



## DIGITAL MARKETING

## Marketers Rising

Once considered a line item on the expense chart, marketers are now starting to reach the executive levels of brokerages – and here's why

BY ROBYN CROLL, *Vice President, Customer Insights, Goose Digital*

Insurance is a complex industry and the consumer cannot possibly navigate the waters on their own — or so thought many traditional insurance organizations, before consumers demanded a change.

“The broker world can’t ignore what’s happening,” cautions Nancy Costa, vice president of marketing and operations for The Hull Group, commenting on the need for brokers to develop a digital strategy.

At The Hull Group, the executive team knew the future of their brokerage required a digital transformation; its success hinged on finding the right person to manage and execute on it. One

of the key roles they required was a senior marketer — still uncommon in most small- to mid-sized brokerages today.

A few key pieces must be in place for a traditional brokerage to pull the trigger and hire a marketer, according to Costa and Dennis Harrington, another “new-breed” broker marketer with extensive marketing and digital experience in the retail world. Harrington joined Lawrie Insurance Group as director of marketing and communications in 2016.

### Recognizing something is broken

If a business has been successful for a long time, there is often a reluctance to change. But brokers don’t necessarily re-

alize that traditional methods for finding and engaging customers and existing distribution channels are broken.

Relying largely on face-to-face meetings, networking events and advertising in industry-focused publications will no longer cut it, says Costa. More often consumers want brokerages to play in the “any time, any channel, anywhere space,” she says. Brokers who can anticipate consumers’ expectations and respond quickly will always be one step ahead, she adds.

### Changing the mindset about marketing

As in other industries, traditional brokerages, “often view marketing as a cost

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center with no measurable return”, said Costa. Before joining the brokerage, Harrington said Lawrie Insurance Group was generally handling marketing in the same way that a normal small business would — farming it out to third-party agencies and relying on senior leaders - who didn’t have either the bandwidth or expertise to drive this forward.

The executive team at Lawrie Insurance Group realized they could not grow their business operating in this way. After being impressed by the initiatives undertaken by their broker partners at CBN (Canada Broker Network), who had marketers on their teams, they decided to do the same. “Until you are exposed to what marketing does and the value an internal [marketing] arm can have to sales, it’s difficult to imagine the full value of adding a marketer to a brokerage,” Harrington says.

The Hull Group wanted their marketing exec to help ensure that “each spoke of the wheel was in unison.” Business development, marketing, servicing and operations had to all be in sync to achieve their growth strategy. Increasingly, the future growth of the brokerage is linked less to the capabilities of the broker management system (BMS), and more to executing a successful strategy.

### Understanding the value of a marketer

Marketers can play several different roles at a brokerage. “A big part of my role for the first two years has been teaching,” Harrington quips about the roles he has played in branding, communications, digital and sales support.

Both Costa and Harrington have also socialized within their brokerages the concept of multiple audiences who all require differentiated communications, and have worked to ensure that the business communicates in a more targeted and value-driven voice.

This includes marketing and digital advertising, messaging and response, data and analytics. “We have to look at our data, analyze it, clean it up where necessary, and then use it to grow,” says Costa.

Harrington also focuses on brand consistency. “As your company grows, everyone becomes the brand, so it’s important for everyone to be on message. This has increased the level of professionalism of all our communications - both internal and external. I don’t think anyone realized the volume of just the creative assets to support all of this.”

Even well-supported marketers cannot go it alone. A successful digital transformation in any industry requires leadership to support the strategy and to enable teams to partner with vendors and agencies in areas where there is need for a deep expertise (such as digital and technology). “Digital wasn’t even part of the conversation a year or two ago,” Costa says. Now she leads this conversation, partnering with the right people to help build a digital transformation at the brokerage.

Brokerages hiring dedicated marketers to sit at their leadership table represent the future of the industry. Marketers are changing the way brokerages operate, embracing a strategy-led approach, focusing on value for their customers and employees, and embracing an additional set of skills to help move them forward. **CU**

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## CROWDSOURCED

### HOW DOES YOUR COMPANY ATTRACT MILLENNIALS?



**Angus MacCaull**

Communications Analyst  
AA Munro Insurance

**Reaching millennials can be tough when they don’t have enough claims experience to realize that price isn’t everything.** We focus on making a difference in their communities, which are really our communities, through our millennial co-workers, family members and friends. We’re very conscious about sharing online what we’re up to in person. We also continue to serve their parents well, knowing that a referral will likely come when the time is right.



**Ted Harman**

President  
Accent Insurance Solutions

**We don’t segment our recruiting to target specific age groups of candidates.** We target specific skill sets that fit with our recruiting needs. Maybe that’s why our youngest employee is what would be considered a late Gen-Xer. Our employee group has been extremely stable over the past five years and we have generally been able to recruit through internal referrals, for which we bonus our employees.



**Catherine Leclair**

Vice President of Human Resources  
Gore Mutual

**More than 40% of our employees are millennials or younger.** In recent years, we’ve transformed just about every part of our business including our leaders, product innovation, brand and the modernization of our workspaces to meet the changing expectations of a younger workforce. Last year, we opened our Discovery Concourse at our Cambridge campus. It’s a bright, open space for innovation, collaboration and co-creation reflecting the inspiring aesthetic that many modern employees are seeking. The area will be the blueprint for our entire office and will lead us into the future.