

ERIN NUTTING
Owner, Integrity Insurance Services

Making things easy and efficient for customers

Agents lose clients to direct carriers not just because of price, but because direct carriers make the online purchasing and service process so fast and efficient. Effective, instant communication and digital service are big parts of that, and technology can help.

Whenever we write a new account at Portal Insurance, we ask the client their preferred method of contact. In the last two years, every person has said they prefer text or email. As a result, a lot of our agency is centered around texting. Our AMS has an open API so we can integrate it with other programs and communication channels. We're working on an Amazon Alexa skill that would notify customers when their policy is renewing and let them access their insurance cards. We want to let the customer buy the way they want to buy and do business the way they want to do business.

I think some independent agencies are scared of technology, and that's why they don't adapt. But all that does is let the direct carriers get ahead. If you take the direct-to-consumer technology and pair that with an agent on the back end, it's unstoppable.



BRADLEY FLOWERS
Owner, Portal Insurance



3. NICHE AND NEW MARKETS

Between InsurTech companies, direct carriers, captive agents and more, competition for insurance customers is fierce. Independent agents have the competitive advantage of offering customers the ease, choice and expert advice they need to find coverage that fits their unique needs.

Many agents find that those competitive advantages especially come through when they find their niche – honing their expertise in particular products, markets or emerging risks.

The numbers back this up. Liberty Mutual [consumer and product research found](#) that customers who have specialty exposures are more likely to value coverage over price, deliver higher retention and loss ratios, and have twice the written premium per account.

With new risks, industries and markets emerging, there are more ways to specialize than ever. And whether they are buying a new home or launching a small business, specialized customers need expert advisors to help them see their full risk profile and help ensure that they are covered in case of a loss.

In this section, we highlight five insurance leaders who are focusing on niche, finding new ways to listen to and serve their markets, and embracing the opportunities and challenges presented by emerging risks.

AGENTS FEATURED IN THIS SECTION:

Joe Hollier

Private Risk Advisor, Alliance Insurance Agency
Problem solving with cyber insurance

Juan Carrasco

Co-Founder, Stay Kalm Insurance
Serving the growing Hispanic market

Tim Davis

Director of Operations, POWERS Ins. & Risk Management
Tackling emerging risks

Tracy Cotton

Farm and Small Business Account Executive, Tomorrow Insurance Agency
Learning the language of your niche

Matt Naimoli

Co-Founder, G&N Insurance
Growing through niche and referrals

Problem solving with cyber insurance

I've been in the independent agent space for 12 years, but in the last year or so, I started focusing more on cyber insurance.

Cyberattacks are the No. 1 risk to small and medium-sized businesses. There are 44 cyberattacks on small businesses every second. The average cost of a cyberattack to a small business is more than \$1 million, and more than 60 percent of small businesses can't absorb that cost. Business owners know that cyber is a risk, but the culture in small businesses is not changing enough to defend against what cyberattacks look like.

Educating clients

In my experience, cyber insurance tends to be a much harder sell than any other commercial coverage. Businesses have so many other expenses and assets to protect, the last thing they want is to add an additional cost to their insurance premium.

This is where the education piece comes in, and I've found it works best face to face. I could send out 1,000 pages of content about why cyber insurance is important, but no one will read it. Business owners are more willing to have the conversation in person, where I can paint a picture of use cases to show how cyberattacks could put their business at risk and how cyber insurance could help them.

Problem solving, not sales

The cyber insurance space is fascinating because it's constantly evolving. The risks are complicated and always changing. Carriers are having to adapt coverages to keep up, and the marketplace is getting more competitive.

Many people think of insurance as a commodity. Insurance marketing usually focuses on saving money. But, at the end of the day, insurance is so much more complicated than that. Focusing on cyber has made me look at risk a different way. I've become more of a critical thinker and now think of myself as a problem solver rather than a salesman. Far be it from me to sell a customer something cheap that doesn't meet their needs – I would far rather work hard to solve people's complex problems.



JOE HOLLIER

Private Risk Advisor, Alliance Insurance Agency



JUAN CARRASCO

Co-Founder, Stay Kalm Insurance

Serving the growing Hispanic market

The Hispanic market has often been overlooked by insurance agents and standard insurance companies. Many people in the Hispanic community have been classified as “non-standard” drivers. But that is starting to change, and independent agents can no longer afford to ignore this market.

The U.S. Census Bureau predicts that Hispanics will make up nearly 30 percent of the total U.S. population by 2060. In Texas, where my agency, Stay Kalm, is located, more than 35 percent of the population is Hispanic.

At Stay Kalm, our idea is to turn even “non-standard” clients into preferred clients. We treat people with respect and give them a crystal-clear explanation of their policy options and charges. Because of this, we have a high retention rate and we get a lot of referrals.

In the last few years, I’ve seen shifts in the demographics of the Hispanic population. We’ve had more middle-class immigrants coming in from places like Venezuela. Plus, DACA recipients and second-generation immigrants are going to college and pursuing high-paying jobs. This new generation will appreciate businesses that have taken good care of them and their parents.

Tackling emerging risks

POWERS Insurance is a boutique and niche-focused agency. Our core focuses of manufacturing, schools, restaurants, cannabis, cyber, technology and private client represent roughly 85 percent of our new business written. Specializing leads to a much higher level of understanding of our clients and their respective industries.

In March 2019, we launched our Emerging Risks Division. This division formally acknowledges our commitment to becoming a key resource in protecting risk in five core emerging industries: cannabis, cyber, private client, renewable energy and technology. The cannabis and cyber divisions have taken off (we estimate over \$5 million in premium between those two divisions by year-end 2020).

Soon, we’re launching our National Construction Services division that focuses on bond solutions for clients. This division will be intended to help safeguard the financial wellbeing of our clients in the construction space. We believe this gives us an advantage in the construction space as the bond market is significantly underserved.

Many of our new initiatives aren’t “off the shelf” products. We are working with our carrier partners to find new and creative long-term solutions for today’s rapidly evolving marketplace.



TIM DAVIS

Director of Operations, POWERS Insurance and Risk Management





TRACY COTTON

Farm and Small Business Account Executive,
Morrow Insurance Agency

Learning the language of your niche

When you're focusing on a niche, you need to be able to speak the language of that niche. For example, if you're trying to write business insurance, you might read the *Wall Street Journal* to stay up to date on the business world. That's going to help you have the right conversations with your clients.

I'm a "farm to fork" agent, focusing on farms, food manufacturing, craft beverage, restaurants and food retailers. I love the fact that I can find new customers at a farmer's market, a winery, a brewery, a new restaurant.

But for a while, I wasn't sure where to "learn the language" of farms and agribusiness. To my surprise, I found it on Twitter. I started engaging with the hashtag #agtwitter, which showed me there is an amazing world of farmers and people in the agriculture industry sharing their thoughts online. It was like getting to hang out at the industry water cooler. I was able to see what my potential clients might be concerned about, what's on their minds, even what they're joking about. It's helped me round out my knowledge in ways that I wouldn't have been able to otherwise.

Growing through niche and referrals

About a year in to starting G&N Insurance, we decided to focus on insuring homebuyers during the homebuying process. We realized that much of our business was coming through real estate referrals, and those accounts had higher closing ratios, easier sales pipeline management, more policies per client and better retention and loss ratios.

We went upstream within the niche, networking with realtors, loan officers and financial advisors who can introduce us to people who need our services. When we met with realtors and loan officers, we didn't talk about insurance. Instead, we developed programs to help them grow their businesses and access the information they need. These programs helped us create a large network of referral partners who regularly provide us with warm leads. As a result, our closing ratio is three or four times the industry average. We grew 30 to 45 percent each year and now serve 15,000 clients.

Being a specialist rather than a generalist can set independent agents apart, because the big, direct-to-consumer insurance companies are generalists, and they've got billions of dollars to compete with IAs. In the long term, it's hard to scale profitably if you're not a specialist somewhere.



MATT NAIMOLI

Co-Founder, G&N



4. PEOPLE 2.0

Relationships are at the heart of any great insurance agency. Clients choose to work with independent agents in large part because of the expert advice and personalized service agents offer.

From onboarding to claims to renewals to birthdays and other important life events, there are plenty of opportunities for agents to regularly communicate with clients, offer added value and show they care at every step of the way.

But even before that, a thriving insurance agency starts with a healthy workplace culture. Establishing a strong company brand and core values can lay the groundwork for consistent, excellent customer experiences at every touchpoint.

Digging into the “why” behind the work also helps employees feel valued and supported, which helps them better care for clients.

In this section, we highlight five insurance leaders who are investing in their staff members, finding new ways to bring value to clients, and creating client touchpoints with care and intentionality.

AGENTS FEATURED IN THIS SECTION:

Ashley Whitney

President, Harbor/Brenn Insurance Agencies
Increasing employee engagement

Scott Strickland

President, CommunityAmerica Insurance Agency
Providing value to members

Claudia McClain

Founder, McClain Insurance Services
Investing in people, processes and promotions

Brandon Smith

Managing Partner, GiiG
Making clients feel welcome

Bob O'Brien

Vice President, Noyes Hall & Allen
Mapping customer moments of truth

Increasing employee engagement

I've always sought to make Harbor/Brenn Insurance a great place to work, but in the last few years, I've been working even harder to be the employer of choice in the insurance industry in my area of northern Michigan.

According to a 2018 Gallup poll, only 34 percent of the American workforce feels engaged at work. As the owner of an independent insurance agency, this statistic challenges me. What can I do to help increase employee engagement? What decisions can I make to help my co-workers build a career that is satisfying and fulfilling? Here are some ideas:

Go deep

I want my agency to have a purpose beyond just selling insurance policies and making a profit at the end of the year. And I want the people who work at the agency to feel they have a purpose beyond just showing up and getting a paycheck for doing their job.

Along with the inherently meaningful work of advocating for customers, I want people who work here to be active members of the community, giving back in whatever way suits them. So I encourage a lot of volunteer time, both as a staff and individually.

Give employees a voice

I've found that employees are more engaged in an idea or new program if they were part of the process of developing it. One of the main ways to get buy-in is to make sure everyone feels like they have a voice.

Allow for flexibility

At Harbor/Brenn, we've invested in the technology and processes we need so our staff can work when and where they need to, and not be stuck at their desk from 9 to 5 every day. My concern is not that somebody is sitting at their desk for eight hours a day; my concern is that clients get taken care of.

Engagement starts at the top

If I want my agency to grow and improve, I have to work on myself as a leader. The day I stop trying to learn and grow and be better personally is the day my agency will stop growing, stop improving, stop trying to be better.



ASHLEY WHITNEY

President, Harbor/Brenn Insurance Agencies



Providing value to members

CommunityAmerica is always looking for ways to bring simplicity to people's lives through new, innovative tools. One of the tools we've created is a "Community of Resources" page for our members. When a member experiences a loss – perhaps a house fire, a car accident or maybe something as small as rock chipping a windshield – we have a resource page for them to access with the name of a service provider in their area of Kansas City.

We're also exploring combining telematics data, publicly available data like crime statistics and traffic patterns and channeling it into useful information for our customers. Customers could find answers to complex questions such as: *If I am going to dinner and I park my car on 16th street instead of 21st street, am I less likely to experience a car break in? The home that I am looking at seems to sit on a busy street – what risks does that present?*

And finally, we are committed to be a "Green," carbon neutral agency in 2020. We are actively working to reduce our carbon footprint, while working with other organizations locally to actively offset our carbon use.

SCOTT STRICKLAND
President, CommunityAmerica Insurance Agency

Investing in people, processes and promotions

At McClain Insurance Services, we're constantly seeking to deepen relationships between our co-workers, clients, community and insurance company partners. We want everyone to feel like an important part of our McClain community.

This includes our clients and our staff members. In October, our entire team attended an off-site industry conference to reflect on 2019 and set goals for the future. Our new growth plan focuses on three areas: people, processes and promotions. The people on our team serve as the foundation for everything we do, so our first step will be to invest in personality and skill assessments of all nine team members, then realign their roles to fit their personal gifts.

The improvement of our processes will focus on the implementation of a digital system that will provide us with improved web chat, team chat, solicitation of Google reviews and Net Promoter Score feedback. This will be integrated with our agency management system. We're also excited to implement new promotions, like our "Four and Score" incentive program that will reward agents who quote and write at least four policies per client. Not only will this lead to growth, but also improved retention, which is currently 94.12% agency wide.



CLAUDIA MCCLAIN
Founder, McClain Insurance Company





Making clients feel welcome

Customer service and client relationships are paramount to everything we do at GiiG. We take a holistic approach to insurance and personal finance needs and look for opportunities to provide true value-added service to our clients that create deep relationships and genuine loyalty. One way that GiiG shows our commitment to customer service is in our 45-day client onboarding program, which is designed to surprise and delight clients.

Our client journey includes touchpoints through email, text, phone, a handwritten card from the client’s producer, a welcome kit packed with fun GiiG swag and more. It’s meant to welcome new clients to the family, introduce them to different members of the team and demonstrate our commitment to serving them.

This series of personal touch points is designed to reinforce GiiG as a true partner working toward the financial success of our clients. This onboarding program has proven to drive growth for our agency. In fact, we have seen a 31% increase in new business written premium, and within the first year, our onboarding program generated 71 five-star reviews on Google and 44 five-star reviews on Facebook.

BRANDON SMITH

Managing Partner, GiiG

Mapping customer moments of truth

In the spring of 2018, Noyes Hall and Allen set a goal to improve the bonding process with new clients and strengthen ties to existing ones. Inspired by programs we’d seen at other companies, our team created “Moments of Truth,” a detailed plan of daily actions to help us improve our customer experience. We focused on three key events in the customer lifecycle: onboarding, claims and renewal.

For each event we asked:

- What is our client feeling? What are their concerns?
- What is the ideal customer experience in each event?
- What specific action would we like our client to take?
- What measurable business result can we achieve if our clients have a good experience?

We broke each event into stages and created procedures to address those questions and achieve those results. Since launching the program, we’ve had more than 1,600 customer touches that wouldn’t have happened without it, our reviews are up 55 percent, and our retention rate has improved to 95.8% for homeowners and 93.9% for auto.

The experience taught me that with a little intentionality and follow-through, any agency can create more touchpoints that enhance the customer experience and show clients you care.



BOB O'BRIEN

Vice President, Noyes Hall & Allen





AGENT FOR THE FUTURE™

**THANK
YOU!**

Learn more at AgentForTheFuture.com

Have a great story? Join the Agent for the Future community



agentforthefuture@safeco.com



[@agent4thefuture](https://twitter.com/agent4thefuture)



[@agentforthefuture](https://www.instagram.com/agentforthefuture)