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Don't let your brand be bland

Be involved in your agency's promotion



For many agents, they didn't go to school to learn marketing and branding, but in today's world having the ability to get the attention of your target audience is critical. Over \$7 billion is spent on advertising in insurance each year—which can buy a lot of awareness. What this means is big carriers are paying to have your clients know they exist. However, the Main Street agency still can create local awareness in their community through branding.

In order for professional insurance agencies to earn attention, they need to clearly identify and clarify their exact brand. Think of an agency's brand as the clear personality of the agency. People are a makeup of fashion, mannerisms, speech and personality—and so is your agency. It needs to have a clear personality that is attractive to your target market. Historically, agencies have had to participate in bland branding, or as we call it—blanding. The insurance blue color and happy family photos worked 10 years ago, but now emus, mayhem and geckos are getting attention. How can your agency stand up and stand out?

Whom do you serve?

Your first step to fight blandness is to get incredibly clear on who you want to serve. For some agencies, it may be easier to start with whom you don't want to serve to take some targets off the table. Many agencies say they don't have a target market, and I disagree. For personal lines, you may want to target classic car collectors, empty-nesters and growing families. For commercial lines, it may be businesses within 20 miles of your office with about 10 staff members. The traditional view on niches was targeted toward commercial industries, but target markets help you get clear on the type of client your agency serves best.

Many agencies have the clients they love and then the clients they like less. Take the clients you love, and look at their demographics—what do they have in common? Once you see commonalities, you can identify that these are exactly the people whom you serve best. Try to avoid the idea that you want good payers with no accidents. Look more toward age, income, policies and values. These are the characteristics you are looking to serve.

You may be asking: How does this assist with branding? We fall into blanding when we try to attract everyone because we get stuck playing it safe. (We don't want a brand that turns anyone off.) The idea of the targets is not that you turn someone off, but rather that you become incredibly attractive to the people you want to serve. For example, my husband and I don't have children, and won't have children. When I see a picture of a family it doesn't turn me off to that brand, but when I see two people in their late 30s living their best kid-free life ever, I get excited. In today's crowded marketing world, being clear on whom you want to attract will help you balance your images and tone to honor all of your target markets.

Nailing down your colors, messaging and plans for your targets may require outside help. Often, I see agencies that are maybe a little too close to the situation or lack the tools and resources to really polish up a strong brand. You can ask a local or industry-specific marketing firm to get a brand guide for the agency. This will help you build your agency's identity and fight boring branding.

Brand awareness

Once you nail down the brand, it's time to start building awareness. While the big box carriers are spending billions, you have the benefit of being able to be closer and louder to your ideal clients. However, this means you need to have a megaphone for your message. Bland agencies just reshare posts from carriers, but agencies invested in branding and marketing create their own content in the form of blogs, social-media posts and videos. For most agencies, the marketing of the agency needs to be the responsibility of someone in a well-defined, either full- or part-time role, who will be held accountable to the tasks that need to be handled. When we simply hope we find the time to market, we often will be disappointed.

Ideally, your agency will start to invest in a position around marketing in the agency. This could start with an internship or go up to having a full-blown chief marketing officer with a team. Back in the day, you would spend thousands of dollars per month in Yellow Page ads. When those were retired and were no longer generating results, that marketing budget often went partially into a website, but many agencies never really reinvested the rest of the money into marketing.

A marketing person helps you tell the story of your agency, and why independent agencies are the way to go. They do this by telling it visually, audibly and, most importantly, consistently. You need to be shouting from the rooftop all the reasons to do business with you so you can educate the community on why your agency is the best. So many good things happen at agencies, but we don't tell that story. By sharing it, we can earn awareness and create loyalty—not because of price, but because of who we are.

Another benefit of having a marketing person on staff is that he or she isn't an insurance agent, which means the person can take complicated insurance matters and translate them into the messages to which your target market can relate. You may have concerns around errors-and-omissions issues concerning content, but you can set clear guidelines and check the work. Usually, the

marketing person also is concerned about not violating any rules, so he or she overly cautious. It's a win-win.

Involvement at all levels

The final way agencies can fight blanding is to work on having fun, and to show that everyone is having fun. The easiest way to do this is to get your team (i.e., your brand ambassadors) involved. Now, for some of you reading this, you just completed an eye roll. Why is getting the team involved in marketing so difficult? It's a change in course. However, just like using e-sign software, it's a necessary change.

The team members who resist engaging in promoting your agency may struggle with the question of why it's necessary or they may protest that they didn't sign up to do marketing. Your agency may need to lay some groundwork on the purpose and the benefit of your team becoming brand ambassadors. This will help you build strategies that make your team comfortable. For example, if you want team members in pictures, it may be best to schedule a time for the picture rather than popping up randomly. Many of them may be self-conscious about their appearance, so being able to wear their favorite shirt may help. Your agency may need to open up the dialogue on engaging in marketing strategies. The goal is to find a way to make people comfortable, not to avoid it altogether.

Weave in insurance

In order to integrate your team and marketing, you need to avoid

speaking like an insurance agent. Our core philosophy is that people don't care about insurance, but they do care about what it protects—their classic car, their family business or their home. When you're focusing your marketing efforts, think about how to discuss what you protect and weave in insurance. For example, you can write a blog about the top five ways to get a teenager to come home before curfew. Then, you can weave in how parents can make them pay the car insurance premium if they are late. This helps you create content around things your target market cares about while being relatable at the same time.

Another way to get the attention of your core target markets is to identify what is important to them. For example, empty-nesters may care about cybersecurity, fun activities

with grandkids and weekend getaways. Growing families may be interested in saving for college, dealing with a youthful driver, and ways to protect their family that are within their budget. If you are struggling with content ideas, a quick way to solve that is with a Google search. You can search “insurance blog topics for December” and come up with some great ideas.

Also, another way to keep getting your team involved is to track what common questions they receive. The Marcus Sheridan principle of “you ask, they answer” is the idea that any question that comes into your agency also is being searched online. If you can create a blog that is picked up by Google search, people in your area can get matched to your agency as a potential solution. Then your website can do its job and convert a searcher into an opportunity with clear calls to action.

It can take some time and agreement to change, but it's worth the process. The final thought I want to leave you with is that it can be uncomfortable to change all of your agency's colors and content. However, these brand items traditionally were built to be about you, but modern marketing strategies make your agency about the client you want to attract. ■■

As the founder of Agency Performance Partners, Donahue-Piro has helped hundreds of insurance agencies boost revenues, profits and efficiency. If you would like to see sample brand guides, visit agencyappeal.com/brand-guide-examples/. Reach her at kelly@agencyperformancepartners or (401) 415-6205. Or, connect with her on social platforms.

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