



Successful Failure: Resurrecting Today's Multi-Line Insurance Agency

Douglas Stimeling

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Successful Failure deals with proven management practices for today's insurance agents, addressing passive versus active marketing techniques and why Internet insurance leads are financially unsustainable. In order to build a sustainable business model, agents must keep current with effective strategies to attract business partners rather than chasing them through outdated methodology. Today's insurance industry is in a state of crisis, trying to understand social media in an effort to engage prospective customers and draw them to their brand. Positioning themselves as knowledgeable resources for individuals and families within their community is critical. Twenty years ago insurance salesmen and prospective clients would communicate through face-to-face interaction or by telephone. Yielding to teen pressure, parents installed "teen phone lines" listed as such in the local telephone directory. As telephone books and home phones gave way to the Internet and smart phones, business today markets to a camouflaged customer base where many are without published addresses or telephone numbers. Depending on the age of the prospective customer, they may text more than talk and believe email is obsolete. Struggling to understand the buying habits of today's consumer, companies search for techniques that identify prospects. In order to grow and prosper, companies know that successful marketing strategies must be developed. Technologically savvy customers log on to the Internet and sign up for information in search of the best value available. Overwhelmed by the barrage of information through electronic media and phone calls, the prospective customers take cover and make decisions by the only common denominator they understand - PRICE! Many insurance carriers promising low cost auto rates are playing the pricing game, providing grossly inadequate liability coverage. This action places consumers in a devastating financial predicament in the event of a serious accident. While the buying population ages and premiums for this market segment fall, insurance carriers are frantically trying to appeal to younger customers. The predicament compounds as the insurance sales force is also aging. Reluctant to embrace Twitter, Facebook and Social Blogging, veteran sales agents are witnessing diminished agency premiums while the ability to reach the younger market segment shrinks to an all-time low. The insurance market is tied to a struggling economy where one in five people are either unemployed or underemployed. Due to the high costs of premiums for full coverage, consumers embrace increased risk as a part of their overall risk management plan. Agents who are viewed as successful are failing to produce business at a rate that will replace the lost premiums. Today's sales managers who left insurance sales many years ago become messengers from corporate hierarchy, measuring applications rather than premiums. They use outdated training techniques that have little, if any, potential to attract today's tech-savvy consumers. New agents are failing at an alarming rate as they enter a profession amid carriers who offer products through outdated sales practices and pricing strategies. Successful Failure will help today's insurance agencies transform their operation to meet the new marketing strategies necessary to attract tomorrow's insurance consumer.

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