

## Personal Branding in a Digital World

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How do you create your individual brand?

“What’s your brand?” That is a question I commonly pose to workshop audiences. The answers vary from their agency to their company to a spokesperson (live or animated). I rarely get the answer I am seeking – that each individual is *his or her own brand*. They themselves are the only truly unique factor in the insurance distribution network. I keep hoping to have an entire audience jump up and shout, “I am my brand!”

Back in the good old days, I remember the monthly visit of our family’s insurance agent with his debit book. Although my parents might have been influenced by the “company brand”, their loyalty was always to Elmer, our insurance man. His visits were anticipated like any other valued guest. Dinner was early so the table would be cleared and the house straightened. If he had other calls to make, coffee and dessert was served. If it was his last call of the night, he and my dad would hoist a beer. The evening’s conversation seldom centered on insurance.

Elmer was our family advisor. If my parents were looking for a new appliance, they would ask him about which model to buy and where to buy it. This was also true for other service providers ranging from landscapers to interior decorators. Since Elmer knew so many people, he was the expert in all such matters.

As my siblings and I grew up and began our lives outside the family home, it was a foregone conclusion that Elmer would take care of our needs as well. After all, he was a virtual member of the family.

### **Transitioning**

Before you write Elmer off as a historical footnote, think about the relationships he established. His clients were friends first and customers second. He cared about them and showed that care with his time and expertise. This was his “brand.” The challenge today is to transfer that personal touch to the digital world and imprint your individual brand in the minds of your clients and prospects.

I am not dismissing the power of personal visits, phone calls or faxes. In fact, I am a proponent of polling your clients and prospects to ascertain their preferred method of communication and then following their wishes. Today I simply want to concentrate on the ubiquity of email and other electronic communications.

What I am about to suggest may not initially fall favorably with agency owners and company management. It is about allowing producers to break from the existing model

of insurance sales people. It is about allowing them to “brand” themselves within your organization.

Many successful performers are labeled “primadonnas” by the average salesperson, but I prefer to call them superstars. They break out of the mold and create their own identities. In the auto industry, for instance, a superstar can literally become a dealership within a dealership, with clients visiting the superstar under the umbrella of the dealership. The same is true for the most successful realtors and stockbrokers – they become unique operations within the confines of the brokerage. Some become so successful that they negotiate higher commissions to offset the overhead they create to support their efforts.

Some agency owners would relish the opportunity to have such a superstar amongst their staff while others cringe at the thought. If you are of the “not at my agency” ilk, you may not want to read any further.

### **Build a Personal Website**

Most agencies maintain a section of their website listing of employees and contact phone numbers or extensions and e-mail addresses. The enlightened couple that information with pictures of the employees and a background paragraph or two. They realize that clients like to see and know something about the people with whom they interact. A few agencies even allow their staff to have individual pages within the website to create a more personal touchpoint. *If you hope to become a superstar, break through those boundaries by creating and maintaining your own website. It can become your own personal branding iron.*

Working with agency management, your site should seamlessly link to the agency site for online quotations, claims, billing assistance and other features offered on the agency web. Likewise, the agency site should link your name to your site. In some cases your “site” might actually be a partition or segment of the agency site – although I prefer linking for a number of reasons including liability and individuality issues.

### Website Content

Here’s where you can have some fun with your own website. This is only about enhancing the relationship between you and your clients.

1. The basics should include full contact information – cell phone, e-mail, agency telephone number with extension (or direct line number) and agency mailing address.
2. Create your own FAQs page. What are the most common questions asked by your clients and prospects? Identify them and answer them.
3. Personal background. Along with your history, certifications and expertise in the insurance industry, list your schools and organization memberships. People today are looking for points of commonality in establishing a relationship.

4. Hobbies and Interests. Do you play golf, work on classic cars, enjoy fishing and hunting, ceramics? Let people know who you are and what you enjoy. Share pictures. One agent I know is an amateur photographer and maintains a library of his photos for everyone to enjoy. (I ended up gaining a client that found our website looking for a wheel cover for a 1967 Thunderbird. A Google search had sent him to a personal page showing some of my classic cars.)
5. Family. Show off your spouse, children and grandchildren – even your pets.
6. Events Calendar. Publicize activities and events for local community groups.
7. Testimonials. Have your clients tell why they do business with YOU.
8. Articles. Post informative articles that would be of benefit to your clients and they don't always have to be insurance related.
9. Cross Marketing. Let your clients know all the various coverages and products you can provide them. With each coverage, put an explanation in your own words so they can understand the importance.
10. Friends & Clients Links. Put up website links (with permission) from your friends and clients that would be beneficial to other clients, friends and prospects.

Aside from the aforementioned content, be creative. There are literally hundreds of things you can do with your own site, including:

- Were you at the scene of a fire? Throw up some pictures with an anecdotal news story about helping a client in time of need and how the claim was handled and processed.
- Were you present at community fundraisers? Take a picture and put it up on your site.
- Did something newsworthy or exciting happen with one of your clients -- an expansion, a new hire, a new product? Get the details (and maybe a picture) and put it up on your site. You might even ask clients to put you on their distribution list for press releases. You can use them on your site and they will keep you abreast of changes that could impact their insurance coverage.
- Start a blog. Promote communication on various topics with and between your clients.
- Develop a web-mounted newsletter. Send e-mails to your contact list advising them of the newsletter posting and providing a link to it. Make sure the content is material of interest to them.
- If you write personal lines, develop a section that would be pertinent to people moving into your area. As newcomers, what do they need to know? Think of it as your personal "Welcome Wagon".
- Have a sign-in page that captures e-mail and other contact information.

- Utilize a Webscan service to count visitors, identify who clicked through to what and which pages show the greatest interest. This will enable better follow-up on your part, as well as providing the input to hone your site to better meet the interests of your visitors.

### Uniqueness Breeds Differentiation

Insurance is very much commoditized. A competitive package or program is soon cloned by other companies and brokers. Not much is really new and exciting. Build upon the unique aspects of your personality, history, expertise and commitment to create a competitive advantage for yourself. No one is just like YOU! And that is your differentiating factor in a world of commonality. Seize upon the advantage and use the technology that is available to brand and market yourself.

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