

Building a Marketing Culture in Your Agency

By Allen M. Weintraub, CLU ChFC CLTC

Can you answer the following questions about your organization?

- Who is your chief marketing officer or your marketing cheerleader?
- Is yours a sales organization or a marketing organization?
- What is the difference between selling and marketing?
- If you had a good marketing idea, how would you integrate and implement it into your organization?

Most agents and representatives today would describe their offices as sales offices for an insurance company. That is because the job of the manager is to bring financial representatives into our industry and to teach them how to sell our products and services with two goals in mind: help the client develop a sound financial plan and build a solid, life-long career for representatives, which in turn builds our agencies.

This description is a partially correct statement. We do want to accomplish our two goals, but we are truly not just sales offices. We are marketing organizations.

Fact: We spend most of our time on sales training. This is almost to the exclusion of marketing training and guidance. We view other successful representatives as great salespeople when we see strong production numbers. Yes, they may be great salespeople, but their success goes well beyond sales skills. Great sales skills without a prospect to talk to generates nothing. Just think of some of the greats in our industry. Do you think they would call themselves great salespeople or good and honest salespeople who got themselves in the “right place”?

Marketing is all about getting to the best people and being in the best place. Marketing is getting prospects and clients to come to us. Marketing is creating desire. Marketing is attraction.





about the author

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Developing a Marketing Culture

The commitment level of the agency leader will determine the success in developing a marketing culture. You, the head of the agency, will have to lead the charge. You have to believe in the process. You have to be committed to marketing success. You have to believe that marketing success will be a critical driver in the development of a successful agency.

If you are a large agency or office with many resources, you can select another person to be the marketing lead. This will work only if you, as the agency head, are committed and willing to support your designated marketing person. In the agency that I work in, our managing partner had a 100% commitment to our marketing success and is seen as a strong supporter of our marketing assistance program (MAP). This has been crucial; we are now three years into the process and have had substantial success. We have driven the marketing framework into both the agency as an entity and into the individual agent practices, thanks to this level of commitment.

If yours is a mid-sized or small agency, the commitment level of the agency head has to be the same as that of the large agency's head: ABSOLUTE. You can't afford to have a designated person? Don't fret; success can still be attained. You can use the training or development department of the agency to carry out basic marketing functions. On any scale, the process begins with the decision to create a marketing plan and to integrate the various tactics and strategies into the practices of your associates.

The following are steps required to implement a marketing culture within your office:

- Select 5–10 representatives to form a pilot program. Those representatives who have administrative support are the best candidates. In our office, we did this by selecting our highest-producing representatives to participate in our pilot. As we gained success and momentum, additional representatives wanted to enter our program. By the end of the first year, we had 40 representatives volunteering.
- Have a kick-off meeting explaining the difference between marketing and selling. Announce your intentions to help representatives develop and implement marketing strategies. Give them examples of various marketing tactics (see example at right). End your first meeting with the commitment to run this marketing plan for one year. Results may not be immediate, but they will certainly be measurable over the span of one year.
- Each month have a marketing meeting with three distinct phases:
 1. Review results. How did we do? What worked well that we want to continue? What changes do we have to make to help the marketing tactic work better?
 2. Set up accountability. Have a measurable event and report results to the members of the group in addition to the group leader.
 3. Introduce another tactic once the previous idea is in place. Be careful not to put too much on the representatives' plates.

At the beginning of each meeting, it is important to get feedback because representative commitment to the process is critical. It is important that at each meeting

Tactic example:

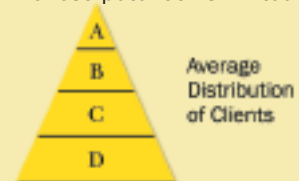
Client segmentation. Help representatives recognize that time is money and that we must concentrate our time and resources on those clients and prospects who have the greatest potential. Classify clients and prospects into four categories:

A = Our best: greatest results and greatest potential

B = Very good: our core, capable of good results

C = Average client: potential is uncertain but may develop

D = The rest: potential is limited



We should focus our efforts on clients in order of importance. That is not to say that any client will be neglected, but our extra efforts will be aimed at our best. We are interested in "cloning" our best clients. In our office we find that our best introductions to others come from our A and B clients. You can't afford to send birthday cards to everyone; focus on A and B clients. You don't have time to meet all clients regularly; focus on A and B clients. The more we focus our time and resources on our best clients, the better results we have.



there is full attendance, there is a sharing of experiences and there is time for brainstorming and discussion.

- Introduce marketing concepts monthly. Additional concepts and examples might be:
 - ◆ Web site marketing
 - ◆ Birthday, holiday or thank you cards
 - ◆ Representative brochures and résumés
 - ◆ Target marketing
 - ◆ Center-of-influence development
 - ◆ Client-appreciation events
 - ◆ E-mail newsletters and announcements
 - ◆ Congratulation letters to clients of representatives from management
 - ◆ Charitable organizations and boards
 - ◆ Published articles

You don't have to be a giant to develop a marketing strategy as long as you, the leader of the organization, support the marketing focus. Our organization has completed four years with this plan, and it is amazing how a marketing orientation has permeated our organization.

Focus your marketing programs on planning, implementation and accountability. In the first year of our MAP program, we had over 40 representatives who participated. We have measured the increase in business for those representatives and have seen this group have increases that are substantially beyond those of non-participants. Today we have had over 75 participants practicing and operating the basic marketing strategies that we teach in our program. Representatives have a clearer focus, do things on purpose and have a clear plan for their practices.

Oh yes, and we also spend time on selling skills. 