

CHALLENGE: Growing personal lines.

SOLUTION: Experiment with video and social media.

WHAT WORKS

BY PETER VAN AARTRIJK JR., CIC

"The days of State Farm having a lock on personal lines are over," boldly declares Brian Skinner, the owner of a small Alabama agency in the foothills of the Appalachian Mountains.

Growth in personal auto and home, in fact, is "a well-kept secret down here," says Skinner, and the outlook for independent agents is encouraging.

But for Skinner, the personal lines opportunities obviously are not just "down here"—20 miles north of Birmingham, Ala. A two-and-a-half hour drive east, in Marietta, Ga., is where Skinner hired his nephew-in-law, Chris Jordan, as a personal lines producer. And Jordan has some ideas of his own for personal lines.

A Virtual Branching Out

The Crawford-Skinner Agency, based in Springville, Ala., was founded in 1944. Third-generation Skinner, 47, is the sole owner and principal. The greater Springville area has a population of 10,000, but metropolitan Atlanta boasts a population of approximately 4.5 million. So when Skinner's niece married Jordan, 29, who was toiling in personal lines for a big direct writer, and was interested in going over the wall to the independent side, he figured it was time for an offer. "He's a real marketing whiz—an idea guy," Skinner says.

A year ago Crawford-Skinner set up Jordan with an office, an agency management system and access to solid personal lines carriers, as well as excess and surplus lines markets. Today, Jordan keeps a high percentage of the commissions he generates.

Since the Crawford-Skinner name isn't known in Georgia, and Jordan thought he could take a new marketing path, he launched Atlanta Insur-

ance Live!, a Web site with a personal lines focus. "I'm on my own here in this market," he says. "I thought, 'What kind of personal brand can I bring to it?' Real estate agents have a lot of personal brands online.

"I developed my own niche, I'm trying to work with newlyweds with hopes of reaching a younger audience. I'd like to reach Generation Y as they buy houses and stuff. They're more in tune with how I market online."

A Social Media Guru

To promote Atlanta Insurance Live!, Jordan uses social networks including Facebook, Twitter and LinkedIn. He likes to market in Facebook games, among other locations.

"Facebook is a window into people's lives. I feel like a stalker when I say that, but it's really trying to be authentic and build those relationships. If you are authentic and people know what you do, you'll draw them back to your profile. They'll want to know, 'What's this Web site? What's this person do?'"

Jordan uses LinkedIn as a business-to-business tool with mortgage brokers, car dealers and others. He notes the technology speeds up the process of reaching people.

"We're trying to reach that massive number of eyeballs who enjoy being in these social networks," he says, noting that it's all about the proper tone of voice in the new space. "I think the key word would be 'authenticity,' and just really building those relationships. It's still a numbers game. I have a lot of people on my Facebook page I've never met and I don't know them. Some I just spoke with and exchanged messages with.

Lights, Personal Lines Camera,

Online Leads? No, Thanks.

Young producer Chris Jordan doesn't find value in the online lead aggregators that sell to agents of all stripes—captive and independent.

Consumers are inundated when shopping for insurance products online and at the same time trying to find reputable, honest and experienced agents, he says. "I'm trying to fill the gap. That's a lot of information to sift through. If I can keep putting Atlanta Insurance Live out there, raising awareness that if you go there you'll get honest information... I

want them to see that I've been in business three years, know what I'm doing and I have great carriers behind me. I can establish that trust."

Jordan thinks agents are wasting time on follow-up calls and quote generation for the online leads. "You are buying a lead that 15 or 20 agents are buying too. I think the consumer is wasting time because they're getting calls from all these agents."

—P.V.



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"It's just the way you approach people—instead of coming at them with, 'Hey, I've got fantastic rates on auto insurance,' it's 'Hey, what are you up to? What's your business? How can we help each other from a networking standpoint?"

"I have four policies just this week from people I've met on Twitter," Jordan says. "To me, using social media and the Web is a passive tool that also allows me to duplicate myself. Hopefully my Web presence is out there working for me when I can't be working."

Camera's Rolling

But it's not just smile-and-dial marketing for Jordan. He set up a video blog and is available on a Web cam to customers and prospects. He focuses on "fun and engaging" insurance educational material for the videos. "If someone refers a friend or client to me," he says, "they can go on my

The Crawford-Skinner Agency

Springville, Ala. and Marietta, Ga.

FOUNDED: 1944

GROSS REVENUES: 2009, \$600,000; 2008, \$550,000; 2007, \$500,000

INSURANCE EMPLOYEES: Six

REVENUE PER EMPLOYEE: \$100,000

BUSINESS MIX: Commercial property-casualty, 70%; personal p-c, 30%

CARRIERS: Auto-Owners, Harleysville, Penn National, Progressive, Travelers, Zurich

CLIENT COUNT: Commercial, 800; personal, 350

RETENTION RATE: 92-95%

TECHNOLOGY: Applied Systems TAM

IIABA PROGRAMS: Best Practices

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