



Why I Left My Insurance Agent

I was talking to a friend the other day, explaining what I do for a living, when she interrupted me and proceeded to tell me all about how wonderful her insurance agent was. Her story caused me to reflect on why I left my previous agent. I don't think my previous agent will be upset by this article, because not only did he not notice me when I was a policyholder, but I'm quite sure he didn't notice when I left.

When I moved to Oregon from Colorado I decided to stay with the same insurance company I had been with for the last 12 years. I didn't know any of the agents in my new town (or anyone else for that matter), so I did what most people in my situation would do. I picked the agent with the largest ad! After all, he HAD to be at least somewhat successful to afford an ad like that, right? So I called the agency, got a quote, and bound my coverages. A few days later – after I had moved into my new home – I stopped by his office to deliver my initial payment. You'd think they'd be glad to see me. Nope. You'd think they'd say, "Oh! You're the one who just moved to town! Let me get Bob (not his real name) so he can introduce himself to you. Nope. They simply said, "Thanks for dropping off the check." Now in fairness to Bob, maybe he wasn't in or maybe he was tied up in a meeting. But the truth is I never did hear from Bob. Ever. Well,... that's not entirely true. I did receive a couple of mailings offering to sell me life insurance. Then one day about 8 months later, I met someone – another agent.

But I'm getting ahead of myself. I wanted to tell you about my friend's insurance agent. She couldn't stop raving about him and how he had helped her. He learned that she had just moved to town and didn't know anyone. Not only that, but he learned she was just starting a new business in the area. He started introducing her to various business people in the community. He dropped off literature he thought she'd find useful. He and his wife invited her to join them at various business functions that could be worthwhile. Whenever she'd stop by his office with a questions, his staff (yes, he had a large enough book of business to employ 4 staff members) would always call him out of his office to say, "Hi".

Was it worthwhile to devote that much time, thought and energy to one policyholder? Well, consider this... She had him provide all of her personal and business coverage needs. Additionally, over the years, she has referred about 50 clients to him and continues to endorse him. And here's the most amazing part. HE HASN'T BEEN HER AGENT FOR OVER SEVEN YEARS! She had to move away from the area and STILL she raves about him! By building relationships with his policyholders, this agent retains his clients who are loyal to him and become referral machines for him. In fact, at no time did my friend mention whether his rates went up or down. The rates became secondary. It was the relationship with her and the interest he took in her success that made all the difference. It was a real testament to the power of building relationships with "A" clients.

Let me finish telling about my own insurance agent experience. As I was saying earlier, I met another insurance agent about 8 months after moving to town. We met at a Chamber networking event. I really



liked his energy and attitude; he was positive, sincere, and not pushy – very relatable. We talked for a while, decided to get together to discuss what he did, and exchanged business cards. A few days later when I went to his office I found him to be the same person I had met earlier. In other words, while it's true we did discuss insurance matters, he was very conversational and easy-going. He wasn't pushy and I really felt he was getting to know me. I went back a few days later for his insurance proposal and he had a handful of pamphlets and brochures for me. During the course of our previous conversation he had discovered that not only was I new to town, but was new to Oregon. He also had learned that I enjoyed hiking and camping. In spite of the fact that I wasn't yet a client, he had taken the time to round up a few things to help me. He had shown that he cared.

As you might guess, I became a client. Fortunately for me, his rates were really great; but frankly, I had decided to go with him even if his rates were slightly higher than I had been paying. I made the decision to move my business to him because my agent at the time didn't care and my new agent did. I decided to switch because my new agent not only cared, but he helped me improve my existing coverages, which I was willing to do even if it meant paying a higher premium. (After all, why have insurance at all if it doesn't protect us the way we want it to?) Not only am I a client, but I will no doubt stay his client for as long as I'm in the area. You see, ... we connect with people for who they are and not for what they do. I've already referred other clients to him.

By the way, at the end of my discussion with my friend, I asked her who her agent is now. She commented that when she moved into town she had just picked someone out of the phone book, but he never had any contact with her. Guess who I'm going to refer her to?