



# From Postcards, To Podcasts

Independent agencies are using new media to reach an increasingly tech-savvy audience.

by Bonnie Brewer Cavanaugh

**W**hen Treutel Insurance Agency Inc. of Bay St. Louis, Miss., entered cyberspace 10 years ago, the small independent agency on Mississippi's Gulf Coast just wanted to communicate with its customers online. But times have changed, and now a third generation of Treutels is using the Internet to service policyholders 24 hours a day, seven days a week, with interactive communication.

"We started using the Internet for e-mail communications and then evolved to having a basic Web site," said Angelyn Treutel, who along with her husband, David, owns and operates the agency, which was founded more than 80 years ago. "Now we have added customer service functionality where customers can print auto I.D. cards, request policy changes, view policy coverages, request insurance quotes and more." The agency is licensed to write insurance in Mississippi, Louisiana and Alabama.

"More customers are becoming computer savvy and wish to do business via the Internet," Treutel added.



## Blogs

Bloggging is another Internet marketing avenue for agents in which Web site visitors are able to respond to an agency's take on current industry trends or legislation. Adding a blog to an agency's Web site increases the agency's chances of being found by consumers during an online search; that's because blogs, which are often updated and refreshed, tend to appear higher in search engine lists, according to *insureme.com*. A new blog is added to the Internet every second, the company said.

"It's such an important exposure because you post your response for everyone to read," Reed said. InsureMe runs an agent blog on its site; the company received three awards for its blogs in 2006.

## Get Up to Speed

One thing an independent agency's Web site has over those of the large direct writers: a small agency's online pitch "is not all about price," said Stuart Durland, vice president of operations for Seely & Durland Inc., of Warwick, N.Y. "The '1-800s' of the world are sell-

## SEO, Simplified

Search engine optimization is not a simple undertaking, but most of the techniques are free, said Lori Reed, director of marketing for insurance Web site *insureme.com* of South Denver. She offered a few steps to help agents get started on SEO:



Lori Reed

1. Read what you can about SEO on the Internet, in blogs, articles or books. Use your favorite search engine and type in "insurance SEO."
2. Determine your ideal customer, the one who will buy exactly what you are selling (you don't want spurious visitors; you want true customers).
3. What terms would this customer use to search for your product? Use your location, unique offerings and company name. General terms won't work in the insurance industry.
4. Use those keywords throughout your Web site, in your Web site's title tag, and in your URL.
5. Provide lots of information on your Web site about your product.
6. Consider hiring a reputable, well-referenced SEO marketing firm (one that's not representing another insurance company).
7. Here are things the search engines check for, so you should too: useful content that is not just stuffed with keywords; a clean and fast-loading site; links with other sites in the industry; no technical errors or content that is too similar to other sites; and an organized site map.

ing price, and price alone. There's not much quality involved in that."

Seely & Durland, a third-generation insurance brokerage founded in 1934,

writes personal lines and commercial business and has a financial services division, Durland Financial Planning.

"We've been automated since the

## Old Versus New Media

According to the American Advertising Federation's Media Investment Survey 2007, 73% of nearly 1,000 organizations polled said they are allotting up to 20% of their budgets for "experimentation and new media options." Further, 78% of respondents said they are "always open to new ways of using traditional media."

Companies are committed to finding "an innovative media mix that combines traditional and emerging media," according to the federation's Web site. The AAF, headquartered in Washington, D.C., is the oldest national advertising trade association, representing 50,000 advertising professionals.

"We currently spend very little on our Internet advertising, roughly 5% of the total budget, and since we have reduced our 'paper' advertising, we are actually saving money overall," said Angelyn Treutel, owner of the Treutel Insurance Agency Inc., Bay St. Louis, Miss. The agency has "significantly decreased" its newspaper and phone-book advertising; any ads the agency does place in traditional media are skewed to

send customers and prospects to the Web site for the latest information on insurance issues, coverages or customer service.

"Using the Internet is more cost-effective than an advertising campaign using direct mailers or radio/TV advertising," Treutel said.

As consumers transact more and more business over the Internet, they will demand that capability from their insurance agent, Treutel said. Her Web site includes such customer come-ons as round-the-clock online customer access, a rolling news feed and even local weather. "The customers who are using it are thrilled with the capability and their ability to communicate with us at their convenience 24/7," she said.

Customers are asking for more functionality, she added. Increased functionality not only keeps the Web site positioned for the next generation of consumers, but creates a more level playing field against direct writers.



Angelyn Treutel

## Keeping It Real

Some agents in disaster-prone areas are advertising their Web sites prior to storm season, offering tips on how to prepare for storms or how to file claims, said Jeff Yates, executive director of the Agents Council for Technology, an arm of the Independent Insurance Agents and Brokers of America. Others, like Angelyn Treutel of Treutel Insurance Agency Inc. and Stuart Durland of Seely & Durland Inc., are offering more customer functionality.

"That's a big area that we're working on as well and I see agents working on. They're evolving their Web site from just 'brochureware' to where clients can get answers they're looking for on things about their products," Yates said. "What we're working on in the industry is how do we extend that out to the customer?"



Real time may be the key, he said. According to the council, real time is "the ability for you to click on a button from a client file in your agency management system or comparative rate for immediate access to carrier information on that client." Agents using real time are able to send a request for up-to-date information on a client, which then gets sent back to the agency system on a real-time basis so they can respond to customers immediately.

Ideally, ACT would like to extend that real-time access to the customer; then agencies could free up personnel to make client contacts. "With all the time savings you have with real time, savvy agents are transforming their staff to be more trusted advisers and make more proactive contact with the customer," Yates said.

early '80s," said Durland, who handles most of the computer and technology-related operations for the agency. "Our agency is very comfortable with the changes. This agency has never been afraid of technology; we keep implementing it as it comes along."

The agency's Web site is about to be revamped; they're hoping to get to the point where they can have full interactive access for customers. "It's got to be interactive; it's got to be current," Durland said.

The present Seely & Durland Web site includes an icon for "cyber insurance terms and definitions," which when clicked, takes the customer to a new page featuring insurance tips, trends, commentary and a "verbal blog," or podcast, with a company representative. The site also features live help and a video tour of the agency's services.

Seely & Durland is taking advantage of uses for its software that it had not tapped into before, such as tracking client referral sources. It's been a boon to the company.

"For us, our best business is our referral business," Durland said. "Up until a year or so ago we weren't tracking it. Now we're actually tracking it; we know who is sending people to us, how much they're sending to us."

Yet the agency's new media usage is "just building out; it's in its infancy stage," Durland said. Currently the site

offers 24/7 contact and software capability for customers to log on and perhaps add a new car to their auto policy, ask a question about their deductible, or request an auto I.D. card, he said.

"It gives them the flexibility of

doing things they don't have time for during the day, but they don't mind hopping on the PC later on," Durland said. "We got it in the beginning because we were starting to think of disaster recovery and things like that—'what if' scenarios." **IBR**

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