



# ACT May 2015

Technology; Enabling Agents,  
Expanding Reach

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# Consumer Behavior

How have consumer's technology needs changed?

# Not Just Millennials

- Millennials. Demand it.
- Younger generations. Expect it.
- Older generations. Want it.

# Instant Gratification

- Instant gratification
- I want...
- ...now
- 15 minutes?
- 7 ½ minutes?
- Try 2 minutes.
- Buy now!

# Instant Access

- Direct Writers

**GEICO**<sup>®</sup>



***PROGRESSIVE***<sup>®</sup>



# Instant Access

- Direct Writers
  - 6.8 Billion in Ad Spend
  - 5 Billion in Top 10 Alone
  - Single Rate
- Online Lead Aggregators

# Online Lead Aggregators



1.888.255.4364

## California Car Insurance - geico.com

Ad [www.geico.com/](http://www.geico.com/)

You Could Save over \$500 on Car Insurance. Free, Quick Quote.  
75+ Years of Savings · Free Quotes · 24/7 Service & Claims · Mobile App

## Progressive Car Insurance - Progressive.com

Ad [www.progressive.com/](http://www.progressive.com/)

Compare Car Insurance Quotes From Progressive & Other Top Companies  
Ratings: Ease of purchase 9.5/10 - Policy selection 9/10  
Progressive Insurance has 134,817 followers on Google+

## Compare Quotes from 10+ Car Insurers with Google

[www.google.com/compare/autoinsurance](http://www.google.com/compare/autoinsurance)

Save time by comparing over a dozen insurer quotes in minutes



Mercury



MetLife



The Ge



Infinity



Titan



Stillwat

Enter your ZIP code

Start saving

## Compare car insurance with Google Comp

<https://www.google.com/compare/autoinsurance/> for  
Compare Auto Insurance ... Researching for car insurance  
We're ... All providers are backed by the California state insurance

## California Car Insurance - Average Rates &

[www.carinsurance.com/state/California-car-insurance](http://www.carinsurance.com/state/California-car-insurance)  
Find average rates by ZIP code, minimum requirements, information that helps you pay less for car insurance in California  
Los Angeles car insurance ... - San Diego Auto Insurance

# Compare hundreds of car insurance companies in seconds

Insurance in black & white.®

Vehicle Type

Zip Code

Prove It

compare.com

SEARCH

LOGIN

Auto

Health/Life

Homeowner

Small Business

Hotels

About Us

## Auto Insurance Shopping... Simplified

- ✓ Less effort, more quotes
- ✓ Accurate, real-time quotes
- ✓ Buy in seconds & start saving

ENTER ZIP CODE

START COMPARING





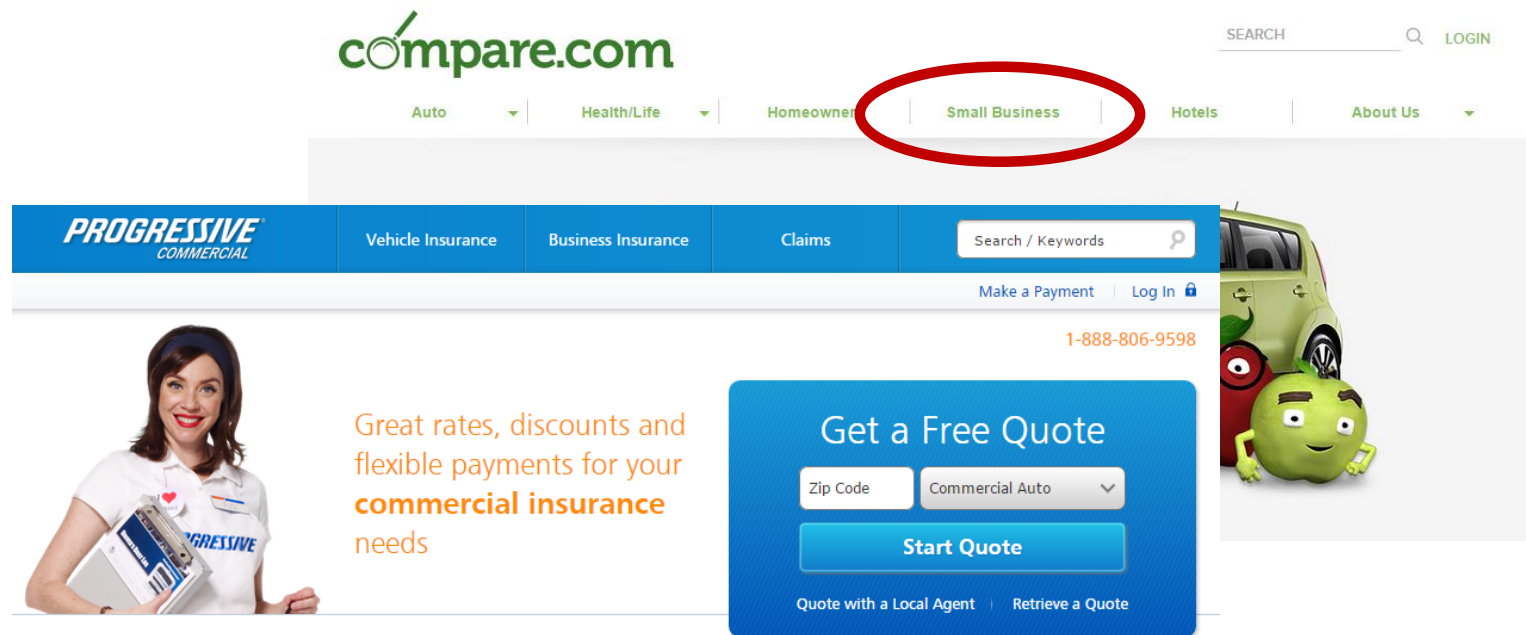
# Instant Access

- Direct Writers
  - 6.8 Billion in Ad Spend
  - 5 Billion in Top 10 Alone
  - Single Rate
- Online Lead Aggregators
  - Google Compare
  - Compare.com
  - Cover Hound
  - Insurance Zebra
  - Lead Providers

# Can agents compete?

Are they willing to?

# Is Commercial Safe?



The screenshot shows the homepage of compare.com. At the top, the logo 'compare.com' is displayed in green. To the right of the logo is a search bar with the text 'SEARCH' and a magnifying glass icon, followed by a 'LOGIN' link. Below the logo, there is a horizontal navigation menu with several links: 'Auto', 'Health/Life', 'Homeowner', 'Small Business', 'Hotels', and 'About Us'. The 'Small Business' link is circled in red. Below this menu, there is a blue banner for 'PROGRESSIVE COMMERCIAL'. The banner contains the following elements: the 'PROGRESSIVE COMMERCIAL' logo, a navigation bar with 'Vehicle Insurance', 'Business Insurance', and 'Claims', a search bar with the text 'Search / Keywords' and a magnifying glass icon, and links for 'Make a Payment' and 'Log In'. Below the banner, there is a large image of a smiling woman holding a clipboard with the 'PROGRESSIVE' logo. To the right of the woman, the text reads: 'Great rates, discounts and flexible payments for your **commercial insurance** needs'. To the right of the woman and the text, there is a blue box with the heading 'Get a Free Quote'. Inside the box, there is a 'Zip Code' input field, a 'Commercial Auto' dropdown menu, and a 'Start Quote' button. Below the box, there are links for 'Quote with a Local Agent' and 'Retrieve a Quote'. On the far right, there is a cartoon illustration of a green car with a smiling face and a green apple character sitting next to it.

compare.com

SEARCH LOGIN

Auto Health/Life Homeowner **Small Business** Hotels About Us

**PROGRESSIVE**  
COMMERCIAL

Vehicle Insurance Business Insurance Claims

Search / Keywords

Make a Payment Log In

1-888-806-9598

Great rates, discounts and flexible payments for your **commercial insurance** needs

Get a Free Quote

Zip Code Commercial Auto

Start Quote

Quote with a Local Agent Retrieve a Quote

# Anytime, Anywhere

- Day or night
- Online, phone, email, in person
- Where they are
  - Events
  - Schools
  - Social Media

Service is a commodity.  
Great service is an  
experience.

Laird Rixford

# Create an Experience

- **Who**
  - Understand the consumer.
- **What**
  - Offer consumers what they want.
- **When**
  - Provide it on their time and on their terms.
- **Where**
  - Be where your consumers are, physically and virtually.
- **Why**
  - Brand your experience.

# Providing Responsive Service

- Before, during, after the sale.
  - Instant quotes
  - Buy now
  - Online consumer access to payments and service.
- Technology can help.
  - Expedited buying options.
  - Automated email marketing.
  - Lead workflow management.
  - Alerts and notifications.

# Expanding Your Reach

Start online...



# Websites

Before I go on...

# E-Mail Marketing

- The complete client lifecycle
  - Who are you?
  - Prospect
  - Suspect
  - Customer
  - Lost
- Newsletters
  - Informative, not insurance-y
- Nurture Marketing
  - Birthday, Anniversary
  - Policy Updates & Service

# Search

- Content drives traffic
  - Those who consistently blog monthly receive 31% more referral traffic
- Local search is important
  - Well designed websites will improve local citations
- Google Analytics
  - Avoid the bounce.
  - What is working? What is not?

# Social Media

- Well covered here.
- Analytics and measurement is key.
- Understand your customer and market.
- Develop a process
  - Plan
  - Execute
  - Monitor
  - Measure
  - Repeat. Repeat. Repeat.

# Offline

- Referral
- Local agent advantage
- Tie promotion and events online
- Go viral
- Have fun
- Make a splash

# Agent Behavior

How agents' technology needs have changed.

# Agents on the Move

- Market, rate, and manage... anywhere, anytime
- Web Enabled Technology
- Highly accessible
- Productive
- Integrated

# Lead, Don't Follow

Drive a revolution, you can't force evolution





# More Information

<http://www.getitc.com/blog/>

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President