

TECHNOLOGY

UNFAIR ADVANTAGE

*Astonish Results helps agencies
attract new customers on the
Internet & solidify relationships
with existing customers*



Adam DeGraide (center), Founder and CEO of Astonish Results, and his executive team of John Boudreau, COO (left) and Tim Sawyer, President.



Photography by Phil Smith

By Nancy Doucette

Are you ready to meet the modern consumer? If you aren't using a blended Internet strategy to find, sell and keep customers, then chances are you won't, according to Adam DeGraide, founder and CEO of Astonish Results, LP, a digital marketing firm based in Rhode Island.

"The playing field has changed," DeGraide proclaims. "Industry statistics show that 85% of insurance consumers start their search for insurance on the Internet. That doesn't mean they buy it on the Internet, but they do their research online," he explains.

"The direct writers are spending millions of dollars to drive business to the Internet," adds Tim Sawyer, president of Astonish Results. "That explains in part why 85% of insurance consumers are going to the Internet in the first place. Independent agents need to capitalize on that."

John Boudreau, one of the architects of the Astonish Results tool set and COO for the organization, explains: "Modern consumers don't go to the Yellow Pages or look at newspaper ads. They go online. The Internet is the future of the independent agency system."

The Astonish Results executives want agents to realize that consumers have changed the way they find insurance, the way they buy insurance and the way they relate to their insurance agent.

"Successful agencies have business plans and marketing goals that have served them well for years," DeGraide observes. "It's not like those agencies are going under, but their traditional approach is slowly but surely becoming less and less effective."

Once agents reach that realization, Astonish Results wants to provide them with the training, tools and consulting to profitably do business in the Internet age.

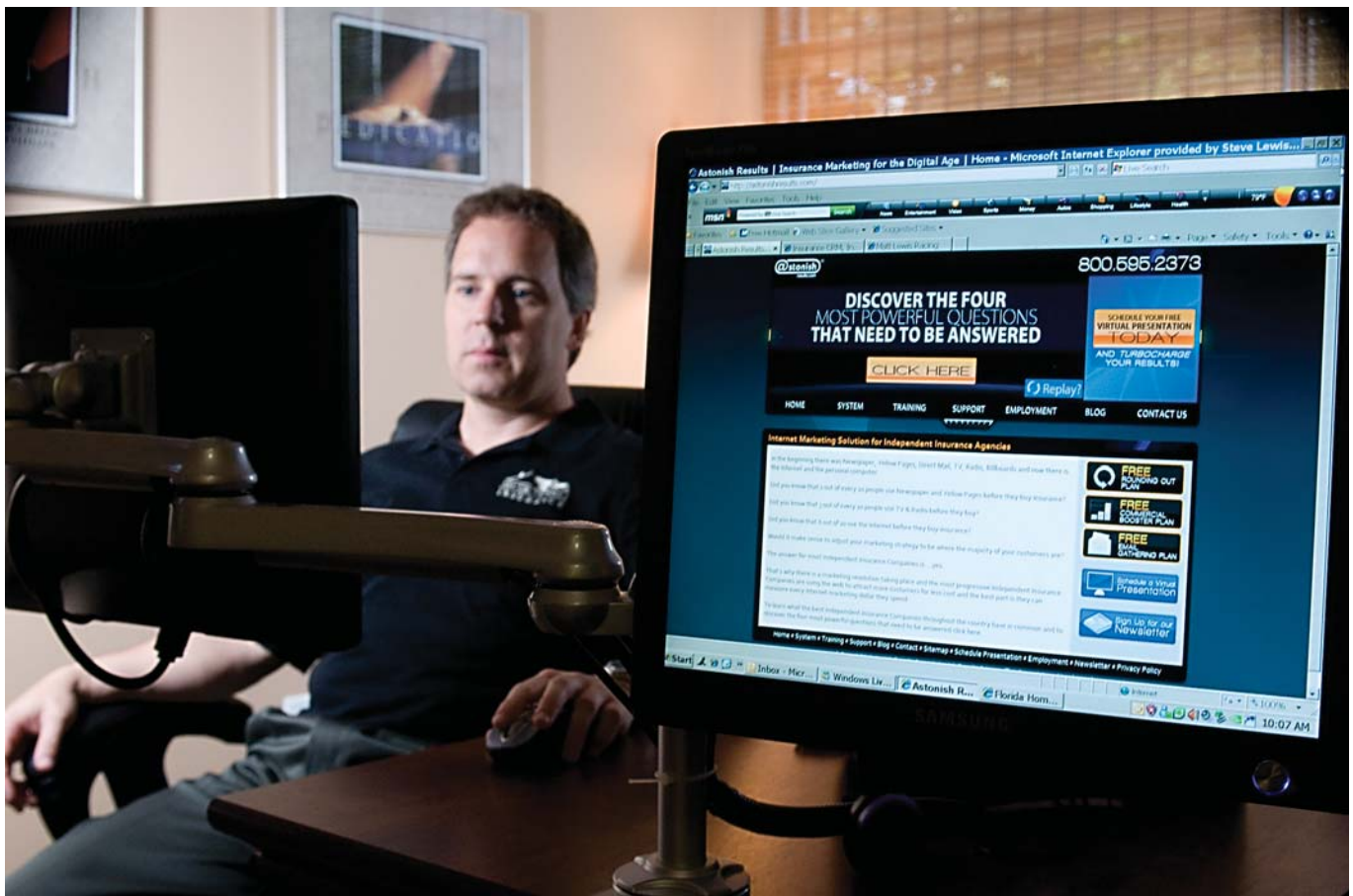
"Many agencies today see the opportunity that the Internet provides but they get hung up on building a Web site, search engine optimization, buying leads, or e-mail marketing," DeGraide observes. "The truth is that, today, insurance marketing is not about one thing, it's about a complete system that gets results."

A unified approach

Steve Lewis admits he tried for four years to get the Internet to generate business for his suburban Orlando agency, Security First Insurance Agency, Inc. He hired a search engine optimization company, then an e-mail marketing company; he purchased online leads and used Yellow Pages ads. "I felt like I was spending a lot of money and not getting a good return on my investment," he says.

Then he received an intriguing e-mail from Astonish Results. He met with Adam DeGraide who convinced him that Astonish Results offered all the tools he needed to do what he wanted to do. "When you meet with Adam for an hour or two, your life is forever changed," Lewis says with a smile.

"When it comes to technology, I know the more I use it, the more efficient and proficient the agency can be," Lewis adds.



Steve Lewis, President of Security First Insurance Agency in Winter Springs, Florida, worked with Astonish Results to upgrade his Web presence and capitalize on State Farm pullbacks from the Florida homeowners market.

After signing the contract with Astonish Results, Lewis worked with his Astonish account executive to create a “Virtual Insurance Office”—a Web site designed to convert visitors into high-quality leads. “When we went live with our new site in January 2009, it was insane the number of leads we were getting,” he reports. “It was crazy—a good crazy.”

Boudreau explains that average Web sites convert about 2% - 4% of visitors into leads. The Virtual Insurance Offices that Astonish develops convert about 18% - 25%, he says. “Web sites should have only one purpose: to convert a visitor into a phone call or an e-mail lead,” he asserts.

“We have a single focus,” Sawyer emphasizes. “Results. That applies to us as well as our clients. Everyone’s job title here is tied to a specific result and their compensation is based on that result. For instance, our search engine optimization people are paid for the number of leads they drive as well as lowering the cost per lead.”

Not long after Lewis went live with Astonish, the news broke that State Farm would be non-renewing its homeowners policies in Florida. Lewis recalls that his first reaction was to his “Raving Fan Manager” (RFM) at Astonish Results.

Every agency client has a Raving Fan Manager, Sawyer says. And like everyone else at Astonish, the Raving Fan Managers are “incentivized” based on the success of their agency clients. Any time an agent has a marketing idea that he or she wants to pursue, they contact their RFM. That individual evaluates the opportunity and returns to the agent with the next steps to make it happen.

In Lewis’s case, he and his RFM decided to put an icon at the agency’s Virtual Insurance Office (<http://www.securityfirstinsurance.net/>) explaining to State Farm homeowners customers how Security First could help, and providing a quote request form. Additionally, Steve’s RFM helped him set up a blog which would enhance his agency’s visibility on the

Internet. His RFM also helped establish Lewis’s Facebook account, making it easier for prospects to find information about the agency’s services.

The Virtual Insurance Office includes a toll-free number which helps Astonish track the calls that come in by way of the Web site. Those calls are recorded and used for training. Lewis says he appreciates that. “Adam called me one day and asked me if I’d been reviewing the incoming phone calls. He pointed out to me some areas where our customer service people could improve. When employees hear how they sound, they self-correct.

“Everyone I’ve dealt with at Astonish Results—from the administrative staff all the way up to the founder—is distinctly tied to the success of my agency,” Lewis concludes.

From dinosaur to dynamo

Chris Paradiso will not hesitate to tell you he used to be a dinosaur. “As of June 2008, I didn’t have a Web site



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—John Boudreau

or an e-mail address," he says. But that's not to say that Paradiso Financial & Insurance Services, LLC, located in Stafford Springs, Connecticut, wasn't successful. The agency is in its 11th year. Paradiso says he targets mostly small commercial because it's an entrée to the owner's personal accounts. "It leads me into a lot more policies so I can turn customers into clients," he points out.

He says he's always looking for ways to differentiate his agency and write more business in the process. He'd been using a direct mail program that one of his lead carriers offered. During one of the carrier rep's visits Paradiso asked her for some new ideas. She suggested Astonish Results.

In the year since Paradiso signed on with Astonish, he says he's come a long way. "I don't want to say that I'm smart where computers are concerned but based on where I was a year ago, I definitely am. I've gone from being a dinosaur to a dynamo."

Like Steve Lewis, Paradiso gives a lot of credit to his Raving Fan Manager. He recently worked with his RFM to

develop a campaign for electricians. Astonish Results keeps track of how many times a campaign e-mail is opened, watches for repeat viewers and then provides Paradiso with contact information for those individuals.

Paradiso recalls an instance where he contacted one of the repeat viewers, who told him, "I was intrigued by your e-mail. I've been meaning to call you but I'm a procrastinator. I'm glad you called." As it turned out, the repeat viewer was unhappy with his current agent, so Paradiso's call was well-timed.

"Agency owners and principals may know a lot about insurance, but we don't know as much as we should about marketing," Paradiso observes. "So when it comes to marketing, I defer to Astonish Results and my Raving Fan Manager."

Paradiso says he mentioned to his RFM that he wanted to "give back" to his best commercial clients in some way. Astonish gave it some thought and returned with the "Friends of Paradiso Insurance" project. They suggested that Paradiso invite those commercial customers who provide him referrals to promote their own

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business by offering discounts on their products or services to individuals who present a "Friends of Paradiso" coupon. There's a link at the agency's Virtual Insurance Office (<http://www.paradisoinurance.com/>) that takes visitors to a page where coupons are available. "A lot of my clients ask me for recommendations," he says, "so this is one more way for me to add value to my relationship with customers."

Since going live with Astonish, Paradiso says his marketing territory has gotten bigger. Thanks to his presence on the Internet, he is now selling policies to clients located in all parts of Connecticut.

Ground zero

When Paul Murphy heard that competitive auto was coming to his home state of Massachusetts, he recognized that it could be a big opportunity for his eponymous agency located in Malden, Massachusetts. Prior to the auto insurance reform, personal auto rates were highly regulated and consumers often made their selections based on which agency had the best looking Yellow Pages ad, he says.

"With competitive auto coming to Massachusetts, I was anticipating that the direct writers would start driving consumers to shop online. We independent agents don't have the funds to battle the direct writers on radio or TV, so I figured I'd battle them on the Internet," Murphy recalls. But how?

In one of those serendipitous chains of events, Murphy heard about a digital marketing company called Astonish Results. He spoke with Tim Sawyer about the mutually beneficial opportunities that connecting insurance and digital marketing would create. "We saw that the insurance vertical was perfect for our business model," Sawyer recalls. And Murphy became this new division's first customer.

Murphy acknowledges that his staff needed to work a bit differently to respond to the "new consumer." Astonish Results offers an Internet strategy boot camp as part of its set-up process. DeGraide explains that when an agency becomes a customer of Astonish, everyone in that agency—principals, producers and CSRs—attends one of the four-hour sessions. Typically agencies divide their staff so that half attend a morning session and half attend the afternoon session. Thus, the agency doesn't need to shut down for the day. One of the fundamental tasks



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—Adam DeGraide

that boot camp attendees learn is how to capture more e-mail addresses so that the agency can communicate more easily and less expensively with customers.

"Most agencies have less than a 30% penetration rate in e-mail addresses," Astonish Results' Boudreau points out. "Once the agency has the e-mail addresses for its customer base, it can market and cross-sell electronically. Agencies can increase their retention rate if they communicate with their clients more often.

"Everything in our system is automated," he continues. "The agent decides up front how and when to communicate with clients. As the agency acquires more e-mail addresses, those communications happen automatically. The agency doesn't need to think about it."

Murphy says he's on track to achieve a 300% increase in the amount of new business he's acquired since going live with Astonish. "If you get into this new marketplace and work it, you can do very well," he says. "Every account we've written as a result of our online presence is a success story which I attribute to Astonish Results."

Sawyer is quick to point out, though, "The technology that Astonish Results offers doesn't sell the insurance. The people in the agencies do."

"I've owned this agency for 21 years," Murphy notes. "For us, service has always been important. But when we're so focused on service, we may forget about the importance of marketing. Once competitive auto came to Massachusetts, consumers of all ages started heading for the Internet. Astonish Results helped position my agency to attract these consumers and do a better job communicating with current customers. It rejuvenated my agency."

"Too many agency owners still believe that their clients don't use the Internet," DeGraide concludes. "My question then is: 'Do you use the Internet?' If the industry statistics are correct—85% of insurance consumers begin their search online—and you're not there, you're losing out. If 85% of the potential customers are in one pond, and 15% are in another pond, where would you fish?" ■

For more information:

Astonish Results

Web site:

www.astonishresults.com