CUSTOMER SERVICE IS JUST FOREPLAY

THE MODERN CUSTOMER
EXPERIENCE
WILL SEPARATE YOU
FROM YOUR COMPETITION

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WRITTEN FOR
INSURANCE
AGENTS

BY
INSURANCE
AGENTS

"Thank you for buying this book and entrusting me with your money, time and energy, I am grateful you made that investment with me today. My highest purpose is to insure that you are successful.

In keeping with that purpose I have put together additional resources and tools only available to the readers of this book. Please visit insuranceforeplay.com/resources and insuranceforeplay.com/tools and enter your email to get free access to these special programs. Here you will learn about the online tools and strategies that myself and other agents use.

Also, I would be very grateful if you would be so kind as to leave a review for this book on Amazon once you are done reading. Here is where I would say good luck, but you won't need luck now that you have this book!

Enjoy and god bless."

JASON D. CASS

Praise for the Book

"Customer Service is Just Foreplay is a tremendous "road map" for insurance agents to move beyond just providing excellent customer service, but rather, a complete customer experience. The combination of real-world applications and examples, coupled with digital strategies and recommendations, make this a go-to resource for any insurance agent to survive and thrive in years to come."

Carrie Reynolds - "The Insurance Goddess"

Owner & Agent
Alan Galvez Insurance

"There is no one in the independent insurance industry as dialed-in to the marketing struggles of the everyday agent like Jason Cass. Customer Service Is Just Foreplay speaks the language of the agent from the agent's perspective. If you want to grow your agency in the digital world we live in today, do what Jason tells you."

Ryan Hanley, CIC

Digital Marketing Lead for TrustedChoice.com
Founder of Hanley Media Lab

"Jason has taken all of his wisdom, which has made him one of the top thought leaders of the insurance industry, and put it in this book. The tools that he gives you will help propel your agency into the future, because without them, your agency won't survive. He then takes it one step further by demonstrating that it's no longer about customer service, but about the customer experience. Take these words to heart and be the agent you've always wanted to be."

Joshua Lipstone

Vice President
ISU-Lipstone Insurance Group

"This book is the next evolution in what agencies should be doing to compete in today's online world. Jason's ideas mixed with Brian's writing style and structure give you a defined strategy any agent can apply to their business."

Doug Reichardt

Retired CEO & Chairman
Holmes Murphy & Associates

Praise for the Author

"Jason Cass is electric, energetic, and quite honestly, he's contagious. People want to know what he will say and do next.

I've seen him take a room full of people at seven in the morning and get them excited and rejuvenated about their jobs and our industry. The best part about him is his ability to take a complex subject and have everyone not only understand it, but embrace it.

Many people have great ideas, but Jason Cass focuses only on those that are viable, dependable, proven and effective. When you meet him, or study his ideas, you will know this is a man that has no time for anything less."

Boyd McGehee

President
Talladega Insurance Agency

"Hold on tight! Listening to Jason Cass can feel like being on Mr. Toad's Wild Ride. Jason is passionate about this industry and cares about its future. You can see that passion come out every time he gives a presentation at an association or vendor event.

Jason and I connected via social media several years ago and have become good friends. I have watched him become one of the most respected advocates in *insurance. Without question, Jason is a thought leader and a respected representative of the new generation of insurance agents."*

Rick Morgan

Owner
Rick Morgan Consulting

"Jason uses his rare talents to the fullest extent, taking advantage of customer experience technology improvements to provide the type of service people expect while delivering added touches that set him, and our industry, apart.

Jason is unique not only in the way he clearly understands the WHY of these critical process improvements, but he also gets the HOW. This makes his insights valuable to any agent."

Ron Berg

Executive Director
Agents Council for Technology

Patron Acknowledgement

Thank you to the following companies that helped make this dream a reality.

QQ Solutions

Insurance Agent Mobile App

Marble Box

Agency Multiplied

Thomas H. Wetzel & Associates

Simply Easier Payments, Inc.

Industry Professional Thank You Page

Thank you to the following people who always leave me inspired.

Ryan Hanley	Brent Kelly	Jim Schubert
Chris Paradiso	Carrie Reynolds	Joey Giangola
John Carroll	Rick Morgan	Steve Anderson
Ron Berg	Tom Wetzel	Chris Amrhein
	Claudia Rossberg McClain	

Without your guidance and energy, this book would not be possible. These people have broken down barriers and pushed the envelope from the very beginning. Thank you for all you do for this industry.

Personal Thank You Page

God, thank you for giving me the gift of potential. It's a gift I intend to use.

To my wife, nobody has made me a better person than you.

Mike Beard, you have meant more to me as a mentor than you could ever know. You mean a great deal to my family and friends, and you've made me a better family member and friend. You showed me how to respect and recognize greatness in others, and you showed me how to find it in myself. Thank you.

Ryan Hanley, I see you as a giant. Whenever I feel weak, intimidated, or unsure, I know that I can contact you to remind me that I am not alone in this odyssey of helping others GROW their business by gaining attention online. As you have said, it is "Content Warfare." We've started great things together, and I'm excited to see what's next.

Finally, a special thank you to my friend and former colleague, Brian Appleton, for helping me transfer the ideas in my head on to the pages of this book. Your contributions in writing and structuring my strategies have been invaluable.

To anyone else who has helped and accepted me as I am, thank you. That means more than anything.

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Foreword

"It's hard to do something different, especially when you've experienced some success and are comfortable with the way you do business. When we looked at the road ahead, and the distance we needed to go to get there, the one thing harder to do than change was to sit on the sidelines and do nothing.

There's been a big shift in the way today's consumer assigns value and makes buying decisions. We knew we had to take a hard look at our agency if we wanted to stay relevant for years to come. Getting the entire team on board wasn't easy at first. Many were content with the status quo.

Once we expressed where the ship was headed, everyone either aligned with our vision or moved on to do what was best for both of us. Thus began our journey in implementing the strategies laid out in this book -- transforming good customer service into a great Customer Experience.

Since beginning the process, we have seen significant improvements in our ability to turn high quality leads into customers as well as improve the overall profitability of our agency. We can now sleep peacefully at night knowing our agency has a secure and prosperous plan for the future.

Jason has been ahead of the game for years and helped us stay competitive. He is a knowledgeable and trusted resource to help you improve your ROI and profitability. This book redefines industry tactics for the better and ensures a sustainable future. We encourage you to take what you learn here to heart."

Grady Gamble & Greg Rogers

Owners
Golden Rule Insurance

1

Seeing What the Travel Agent Never Saw

Imagine you're a child in the 1950s who just attended their first big circus with mom and dad. Huge, exotic animals from all over the world are doing amazing stunts right in front of you. The smells, sounds, and pageantry are beyond anything you've ever witnessed.

As you watch, a wide-eyed child full of wonderment, your dad puts his arm around your shoulders and says, "Isn't this show amazing?" You nod your head in agreement. He then leans in and says something that leaves you questioning everything you just saw.

> *"Forty years from now, the circus will be nothing like this. There will be no animals -- only people, music, and acrobats. This new circus will be the most popular and expensive one on the planet, and the act you saw today will struggle to survive. Can you imagine?"*

One of our greatest human limitations is our inability to see things for other than how they are. In 1983, there was no concept of a circus without animals. A year later, two gentleman by the name of Guy Lalibertéand and Gilles Ste-Croix created one -- Cirque du Soleil.

In the insurance industry, the competition is inventing a circus without any animals. Don't be the Ringling Brothers, standing around thinking you have the best show on earth.

It's not a question of *if* but *when* the industry will change. If you've been an agent for more than a decade, did you ever think what has happened to personal lines was possible 15 years ago?

There are four major challenges facing the industry right now.

New Competition with Better Tools - A gluttony of competition has entered the marketplace. Household names like Amazon, Google and Wal-Mart are now offering insurance solutions. Mark Cuban just invested over a million dollars in a comparative rater startup any consumer can use. Zenefits, a startup that simplifies that complexity of health benefits, became one of the quickest companies to ever raise $100 million in venture capital.

The key to our longevity is owning, and maintaining, a robust percentage of the industry's market share. If you're not working for it, there's a great deal of business out there for anyone to grab, and I mean anyone. Your competition knows this well, and they're swarming like sharks who see blood.

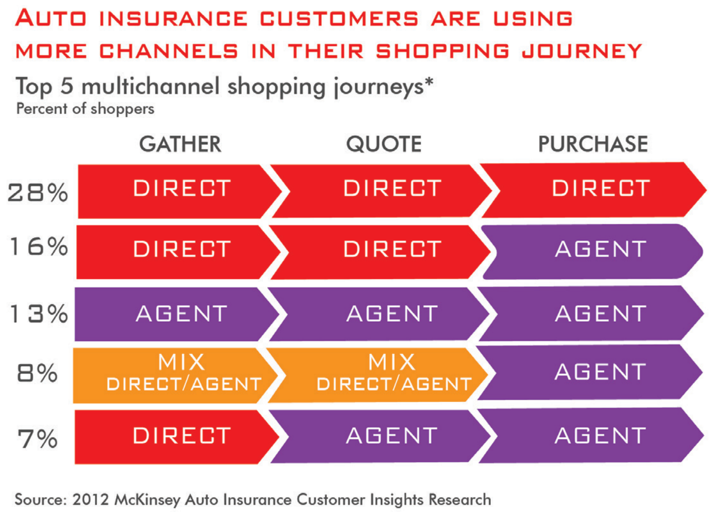
New and Emerging Technology - Technology has completely shifted how consumers buy and perceive value. The Internet is now the main hub to get information on insurance. The problem is that not enough agents are embracing online platforms, or they're using them incorrectly.

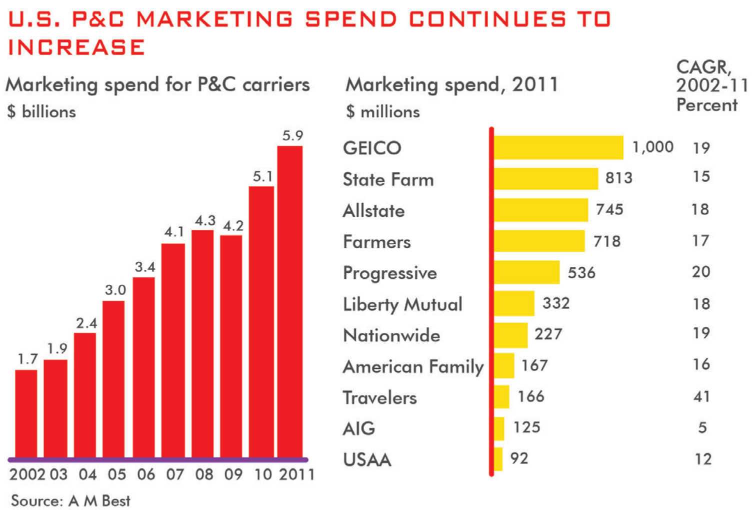
Becoming the Disposable Middle-Man - Insurance companies are looking for ways to dodge agents and go directly to customers. Many have started reducing commissions while others are being forced out altogether. Technology has made your job disposable unless you use it to your advantage. If we don't give insurance companies a good reason to keep us around, they may decide not to one day.

Losing 50 Percent of the Industry - Many agents ask me, "Why should I care if 50 percent of the insurance industry is retiring or leaving in the next five years? That means more business for me." Insurance agencies need to work together, not against each other. If we don't seek out new talent and capabilities necessary to create a sustainable future for this industry, our buying power as a whole is going to severely diminish.

To elaborate on the points above, there is a report by McKinsey & Company titled, "Agent of The Future: The Evolution of Property and Casualty Insurance Distribution." It's one of the most eye-opening pieces the industry has received in the last 20 years. The report goes extensively into how our industry is changing and what agents need to do to stay ahead of the curve. Here is a glimpse at what's mentioned:

- Most personal lines and small commercial consumers will interact with carriers and agents through multiple channels -- such as in-person, on mobile devices, by phone, Internet and video conferencing.
- Agents will only be compensated for the unique value they deliver to the customer and the carrier.
- Successful agents will deliver tailored customer expertise and excel at multi-channel marketing while widening their scale and operational efficiency.
- Carriers will continue to use technology to increase direct interaction with the customer at a lower cost.
- Customers no longer recognize their agent as the source of their insurance. Brand names with big advertising budgets are more recognizable.



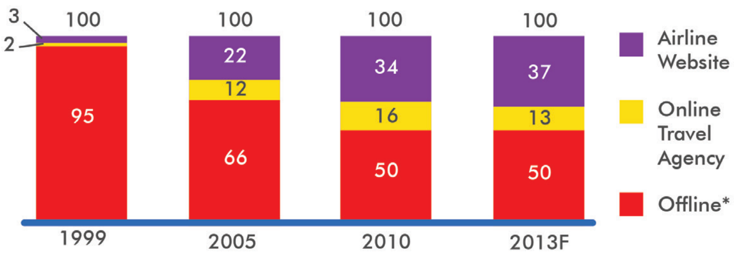


In short, McKinsey & Company offers an analytical and objective view of what's ahead. One thing that stood out to me was the author's comparison of travel agents and insurance agents.

For those too young to remember, there was a time when most travel plans were made through a travel agent. Now with online services like Expedia and Orbitz, agents have dropped off like flies. Those who survived had to transform. Similarly, successful insurance agents will be those who choose to evolve.

AIRLINE BOOKINGS THROUGH TRADITIONAL TRAVEL AGENTS DECLINED PRECIPITOUSLY WITH THE ADVENT OF INTERNET BOOKING TOOLS

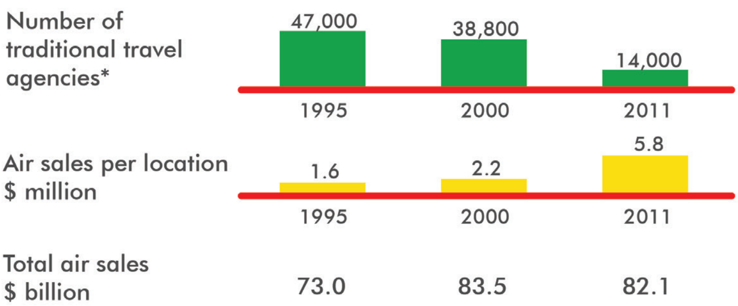
U.S. airline leisure and unmanaged business sales by channel



*Includes traditional travel agencies (the majority), airline call centers and airport sales.

Source: PhoCusWright; US Online Travel Overview reports

THE NUMBER OF TRADITIONAL TRAVEL AGENTS DROPPED, BUT THOSE THAT REMAIN ARE LARGER AND MORE SUCCESSFUL



*Airline Reporting Corporation (ARC) accredited agencies - those that are able to issue air tickets
Source: PhoCusWright; ARC; ASTA.org

J.D. Power and Associates named Geico as having the best customer service among millennials. An appropriate honor given the company's success in reaching this group of early technology adopters whose attention spans are considerably shorter than their Baby Boomer predecessors. With customer expectations increasingly centered on saving time and money, online companies that deliver these coveted attributes will continue to thrive.

Despite the challenges ahead, this book is not meant to deter you, but to help you progress. The forthcoming information will adequately prepare you to transform how you do business in order to keep pace with advancements that will continue to be common place with your customers.

2

The Ground Rules

The enemy of being the best is not being the worst. It's being mediocre. Motivational speaker, Zig Ziglar, once said it like this, "If you put a pot on the stove and bring it to a boil, and then put a frog in the pot, the frog will instantly jump out knowing the water is way too hot to survive."

In contrast, if you put a pot of cold water on the stove and put the frog in while slowly turning up the heat, something much different happens. The frog will swim around obliviously until it meets its cruel fate. You are that frog, and consumers are turning up the heat.

I've been an insurance agent for more than 14 years, interacting with everyone from the top to the bottom of this industry. I know how you operate, think, and react when you're told something you don't want to hear.

Many mean well, but few actually have what it takes to keep steady with the industry's shifting landscape. If you fall into this group, it's time to pull yourself up or else you'll be on your way down.

Implementing every idea in this book is a lot to digest, no matter the size or profitability of your business. That shouldn't be your goal. Your goal is to read this book with an open mind and then decide which strategies work best. You don't have to do it alone either. I'll show you how to recruit others to be a part of your customer experience team.

You worked hard to build what you have, right? This won't be nearly as hard as when you first started out, but it will take work. Embracing and applying new ideas is exciting but also uncomfortable and a little scary. The best thing you can do for your professional self is step out of your comfort zone and ignite growth.

This book is meant to serve as a study guide for understanding and reaching today's customer. Read it thoroughly to effectively implement the information in the pages that follow.

One size does not fit all.

Customer Service Is Just Foreplay was written so any agent or agency, regardless of the business' size, experience, or geographical location, could internalize its contents and put it to use. I've provided a framework of best practices that will help you identify areas for improvement within your marketing process. Every organization has a different set of needs and priorities. You decide what is best for you.

The tools mentioned here were strategically picked for the *Modern Customer Experience*.

Over the last few years, I've had the opportunity to speak at associations, vendor events and insurance companies across the country. On nearly every occasion, agents want to know what tools and services I use. In order to help you personalize your customer experience, I reached out to several companies whose products I've found to be invaluable. In return, they agreed to offer discounted prices, reduced and/or waived sign-up fees, and program bonuses available exclusively to readers. While the products mentioned below aren't the only ones on the market, numerous agents (myself included) have had great results.

- Agency Management System QQCatalyst® from QQ Solutions
- Insurance Agent Mobile Application
- Simply Easier Payments Payment Processing Program
- Simply Easier ACORD Forms' Self Service Certificates Program

- Rocket Referrals Outsourced Referral Programs
- Marble Box Agency Operations Outsourcing Services
- Agency Multiplied Commercial Quoting Program
- Tom H. Wetzel and Associates Social Media Content Roadmap

You can access a complete list of partner products by visiting www.insuranceforeplay.com/tools and entering your email address. I encourage you to bookmark the website and refer back to it, even after you've finished the book, as industry tools are added.

There are step-by-step strategies on creating a better customer experience not mentioned in this book.

I've put together a wealth of additional information for you outside of the pages of this book as well. Visit the Resource Library by going to www.insuranceforeplay.com/resources and entering your email address. There are valuable strategies available now, and in the months to come, that any agent can apply to creating a ***Modern Customer Experience***. Here are just some of the content pieces in motion:

- How creating relationships with local real estate agents can help you generate 3-5 leads a month with an 80 percent closing ratio.
- The first three chapters of Ryan Hanley's book, "Content Warfare - How to Tell Your Story, Build Your Audience, and Win the Battle for Attention," absolutely free.
- How to run a 12 day Facebook contest that creates $40,000 in revenue. I actually did this for an agency in Arkansas, and I'll tell you exactly how I

made it happen.

- How to create your own state-of-the-art video studio for as little as $250 dollars.
- Fillable forms I built and use that follow and simplify the ACORD forms.
- Excellent referral process any agent can apply to their business.
- Rocket Referrals eBook on referrals titled, "The Agents' Guide to Referrals: How to Implement a Profitable Referral Strategy for Your Insurance Agency," absolutely free.

No one expects you to recreate your business tomorrow. Some things take time and practice. You didn't write all of your big accounts on the very first day. There was a lot you had to learn and try before you found what worked. By the time you're done reading this book, you should have identified one or two things you can implement now. Store the rest for when you're ready to take the next step.

This book is divided into two parts. The first discusses the foundation for building the ***Modern Customer Experience***. Before you can focus on sales, marketing, and quoting, you have to have the right strategies and tools in place. We'll get started by going over things like your agency management system, website, customer self-service, mobile applications and payments.

The second section focuses on the sales funnel, marketing and lead generation. We'll also discuss building conversion machines and the technology platforms you can use to create more efficiencies for your business. In addition, I'll assist you with establishing an automated process as well as improving customer retention, satisfaction and cross-selling. You'll learn how to increase profits by streamlining these elements into a seamless, internal process.

The infographic in section two will guide you through my entire approach along with the color coded chapters that allow you to easily track where you left off.

Before we get started; take a deep breath and relax! I know this seems like a lot, but we'll take it one step at a time.

3

Customer ~~Service~~ Experience

I'll never forget the moment I realized the insurance industry would never be the same. I was on the phone with a potential customer doing my usual discovery process when she said, "You local agents don't provide the same customer service Geico does."

I immediately felt defensive. I couldn't believe she thought such a thing, let alone said it to me. I had all the markets she could ever want, and I was right down the street. I had the best coverages and always faxed or emailed customers certificates as soon as they were requested. I always answered customer calls. I did everything a customer could want. There was no way in hell Geico offered better customer service than me. I asked her why she felt that way, and her response made me see things in a whole new light.

"I can do everything online with Geico. They have a chat feature and a mobile app. I can access my insurance card and make payments online any time I want to."

Although this woman initially used the words "customer service," what she really meant was that Geico was giving her a customer experience. Customer needs and desires had changed right in front of me, and I was no longer in a position to dictate how people should do business with me.

Do you know how often coverage comes into play for the customer? CarInsurance.com cited that a customer will have a car accident about once every 18 years. According to Zack's Investment Research, it's about once every 10 years for homeowner's insurance. Depending on the industry, some commercial lines customers may file claims more frequently, but it's highly sporadic and volatile. Do you want the only real interactions you have with your client to be when something bad happens to them? Though a claim lets you show your true value, what happens if someone goes a year with no claims? How do you show your value? The truth is there are plenty of other times to make meaningful connections with your customers throughout the year.

It is so ingrained in us to master coverages, limits, and service that we think it's all people care about, but it's not. When I speak at state associations or industry events I ask, "What makes you better than your competition?" Eighty percent of the room would say it was their customer service. The other 20 percent would say it's their marketing (which really means their insurance markets).

Here is the problem with our idea of customer service. What you perceive to be a competitive advantage is what customers now think of as a standard level of service. It's what they expect as a part of their premium. It doesn't separate you from other agents. Providing a customer experience is about how the consumer of today perceives value and makes buying decisions. **It's about the interactions a customer has with you and/or your agency throughout the life of your business relationship.**

A customer experience is about convenience and integrating digital and social platforms into your marketing plan. It's about being online and staying connected to the consumer at all times; communicating in ways they prefer, not the way you prefer. Everything comes together in the marketing, prospecting, communication, selling, servicing, retention and cross-selling process. **The *Modern Customer Experience* means offering tangible products, like an agency mobile app, e-signatures, self service, online quoting and online payments, that go through you instead of the insurance company.**

As agents, we like to say the hardest thing about selling insurance is that it's intangible. That isn't true anymore. Everything I just mentioned is tangible. Digital platforms are common place. We need to stop talking about good customer service and start talking about a great customer experience. Providing customers with tangible technology solutions helps bridge this gap, but there is still more to explore.

People crave experiences. The best companies go beyond their product or service to give people an experience that identifies with their lifestyle. At McDonald's, for instance, I know almost everything on their menu is bad for me, but I still buy fast food from time to time.

Why?

Consistency.

No matter where I go to get a Big Mac, it'll be the same Big Mac I could get at any other McDonald's. There is no variance. I always know what I'm in for.

Some agents struggle with offering too much variance. What happens if a customer needs to access a certificate over the weekend? Can they get it from an app? What if they need to make a payment? Can they do it through you, or are you forcing them to pay through the insurance company? Aren't you giving the insurance company one more reason to cut you out of the equation? Aren't you putting the consumer in a situation where they question why they need you at all?

Our value as agents has shifted. Before you're successful building a customer experience, you have to stop dwelling on what used to work. If you don't understand the consumer of today, and five years from now, you'll never be as effective or successful as the agent who does.

Evolutionist Charles Darwin said, "It is not the strongest of the species that survives, nor the most intelligent, but *the one most responsive to change."*

We are going through a new form a Darwinism -- Digital Darwinism. Brian Solis, award winning author and speaker, described Digital Darwinism as "the phenomenon when technology and society evolve faster than an organization can adapt. Every fabric of a company is strained due to internal and external influences. The challenge lies amongst the very leaders running the show. Their mission, and the processes and systems they support, may already be working against them."

Think about the last part for a second. The things you're doing now may actually be working against you. Is what you're doing today giving you the same results you got five or ten years ago? If your business is growing with a dying demographic, aren't you just speeding up the death of your business too?

The truth is that customer service, as many agents know it, is just foreplay. It doesn't do much to satisfy or keep people around for the long-haul anymore. The agents who come out on top will be those who are most responsive to new ideas.