
The digital age is now ...

use it to find customers

By Adam Cherubini

Like it or not, your business exists in the digital realm—so do your customers. Internet-based marketing and communications can no longer be avoided. By some estimates, 1.5 billion people use the Internet today, including more than 70 percent of those who shop for insurance. Of course, the professional insurance agent knows this—but what he or she may not realize is that as Internet use evolves (and it does), so do the concepts and strategies of Internet marketing.

The demographic that made the Internet so popular in the 1990s is now the fastest-growing group of insurance consumers. It really will not be that long before this demographic will constitute the majority of insurance-buying marketplace. Increasingly they are consumers who use the Internet at school, at work and/or at home.

These consumers research everything online—from where to go out to dinner, to which washing machine to buy, to finding an accountant to do their taxes—and spread the word through a wired network of e-mail, social and professional-networking pages and text messages. Seemingly, the new ways to communicate are found daily—how many of your customers “tweet” with twitter?

Members of the wired generation and the wired-at work generation read and write Web logs, often using a syndication feed. They are hyper-sensitive about privacy on the Internet, but are not afraid to do their banking and bill paying online. They buy and sell items on numerous different Internet sites, and use the Internet to spread the word about stores, vendors and products they like.



What can an agent do?

To be sure, many agents today already are up and running on the Internet with their own Web sites, blogs, e-mail marketing campaigns and more. If you are not among those: Do not despair—but do not be a dinosaur either. Learning to adapt and incorporate change always has been an important skill to survive and thrive in the insurance marketplace. Whatever the endeavor might be, the willingness to learn about it, is the first step.

If using the Internet for marketing purposes sounds foreign to you, then it might be wise to take it down a notch and think like a curious consumer. Start Googling topics that interest you—hobbies, news events or stories about

which you would like more in-depth information. Look at the Web sites or, better yet, the blogs of friends and business associates—chances are they have them. The idea is to become more comfortable with the non-linear ways in which the consumer will use the Internet, and to allow Internet surfing to become more enjoyable and informative.

From that vantage point, thinking about developing Internet marketing techniques will make a lot more sense. It may also help to read books, magazines and newspaper articles about Internet marketing and new media-market techniques. Now that Internet marketing is so prevalent there are many sources from which to choose.

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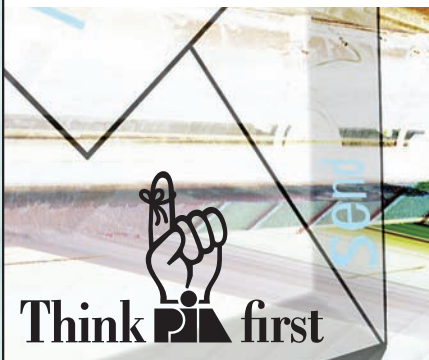
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Market to your customers

After your research is complete, you may start thinking about the vastness of Internet marketing, and it may be daunting. However, you should take this new-found information piece by piece.

Use an Internet-based service to start a simple quarterly e-newsletter. You can design your own e-newsletter from scratch (or have your print newsletter re-purposed for the online community), but today there are several different low-cost e-mail marketing services that offer ready-made templates with attractive, professional designs. The services often come with a way to manage your e-mail lists online as well, and can track how many recipients are viewing your e-newsletters. Make the e-newsletter simple and informational, and limit overt promotional material—remember the e-consumer is savvy and suspicious of traditional marketing concepts. Include useful tips about saving money on insurance, national and local news that might have an impact on insurance and industry trends that inform and help your customers. Make sure that the e-newsletter includes plenty of links back to your agency Web site, with information about how to contact your business.

Market to your non-customers

While an e-newsletter reaches customers you already have, other tools help your reach prospects who are looking for you as they are in insurance-shopping mode. Professional insurance agents can sign up for an online agent directory, which will make sure that customers who go online to search for insurance agents in a particular area will find them. It is easy and relatively low-cost to register with an online directory.

But, there are further steps an agency can take to enhance online exposure. Online insurance-lead services (such as InsWeb's AgentInsider®) connect agents with consumers who are searching for insurance, but in this case the consumers enter their contact information so that they can be contacted by an agent in their region. Agents should use an online lead-generation service just as they would any other marketing tool—as a technique to

identify consumers who are looking for their service. Once they have identified those consumers, it is important to follow up in the traditional methods while remembering that these leads are Internet based. Use your tech expertise and the information you have gained to work with these prospects. Face-to-face communication is the strength of the professional agent, but your added e-communication will be noticed by these prospects.

All of these increased efforts at reaching insurance consumers online will result in more traffic to your Web site, so revisiting your Web site should be part of your Internet marketing plan. Your Web site should be easy to use and clearly specify what products and services you offer. Additionally, you should include all the information your customers are looking for, but in a way that is not too lengthy or wordy. If you have a professional designing your Web site, you should also consider a consultant who specializes in search engine optimization. This will ensure that consumers find your Web site when entering certain relevant keywords into search engines (like Yahoo!® or Google®).

There are many advantages to getting comfortable on the Internet that will pay off in the long run. You don't have to be a technological genius to employ them, but you do need to educate yourself about how things work and what's available. Internet marketing is here to stay, and its concepts can change quickly. Your efforts need to be revisited constantly, and your strategy ever evolving. ■

Cherubini is senior vice president of client development for InsWeb, a Sacramento, Calif.-based online insurance marketplace that enables consumers to shop for a variety of insurance products. In 2005, InsWeb launched AgentInsider®, which delivers online real-time leads sourced from consumers completing InsWeb.com's online quote form, to agents, and followed it in 2008 with AgentDirectory, an online auto insurance directory for agents. For more information please visit www.agentinsider.com, or call (866) 892-4080.