

■ GAME CHANGERS

Astonish Shakes Up Agency Marketing With Aggressive, Web-Centric Approach

Agents say 'rock-and-rollers' help boost sales while making work fun again

BY RICK GILMAN

CLOSE YOUR EYES AND imagine, if you will, "a Tasmanian Devil in human skin." Now you might be describing the character Dewey Finn, played by actor Jack Black from the 2003 movie "School of Rock," in which the actor portrays an old-school rock-and-roller who finds himself substitute-teaching a class of fifth graders. Or, you could be describing Adam DeGraide, CEO and co-founder of Astonish Results—a self-described rock-and-roller whose firm is committed to shaking up independent agency marketing and customer service.

Similar to the character in the movie who takes his class of musical misfits from the mundane to the magnificent, Mr. DeGraide finds himself infusing that very same energy and passion to the growing list of Astonish clients throughout the agency distribution system.

He and his colleagues accomplish this through a combination of leveraging the latest technology, fully engaging social media, marketing his clients as full-fledged business advisors rather than merely policy peddlers, and by recruiting "Raving Fan Managers" to promote the Astonish approach wherever he goes.

Astonish Results (www.AstonishResults.com) bases its approach on two core beliefs.

The first is that agencies must shift from a service-oriented emphasis to an aggressive sales and marketing-focused culture. This doesn't mean that one supersedes the other, according to Mr. DeGraide. Instead, he noted, the key is "you must never forget that every service encounter is a sales opportunity."



► **REPRESENTATIVES FROM MORE** than a dozen agencies came to New York to shoot videos with *National Underwriter* and Astonish Results co-founders Adam DeGraide and Tim Sawyer (first row, fifth and sixth from the right), talking about how they leverage the Web to boost sales, retention and profits. You can view the entire "Serving The Modern Consumer" series at www.property-casualty.com, with new episodes added each month.

The second belief is that by implementing the right technology and imbedding social media as a key touch point for clients, agents will not only grow their book of business with a major influx of new prospects, but improve retention levels with existing accounts as well.

By Mr. DeGraide's measure, "the biggest thing we've done is given local agents the ability to compete and win against national direct writers."

"The principal problem agencies typically have is they don't know what's working and what's not. After we come into an agency, they will never do business the same way again," added Tim Sawyer, the firm's president and co-founder.

Astonish begins by meeting with the agency team and assigning a personal "Raving Fan Manager" (RFM) whose responsibility is to make sure everything is on track, that the unique needs of the agency are integrated into the plan, and to oversee all media development. Once the RFM is assigned, work begins on the new website.

Concurrent to that is the implementation of what Astonish calls the Virtual Profit Center (VPC). The VPC includes a "customer relationship management tool on crack," as the colorful Mr. DeGraide describes it, along with a lead generation tool. The VPC becomes the "heartbeat of the agency," he explained.

AGENT REACTION

Rex Caton of Daytona Beach, Fla.-based Caton-Hosey Insurance ([http://www.caton-](http://www.caton-hosey.com)

[hosey.com](http://www.caton-hosey.com)), explained how his agency operation had to change once he realized that "whenever I needed anything from a garden hose to a new drill, I would go online." While he appreciated the realities of Web growth, he didn't know how to make it happen at his agency.

Established in 1948, the midsize agency was facing stronger competition from direct writers, and there "wasn't a lot of help for independent agents," he recalled. "I tried going online to get a quote and found it complex and too long a process. I knew there had to be a better way, and that was when I came across Astonish Results."

His expectations from Astonish were to "create an online presence to bring the agency into the modern world."

Mr. Caton wasn't just going after the youth market, either, recognizing that most middle-aged buyers and even many seniors were using the Web to do research before shopping or just to stay in touch.

Since his installation of the Astonish

tools, Caton-Hosey's personal lines department has grown by 10 percent, and with the newest version Mr. Caton expects growth to be even greater.

Kenneth Petersen, CEO of the Massachusetts-based Encharter Insurance (<http://www.encharter.com>), came to Astonish through a different impetus. Regulatory changes in the state resulted in an onrush of direct writers into his backyard, requiring Encharter to become more sales-oriented, he explained.

A small-to-midsize business, Encharter is made up of seven different agencies operating in five locations. Leveraging social media to coordinate brand, service and provide a platform for growth, Astonish signed with the agency in August 2009 and by September had a new website, Facebook, Twitter, YouTube and Animoto (video and slideshow) accounts—all of which is bringing traffic, renewed interest and excitement to the agency.

Mr. Petersen explained that until Astonish got involved they were doing about 70-to-80 new deals each month, while "now I'm looking at 150 new deals this month, and it's not going to stop there.

We're growing 6-to-7 percent currently and expect it to improve upon that."

He described Astonish as a "life line" for his agency. "You have to work really hard, but it's a whole lot of fun," he said—echoing the same observation and enthusiasm expressed by many Astonish clients.

For example, Tony Alessandra, president of Mission Viejo, Calif.-based Insurance Solutions (<http://www.ins-solutions.com>), said that "after 43 years, I've fallen back in love with my agency again."

Before Mr. Alessandra signed up with Astonish, Insurance Solutions' marketing activities were like those of his competitors—a lot of reliance on the traditional referral approach. Since Astonish came on board, that number has dropped to 85 percent, with the balance of lead generation being

augmented by a very aggressive online marketing strategy.

As a result of Astonish's efforts, search engine optimization numbers have pushed Insurance Solutions to the top of the list when someone is searching for insurance in Mission Viejo, Calif. Indeed, Mr. Alessandra reported a 1,700 percent increase in Web traffic since implementing the Astonish system.

Those numbers would certainly resonate with Nathan Dagley, president and CEO of the Katy, Texas-based Dagley Insurance (<http://www.dagleyins.com>). Mr. Dagley realized that people were no longer using the Yellow Pages and had long since gone to the Internet when it came time to shop for products or services, but the persistent question was, "how do we access them there," he recalled.

For Dagley Insurance, the entire imple-

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► **KRYSTLE MCEACHRON**, COO of ISU-ARMAC, used integrated e-mail, blogs, Twitter and Facebook postings to create a Virtual Profit Center and double her agency's website-generated leads.

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ASTONISH RESULTS

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mentation process took about two months. "Having personnel that understood and enjoyed social networking helped speed things up," he said.

Prior to Astonish coming on board, Mr. Dagley estimated that 95 percent of the agency's new business was coming through traditional marketing methods. Now that number has dropped to 66 percent, with the balance coming through online efforts.

"These social networking tools have allowed us to build stronger, deeper and faster relationships with our prospects as well as our existing client base," he said. "We are super excited about what we're doing with Astonish Results, but we haven't even scratched the surface. Wait until this fall."

For Krystle McEachron, chief operating officer of California-based ISU Insurance Services—ARMAC Agency (<http://www.isu-armac.com>), the decision to sign up with Astonish was just a matter of convincing her father.

As a family-run agency with 25 employees and \$34 million in premiums, ISU was a prime candidate for the services of Astonish. Ms. McEachron, a vocal advocate of social media, just didn't have the time to implement her ideas.

It was when Ms. McEachron's father read an article that "supported all I wanted to do [online] that we decided to bring in some help." They had already decided to drop their Yellow Pages ad, and so applying those substantial marketing dollars to a comprehensive, online marketing strategy was easy.

Like the other examples, the process went quickly and smoothly. The Raving Fan Manager was assigned. E-mail campaigns were developed. Blog, Twitter and Facebook postings were generated. And all marketing efforts were integrated, revolving around the new Virtual Profit Center.

As a result of working with Astonish, Ms. McEachron said "website leads have grown about 200 percent, and our [search engine optimization] position is much higher than it was with the previous site." ■



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INSURERS QUERIED

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It can be the action of a contractor who exposes the insurer to some loss."

A letter to Evan G. Greenberg, chair and CEO of ACE, requested "additional information on the measures and programs ACE has in place for managing exposure to risks posed by its offshore oil and gas underwriting," Ms. Leurig said.

"We are also interested in learning more about any changes the company is considering in its underwriting standards as a result of the recent Gulf of Mexico Spill," she added.

The letter asks for responses by Nov. 1.

Ms. Leurig observed that the insurance industry has played a big role in the safety of automobiles by advocating for public policy revisions or by working on technology safety standards.

The auto industry, she said, provides a good model "for how they may be able to apply that to other sectors and other technologies."

Ms. Leurig said that as oil and gas producers venture into alternative types of technologies, they pose novel risks to insurers. "It's important for insurers to play an active role with companies they insure, to make sure those companies are developing appropriate risk management protocols within their operations and those of their contractors," she added. ■

BP OIL SPILL

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be severely impacted.

Marsh also said government officials will lay down stricter rules and regulations for offshore drilling, but noted it is too early to define the new landscape.

Companies involved in the exploration and production of oil will scrutinize their current insurance programs in order to look into the limits they purchase and the terms and conditions they seek, the report said.

"Some insurers have been capitalizing on their clients' concerns and have been hiking up their prices for higher limits and deepwater drilling wells," Mr. Pierce said.

But price increases are likely to be modest in other parts of the upstream energy market, unless more major losses occur, according to the report.

In addition, the report noted that the "downstream energy" market—which writes onshore risks for refining oil—remains virtually unchanged due to the absence of downstream losses.

Marsh said there were large rating reductions in this market reported in the June renewals, and it anticipated reductions in the next round of renewals.

The downstream energy market will barely be affected by the oil spill, since the market has an overabundance of capacity and is solely dedicated to writing onshore risks, the report said. ■



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