



***About this article:** Ryan Hanley has achieved great success using social media and other digital tools. He focuses on consistently delivering meaningful content that demonstrates the value his agency provides to clients and his community, as a mentor and guide in the insurance buying process and after the sale is made. He urges agents to get over their fear of using social media, because it is not difficult to learn and use, and because it represents a huge opportunity for agencies to employ to level the playing field with the direct writers.*

Marketing to the Connected Generation

How independent insurance agencies build relationships, deliver value and generate new business revenue through content, email and social media marketing

By Ryan Hanley, The Murray Group

Our world has changed. The independent agent and broker faces unprecedented competition. Our competitors are at our borders – gaining market share in auto insurance – by spray-painting the walls of our fair town with their message of insurance commoditization and online sales without the benefit of an insurance advisor.

They sell on price, on ease of business and on speed of business, using marketing tactics and slogans that often do not give consumers the full picture of the risks they face and the coverage options they could be buying to fully protect themselves. Unfortunately these methods work.

Independent insurance agents will often admit that they are less than adequate marketers. Many lack an understanding of marketing and even question its value. Certainly, we hate spending money on marketing. Therein lies the rub. If we, as an industry, have any intention of fighting back against those who would undermine our message of value, it is imperative to change the way we market our business.

Connected consumers – belonging to multiple generations – are rapidly becoming prime prospects for us. Sales and marketing techniques once thought to be the crux of growing an independent agency, have become stale. Not only has the new consumer culture diminished the return on our bread and butter tools such as cold calling, but we're in the battle of our lives against direct writers who are often content to sell a "state minimum" auto policy.

Independent agent as guide and mentor

The truth is that direct writers have traditionally been the better marketers. Yet, we now have access to social and digital tools that will enable us to change that. The widespread acceptance of "social media" tools has placed the responsibility upon us to amplify our customer centric message of value. Success will manifest, once we begin to embrace the undeniable truth that our

value is not as gatekeepers of insurance knowledge and expertise, but rather as guides and mentors for our clients through the insurance buying process and then after the sale is made.

This isn't my first call-to-action. Two years ago I wrote this article: [If You Work in Insurance, This is the Only Article You Need Read About the Future of Social Media.](#)

The premise was simple: as an industry we need to look at the value we add to the lives of insurance consumers as the primary driver of every decision we make regarding both traditional and social media marketing. And though I am still an advocate for traditional marketing in certain instances, it is social media that provides the greatest promise and opportunity in today's economy. I know that's a big ask, but the strategy is working for my agency.

Here's a truth about social media marketing that most "Gurus" aren't going to tell you... Tactics are easy. It's the consistently creating value part that's hard.

Give me two days and I can teach you every vital tactic in marketing your business online. Two days and you'll be a rockstar of digital marketing, a master of social media. You'll know every trick, tactic and best practice as if you were born with the knowledge. But if you can't conceptualize the value you add to the insurance consumers you serve – and effectively convey it to them – you're certain to fail.

Tell a Story that demonstrates your value

For example, you can know everything there is to know about Facebook marketing, but posting the same tired message about the account credit associated with coupling home and auto insurance will never yield a return on investment. Instead, try telling a story about a family you helped apply that discount and how the extra money they saved that year on their insurance paid for their child to go to summer camp.

Effective digital marketing takes time

I know how difficult this is. I've been marketing my insurance agency online for three years now. The entire first year I fell victim to the trap of trying to "sell" with every article. Subsequently, I failed a lot. I failed many more times than I was successful.

It wasn't till the third year when I let go of my lust for Return on Investment, and focused on delivering content with immense value to insurance consumers, that we started to generate legitimate revenue. This effort strengthened our brand message and identity. Our community now understood who we were and what we valued.

Now the clients who call us for a quote are often already "sold" when we pick up the phone.

In a recent article published by the *Harvard Business Review*, [Marketing is Dead](#), author Bill Lee makes the case that interruption marketing and advertising as we know it are dead. Interruption marketing (*most traditional forms of marketing*) is based on the belief that if we separate enough people, enough times from what they are doing and interject our latest discount, a few people will realize they need our product at that moment and purchase.

For a long time, interruption marketing worked well. Interruption marketing worked so well and was so celebrated that AMC was able to create the hit TV show *Mad Men* based on the mass marketing era. But our world has changed from the days of *Mad Men*. Don Draper's tactics would fail if he targeted today's Connected Generation.

Marketing to the connected generation

Today, there is a new generation, different from any generation before, and membership to this generation has nothing to do with age. There are only two generations that matter to your business in today's digital world: the Connected Generation and the Unconnected Generation.

The Connected Generation is defined as consumers who communicate, build relationships and ultimately make buying decisions based on Web 2.0 technology. The Unconnected Generation is everyone else.

As independent agents, we're masters at building relationships and marketing to the Unconnected Generation. We ask for referrals, we attend local chamber events, we cold call, we drop in on businesses, we harass our family, we sponsor charity events, we buy radio spots and we buy ads in the newspaper. These are all classic and effective methods of marketing to the Unconnected Generation.

Unfortunately, these methods don't work (*or at minimum are less productive*) on the Connected Generation. The Connected Generation is less likely to allow friends to give their name as a referral, is completely adverse to a cold call, doesn't listen to the radio and doesn't read the newspaper.

How do we market our business to the Connected Generation? Until recently, most of us have simply pretended the Connected Generation didn't exist. By choosing not to market our businesses to the Connected Generation, we significantly reduce the size of our potential client pool. We even make excuses that somehow these individuals are predisposed to GEICO or Esurance.

Get engaged with social & digital tools

I'd like to advance this proposition instead. Let's all take a deep breath, overcome our fear of transparency, vulnerability and technology, and then begin to spread our message of value through the social and digital tools of today's Connected Generation.

Think of it this way: social media is just our current medium for communication. Sixty years ago, we communicated through the United States Postal Service. Forty years ago, it was the telephone. Twenty years ago, it was the fax machine. Ten years ago, we embraced email, and today we use social media. The message of value that attracts clients to us as people, to our agency and to the product we sell, has never changed.

Social media, blogging, email marketing and the various other digital methods of communicating are not as scary as they may seem. If you can send an email, you can publish a blog or post to Facebook. Far too often these tools are made out to be more difficult than they truly are.

Simply put, if you're smart enough to understand the exclusions in a homeowners policy, you're more than capable of creating a value-driven online presence that generates revenue for your agency.

Build your community by communicating value

Every piece of content we create, whether it's for our blog, social media or email marketing should be created with the intention of building community and ultimately generating revenue. When done correctly, the results are undeniable, as indicated by my [YouTube campaign results](#).

If you consistently create content with the purpose of adding immense value to the personal and professional lives of the community members you serve, revenue generation is the result.

So the question really is, "*How do we add immense value?*" There was a day when the value we provided to our clients was the expertise we accumulated through experience, mentorship, training and networking with colleagues. Insurance is a complex, yet delicate product, easily confused and contaminated with misconceptions.

It has been our job for over a century, as independent agents, to stand as the gatekeepers of that expertise. If our clients had a question, concern or problem, they needed us to find the solution. Unfortunately, that value proposition no longer exists.

We are no longer the gatekeepers of our expertise... The Internet has reversed the flow of value and consumers can now find a lot of information on the Internet. To survive, we must adapt.

Independent agents more important than ever

Don't misconstrue what I'm saying to mean that independent agents are no longer necessary. In fact, independent agents are more necessary than ever in our history. Insurance consumers who choose to travel these roads alone, without the guidance of an independent agent, fall victim to the predators silently waiting to sell cheap policies with inadequate coverage.

The critical value we provide insurance consumers is NOT our product knowledge but rather our experience and guidance throughout the buying process and after the sale.

Consumers of the Connected Generation want to know everything there is to know about a product or service before they purchase. By embracing digital and social media marketing, our agencies will become both the information source and the guide for these connected consumers. This is working for our agency today and we are consistently generating new business revenue from online leads.

Personally, I'm sick of consumers being led through the insurance buying process by funny commercials and cartoon characters. But we have left a void for these marketers to fill. To quote Michael J. Fox in *The American President*:

"People want leadership, Mr. President, and in the absence of genuine leadership, they'll listen to anyone who steps up to the microphone."

Digital tools offer the opportunity to level the playing field

Direct writers are the only ones with a voice online. It's time that we as a group step up to the microphone. Never has there been a time in history when it was so quick, easy and inexpensive to deliver our message to insurance consumers. *Social media is a gift*. It levels the playing field. With amplifiers like blogs, social media, email marketing and customer relationship management tools such as Infusionsoft, we can take back the airways.

Focus on your content

So what am I asking you to do? ***Create content with reckless abandon.*** Create content that tells your story over and over again, till every single client knows exactly who you are, why you're in business and the value you provide.

Simon Sinek, the author of *Start With Why*, said in his now famous TED Talk, [The Golden Circle](#): "*People don't buy what you do, they buy why you do it.*" It's the "Why" of what we do that spreads our message.

Our task now is refocusing our effort from "What" (we sell insurance) to "Why" (we believe in a world where accidents shouldn't ruin lives), because "Why" makes the phone ring.

We are no longer the gatekeepers of our expertise. We didn't choose for this transformation to happen, but it's happened nonetheless. Now it's time for all of us, the entire independent agency industry – from the one-person shop to the mega-regional, to the carriers and the vendors we partner with, to the associations and organizations that support us – to tell our story of "Why."

Using the communication mediums of today, we can deliver our value-driven marketing message to the Connected Generation and ensure the success of a distribution system we all love so dearly.

Ryan Hanley is the Director of Marketing for The Murray Group Insurance Services, Inc. and his mission is to help every insurance professional and organization who so desires to create a value-driven, revenue generating online presence. If you want to learn more or discuss how you can work with Ryan, visit [his blog](#). You can also listen to Ryan's [marketing podcast](#). Ryan produced this article for ACT and it reflects his views and should not be construed as an official statement of ACT.