



LOCAL ORGANIC MARKETING: How P&C Davids Can Beat Goliath

ORGANIC MARKETING

The act of getting your customers to come to you naturally over time, rather than 'artificially' via paid links or boosted posts.

CONTENTS

Local Organic Marketing:
How P&C Davids Can Beat Goliath

- 3 **The Internet Provides Equal Opportunity**
What can insurance agencies learn from Chance The Rapper?
- 4 **Google Wants to Get It Right**
Why the Internet giants value substance over size
- 5 **The Market Is Changing**
Large insurance brands are losing market-share
- 6 **5 Must Do's to Win Locally**
Actionable tools to help your agency dominate online
- 8 **What Comes Next?**
Who will win the marketing war?

THE INTERNET PROVIDES EQUAL OPPORTUNITY

If you dig beneath the rubble of cat memes and fake news, you'll find the Internet at its beautiful core: an egalitarian network that pushes the best the world has to offer to the top. Case in point: Chance The Rapper. This Grammy-winning, hip-hop uber-icon became a household name seemingly overnight with ZERO major record label support.

How?

In short, Chance The Rapper became the [best rapper alive](#) because he is a generational talent who effectively utilized the power of organic Internet marketing—he had more than 1 million Instagram followers *before* his Grammy-winning [Coloring Book](#) “mixtape” was released. He’s amazing, and the egalitarian nature of the Internet doesn’t care if *amazing* is attached to a national brand.



Figure 1

David didn’t need a bazooka to slay the giant, and neither did Chance. **Insurance is no different.** Local P&C agencies do not need large-scale brand recognition to win online. A small, well-aimed, local organic marketing campaign will yield incredible results.

Why?

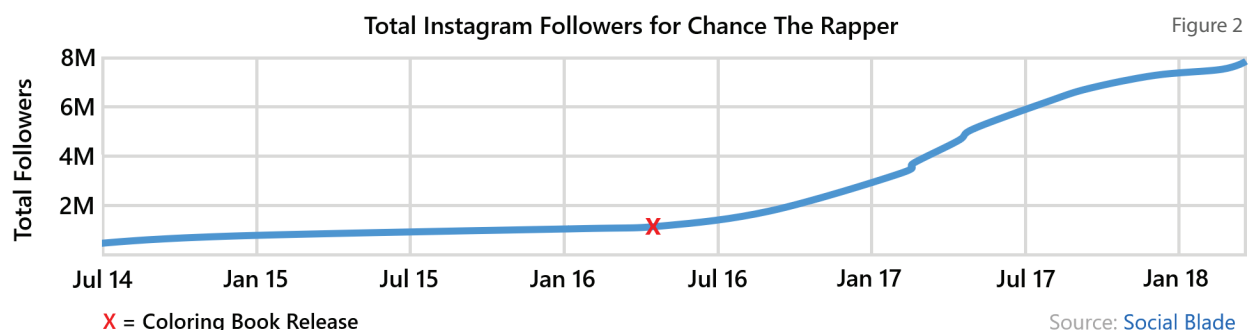


Figure 1: Chance the Rapper :: Red Rocks :: 05.02.17 by Julio Enriquez is licensed under CC BY.

Figure 2: SocialBlade Instagram Statistics Summary 2018, Total Instagram Followers for Chance The Rapper, retrieved July 26, 2018 from <https://socialblade.com/instagram/user/chancetherapper>

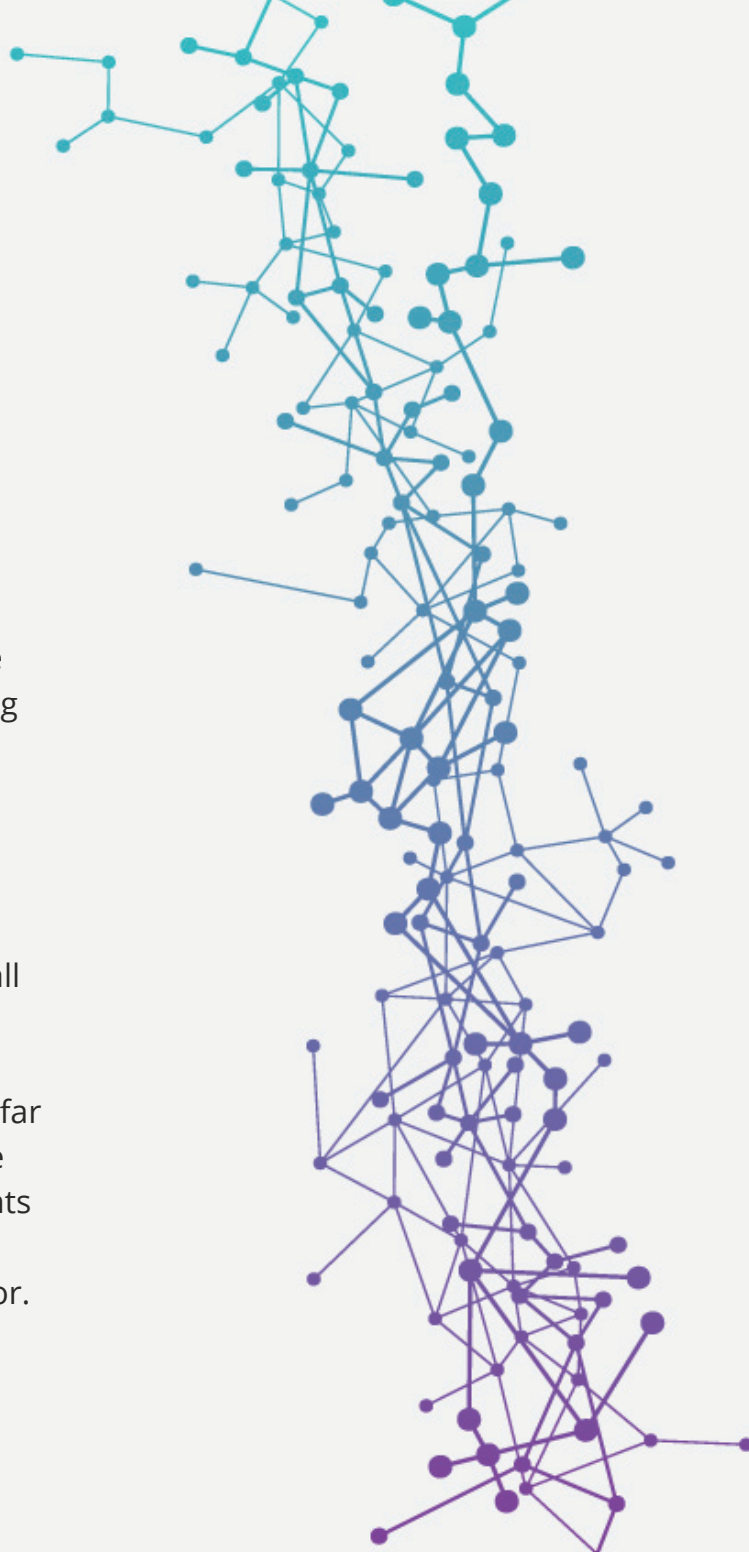
GOOGLE WANTS TO GET IT RIGHT

Internet giants like Google and Yelp want users to find insurance solutions that are genuinely amazing, regardless of brand identity. Directing consumers toward style over substance can be incredibly damaging to the user-trust these titans have spent years building. [Just ask Facebook.](#)

Take [Google My Business](#) (GMB), for example. While brand identity plays a small role in [GMB's algorithm](#), a company's relevance, proximity and abundance of positive Google reviews are collectively far more important. In other words, if you are researching insurance agents, Google wants you to find the best one—not just the one with a well-known logo painted on the door. If Google can see that David is a better option than Goliath, David will win.

HERE'S THE POINT:

By focusing on local organic marketing, smaller agencies can win the online marketing war. Savvy local brands are already dominating digital marketing real estate, driving warm leads directly to their producers. Meanwhile, national insurance brands that are not investing in online reputation or their individual agents at the local level are already losing business—and it's only getting worse.

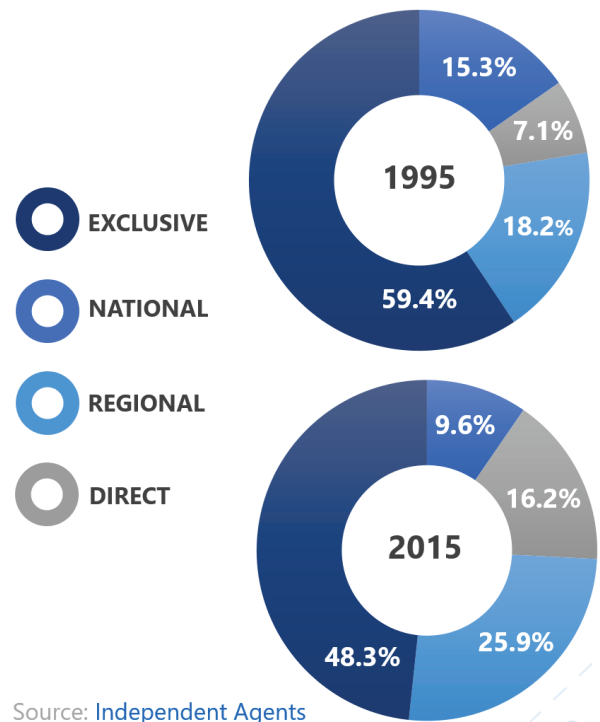


THE MARKET IS CHANGING

Twenty years ago, captive agents and national independents held 75% of the American personal lines market share. Today, that number is 58%. During the same period, regional agency market share grew from 18% to 26%. The regional growth trend is similar for commercial lines. As the consumer-direct model expands, national and regional agencies alike must be vigilant in utilizing organic marketing to drive the local consumer directly to the local producer.

So what can you do?

Figure 3
Personal Lines Market Share By Distribution Channel



Source: [Independent Agents and Brokers of America](https://www.independentagent.com/Resources/Research/SiteAssets/MarketShareReport/default/2017-Market-Share-Final.pdf)

5 MUST DO'S TO WIN LOCALLY

Here are five questions every insurance agency—large or small—must address to win the local marketing war:

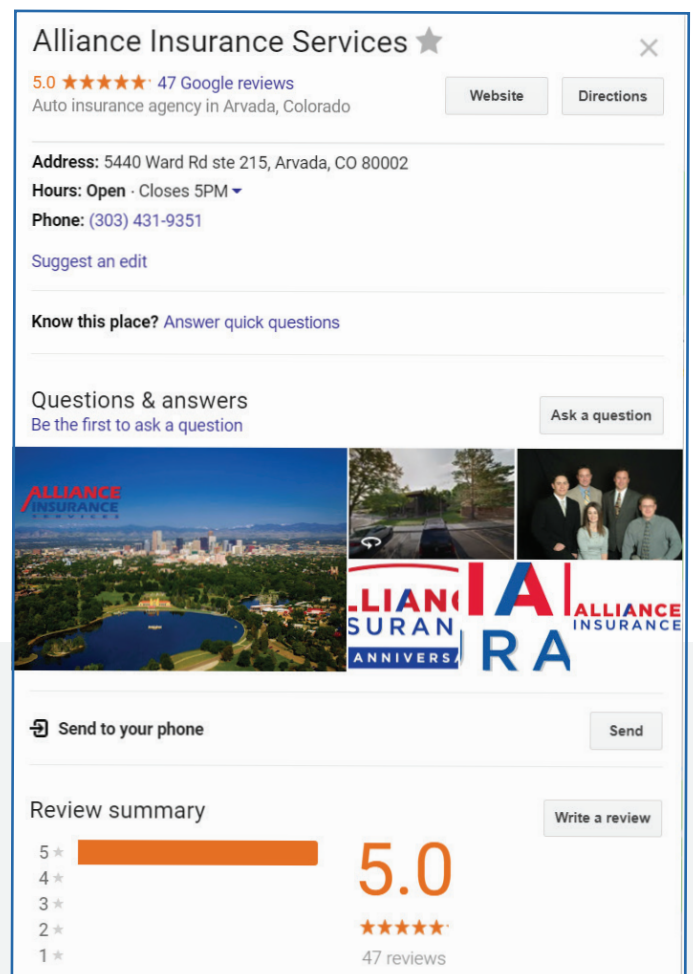
1 *Does every location have its own Google My Business page?*

If you haven't established a GMB page for each office location, do it today. It is absolutely necessary and [it's easy](#). Don't stop there either: GMB pages should be continually enhanced to grab viewers' attention and increase search rankings. Here's an [amazing article](#) on how to optimize your GMB pages. (Note: The recently released [Facebook Local](#) app is Mark Zuckerberg's response to the success of Google My Business. Wise insurance agencies will be among Facebook Local's early adopters.)

2 *Do you have a process for collecting customer feedback and encouraging customers to post reviews on Google, Yelp, BBB and elsewhere?*

After you've set up a Google My Business page for each branch, you need to gather as many reviews as possible. Remember, positive Google reviews are a direct component of the algorithm used in GMB rankings.

GMB Profile example



Best practices include:

- **Request customer feedback in real-time:** As soon as you bind a policy, close a claim or process a major transaction, survey your customers about their experience.
- **Gently direct customers to third-party review sites:** Google, Yelp and Better Business Bureau should be first on your list.
- **Respond to customer complaints immediately:** Even though [the vast majority of solicited reviews are positive](#), you need to make things right with your unhappy customers before they go online and do damage to your business. If you're not managing your online reputation, your unhappy customers will be happy to do it for you. [88% of consumers](#) say online reviews influence their buying decisions, so don't let negative reviews cost you new clients.
- **Automate the process:** Automating your customer feedback will yield even higher response rates while eliminating man-hours soliciting and processing reviews. An automated system will also enable you to respond to customer complaints in real-time and minimize negative online reviews. Identifying a Software Provider to automate your entire feedback loop can be highly beneficial.

3 *Are you organically driving local online leads directly to each individual producer?*

This is the big one. And no, you don't need to spend advertising dollars to drive warm online leads straight to your producers. **Here are just a few suggestions to get started:**

- Create landing pages for each of your producers on your website. Highlight the cities they serve and include testimonials.
- Populate your producer profile pages (on social media, review sites and your own website) with customer reviews on an ongoing basis. The right Software Provider can automate this process.
- Enact a systematic referral program. Your current clients should know the precise benefits of referring prospects to their agent. The process should be easy and fun for everyone involved.
- Train your producers to dynamically engage audiences on social media. They need to be active with meaningful, professional content. Consider the target audience (marketing to Millennial personal lines buyers should look vastly different than marketing to Fortune 500 C-Suites). Spark conversations. Use video, make it fun, and be genuine. Learn from [Melissa Bankard](#)—she's light years ahead of the game in this area.

4 Are you empowering SEO by enabling user-generated content on your business website and social media pages?

When customers publish feedback directly to your sites, you accomplish two important goals: First, you let the world know that your clients love you. Second, you create the tidal wave of user-generated content that Google bots are seeking. The right Software Provider can automate this process.

5 Are you leveraging influencers?

You don't need [Gary Vaynerchuck](#) promoting your brand to successfully influence your target audience. Who are your biggest/most influential clients? If they are thrilled with your service, they'll likely be willing to publish reviews, write testimonials and otherwise influence your next client.

WHAT COMES NEXT?

Chance The Rapper is set to release his [next album](#) later this summer. This time around, he'll be the Goliath. Nonetheless, he remains unconnected to any record label—he is his own brand now—disrupting the music industry through organic marketing. Which local P&C agency will be the next insurance disruptor? Will the national brands embrace the power of local marketing? As the epic battle between David and Goliath wages on, the locally dominant stone-throwers will prevail.



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