

What Can 'Ole-Skool' Insurance Agents Learn from The Obama 2008 Playbook?



By Andre V. Milteer, eResumes4Vips

The Obama 2008 presidential win was huge. Further, the Obama-McCain presidential campaign of 2008 offers a powerful textbook example for insurance agents serving their customer base and growing their books of business? The Dirty Little Secret is this:

--If *Us Agents* don't change our marketing and media message delivery, America will change it for us. They'll change with their feet; taking their insurance business elsewhere.--

Ole-Skool Insurance Communication

Simply, our current (ole-skool) version of marketing and communicating to our clients centers around the 3-P's:

1. **P**ursuit
2. **P**ush
3. **P**oach

The first two are self-explanatory...the third, 'Poaches' business away from the agent across the street. We show how superior we are, comparatively, by attacking Sarah Palin's Insurance Agency across the street. And what does the Palin Agency do? She bites back by attacking my agency. We're taught these tactics at the Insurance Producer School of Hard-Knocks, 101.

Customers hate it; plus, it doesn't work.

Is there a better way? Certainly! The key to cracking the code is two words... *Free Information*. How are we marketing presently? Typically, we send a sales letter, newsletter, or pitch the idea of having an "Annual Review." Customers run away or are non-committal to reviews. They aren't stupid. They know when they're Being Sold.

The New Media Message; Customer\$ Love It?

What's my recommendation? I've simplified the process into 3 easy steps:

1. **I**nform
2. **E**ducate
3. **M**otivate

I call this system, **I.E.M.** (IEM). Sounds simple enough, yes? No, it ain't simple; yet, it is highly effective. I believe that the right vehicle to deliver this *Free Information*, is via permission-based email marketing. [Constant Contact](#) offers a tremendously affordable service for the small business agency owner. IEM uses the power of email marketing along with a powerful Free Information send out...let's say, twice-monthly, times...Forever and Ever!

Here's the typical message (postcard, call, email, etc.) that we ole-skoolers send out

Hello Mrs. Obama,

This is Andre @John McCain Insurance Agency. First, thanks for your business. I'm calling (post carding; emailing) because we are running a Las Vegas trip within the agency. In order to qualify Mrs. Obama, I have to ask our best and valuable clients to have their policies reviewed for coverage gaps and such. Would Tuesday afternoon or Thursday morning be best for you? Answer: "**CLICK.**" (the sound of the line going dead or postcard into the round file).

--Customers care less about us; they care about themselves. And Rightfully So!--

The John McCain Insurance Agency (JMIA), Bi-Monthly e-zine, vol 1, no. 1

Mrs. {Valuable Customer} Obama,

This edition of the JMIA e-zine is about Auto Insurance; specifically, Uninsured Motorist Coverage (UMIM). Let's look at 3 areas...

- Mandatory (Texas) Liability Limits
- Uninsured Drivers
- Protecting Yourself

At first look, it would seem that UMIM is an unnecessary endorsement and/or premium to purchase. After all, isn't Texas a Mandatory Auto Insurance State? Well, yes and no...

Agreed, Texas requires mandatory automobile coverage with a minimum of \$25,000 (per person) bodily injury liability. Yet, on the hand, on any given Texas day, 45-65% of licensed vehicle operators may not have a current personal auto policy inforce.

Simply, you will be in a "World of Hurt" by being involved in a vehicle collision. But oh, it gets worse...when the medical bills stack up coupled with lost work wages, the hurt becomes excruciating. Why, because the other girl (driver) didn't maintain her insurance.

-- JMIA Strongly recommends Uninsured coverage; clients MUST reject in writing for non-acceptance. So when we twist your arm, it's because we really care about protecting you from the *what if.*--

Our next edition will speak about the *ABCs of Driver Exclusions*. Until then, please drive safely...

Playbook: Connecting the Agency Message to Our Customers

Customer surveys suggest that Customers and Agents alike appreciate insurance that is simple, easy, and quick. I applaud [Progressive](#) for their cutting-edge technology that allows 'ease-of-business.' Customers love the benefits of internet linking to service their own policies. You could call this phenomenon, **Agent 2.0**.

Bottom-line: Touch your clients; use the technology to speak to their need for *Free Information*. Next step, begin a weekly blog; allow readers to post comments. Perhaps, produce a short digital video via [YouTube](#). So take a page out of the Obama Playbook...Start emailing and providing *Free Information* to your clients with Web 2.0 tools. And Don't Ever Stop!

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