



Property Casualty Insurers
Association of America
Shaping the Future of American Insurance

Joint Marketing and Underwriting Seminar

Breathe life into your brand: 10 ways to walk the talk

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CAMICO[®]
MUTUAL INSURANCE COMPANY

Branding=focus on the customer



1. Focus on your customer— “Hello, you have reached CAMICO, how may I help you?”

- Reversed our automated system; created the centralized customer service unit (CCSU)
- Friendly, knowledgeable and trained representatives answer level one calls for all departments
- CCSU representatives responsible to make sure caller gets the ‘right’ live person or can leave a message for that person





Branding=focus on the customer



2. Access to CAMICO 24/7– Power to our Customers

- Policyholder-only website
 - Loss control information available 24/7 on secured password-protected site
 - Comprehensive materials and tools for business practices and risk management that has had legal review
- Free CPE
 - Via in-firm presentations
 - Webcasts
 - Online courses





Branding=focus on the customer



3. Loss Control Strategies—Providing accessible expertise=customer service

- Free advice and pre-claims counseling
 - Call for free technical advice, e.g., experts on tax issues
 - Call for free advice on potential claims situation
 - Free advice and pre-claims counseling
- Free Speakers Bureau
 - Send experts (CPAs and attorneys) at our expense all over the country to speak on relevant topics



Motivating employees=customer service



4. Become a market-focused company—Establish your brand

- Inward focused on systems/operations with operations dictating marketing strategies
- First step was a company-wide, comprehensive marketing plan (08-11)
- Acknowledge shifting the company focus wouldn't happen overnight
- Each dept. made presentation to company on what it means to them to be market-focused
- Motivate employees—encourage, appreciate, validate. Market-focused awards

Motivating employees=customer service



5. Set a goal—Short-term incentive plan

- Everyone participates in achieving corporate goals
- Self-funded—have to produce net income and increase in surplus to pay out
- Three-tiered—corporate goals, department goals, personal goals





Motivating employees=customer service



6. Empower your employees

- Business Planning Team
 - Voice of employees into goals set by management
 - Representative from each functional area
 - Purpose Statement
- Building the leaders of tomorrow, today—Strategic Leadership Pathway
 - Customized for management at all levels
 - Leaders divided into two categories: work leader path and leader path
 - All levels of staff included in first level (some of our future leaders)



Grow your brand--Distribution



7. CAMICO agents

- No open brokerage
- Detailed selection process for a few appointed agents
- Agents have to have the expertise to sell the product vs price
- Agents become our experts and partners=greater loyalty

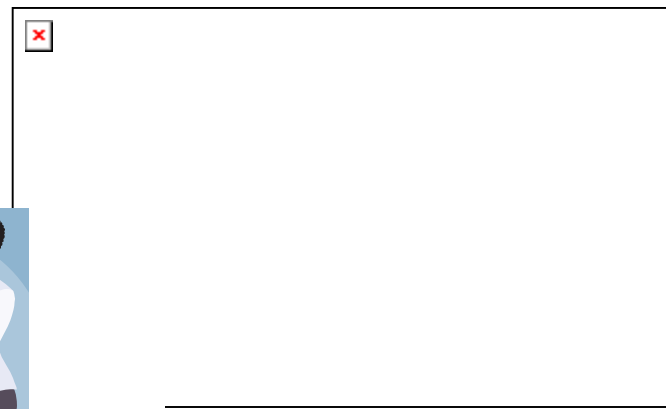


Grow your brand--Distribution



8. Distribution review

- Avoid channel conflict—agent vs agent, direct vs agent, e-business vs agent
- State-by-state review of production between channels over last three years
- States divided variously—some by zip code, some by size of prospect
- Clearance process on an individual account basis



Savings=customer service



9. Go green—Reduce your carbon footprint

- Taken steps to offer more information online and via email
- Deliver company newsletter and annual report electronically
- Imaging project (paperless)
- Benefits:
 - Reduction in printing and mailing costs
 - Cost savings passed on to customers
 - Easier access to information online





10. Rewards

- **Policyholder loyalty** – Consistent 95% retention
- **Steady growth in new business** – 10.25% average over 8-year period
- **Focus on CPAs** – Risk management tools, education, claims handling
- **Customer Service** – Surveyed policyholders. Satisfaction increased by 40%
- **Green Cost Savings** – 25% savings in mailing and printing costs